University of Phoenix®

2026–2027 Consumer Information Guide

November 2026

2026-2027 Consumer Information Guide

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Consumer Information

All institutions participating in federal financial aid programs must provide required consumer information to enrolled and prospective students as well as current and prospective employees. Where applicable, each section lists specific locations where additional information is available. To request and receive this information in writing, email your request to ConsumerInformation@phoenix.edu.

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

University of Phoenix has been approved and participates in each of the following Title IV Higher Education Act (HEA) programs:

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

Institutional Accreditation

University of Phoenix is accredited by the Higher Learning Commission (hlcommission.org), an institutional accreditor recognized by the U.S. Department of Education. University of Phoenix has been continually accredited by the Higher Learning Commission since 1978.

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
https://www.hlcommission.org/about-hlc/contact-us/

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

State Licensures

University of Phoenix is approved by the following U.S. states either through licensure or registration.

Arizona

University of Phoenix is licensed by the Arizona State Board for Private Postsecondary Education.

California

University of Phoenix is registered as an out-of-state institution with the California Bureau for Private Postsecondary Education for purposes of providing distance education to California residents.

California distance education students may file a complaint by contacting:

California Bureau for Private Postsecondary Education
C/O Department of Consumer Affairs

PO Box 980818
West Sacramento, CA 95798-0818
(916) 574-8900 or (888) 370-7589
https://www.bppe.ca.gov/

For additional information, visit: https://www.phoenix.edu/about/accreditation.html

Distance Education

University of Phoenix is a SARA participating institution. The University is approved by the National Arizona SARA Council. The University has reciprocity with other SARA participating states for its distance education programs.

Programmatic Accreditation

Business Accreditation

The Accreditation Council for Business Schools and Programs (ACBSP) has accredited the following programs in the College of Business and Information Technology at University of Phoenix:

- Associate of Arts with a concentration in Accounting Fundamentals*
- Associate of Arts with a concentration in Business Fundamentals
- Bachelor of Science in Accounting
- Bachelor of Science in Business
- Master of Business Administration
- Master of Management
- Master of Science in Accountancy*
- Doctor of Business Administration
- Doctor of Management

**These programs are not available for new enrollment.*

For additional information, please visit: http://www.acbsp.org

Accreditation Council for Business Schools and Programs
8101 College Blvd., Suite 100
Overland Park, KS 66210
(913) 339-9356

Healthcare Accreditation

The Master of Health Administration (MHA) program is programmatically accredited by the Commission on Accreditation of Healthcare Management Education (CAHME).

Commission on Accreditation of Healthcare Management Education
PO Box 911
Spring House, PA 19477
(301) 298-1820

Nursing Accreditation

The baccalaureate degree program in nursing, master's degree program in nursing, and Doctor of Nursing Practice program at the University of Phoenix are accredited by the Commission on Collegiate Nursing Education, 655 K Street NW, Suite 750, Washington, DC 20001, 202-887-6791.

Explore all nursing programs at https://www.phoenix.edu/online-nursing-degrees.html

Social Work Accreditation

The Bachelor of Science in Social Work is accredited by the Council on Social Work Education's (CSWE) Board of Accreditation (BOA). Accreditation of a social work program by the BOA indicates that it meets or exceeds standards of program quality evaluated through a peer review accreditation process. An accredited program has sufficient resources to meet its mission and goals, and the BOA has verified that it demonstrates compliance with all accreditation standards. Accreditation applies to all program options, which include locations and delivery methods. Accreditation provides reasonable assurance about the quality of the program and the competence of students graduating from the program.

Review our program's accredited status in CSWE's Directory of Accredited Programs. For more information about social work accreditation, contact CSWE's Department of Social Work Accreditation.

Counseling Accreditation

The Master of Science in Counseling program in Clinical Mental Health Counseling at the Phoenix Campus* and the Master of Science in Clinical Mental Health Counseling online program are accredited by the Council for Accreditation of Counseling and Related Educational Programs (CACREP®). For additional information, please visit https://www.cacrep.org/.

Council for Accreditation of Counseling and Related Educational Programs
500 Montgomery Street, Suite 350
Alexandria, VA 22314
(703) 535-5990

**This program is not available for new enrollment.*

Education Accreditation

Educator and principal preparation programs have been reviewed and approved by Arizona Department of Education. Individual program offerings vary by state. The California specific programs (BSLS, MAED-TED, and CTEL) have been reviewed and approved by the California Commission on Teacher Credentialing (CCTC).

Additionally, the Graduate Initial Teacher Certificate programs (CERT/G-ELM, CERT/G-SEC, and CERT/G-SPE) have been reviewed and approved by the North Carolina Department of Public Instruction (NCDPI).

Additional Information

A student can view additional information at https://www.phoenix.edu/about/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 University Legal Services at (602) 557- 1554.

Academic Programs, Facilities and Instructional Personnel Information

Please refer to the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html, for further information on academic programs, facilities and instructional personnel information.

Academic Year Definition

For information on the academic year definitions for the University's certificate and degree programs, please refer to the Academic Calendars section of University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html.

Articulation Agreements

Please refer to the College Articulation Agreement section of University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html, for further information on articulation agreements.

Consortium Agreements

The University may execute a consortium agreement on an institutional basis and act as a host institution for students not enrolled at the University. However, the University will not execute as a home or host institution on an individual student basis.

Credit Transfer

Please refer to the Acceptable Transfer Activity and Evaluation of Transfer Activity Policies in the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html, for further information on credit transfer.

Disability Services

Please refer to the Student Accommodations Office and the Extended Time and In Progress Extension Accommodations sections of the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html, for further information on disability services.

General Contact Information

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

Central Administration
4035 S Riverpoint Parkway
Phoenix, AZ 85040-0723
(800) 366-9699

Online
University of Phoenix
4035 S Riverpoint Parkway
Phoenix, AZ 85040-0723
(866) 766-0766

Registrar's Office- Admissions and Records Service Center
4035 S. Riverpoint Parkway
Phoenix, AZ 85040-0723
(800) 866-3919

(480) 446-4600
ARSC@phoenix.edu

Campus contact information is located at https://www.phoenix.edu/about/campus-locations.html.

Faculty

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

Student Demographics, Metrics and Outcomes

Student Borrowing

During the period of time spanning September 1, 2025, through August 31, 2026, 66.3% of students enrolled received federal student loans.

Loan Default Rate

The University's loan default rate for Fiscal Year 2022 was 0 and the national average was 0.
The University's loan default rate for Fiscal Year 2023 was 0.7 and the national average was 0.4.

Average Federal Loan Borrowing

All Students Enrolled

Annually, the University calculates the average federal loan borrowing by its students. For students who attended the University during the period July 1, 2025 to June 30, 2026, the average cumulative federal loan borrowing is displayed below. Your borrowing may be different.

	Subsidized and/or Unsubsidized Loans Only[1]	Grad PLUS Loans[2]	Subsidized and/or Unsubsidized Loans Only[3]
Average Cumulative Federal Loans [4]	$21,271	$20,939	$22,742
Standard Monthly Payment	$244	$264	$262
Payment Period	120 months	120 months	120 months
Interest Rate [5]	6.7%	8.9%	6.8%

Footnotes:

1 – Includes confirmed borrowers who obtained only Subsidized, only Unsubsidized, or only Subsidized and Unsubsidized loans.

2 – Includes confirmed borrowers who obtained only Grad PLUS loans.

3 – Includes confirmed borrowers who obtained Subsidized, Unsubsidized, and/or Grad PLUS loans. Interest rate used represents the weighted average of the Grad PLUS and Subsidized/Unsubsidized rates based on the amounts borrowed.

4 – Includes confirmed borrowers attending during 7/1/25 – 6/30/26. Loans represent disbursed loans, net of returns to lender, that were disbursed any time during the student's academic history at the University through 6/30/26.

5 – Interest rates represent those in effect for loans disbursed during 7/1/25 – 6/30/26 and where necessary, were weighted based on the percentage of each type of loan if the rates varied. These rates may not be representative of the rates in effect for a student's individual loans borrowed.

Graduated Students

The table below includes all borrowers who completed a program in the respective credential level during the 2025-2026 federal award year and who obtained subsidized, unsubsidized and/or Grad PLUS loans. Amounts represent the average subsidized, unsubsidized and Grad PLUS loans disbursed.

Average Graduated Student Debt

Undergraduate Certificate	$8,232
Associate	$17,553
Bachelors	$30,847
Post-Baccalaureate Certificate	$29,278
Graduate Certificate	$18,408
Masters	$31,457
Doctorate	$67,129
Overall Average	**$26,798**

Footnotes:

Includes all borrowers who completed a program in the respective credential during the 7/1/25-6/30/26 and who obtained Subsidized, Unsubsidized, and/or Grad PLUS loans.

Loans are included as follows:

- Undergraduate certificate completion – undergraduate certificate loans only
- Associate degree completion – associate degree and undergraduate certificate loans
- Bachelor degree completion – bachelors degree, associate degree, and undergraduate certificate loans
- Post-Baccalaureate certificate completion- post-baccalaureate certificate, bachelors degree, associate degree, and undergraduate certificate loans
- Graduate certificate completion – graduate certificate loans only
- Masters degree completion – masters degree and graduate certificate loans
- Doctoral degree completion – doctoral degree, masters degree, and graduate certificate loans

Amount represents the average Subsidized, Unsubsidized, and Grad PLUS loans disbursed.

Graduation Rates

IPEDS 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 first-time, full-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 2019–2020 cohort and the percentages of those students who graduated within 150% by Aug 31, 2025.

The table below shows FTFT undergraduate students and is derived from the Integrated Postsecondary Education Data System (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 2019–2020 cohort year (Sept. 1 – Aug. 31).

FTFT Degree- or Certificate-seeking Undergraduate Students in the 2019–2020 Cohort

	Enrolled FTFT Undergraduates *	Enrolled FTFT Undergraduates Graduated Within 150% Time Frame Allowed	Graduation Percent Enrolled FTFT Undergraduates
Totals	**5,554**	**1,151**	**21%**
Male	2,137	360	17%
Female	3,465	791	23%
Nonresident Alien	10	4	40%
Hispanic/Latino	419	138	33%
American Indian or Alaskan Native	28	10	36%
Asian	29	13	45%
Black or African American	766	157	20%
Native Hawaiian or Other Pacific Islander	26	9	35%
White	1,387	415	30%
Two or More Races	136	43	32%
Race or Ethnicity Unknown	2,753	362	13%
Pell Grant Recipients	3,984	764	19%
Subsidized Stafford Loan Recipients Who Did Not Receive a Pell Grant	247	99	40%
Students Who Received Neither Pell Grants nor Subsidized Stafford Loans	1,323	288	22%

* Excludes 4 students who became deceased after entering the cohort but before they graduated.

Institutional Graduation Rate

The 150% institutional graduation rate reflects the percentage of University students in the cohort who had completed their program of study within 150% of the published length of the program. It includes students in the cohort if they began a program in the degree level during the cohort year and attended for at least 30 days (consistent with IPEDS logic). Students who became deceased prior to completion were excluded from the cohort (consistent with IPEDS logic). The cohort year represented in the chart below is FY22 for associate and master's, and FY18 for bachelor's.

Institutional Graduation Rate

Associates Institutional	37.8%
Bachelors Institutional	34.9%
Masters Institutional	53.0%
Blended Associates and Bachelors Institutional	35.4%
Blended Associates, Bachelors, Masters Institutional	39.0%

Retention Rates

IPEDS 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- and/or certificate-seeking students from the previous fall who were still enrolled as of August 1st of the following year.

Retention Rates for FTFT Undergraduate Students

Count of FTFT undergraduate students enrolled Fall 2024 (8/1/2024 to 10/31/2024) *	8,168
Count of FTFT undergraduate students enrolled Fall 2024 (8/1/2024 to 10/31/2024) still enrolled as of 8/1/2025	1,118
Retention	**13.3%**

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

Current regulations require the institution to disclose its retention rate as reported to the Integrated Postsecondary Education Data System (IPEDS). The University's FTFT bachelor's retention rate reported to IPEDS is shown in the table below.

Retention Rates for FTFT Bachelors Students (IPEDS)

Count of FTFT bachelors students enrolled Fall 2024 (8/1/2024 to 10/31/2024)	1,407
Count of FTFT bachelors students enrolled Fall 2024 (8/1/2024 to 10/31/2024) still enrolled as of 8/1/2025	574
Retention	**40.8%**

Institutional Retention Rates

The University's institutional retention rates reflect the percentage of confirmed students who posted their first attendance in the reported program during the cohort year (Federal Award Year July 1 – June 30). A student is deemed "retained" if he or she posted attendance in his or her fourth class within the following time frames: (i) associate, 175 days; (ii) bachelor's (non-CBE), 175 days; (iii) master's (non-CBE), 210 days; (iv) CBE, 133 days.

Institutional Retention Rates

Associates Institutional	72.9%
Bachelors Institutional	79.4%
Masters Institutional	79.2%

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 Integrated Postsecondary Education Data System (IPEDS). Data reported are for enrolled full- time students.

Table 1 represents all enrolled students from July 1, 2024, through June 30, 2025. Of the total enrolled students, those who received Pell Grant funds during the July 1, 2024, through June 30, 2025, timeframe are shown in Table 2.

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

	Total Enrolled	Percentage
Total Enrollment	**177,160**	**100%**
Male	61,103	34.5%
Female	116,057	65.5%
Nonresident Alien	546	0.3%
Hispanic/Latino	17,811	10.1%
American Indian or Alaska Native	1,201	0.7%
Asian	1,836	1.0%
Black/African American	36,521	20.6%
Native Hawaiian or Other Pacific Islander	766	0.4%
White	53,692	30.3%
Two or More Races	4,612	2.6%
Unknown	60,175	34.0%

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

	Total Enrolled	Percentage
Pell Grant Recipients	87,185	100%
Male	29,564	33.9%
Female	57,621	66.1%
Nonresident Alien	17	0.0%
Hispanic/Latino	8,373	9.6%
American Indian or Alaska Native	664	0.8%
Asian	528	0.6%
Black/African American	19,785	22.7%
Native Hawaiian or Other Pacific Islander	371	0.4%
White	31,328	35.9%
Two or More Races	2,518	2.9%
Unknown	23,621	27.1%

Note: Information reported on student diversity for all enrolled students is from the IPEDS 12 Month Enrollment Survey (July 1, 2024, to June 30, 2025). Pell recipients were those students from the 12 Month Enrollment Survey who were disbursed Pell funds during the July 1, 2024, to June 30, 2025 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 30% of students who completed a bachelor's degree from University of Phoenix between July 1, 2024, and June 30, 2025, went on to enroll in a graduate or professional program. The most common programs students enrolled in are as follows:

- Business Administration and Management
- Healthcare Administration/Management
- Psychology
- Industrial and Organizational Psychology
- Criminal Justice/Law Enforcement Administration

The data is derived from the IPEDS Completions Survey (July 1, 2024, to June 30, 2025, data) and the National Student Clearinghouse Student Tracker to identify enrollment in graduate programs as of December 31, 2025.

Working Alumni

Based on responses from the 2024 Academic Alumni Questionnaire, the following represents the types of industries in which our alumni work.

University of Phoenix Alumni Employment by Industry*

No Response	21%	Consulting	2%
Health Services	20%	Counseling	2%
Education	13%	Communications/Media/Entertainment	2%
Other	10%	Construction	1%
Federal Government	6%	Hospitality/Travel/Tourism	1%
Manufacturing	5%	Pharmaceutical/Bio/Healthcare Products	1%
Technology	4%	Real Estate	1%
State and Local Government	4%	Legal	1%
Finance/Financial Services	4%	Military	1%
Retail Trade (Non-Restaurant)	3%	Environmental Services	1%
Transportation	3%	Petroleum/Energy	1%
Business Services	3%	Restaurant	1%
Non-profit	3%	Personal Services	0%
Insurance	2%	Software	0%
Banking	2%	Entertainment & Leisure	0%
Social Services	2%		

* Question #3: In what industry do you work? from the 2024 Academic Alumni Survey conducted among alumni who graduated within the two years preceding the survey administration date (July 9-August 6, 2024). Total number of respondents — 1,150.

Alumni Occupations

Based on responses from the 2024 Academic Alumni Questionnaire, the following represents occupations of University of Phoenix alumni:

University of Phoenix Alumni Occupations*

No Answer	21%	Sales Representative	2%
Other	18%	Business Owner/Operator	2%
Executive/Manager/Administrator	10%	Clinical Psychologist/Counselor/Social Worker	2%
Admin Support, Records/Data Processor	10%	Protective Services (Police, Fire, Security)	2%
Teacher/Educator/Education Administrator	8%	Consultant	2%
Operations/Production Manager/Supervisor	7%	Computer Programmer/Systems Analyst	1%
Health Professional (Non-Nursing)	7%	Retail	1%
Finance/Accountant	5%	Engineer/Architect	1%
Human Resources Manager/Representative	5%	Marketing Professional	1%
Project Management	4%	Food/ Personal Service	1%
Registered Nurse/Other Nursing Professional	3%	Hospitality management	1%
Technician/Technologist	3%	Military Personnel	1%
Other Health Professional	3%		

* Question #3: What is your occupation? from the 2024 Academic Alumni Survey conducted among alumni who graduated within the two years preceding the survey administration date (July 9-August 6, 2024). Total number of respondents — 1,150.

Title II of Higher Education Act

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.

To view these reports by state, please visit https://title2.ed.gov/Public/Home.aspx

Title II HEA Pass-Rate Information

Program completers achieved the following scores:

Arizona

Traditional Assessment Data 2023-2024

Professional knowledge — Elementary: 100%
Professional knowledge — Secondary: 95%
Professional knowledge — Early Childhood: 93%
Aggregate content areas: 99%
Special populations: 100%

Alternative Assessment Data 2023-2024

Aggregate summary all tests: Fewer than 10 candidates, score not provided

California

Traditional Assessment Data 2023-2024

California Basic Educational Skills Test (CBEST): 100%
Reading instruction competence assessment (RICA) -- aggregate all subtests: 89%
Aggregate content areas: 97%

Alternative Assessment Data 2023-2024

California Basic Educational Skills Test (CBEST): 82%
Reading instruction competence assessment (RICA)— aggregate all subtests: 97%
Aggregate content areas: Fewer than 10 candidates, score not provided

North Carolina

Alternative Assessment Data 2023-2024

Aggregate summary all tests: Fewer than 10 candidates, score not provided

Program Information for Academic Year 2023–2024

	AZ	CA	NC
Number of students enrolled	9,456	803	4
Number of students in student teaching	556	76	0
Number of supervising faculty including part- and full-time	290	36	0
Student-to-faculty ratio for student teaching	2:1	2:1	0:0
Average hours per week in student teaching	40	40	40
Number of weeks of student teaching	12	17	16
Is the Teacher Education Program currently approved by the state?	Yes	Yes	Yes
Is the Teacher Education Program currently designated as low performing?	No	No	No

Cost of Attendance

The cost of attendance (COA) is used in calculating a student's amount of federal financial aid eligibility and awarding financial aid for a specific period of enrollment. The following charts list the University's 2026/2027 COAs.

For detailed information regarding actual tuition fees for programs and locations visit the tuition and fees section of the University's academic catalog: https://www.phoenix.edu/online-degrees/academic-catalog.html .

Students with circumstances that may warrant an adjustment to one or more COA components may request consideration for a professional judgment adjustment. For more information on Professional Judgment, including how to submit a request for consideration, review the Professional Judgment section of this Consumer Information Guide.

Non-Licensure/Certification Programs

Undergraduate

Cost of Attendance Components	Undergraduate Certificate[4]	Associate's Degree	Bachelor's Degree (non-competency based)
Tuition and Fees[1]	$8,100	$10,872	$10,728
Books, Course Materials, Supplies and Equipment	$72	$90	$90
Transportation	$512	$640	$640
Miscellaneous Personal Expenses	$384	$480	$480
Living Expenses[2]			
Food	$2,968	$3,710	$3,710
Housing[3]	$3,792	$4,740	$4,740
Federal Student Loan Fees	$24	$50	$60
Dependent Care Expenses	$0	$0	$0
Disability-Related Expenses	$0	$0	$0
Total Cost of Attendance	**$15,852**	**$20,582**	**$20,448**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University. The resource fee is calculated per credit, rounded to the nearest whole dollar. A student's actual tuition and resource fees may vary.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

4 The figures provided are illustrative and based on 18 undergraduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

Graduate

Cost of Attendance Components	Graduate Certificate[4]	Master's Degree (non-competency based)	Master's Credit-Based Competency-Based	Doctoral Certificate	Doctoral Degree
Tuition and Fees[1]	$11,355	$17,712	$7,200	$13,155	$21,048
Books, Course Materials, Supplies and Equipment	$72	$108	$72	$72	$108
Transportation	$512	$768	$512	$512	$768
Miscellaneous Personal Expenses	$384	$576	$384	$384	$576
Living Expenses[2]					
Food	$2,968	$4,452	$2,968	$2,968	$4,452
Housing[3]	$3,792	$5,688	$3,792	$3,792	$5,688
Federal Student Loan Fees	$64	$108	$72	$48	$72
Dependent Care Expenses	$0	$0	$0	$0	$0
Disability-Related Expenses	$0	$0	$0	$0	$0
Total Cost of Attendance	**$19,147**	**$29,412**	**$15,000**	**$20,931**	**$32,712**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University. The resource fee is calculated per credit, rounded to the nearest whole dollar. A student's actual tuition and resource fees may vary.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

4 The figures provided are illustrative and based on 15 graduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

Licensure/Certification Programs

Undergraduate

Cost of Attendance Components	Undergraduate Certificate[4] Health Professions	Bachelor's Degree Education	Bachelor's Nursing[6] (non-Competency-Based)	Bachelor's Nursing[6] (Competency-Based)	Bachelor's Social Behavioral
Tuition and Fees[1]	$10,872	$10,752	$9,744	$7,200	$10,776
Books, Course Materials, Supplies and Equipment	$90	$90	$90	$72	$90
Transportation	$640	$640	$640	$512	$640
Miscellaneous Personal Expenses	$480	$480	$480	$384	$480
Living Expenses[2]					
Food	$3,710	$3,710	$3,710	$2,968	$3,710
Housing[3]	$4,740	$4,740	$4,740	$3,792	$4,740
Federal Student Loan Fees	$30	$60	$60	$48	$60
Professional Licensure/ Certification[5]	$231	$651	$349	$349	$370
Dependent Care Expenses	$0	$0	$0	$0	$0
Disability-Related Expenses	$0	$0	$0	$0	$0
Total Cost of Attendance	**$20,793**	**$21,123**	**$19,813**	**$15,325**	**$20,866**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University. The resource fee is calculated per credit, rounded to the nearest whole dollar. A student's actual tuition and resource fees may vary.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

4 The figures provided are illustrative and based on 24 undergraduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

5 The licensure/certification component included in the final academic year of the program is an average of fees charged by all states the program is offered in by credential level and college.

6 The RN to BSN educationally prepares California resident students for the post-licensure California Public Health Nurse Certificate.

Graduate

Cost of Attendance Components	Graduate Certificate[4] Health Professions	Graduate Certificate[6] Education	Master's Nursing	Master's Health Professions	Master's Social Behavioral	Master's Education
Tuition and Fees[1]	$11,445	$16,335	$14,520	$18,216	$18,264	$14,520
Books, Course Materials, Supplies and Equipment	$72	$144	$108	$108	$108	$108
Transportation	$512	$1,024	$768	$768	$768	$768
Miscellaneous Personal Expenses	$384	$768	$576	$576	$576	$576
Living Expenses[2]						
Food	$2,968	$5,936	$4,452	$4,452	$4,452	$4,452
Housing[3]	$3,792	$7,584	$5,688	$5,688	$5,688	$5,688
Federal Student Loan Fees	$64	$128	$108	$108	$108	$108
Professional Licensure/ Certification[5]	$350	$607	$652	$350	$658	$574
Dependent Care Expenses	$0	$0	$0	$0	$0	$0
Disability-Related Expenses	$0	$0	$0	$0	$0	$0
Total Cost of Attendance	**$19,587**	**$32,526**	**$26,872**	**$30,266**	**$30,622**	**$26,794**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University. The resource fee is calculated per credit, rounded to the nearest whole dollar. A student's actual tuition and resource fees may vary.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

4 The figures provided are illustrative and based on 15 graduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

5 The licensure/certification component included in the final academic year of the program is an average of fees charged by all states the program is offered in by credential level and college.

6The figures provided are illustrative and based on 27 graduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

Direct Assessment

Cost of Attendance Components	Undergraduate Academic Year	Graduate Academic Year
Tuition and Fees[1]	$10,000	$10,996
Books, Course Materials, Supplies and Equipment	$108	$108
Transportation	$768	$768
Miscellaneous Personal Expenses	$576	$576
Living Expenses[2]		
Food	$4,452	$4,452
Housing[3]	$5,688	$5,688
Federal Student Loan Fees	$0	$0
Dependent Care Expenses	$0	$0
Disability-Related Expenses	$0	$0
Total Cost of Attendance	**$21,592**	**$22,588**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

Net Price Calculator

The University's net price calculator is a tool that allows current and prospective students to estimate the net price of attending the University based on what similar students paid in a previous year. Net price is defined as the Cost of Attendance, including both direct and indirect expenses, minus any estimated grant or scholarship aid received. Direct costs are expenses billed directly by the University, such as tuition and fees. Indirect costs are expenses not billed directly by the University such as living expenses (food and housing), transportation costs and other expenses. The Cost of Attendance can vary by program and for the 26/27 award year range from $15,000 to $32,712.

To determine the net price, the cost of attendance is reduced by any grant or scholarship received. Grants and scholarships received by students could come from a variety of sources such Federal Pell Grant, institutional scholarships, and employer tuition assistance.

Sample net price estimates are below or visit https://www.phoenix.edu/tuition-financial-aid/net-price-calculator.html to create your own estimate.

Example of Net Price Calculation for Undergraduate Attendance

Sample Estimated Net Price[1]	Undergraduate Pell Eligible	Undergraduate Not Pell Eligible
Cost of Attendance [2]	$21,123	$21,123
Grant Aid Received Federal Pell Grant	$7,000	$0
Scholarship Received The Phoenix® Scholarship	$1,000	$1,000
Net Price	**$13,123**	**$20,123**

1The amounts in this chart are examples only and do not represent a final or actual award.

2The Cost of Attendance used in this example is based on a Bachelor's degree (non-competency based) non-licensure/certification program using the 2026/2027 Cost of Attendance amounts. Individual components of the Cost of Attendance can be reviewed in the Cost of Attendance section of this guide.

Example of Net Price Calculation for Graduate Attendance

Sample Estimated Net Price[1]	Graduate
Cost of Attendance [2]	$29,412
Grant Aid Received	$0
Scholarship Received The Phoenix® Master's Scholarship	$1,000
Net Price	**$28,412**

1The amounts in this chart are examples only and do not represent a final or actual award.

2The Cost of Attendance used in this example is based on a Masters degree (non-competency based) non-licensure/certification program using the 2026/2027 Cost of Attendance amounts. Individual components of the Cost of Attendance can be reviewed in the Cost of Attendance section of this guide.

Federal, State and Institutional Financial Aid Programs

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program at the University 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.

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. Federal 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: https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility.

For more information on who is eligible for Federal Pell Grant, how to apply, and how award amounts are determined, visit: https://studentaid.gov/understand-aid/types/grants/pell.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG program is for undergraduate students pursuing their first bachelor's degree and demonstrating exceptional financial need. Federal Pell Grant recipients with the lowest Student Aid Index (SAI) will be considered first for an FSEOG. FSEOG does not have to be repaid. The University's typical award amount is $500 per academic year.

For more information on who is eligible for FSEOG and how to apply, visit: https://studentaid.gov/understand-aid/types/grants/fseog.

State Grant Programs

The University does not actively participate in nor promote any specific state grant programs.

Scholarships

The University of Phoenix website has a comprehensive scholarship section at https://www.phoenix.edu/scholarships to aid students in their scholarship efforts. This website features scholarships offered by University of Phoenix, links to various external scholarships through iGrad, answers to frequently asked questions (FAQ) and more.

University Scholarships

University of Phoenix offers a number of institutional scholarships to prospective and current students.

Application-Based Scholarships

Information about current University of Phoenix scholarships is available at https://www.phoenix.edu/scholarships. This website is updated regularly and provides details about available scholarships, application procedures, award amounts, eligibility requirements, and selection criteria.

Need-Based Scholarships

The University offers the Balance Relief & Institutional Degree Graduation Effort (B.R.I.D.G.E.) Scholarship to help eligible students with unpaid University tuition and fee balances that may prevent them from enrolling in or completing a course. To be considered, students must be enrolled in a University Title IV eligible degree or certificate program, have completed the Free Application for Federal Student Aid (FAFSA) for the applicable academic year, accepted all the federal student aid program funds for which they qualify for this academic year, and owe a balance for a course they are currently enrolled in or plan to take during this academic year.

No application is required. Recipients are selected by the University and award amounts vary. The University will adjust any federal financial aid awards appropriately should receipt of the B.R.I.D.G.E. Scholarship create an overaward. For more information, please review the Other Financial Assistance section of this guide.

B.R.I.D.G.E. Scholarship funds are applied only to tuition and fees and are not paid directly to students. If a student does not enroll, withdraws, or otherwise does not complete the course supported by the scholarship, the University may reduce or cancel the award.

Note: The University reserves the right to discontinue these programs without advance notice.

External Scholarships

Private outside entities develop and fund external scholarships. External scholarships are available to the general public, which may include University of Phoenix students. A student's eligibility for an external scholarship depends on qualifying requirements that vary from scholarship to scholarship as determined by the scholarship provider. We've partnered with iGrad to provide a search tool with a list of many available national and local scholarships. Currently enrolled students can access iGrad directly through the student portal. Prospective students can create an iGrad account at https://phoenix.igrad.com/ to learn more.

University Tuition and Fee Waivers

The University understands that from time to time a student may experience an unexpected financial hardship impacting his/her ability to pay a tuition and fee balance owed to the University. The University offers several programs to assist these students. These programs have varied eligibility criteria. Students who are experiencing financial hardship and wish to be considered for these programs should speak with their Finance Advisor.

Note: The University reserves the right to discontinue these programs without advance notice.

Emergency Financial Assistance

The University's Emergency Aid program may be available to assist students in addressing an immediate, unexpected financial expense related to one of the components of the student's cost of attendance (COA) which may otherwise prevent a student from continuing enrollment. Review the Cost of Attendance section of this Guide for more information on the COA.

Emergency aid is limited and available on a first-come, first-serve basis to those who meet the University's eligibility requirements. Eligible students who apply and are awarded emergency aid funding will receive a one-time award up to a maximum of $550.

Eligibility requirements are:

- Enrolled in an undergraduate degree program (associate or bachelor's degree)
- Earned a minimum of 6 credits at the University of Phoenix within the past 6 months
- Actively enrolled and class scheduled in the next 30 days
- Not receiving reduced tuition through employer or tribal tuition discounts
- In good academic standing with a GPA of 2.0 or above
    - Education student must meet a GPA of 2.5 or above

- In good financial standing with no money owed to the University
- Exhausted all available Title IV financial aid options
- Have not received emergency aid from the University in the past 12 months

Students who would like to apply for the University's Emergency Aid program should contact their Academic Counselor or Student Financial Services to obtain an application.

Loans

Federal Direct Loan Program

Direct Loans are federal student loans offered by the U.S. Department of Education for eligible students to help cover the cost of attendance.

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, during the grace period, and during periods of deferment.

Direct Unsubsidized Loans — Direct Unsubsidized Loans are available to students with and without financial need. Like Direct Subsidized Loans, the University will review the results of the FAFSA to determine the amount a student can borrow. Students are responsible for interest that accrues during all periods. 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, during grace periods, 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://studentaid.gov/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, https://studentaid.gov/sites/default/files/Sub_Unsub_MPN_508-en-us.pdf, attached to the Master Promissory Note (MPN).

For more information on who is eligible for Federal Direct Loans, how to apply, and how loan amounts are determined, visit https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized.

For information regarding Federal Student Loan interest rates, please visit https://studentaid.gov/understand-aid/types/loans/interest-rates.

Federal Direct PLUS Loan for Parent(s)

Direct PLUS loans are federal student loans offered by the U.S. Department of Education to eligible parents of dependent students to help pay their child's education expenses. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has an 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.

Award Amount —Effective with loan periods that begin on or after July 1, 2026, parents may borrow up to $20,000 in PLUS Loans per year, with a maximum aggregate limit of $65,000. The annual and aggregate limits are applied per dependent student, regardless of the number of parents who borrow on that student's behalf.

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://studentaid.gov/app/launchMpn.action.

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, https://studentaid.gov/sites/default/files/PLUS_MPN_508-en-us.pdf attached to the Master Promissory Note (MPN).

For more information on who is eligible for Direct PLUS Loans, how to apply, and how loan amounts are determined, visit: https://studentaid.gov/understand-aid/types/loans/plus and https://studentaid.gov/plus-app/parent/landing.

For information regarding Federal Student Loan interest rates, please visit https://studentaid.gov/understand-aid/types/loans/interest-rates.

Interim Exception Period

Under limited circumstances, a parent may continue to borrow under previous loan limits for the student's current program up to the student's expected time to credential (published program length minus the time spent in the program, or 3 academic years, whichever is less). To qualify:

- The student, or a parent on that student's behalf, must have had a Direct Loan disbursed on or before June 30, 2026 for the student's current program; and
- The student must be enrolled in that program as of June 30, 2026 and must maintain continuous enrollment in the program at the University.

"Program" refers to the degree you're seeking (such as bachelor's or associate degree).
You can't change your credential level, but you can change majors within your credential level.

Federal Direct Graduate PLUS Loan

Effective with loan periods that begin on or after July 1, 2026, the Direct Graduate Plus Loan has been eliminated.

Students whose loan periods begin prior to that date can continue to receive a Graduate PLUS loan for that loan period.

Direct PLUS loans are federal student loans offered by the U.S. Department of Education to eligible graduate degree students 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 — Graduate PLUS Loans may be awarded to eligible students up to the academic year cost of attendance (COA) minus any other financial assistance received.

Terms and Conditions — Students who receive a Graduate PLUS Loan are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at https://studentaid.gov/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, https://studentaid.gov/sites/default/files/PLUS_MPN_508-en-us.pdf attached to the Master Promissory Note (MPN) for Direct PLUS Loans.

For more information on who is eligible for Direct PLUS Loans, how to apply, and how loan amounts are determined, visit https://studentaid.gov/understand-aid/types/loans/plus and https://studentaid.gov/plus-app/grad/landing.

For information regarding Federal Student Loan interest rates, please visit https://studentaid.gov/understand-aid/types/loans/interest-rates.

Interim Exception Period

For loan periods that begin on or after July 1, 2026, current students who previously received a Direct Loan disbursed prior to July 1, 2026 may continue to receive a Graduate PLUS loan in their current graduate program of study if the student was enrolled in their program as of June 30, 2026 and the student maintains continuous enrollment in that same program of study. Additional Graduate PLUS borrowing is restricted to the student's expected time to credential in the program (published program length minus the time spent in the program, or 3 academic years, whichever is less).

Graduate students who are considering changing programs should speak with a finance advisor prior to making any change to determine if that change will impact eligibility for the interim exception period for loan limits.

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. The goal of entrance counseling is to help the borrower understand what it means to borrow federal student loans. A link to the iGrad loan entrance counseling module is displayed within the University student portal. Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Access information on all of your federal student loans by logging into https://studentaid.gov/.
- The potential for a borrower to become responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized deferment
- The impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

Federal Direct Subsidized and Unsubsidized Annual Loan Limits

Loan Limits Effective for Loan Periods that begin on or after July 1, 2026

Federal Direct Subsidized and Unsubsidized annual and aggregate loan limits are as follows:

Grade Level	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate 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
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	

Aggregate Loan Limits (maximum total loan debt)	**$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	**$100,000**[1] Excludes undergraduate amounts borrowed
Lifetime Aggregate Loan Limits	**$257,500** Includes all Title IV loans borrowed (except Parent PLUS loans), regardless of any amounts repaid, discharged, or forgiven		

[1]Students who previously enrolled in a Professional program at another institution may qualify for the higher $200,000 Professional Aggregate loan limit

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.

A dependent student whose parent cannot obtain a PLUS Loan is allowed to borrow additional Federal Direct Unsubsidized Loan amounts up to the amounts available to independent undergraduate students. Student dependency status will be determined based on answers to questions on the FAFSA.

Loan Limits- Interim Exception Period

Students who meet the following criteria will temporarily remain eligible for the pre-July 1, 2026 loan limits:

- Enrolled in a program that began on or before 6/30/2026
- Received a Direct Loan for that program on or before 6/30/2026; and
- Remain continuously enrolled in that program.

For undergraduate students only, “program” refers to the degree you’re seeking (such as bachelor’s or associate degree). You can’t change your credential level, but you can change majors within your credential level.

Graduate students eligible for the interim exception period who are considering changing programs should speak with a finance advisor prior to making any change to determine if that change will impact eligibility for the interim exception period for loan limits.

This temporary exception period applies for the lesser of the published program length minus the amount of time already spent in the program or three academic years.

Federal Direct Subsidized and Unsubsidized annual and aggregate loan limits during this exception period are as follows:

Grade Level	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate 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 amount 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 amount 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.

A dependent student whose parent cannot obtain a PLUS Loan for reasons other than reaching the PLUS aggregate limit is allowed to borrow additional Federal Direct Unsubsidized Loan amounts up to the amounts available to independent undergraduate students. 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: https://studentaid.gov/understand-aid/types/loans/interest-rates.

Federal financial aid borrowers can review the interest rates for their outstanding loans, servicer information, and other financial aid history by logging in to http://studentaid.gov/.

State Loans

The University does not actively participate in nor promote any specific state loan programs.

Private Student Loans

Private loans may be available for both students and parents who are not eligible for federal financial aid or who want to supplement their federal 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. 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. For debt management purposes, the University encourages applicants to first complete the FAFSA to determine eligibility for Federal Grants and Direct Loans and to borrow wisely, utilizing private loan funding solely for direct educational expenses related to attendance at the University.

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 applicable sections of the form. If a student requests a self-certification form, the University will provide the written or electronic form developed by the Secretary. The lender determines eligibility and amounts are limited to the cost of attendance minus other aid, including discounts and any other resources received.

For more information on the difference between federal and private loans, please visit: http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/.

Student Payment Options, Financial Responsibilities, and Policies

Payment Options

University of Phoenix offers a number of payment options to assist students in managing financial obligations. Depending on the program the student enrolls in, some payment options may not be available.

The University invoices students enrolled in credit-based programs (traditional and competency-based) separately for each course's tuition, mandatory fees, and sales tax, if applicable.

The University invoices students enrolled in direct assessment competency-based programs the applicable tuition rate and sales tax, if applicable, for the term, which represents a quarter of the student's academic year.

The student can utilize one or more of the payment options listed below, depending on personal circumstances and program. If more than one payment option listed below is utilized by a student, the University will apply the first funds received to the oldest outstanding invoice first that the funds are eligible to pay, until these eligible charges (tuition, mandatory fees, and sales tax, if applicable) are paid in full. If the University receives additional funds after all eligible charges are paid in full, the University will take all appropriate actions, including, but not limited to, issuing federal financial aid credit balances to the student. Students who need an exception to the University's application of funds are encouraged to request an exception by contacting Student Financial Services at StudentFinancialServices@phoenix.edu or at 888.346.8679.

Regardless of the payment option(s) chosen, all tuition, fees, and sales tax, as applicable, invoiced by the University are ultimately the responsibility of the student.

For more detailed information regarding the University's tuition and mandatory fees for programs, please refer to the Tuition and Fees section of the academic catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html, or contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 888.346.8679 or your assigned student representative with any questions regarding payment options and scholarships.

Cash

The cash payment option is available to students who will be using e-checks or credit cards to pay for tuition, mandatory fees, and sales tax, as applicable. Under the cash payment option, tuition, mandatory fees, and sales tax, as applicable, will be assessed and invoiced in a single invoice at the beginning of the course or term, as applicable. The invoice is payable in full at the time of invoice or prior to the start of each applicable course.

Federal Financial Aid

The Federal Financial Aid payment option is available to students receiving federal grants, federal loans or both to pay for tuition, mandatory fees, and sales tax, as applicable. Under the Federal Financial Aid payment option, tuition, mandatory fees, and sales tax, as applicable, will be assessed and invoiced at the beginning of the course.

The University will defer payment of the applicable courses' tuition, mandatory fees, and sales tax, as applicable, based on anticipated federal grant and/or loan disbursements. The Federal Financial Aid payment option requires all federal financial aid disbursed to be applied to eligible invoiced tuition, mandatory fees, and sales tax. Tuition, mandatory fees, and sales tax, as applicable, invoiced but not paid by anticipated or actual federal grant and/or loan disbursements are payable in full at the time of invoice or prior to the start of each applicable course.

Tuition Deferral

The Tuition Deferral payment option is available to students who will receive military or veterans education benefits or whose employers pay some or all of their employees' tuition, mandatory fees, and/or sales tax, as applicable. Under the Tuition Deferral payment option, tuition, mandatory fees, and sales tax, as applicable, will be assessed and invoiced either in a single invoice at the beginning of the course or term, as applicable.

Military and Veterans Education Benefits

The University will directly bill the U.S. Department of Veterans Affairs or U.S. Department of Defense for the student's tuition, mandatory fees, and sales tax, as applicable, and will defer payment of the applicable course's tuition, mandatory fees, and sales tax, if applicable, until remitted by the U.S. Department of Defense or U.S. Department of Veterans Affairs, so long as the student maintains eligibility. Tuition, mandatory fees, and sales tax, as applicable, not anticipated to be reimbursed by these agencies are payable in full either at the time of invoice or prior to the start of each applicable course.

Exception: the University does not encourage or require a student using military Tuition Assistance benefits to pay his or her mandatory fee prior to attending class.

Employer Tuition Reimbursement

The University will defer payment of the applicable course's tuition and sales tax, as applicable, for 60 days from the course's start date. An additional extension may be available if warranted. For information on an additional extension, contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 888.346.8679 or your assigned student representative. Tuition, mandatory fees and sales tax, as applicable, not anticipated to be reimbursed by the student's employer are payable in full either at the time of invoice or prior to the start of each applicable course or term.

Third-Party Billing

The Third-Party Billing payment option is available to students who receive tribal education benefits or whose employer is approved by the University for direct billing of the student's course tuition and sales tax, as applicable. Under the Third-Party Billing payment option, tuition, mandatory fees, and sales tax, as applicable, will be assessed and invoiced in a single invoice at the beginning of course or term, as applicable.

Approved Employer

The University will directly bill an approved employer for the applicable course or term's tuition, mandatory fees, and sales tax, as applicable, and will defer payment of the applicable courses' tuition, mandatory fees, and sales tax, as applicable, based on the approved employer's tuition payment policies and timeline. Tuition, mandatory fees and sales tax, as applicable, not anticipated to be paid by the student's employer are payable in full at the time of invoice or prior to the start of each applicable course or term.

American Indian Tribal Nation Education Benefits

Several American Indian tribal nations provide funding for the tuition, mandatory fees, and sales tax, as applicable, of a student who is a recognized member. The University will directly bill the American Indian tribal nation and defer payment of applicable courses' tuition, mandatory fees, and sales tax, as applicable, based on the American Indian tribal nation's education benefit reimbursement policy and timeline. Tuition, mandatory fees, and sales tax, as applicable, invoiced but not paid by the American Indian tribal nation are payable in full at the time of invoice or prior to the start of each applicable course. For more information, please contact tribalrelations2@phoenix.edu.

Student Financial Responsibilities

The University invoices students enrolled in credit-based programs (traditional and competency-based) separately for each course's tuition, mandatory fees, and sales tax, if applicable.

The University invoices students enrolled in direct assessment competency-based programs the applicable tuition rate and sales tax, if applicable, for the term, which represents a quarter of the student's academic year.

Students are responsible for ensuring all tuition, mandatory fees, and sales tax, if applicable, are paid, whether in attendance or not. Students can access account balances and student account information on the student portal.

Meeting Payment Obligations

A student may be administratively withdrawn from the program for failure to make payment in accordance with the Student Responsibility to Pay Agreement. Students who are administratively withdrawn will not be permitted to attend a future course or term until the amount owed is paid in full or satisfactory payment arrangements are made. If payment for tuition, mandatory fees, and sales tax, if applicable, is not received, an administratively withdrawn student may be subjected to the collections process. The University reserves the right to refer the student's delinquent account to a third-party collection agency. All costs of collection, court costs and reasonable attorneys' fees may be added to delinquent accounts collected through third parties.

Tuition

Information regarding the University's tuition rates is published in the Tuition and Fees section of the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html.

Mandatory Fees

Information regarding the University's mandatory fees is published in the Tuition and Fees section of the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html.

State Tax

The University will collect sales tax on tuition, mandatory fees, digital goods or access to digital information as required by state law. For the current list of states requiring sales tax to be collected, please contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 888.346.8679.

Financial Policies

Multiple-Tuition Discount Policy

The University offers various promotional offers which may have overlapping active periods. Students will receive all promotional offers for which they qualify per each promotion's eligibility standards. There are some promotions which may not be combined with other offers. If you have a question regarding not receiving promotional benefits for which you believe you qualify, please contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 888.346.8679.

Payment Policies

Payments are accepted on the student portal at http://my.phoenix.edu by check, credit card or debit card. Student Financial Services 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
PO Box 52125
Phoenix, AZ 85082

If a credit card or a debit card is provided with a completed Authorization to Charge form, tuition, mandatory fees, and applicable sales tax 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.

Tuition Refund Policy[1]

Institutional

Credit Based Programs (Traditional & Competency-Based)

The following provisions pertain to all refund policies applied by the University, unless specifically stated otherwise.

- Students who withdraw from a course prior to the start date will receive a 100% tuition 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.
- The University does not refund tuition for any completed course.

When a student begins a program under Applicant (RR) status, pending the completion of the student admission file, and is subsequently denied admission, the student may be eligible for a full tuition refund. A request for such a refund must be made in writing to a Financial Advisor within 60 days of the denied admission.

Here is an illustrative example of a tuition refund for a 5-week course at the University:

Weeks Attended	Refund for 5-Week Course
1 Week	80% Refund
2 Weeks	60% Refund
3 Weeks	40% Refund
4 Weeks	No Refund
5 Weeks	No Refund

Direct Assessment Programs

The following tuition refund policy provisions pertain to Direct Assessment CB programs as applied by the University, unless specifically stated otherwise.

- Students who withdraw from all course(s) prior to the term start date will receive a 100% refund of the cost for the term.
- Students who do not have at least one academically related activity (ARA) recorded in at least one course within the first 14 days of the term will be dropped from all courses as of the 15th day (census date) of the term and receive a 100% refund of the cost for the term.
- Students who have met the term enrollment requirement by having at least one ARA recorded in at least one course within the first 14 days of the term must proactively request withdrawal from all courses prior to day 15 (census date) to receive a 100% refund of the cost for the term.

[1] Resource fees are nonrefundable, unless prohibited by law. A student who withdraws from 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.

- Students enrolled in one or more courses, who have met the term enrollment requirement as of the 15th day (census date) of the term, will be responsible for the full cost of the term.
- A student who has met the term enrollment requirement as of the 15th day (census date) of the term will be ineligible for a refund.

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.

Online

Online students will be subject to the Arizona refund policy. 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 will have tuition refunded using the University Institutional Refund Policy.

California

Online students residing 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 appropriate address listed below.

Refund administrative address for California residents attending online:

University of Phoenix
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Military and Veterans Education Benefit Programs

Veterans Education Benefits

Students who are entitled to federal VA education benefits must make initial contact with a university Veterans Affairs certifying official. A formal application for admission to the University should be completed before applying for federal VA education benefits. Compliance with Title 38 USC 3679(e) Delayed payment: University of Phoenix is approved for the education and training of Veterans under the provisions of title 10 and 38, United States Code including the Post 9/11 GI Bill®[2]. Due to the delay in processing of VA benefit applications and claims for benefits, upon Registration, any person who is eligible for and has provided proof of application for Veterans Administration education benefits (Chapter 33) or VRE benefits (Chapter 31) will receive a deferment of payment of covered tuition and mandatory fees, with no interest charge or other penalties until the claim has been processed by the Veterans Administration and payment has been received by the University.

As noted under the Payment Options section of this guide, if more than one payment option is utilized by a student, the University will apply the first funds received to the oldest outstanding invoice first, payment period invoice or course invoice, that the funds are eligible to pay, until these eligible charges (tuition, mandatory fees, and sales tax, as applicable) are paid in full. If the University receives additional funds after all eligible charges are paid in full, the University will take all appropriate actions, including, but not limited to, issuing federal financial aid credit balances to the student. Students who need an exception to the University's application of funds are encouraged to request an exception by contacting Student Financial Services at StudentFinancialServices@phoenix.edu or at 888.346.8679.

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. 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 Department of Veteran Affairs GI Bill® Comparison tool website, https://www.va.gov/education/gi-bill-comparison-tool/.

Federal VA education benefit eligibility and payment rates vary depending on each individual's circumstances and the educational program being pursued. Only the VA can determine eligibility. For information, a student should contact a VA representative at 888 GI BILL (888 442 4551) or review https://benefits.va.gov/gibill/.

If the VA determines that the student is not eligible for federal VA education benefits or 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, mandatory fees, and sales tax, as applicable, 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 education benefits in future courses. Please contact your academic counselor 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 VA education advanced payment program. More information about veterans benefits can be reviewed at https://www.phoenix.edu/colleges_divisions/military.html.

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

Visit the Department of Veterans Affairs website, https://benefits.va.gov/gibill/, 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 (VA).

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 an 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.

Satisfactory Academic Progress for VA Education Benefits

To receive Department of Veterans Affairs (VA) 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.

Veteran students will continue to receive VA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student VA 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 VA educational benefits after disqualification. The VA and student will be notified of the disqualification. If returning to a Nursing or Counseling program, 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 will be 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 VA education benefits will also be necessary to re-establish benefits with University of Phoenix. If readmission into a Nursing or Counseling program at the University is approved, please contact your academic counselor to determine if your chosen program remains eligible for VA education benefits.

Military Tuition Assistance

To obtain federal Military Tuition Assistance, visit your local installation education office or virtual education center 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 https://www.phoenix.edu/colleges_divisions/military/military-financial-options.html.

Annual tuition assistance limits are determined by each branch of service and are subject to change at any time. 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.

VA 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, including National Guard and Reserve servicemembers 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 .*

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

Unearned Tuition Assistance

In alignment with the Department of Defense Memorandum of Understanding (DOD MOU), the University has a policy that returns any unearned tuition assistance (TA) funds on a proportional basis through at least the 60% portion of the period for which the funds were provided.

This policy applies to military servicemembers who receive Military Tuition Assistance. The University will return unearned tuition to the applicable military service as follows:

a. If a student does not begin attendance at the University, start a particular course or the course is canceled by the University, the University will return 100% of any TA funds received.

b. If a student withdraws from a course, TA funds received by the University will be returned on a pro rata basis according to the student's last date of attendance, also known as LDA. The last date of attendance will be used to determine the number of weeks the student attended the course. Once the last date of attendance has been determined, the University will calculate the pro rata percentage by dividing the number of weeks remaining by the total number of weeks in the course.

   Here is an illustrative example of a refund for a 5-week course at the University:

Weeks Attended	Refund for 5-Week Course
1 Week	80% Returned
2 Weeks	60% Returned
3 Weeks	40% Returned
4 Weeks	No Return
5 Weeks	No Return

In instances when a servicemember stops attending due to a military service obligation, the University will work with the affected servicemember to identify solutions that will not result in student debt for the returned portion.

c. Unearned tuition assistance funds will be returned to the service, unless otherwise directed in writing by the Department of Defense or service.

Servicemember Readmission

Please refer to the Servicemember Readmission Policy in the University's Academic Catalog for further information on the readmissions of servicemembers.

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 https://studentaid.gov/h/apply-for-aid/fafsa. This is the first step in 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.

Not all programs are eligible for federal financial aid. Contact your enrollment representative for information on a program's eligibility for federal financial aid.

Admissions and program requirements vary by state. Please refer to the Academic Catalog for state- and/or program-specific information at: https://www.phoenix.edu/degrees/academic-catalog.html.

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

- Federal Direct Loan Master Promissory Note (MPN)
- Federal Direct Loan Entrance Counseling

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

General Eligibility Requirements

General eligibility requirements that must be met prior to a student receiving federal financial aid are as follows:

- Must file a FAFSA for the current award year
- Must provide consent and approval for required federal tax information to be transferred directly into the student's 2026–27 FAFSA, if applying for aid for July 1, 2026, to June 30, 2027
- Must be a U.S. citizen or eligible noncitizen
- Must 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)
- Must have a high school diploma or GED certificate, or pass a test approved by the U.S. Department of Education, or have completed a high school education in a home school setting approved under state law
- Must be located where the University is authorized to provide education
- Must demonstrate financial need for need-based federal student aid programs
- Must not be in default on any prior federal student loan
- Must be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program*
- Must be enrolled at least half time to be eligible for Direct Loan Program funds
- Must submit all requested documents and those documents must not be found to limit the student's eligibility
- Must be meeting the University's Financial Aid Satisfactory Academic Progress standards
- Must not owe an overpayment on any federal financial aid grant or federal Direct Loan program funds

For additional eligibility requirements, visit: https://studentaid.gov/understand-aid/eligibility/requirements.

* 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 required credits for the primary program has 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.

Victims of Natural Disaster

If an affected individual (student and/or parent, if applicable) impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)) notifies the University that he/she has been impacted, any federal or state aid, whether in the form of grants or low-interest loans, received by the affected individual for the purpose of providing financial relief is not counted as income for calculating the family's SAI. Students should contact their Finance Advisor for further information.

Student Personal Information on the FAFSA

The U.S. Department of Education (ED) requires the student's legal name and date of birth associated with their Social Security Number (SSN) in the Social Security Administration (SSA) records be used on the FAFSA. The University also requires the student's academic record reflect the student's current legal name and date of birth associated with their SSN.

If the student's legal name or date of birth changes and the student submits a request to change their legal name and/or date of birth on their University academic record, the student **must** also update this information with ED. The student should update their personal information with the University **and** with ED **at the same time** to avoid disruption to their federal financial aid.

Failure to update the student's personal information timely with **both** the University and ED could delay the awarding and/or disbursement of federal student aid funds.

To update personal information with ED, the student should complete the following two actions **in order**:

Update StudentAid.gov account.
Log in to StudentAid.gov and navigate to "Personal Information" under "Settings" to update the student's legal name and/or date of birth. If the student recently changed their legal name and/or date of birth, the student may only complete this step once they have changed their legal name and/or date of birth with the SSA and the student has received a new Social Security Card or has confirmed in their ssa.gov account that their legal name and/or date of birth has been updated.

Correct the FAFSA(s).
Log in to the FAFSA and select "Make a Correction", to ensure your legal name and/or date of birth is updated in the form. Navigate through the rest of the form, sign and submit your correction. You must complete these steps to submit a correction for your name to update on the FAFSA form. These steps should be followed for each FAFSA available for correction. The University will receive an updated Institutional Student Information Record (ISIR) from ED reflecting the updated personal information, typically within 3 business days. Note:

For more information, please review this website: How to Correct or Update Your FAFSA.

Reminder: This step MUST be completed AFTER the personal information is updated by the student on their StudentAid.gov account (step 1 above).

If you have any questions, please contact Student Financial Services at (888) 346-8679 or email StudentFinancialServices@phoenix.edu.

Verification, Third-Step Verification of Eligible Non-Citizenship, & Conflicting Information Policy

Overview

Institutions are required to verify information provided by students selected for verification. In addition, institutions are required to complete third-step verification if an applicant's eligible non-citizenship status was not confirmed by the Department of Homeland Security (DHS) and the initial match status result is

"N". Finally, institutions are required to identify and address any conflicting information in its records for the student. The Verification, Third-Step Verification of Eligible Non-citizenship and Conflicting Information Policy addresses the U.S. Department of Education (ED) different verification groups, types of documents acceptable to complete verification, and actions the University will take to address identified conflicting information.

Policy

The University is required to verify students whose FAFSA information is selected for verification by FAFSA Processing System (FPS). The institutional student information record (ISIR) or FAFSA Submission Summary document received from FPS will indicate whether the student's application is selected for verification. Students selected for verification must submit all required documentation requested by the University by the applicable deadline to be reviewed for federal financial aid eligibility. The University will not disburse any federal financial aid funds until verification is completed. In addition, students whose eligible non-citizenship was not confirmed by DHS must provide all required eligible non-citizenship documentation for third-step verification review by DHS. The University will not disburse any federal financial aid funds until third-step verification is completed. Students not selected by the FPS or who are exempt from verification but choose to provide taxes or other supplemental documents are not considered selected for verification. However, the University must review all documents provided and resolve any conflicting information that impacts the student's eligibility for Title IV funds prior to awarding and/or disbursing federal financial aid. All documents provided are retained as part of the student financial aid file.

Verification

ED will determine which applicants for federal financial aid are selected for verification. On the applicant's FAFSA Submission Summary, a note under "Next Steps" will appear indicating that they have been selected for verification. Additionally, an asterisk (*) will appear next to the SAI. This informs the applicant that their school has the authority to ask for additional documentation to complete verification. This information is also provided on the applicant's Institutional Student Information Record (ISIR) provided directly to the schools the applicant listed on the FAFSA.

If selected, the applicant and/or their contributors are required to submit acceptable documentation to verify certain information provided on the FAFSA, such as taxable and untaxable income, family size, and/or the student's identity. ED determines the acceptable documentation required to complete verification.

When a student is selected for verification, the University will notify the student via email. This notification directs the student to the student portal to view the list of documents required to complete verification, the deadline to submit required documents (30 days), instructions for submitting these documents to the University using the student portal, and the consequences of not returning the required documents by the stated deadline.

Applicants selected for verification must submit the required documentation to be reviewed for federal aid eligibility. The University will not award or disburse federal financial aid funds until verification has been completed.

Acceptable Documentation

Tax Filers

The following documentation is acceptable for completing verification of tax filers:

- 2024 tax account information of the tax filer that the Secretary has identified as having been obtained from the Internal Revenue Service (IRS);
- A transcript obtained at no cost from the IRS or other relevant tax authority of a U.S. territory (Guam, American Samoa, the U.S. Virgin Islands) or commonwealth (Puerto Rico and the

Northern Mariana Islands), or a foreign government[3] that lists the 2024 tax account information of the tax filer; ***or***

- A signed copy of the income tax return and the applicable schedules that were filed with the IRS or other relevant tax authority of a U.S. territory, or a foreign government that lists the 2024 tax account information of the tax filer.

Situations Where Acceptable Documentation May Not Be Available

Situations may occur where an applicant or contributor may not be able to provide acceptable documentation to resolve verification. The University will accept the following as resolution.

Victims of Identity Theft

For an applicant or contributor who was a victim of IRS tax-related identity theft, the University may accept the following documentation:

- A 2024 Tax Return Data Base View (TRDBV) transcript obtained from the IRS; and
- An IRS 4674C letter (a letter from the IRS acknowledging the identity theft) OR a statement signed and dated by the tax filer indicating that he or she was a victim of IRS tax-related identity theft, and the IRS is aware of it.

Tax Filers with Joint Returns Whose Marital Status Has Changed

If the tax filer of a joint return has become separated, divorced, married someone else, or been widowed since filing the 2024 IRS tax return, for verification purposes, it may be necessary to separate the income to determine the tax filer's 2024 income and taxes paid.

The following documents may be required from the tax filer in order to separate the income:

- One of the acceptable documents listed above for 'Tax Filers'; and
- A copy of IRS Form W2 for each source of employment income received for the specified tax year, or an equivalent document, such as the IRS Wage and Income Statement.

The University uses the proportional distribution method to determine taxes paid.

Amended Tax Return

When the University becomes aware that a tax filer has filed, or will file, an amended U.S. tax return, it will obtain a signed copy of the IRS Form 1040X that was filed with the IRS for the specified tax year, in addition to one of the following to complete verification:

- 2024 tax account information of the tax filer that the Secretary has identified as having been obtained from the Internal Revenue Service (IRS);
- A transcript obtained from the IRS that lists 2024 tax account information of the tax filer(s); OR
- A signed copy of the 2024 IRS Form 1040 and the applicable schedules that were filed with the IRS.

In rare cases, when an applicant and/or spouse, or parent(s) did not file a 2024 IRS Form 1040X with the IRS, but whose tax and income information was amended by the IRS, the University may accept documentation that includes the change(s) made by the IRS, in addition to one of the items mentioned above.

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[3] If the tax filer filed a tax return with a foreign tax authority and the person indicates that he/she is unable to obtain the tax account information free of charge, the person must provide documentation that the tax authority charges a fee to obtain that information, along with a signed copy of his/her income tax return that was filed with the relevant tax authority. The income and tax information should be converted to U.S. dollars. The University will use the information on the forms that most closely correspond to the income information reported on an IRS tax return.

Filing Extensions

For an applicant or contributor who is required to file a 2024 IRS income tax return and has been granted a filing extension by the IRS beyond the automatic six-month extension for tax year 2024 the student must submit the following:

- A signed statement listing the sources of any 2024 income and the amount of income from each source;
- A copy of the IRS's approval of an extension beyond the automatic six-month extension for tax year 2024;
- A copy of IRS Form W-2 for each source of 2024 employment income received or an equivalent document; and
- If self-employed, the signed statement must indicate the amount of estimated AGI and U.S. income tax paid for tax year 2024.

Note: The University will not delay completing verification if the above documentation is submitted for those individuals granted IRS extensions. However, if the University receives the actual 2024 IRS tax transcript at a later date, it must reverify income information.

Non-Tax Filers

For an applicant or contributor who has not filed **and**, under IRS or other relevant tax authority rules (e.g., the Republic of the Marshall Islands, the Republic of Palau, the Federated States of Micronesia, a U.S. territory or commonwealth or a foreign government[4]), **is not required to file** a 2024 income tax return, the following documentation is acceptable for completing verification of non-tax filers:

- A signed and dated statement certifying—
  - That the individual is not required to file a 2024 income tax return; **and**
  - The sources and amounts of earnings, other income, and resources that supported the individual(s) for the 2024 tax year;
- For individuals without a Social Security number (SSN), Individual Taxpayer Identification Number (ITIN), or Employer Identification Number (EIN), that they do not have an SSN, ITIN, or EIN;
- A copy of IRS Form W-2 for each source of 2024 employment income received or an equivalent document, such as an IRS Wage and Income Statement; **and**
- Verification of non-filing for individuals (dependent applicants excluded) who would file a return with a relevant tax authority *other than the IRS* dated on or after October 1, 2025.

If an applicant or any contributor submits a signed statement claiming non-tax filer status for 2024 and the University has reason to believe the person was required to file a 2024 U.S. tax return or, if the applicant's ISIR indicates an IRS match, this constitutes conflicting information and must be resolved. For a complete listing of who must file an U.S. federal income tax return, visit https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return.

Family Size

The following documentation is sufficient for verification of family size:

- A statement signed by the applicant and, if the applicant is a dependent student, by one of the applicant's contributors, that lists the name and date of birth of each family member for the 2024–27 award year and the relationship of that family member to the applicant.

[4] 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.

NOTE: If, at the time of filing a FAFSA, the family size was correct, the information cannot subsequently be updated. If, at the time of filing a FAFSA, the family size was incorrect the applicant must correct the information on the FAFSA Submission Summary. The University cannot update information if the student was not selected for verification.

Identity

Students required to verify their identity will be directed to the student portal to complete the University's electronic identity verification process. If a student is unable or unwilling to complete this process, the student will be required to verify their identity by live video conference with a designated University official. Regardless of whether the student utilizes the electronic identity verification process or video conference, the University will require the student to provide a valid, unexpired state-issued driver's license or identification card. The University does not accept any other documents[5] to verify a student's identity.

Completing Verification

When the University has obtained all necessary verification documents from the applicant, the documentation is compared to the ISIR. 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 ISIR with an official Student Aid Index (SAI).

If the student does not submit the required verification documents or fails to verify their identity, the student is not eligible for federal financial aid funds for that federal award year.

If the University has reason to believe a student or any contributor is trying to avoid completing verification and/or suspects potential fraud, including during crossover payment periods, the University will initiate an investigation. Please refer to the University's *Federal Student Aid Fraud Policy* for more information.

Selection after Disbursement

The student or University may submit corrections to the FAFSA Submission Summary/ISIR, and the student's application may then be selected for verification[6]. The University will not make subsequent disbursements until the student's updated application is verified.

If the student does not submit the required verification documents, the student is not eligible for federal financial aid funds for that federal award year. As a result, the University will report the student to ED as a federal grant and/or loan overpayment, as applicable, to collect repayment of these funds from the student. In addition, the University will cancel all future federal student aid disbursements.

Change in Dependency Status Due to Change in Marital Status

The University will not update a student's dependency status based on a change in the student's marital status after the filing of the FAFSA.

Verification and Professional Judgment

If a student requests a professional judgment and is also selected for verification, the University will require verification to be completed before exercising any type of professional judgment.

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[5] Unless due to extreme and unusual circumstances, at its discretion, the University may choose to accept an alternative form of identity documentation.

[6] If the student ceases enrollment prior to the University being notified that the student has been selected for verification, the University is not required to verify the student's information unless the student returns to the University in the same award year or there are federal financial aid disbursements that the University or student would like made, including late disbursements.

Verification and Crossover Payment Periods

During a crossover payment period (a payment period that includes both June 30 and July 1), the University will award and disburse federal financial aid funds using the earliest federal award year valid ISIR that is available to be used in the University's Financial Aid System (FAS) at the time the federal financial aid award is determined. Once the ISIR federal award year determination is made and the federal financial aid has been awarded, the ISIR federal award year will not be changed.

Verification Following Natural Disasters

If an affected individual, impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)), notifies the University that he/she has been impacted:

- For students whose records are lost or destroyed because of a natural disaster, the University is not required to complete verification. The student's file is documented accordingly and the Pell Grant disbursements for students affected will reflect a verification status code "S", which reflects selected but not verified.
- The University will waive the requirement of a signed verification worksheet verifying number of family members in household and number of family household members enrolled in an eligible postsecondary institution when no parent can provide the required signatures because the parent(s) is affected by a disaster. In these scenarios, the University will note and retain an explanation of why the student's parent(s) was not able to sign the verification worksheet.

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.

Third Step Verification of a Student's Eligible Non-Citizenship Status

To be eligible for federal grant and loan programs, a student must be a U.S. citizen, permanent resident or other eligible noncitizen. An exception is provided for a citizen of the Freely Associated States[7] to receive Federal Pell Grant and campus-based aid but not Direct loans.

If ED is unable to confirm the student's U.S. citizenship or eligible non-citizenship status via database matches with the DHS, the University is required to perform third step verification by collecting and submitting the student's eligible non-citizenship status documentation to DHS for manual review and approval. If the University must submit a student's information for third-step verification, a notification outlining the required steps, documentation, and timelines is sent to the student.

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 awarding and/or disbursing federal financial aid funds. If discrepancies are identified that were not present at the time the federal financial aid funds were awarded and/or disbursed, the University will reconcile the conflicting information, and the student will be responsible for repayment of any federal financial aid funds they were not eligible to receive. The University will report the student to ED as a federal grant and/or loan overpayment to collect repayment of these funds from the student.

Examples of conflicting information may include, but are not limited to the following:

- Date of birth
- Social security number
- Legal name

[7] Federated States of Micronesia, Republic of the Marshall Islands, or the Republic of Palau

- High school completion
- Discrepant tax data
- Family size
- Student or parent marital status
- Untaxed income or resources
- Other Resources, such as University Tuition or Resource Fee Waivers, Employer Tuition and Resource Fee Payments under direct bill, Employer Tuition Reimbursement

Satisfactory Academic Progress

For information regarding University academic progress standards for students and individual programs review the Student and Program Academic Standing policies in the appropriate University Academic Catalog at https://www.phoenix.edu/online-degrees/academic-catalog.html.

Information regarding satisfactory academic progress for financial aid recipients can be found in the Federal Financial Aid Satisfactory Academic Progress (SAP) Policy below.

Federal Financial Aid Satisfactory Academic Progress (SAP) Policy

Overview

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

Policy

The University will calculate a student's FA SAP based on the student's primary program. Students must maintain FA SAP throughout the duration of their primary program to remain eligible for federal financial aid. FA SAP is assessed by ***qualitative*** and ***quantitative*** measures and is evaluated at the end of each completed payment period in the student's primary program. For any questions regarding FA SAP, contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679.

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 cumulative program GPA of 3.0 at the end of each completed payment period.

The University uses the cumulative GPA provided by the academic system of record at the time FA SAP is evaluated (e.g., at the completion of the payment period).[8]

[8] If a student applies for and is granted an academic reprieve for a course(s), the program GPA being used to evaluate FA SAP will be different than the program GPA recorded for academic purposes by the University's Registrar. This is to ensure all attempted courses are being taken into consideration, as required, when calculating a student's FA SAP as required by ED regulations.

Cumulative Grade Point Average Exclusions

The following are *excluded from the cumulative GPA* computation[9]:

- Waivers
- National Testing Programs
- Courses with the following grades:
    - In Progress Extension (IX)
    - AUDIT (AU)
    - Incomplete (I)
    - In Progress (IP)
    - No grade awarded (QC)
    - Removed Course (RC)
    - 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)

Quantitative Measure

The University publishes the total credit hours required to complete each academic program. The University establishes a pace of completion requirement to ensure a student will complete the program within the maximum timeframe permitted. The maximum timeframe to complete the program cannot exceed 150% of the published length of the program measured in credit hours attempted by the student. Transfer credits, taken at other institutions and applied towards the student's primary program at the University, are included in both attempted and completed hours when measuring the student's pace of completion and maximum timeframe.

Pace of Completion[10]

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

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

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

[9] Refer to the University's academic catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html for grade definitions.

[10] The University rounds the calculation to the nearest hundredth of a percentage to determine if SAP has been met or not (example: 66.666 = 66.67%).

Included in Pace of Completion[11]

Courses completed with the following grades are included as attempted in the pace of completion calculation:

- A, B, C, D, and F (+/-)
- Incompletes (I, IX and IP)
- Withdrawal (W)
- Withdrawal/Failing (WF)
- No grade awarded (QC)
- Courses that are waived with credit (WC)
- Pass (P)

Evaluation

The University evaluates FA SAP for the student's primary program, based on a completed payment period (generally, at least 12 credit hours). As a result of the evaluation, a student is assigned an FA 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 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. If a student on FW status does not meet FA 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. The University will not disburse federal financial aid funds to students on FD status.

Financial Aid Probation

If a student is placed on FD, the student may apply for an FA SAP appeal. Students on FD status who are granted an FA SAP appeal will be placed on financial aid probation (FP) status. Students who are placed on an FP status are eligible for federal financial aid for one probationary payment period. The University will disburse federal financial aid funds to students on FP status for one probationary payment period, provided all other eligibility requirements are met. At the completion of this probationary payment period, the student must meet the University's FA 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 this affects student eligibility to receive federal financial aid.

Financial Aid SAP Appeals

Students placed on FD status may appeal the disqualification to regain eligibility for federal financial aid. Students may do so by submitting an FA SAP Appeal Form to Student Financial Services - Operations. The

[11] If a student applies for and is granted an academic reprieve for a course(s), the course will continue to be included in the pace of completion calculation. This is to ensure all attempted courses are being taken into consideration, as required, when calculating a student's FA SAP as required by ED regulations.

FA SAP Appeal Form is located on the student website. If there are *significant extenuating circumstances*, the student's eligibility for federal financial aid *may be* reinstated for one payment period on FP status.

The University reviews all FA SAP appeals on a case-by-case basis. Approval and/or reinstatement of federal financial aid eligibility is not guaranteed. Approval is only granted when there are significant extenuating circumstances.

The University allows a student to have a maximum of two approved FA SAP appeals during their lifetime at the University. These appeals cannot be consecutive. Examples of significant extenuating circumstances may include, but are not limited to the following:

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

Students must explain on the FA SAP Appeal Form why the nature and timing of their significant extenuating circumstance(s) directly prohibited them from meeting and maintaining FA SAP, and what has changed in their circumstances that would allow them to demonstrate FA SAP at the next evaluation. If students have more than 12 credits remaining in their primary program, 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.

All FA SAP appeal decisions made by the University are final.

Regaining Eligibility after Payment Period of Ineligibility

A student who is not making FA SAP regains eligibility only when the student meets the University's FA SAP requirements. Therefore, if a student loses eligibility for federal financial aid as a result of not meeting FA SAP requirements, the student must pay for credit hours taken during the ineligible payment period using non-federal financial aid funds. 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.

If the student meets all FA 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 40 weeks of instructional time.

Program Changes

Students who change primary programs at the University are re-evaluated to determine which academic credits apply to the new primary program. The student's FA SAP status at the beginning of the new program will be RG and 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/she was previously in, the student's FA SAP status will reflect the last status of the original program.

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

Re Entering the University

If a student withdraws from the University and subsequently re-enters into the same primary program, whether within 180 days or after 180 days, the FA SAP status at the time of re-entry and for the first payment period upon re-entry will be the FA SAP status the student had prior to his/her withdrawal.

If the student re-enters, at any point, into a different primary program not previously attended, the FA SAP status will reset to Regular Student (RG) status.

Repeat Courses

Grades for prior attempts, whether successfully completed or not, are excluded when calculating the primary program GPA. However, credits from all attempts are included when calculating pace of completion and maximum timeframe.

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

Grade-Level Determination

Determination of grade level is an important part of calculating eligibility for federal financial aid. The University determines the student's grade level by calculating the total number of credits that were 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 Completed for 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.

Financial Aid Awarding

The University will evaluate student eligibility for federal and institutional[12] aid programs for students who have completed all required financial aid materials. When determining award eligibility, the University will use the applicable FAFSA based on the student's academic year and payment period start and end dates, consider general student eligibility requirements, federal grant or loan program specific requirements, including statutory award maximums, the student's academic year cost of attendance (COA), student aid index (SAI) and financial need[13].

Except for Federal Pell Grants, federal grant and loan amounts are also constrained by the other aid that a student receives, known as Other Financial Assistance (OFA) or other resources. Please see the Other Resources section of this guide for more information on OFA/Other Resources, including a non-exhaustive list of examples. In general, the student's total financial aid award for the academic year, including OFA/other resources, may not exceed their financial need and/or COA.

Awarding Aid to Transfer Students

A student who enrolls in a program at the University who has an overlapping academic year (AY) with a prior program, either at the University or at another institution is referred to as a transfer student. There are 3 types of transfers: external, internal, and advancing programs.

External Transfer Student: Student previously attended a program at an institution other than the University of Phoenix.

Internal Transfer Student: Student previously attended a program at the University of Phoenix but did not complete this program.

Advancing Program Student: Student previously attended a program at the University of Phoenix, completed this program, and began another program at the University.

For all types of transfers, the University will award all federal financial aid based on a full academic year in the new program at the University.

An academic year that begins before a prior academic year has ended is considered an overlapping academic year. This most commonly occurs when a student starts with the University after recently attending a different institution, when a student completes a prior program at the University and begins another program, or when a student changes programs at the University, including when a student returns from an approved Leave of Absence (LOA) and begins a new program. In these cases, a student may have limited eligibility for federal financial aid programs. Students in these scenarios should contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 1-888-346-8679 with any questions.

[12] Institutional grant and scholarship eligibility requirements and determinations will vary.

[13] Financial need = COA minus the student aid index (SAI).

Financial Aid Disbursements

Federal Financial Aid

The University may only disburse federal financial aid funds to eligible students.

Typically, a student is eligible to begin receiving disbursements of federal financial aid funds for the first payment period of their academic year when the University confirms the student:

- has been officially admitted to their program,
- has posted attendance in an eligible course(s)[14] in this payment period, and
- federal student aid satisfactory academic progress standards were met, if applicable.

The student becomes eligible to receive disbursements of federal financial aid funds for the second payment period of their academic year when the student meets the above criteria in addition to successfully completing at least one-half the weeks of instructional time AND earning at least one-half the credit hours in the defined academic year and loan period.

In addition, the University requires the following before a disbursement of Federal Direct loans[15] is made:

- A 30-day disbursement delay for the first year/first time borrowers
- Confirmation of Direct Loan amount (fund acceptance) from the borrower
- Completion of Federal Direct Loan Entrance Counseling, if applicable
- Completion of the Master Promissory Note (MPN)

A student can view the federal financial aid award for their academic year and the anticipated disbursement dates, as well as any other requirements for disbursement, by accessing the Student Portal.

Federal financial aid disbursements will be credited to a student's account in (typically) eight equal installments, typically four equal installments in each payment period of the student's applicable academic year. The timing for each installment disbursement will be aligned to each required course scheduled[16] in the student's payment period and academic year; failure to successfully complete courses and progress as scheduled through the payment period will impact both the number and timing of future anticipated disbursements for that payment period and the applicable academic year.

Federal financial aid disbursements will be credited to a student's account and applied to an eligible payment period or course invoice for allowable charges in the applicable academic year. Allowable charges include tuition, mandatory fees (including rEsource fees), sales tax (if applicable), and the California Student Tuition Recovery Fund (if applicable). If a student owes allowable charges from a prior loan period (in a prior academic year), the University may use current loan period Direct Loan funds, not to exceed $200, to pay those charges. The University does not apply any other type of federal financial aid funds (e.g. Pell Grant and FSEOG) to allowable charges for any prior loan period or academic year. For more information, please review the Federal Financial Aid Credit Balance section of the Consumer Information Guide

[14] For students enrolled in Competency Based Programs, the University requires enrollment in all courses scheduled for the payment period be confirmed before funds will be disbursed.

[15] Under no circumstances will the University disburse Direct loan funds to a student on an approved Leave of Absence.

[16] ED regulations require FSEOG and Federal Pell Grant funds be disbursed by its applicable processing deadline. To ensure ED's applicable deadline is met, the University will, as necessary, accelerate disbursement of the student's FSEOG and/or Federal Pell Grant funds.

Federal Financial Aid Book Voucher

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. Student Financial Services will notify these students 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.

Federal Financial Aid Credit Balance

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. Allowable charges include tuition, mandatory fees (including resource fees), sales tax (if applicable), and the California Student Tuition Recovery Fund (if applicable).

The University will pay the federal financial aid credit balance 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. This credit balance will be sent via Electronic Funds Transfer (EFT) or paper check, based upon the student's selection.

On an exception basis, the University may, at its discretion, provide a student access to his or her anticipated federal financial aid credit balance. Students who may need to request this exception should speak with the finance department.

Note: If an exception is granted, the student will be responsible for any balance due to the University resulting from providing the student access to this anticipated federal financial aid credit balance.

Students can use a federal financial aid credit balance from the University to pay for education-related expenses that are part of the student's academic year. These education-related expenses must align to one of the University's Cost of Attendance components, such as:

University of Phoenix Tuition and Mandatory Fees

- University's tuition and mandatory fees for one academic year (24 credits and defined instructional weeks by credential level e.g. bachelor program 40 weeks)
- University's resource fees for one academic year (e.g., 8 courses)

Books, Course Materials, Supplies and Equipment

Examples:

- Laptop/desktop computer, mouse, keyboard
- Scanner/printer
- Paper, pens/pencils, markers, etc. used to complete course assignments
- Supplemental course textbooks
- Software or other technology required for a course in that academic year

Transportation

- Costs incurred by a student for transportation between the campus or a required residency/clinicals and the student's residence and/or place of work

Living Expenses

- Housing (student's portion only)
  - Rent/mortgage
  - Internet/ Wi-Fi
  - Heat/Electricity

- Food (student's portion only)
  - 3 meals per day

Miscellaneous Personal Expenses

- Costs of personal items (student's portion only) such as, toiletries, hygiene products, laundry detergent, cleaning supplies, etc.

Dependent Care Expenses

- Costs incurred for childcare during the student's class time, study time, internship and/or commuting to campus time.

Disability-Related Expenses (not paid by another source)

- Costs incurred for special services, personal assistance, transportation, equipment, assistance technology, etc. for the student for class that is not paid by another source

Licensure Fees

- For students enrolled in programs that require professional licensure, certification, or a first professional credential, the fees incurred to obtain the license, certification, or credential

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. Borrowers must login to the student website and navigate to Account > Awards & Disbursements > Change Loans to initiate the reduction or cancellation of federal financial aid within 30 days from the date the University sends the disbursement notification. If there are any further questions, students can contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679.

Any requests received after the 30 days will be denied. The University will notify the student/parent in writing of the outcome of his or her request regardless of when the cancellation request is received.

Other Financial Assistance

In general, other financial assistance (OFA), as defined for the Federal Campus Based and Direct Loan programs, refers to any grant, scholarship, employer tuition benefit, or loan provided to a student for an expense included in their cost of attendance (COA), whether this OFA is awarded by the school or by an individual, or organization outside the school (e.g., third-party agency). Note: OFA does not include monies paid by the student and/or their FAFSA contributor(s) for expenses included in the student's COA.

U.S. Department of Education (ED) regulations require the University include OFA it is aware of (or becomes aware of) that a student may receive or has received when determining the student's eligibility for Federal Campus Based and Direct Loan program funds for that academic year.

The University requires students disclose OFA received to pay any expense included in their cost of attendance for the academic year[17]. This disclosure is required whether the third-party agency pays this OFA directly to the student or directly to the University. The University will include this OFA in determining the student's eligibility for federal financial aid, as required.

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 student aid index (SAI) and OFA will be subtracted from their COA when determining eligibility for federal financial aid. Generally, the student's total financial assistance received or anticipated to be received, including need and non-need-based federal financial aid funds and OFA, cannot exceed the student's academic year COA[18].

If the University receives information regarding OFA for the academic year after determining the student's eligibility for federal financial aid funds that causes the student to exceed their calculated need and/or academic year COA, the University will adjust the federal financial aid awards appropriately to eliminate this overaward. This adjustment may include reducing future federal financial aid disbursements in the current or a subsequent payment period or academic year, reporting a federal grant or loan overpayment to ED, or returning federal financial aid disbursements to ED. Federal financial aid funds will be returned in the order most beneficial to the student if permitted by ED regulations. The student is responsible for any balance(s) owed to the University resulting from the return of federal financial aid disbursements to ED.

OFA includes, but is not limited to, the following, regardless of whether the OFA is paid directly to the University of the student:

- Funding from an Employer Tuition Assistance or Tuition Reimbursement Program
- University tuition or resource fee discounts and waivers
- University grants and scholarships
- Grants, scholarships, and/or loans from private individuals or organizations
- Grants, scholarships, and/or loans from federal or state agencies[19]
- Grants, scholarships, and/or loans from tribal agencies or organizations
- Military tuition benefits[20], including benefits paid under Chapter 101 of Title 10

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[17] Applicants and students should disclose any OFA received or anticipated to be received on the student portal.

[18] A negative SAI does not increase the maximum amount of aid a student can receive. The total of all assistance generally cannot be more than the COA.

[19] Note: If an affected individual (student and/or parent, if applicable) impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)) notifies the University that he/she has been impacted, any federal or state aid, whether in the form of grants or low-interest loans, received by the affected individual for the purpose of providing financial relief is not counted as OFA for packaging purposes. Students should contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679 for further information.

[20] EXCEPTION: The following benefits are excluded as other financial assistance: Chapter 103 of Title 10, Chapter 106A of Title 10, Chapter 1606 of Title 10, Chapter 1607 of Title 10, Chapter 30 of Title 38, Chapter 31 of Title 38, Chapter 32 of Title 38, Chapter 33 of Title 38, Chapter 35 of Title 38, Section 903 of the Department of Defense Authorization Act, 1981, Section 156(b) of the "Joint Resolution making further continuing

- AmeriCorps .[21]
- Income from insurance programs that pay for the student's education

Professional Judgment

The University may utilize Professional Judgment (PJ) for a student who has unique circumstances that would warrant an adjustment to their student aid index (SAI), dependency status, or cost of attendance (COA). PJ allows the University to treat a student individually when the student has unique circumstances not sufficiently addressed by standard procedures.

A student may request adjustments within any of the categories below. Circumstances may warrant an adjustment to one or more categories based on the student's unique circumstances. Requested adjustments will be evaluated on a case-by-case basis.

Students with circumstances that may warrant an adjustment to their COA should contact Student Financial Services at StudentFinancialServices@phoenix.edu or speak over the phone at (888) 346-8679.

For all other circumstances, students should log into the Student Portal, complete the applicable Professional Judgment form, and provide any supplemental information required/requested by the University. If a student requests a professional judgment and is also selected for verification, the University will require the verification be completed before exercising any type of professional judgment by the applicable deadlines.

Submitted materials will be reviewed within three (3) weeks.

Note: If a student selected for verification submits a request for professional judgment, the University must complete verification before exercising any type of professional judgment.

Category	Conditions
Special Circumstances (Impacting Student Aid Index)	Circumstances not already considered in the federal methodology that justify an adjustment to the financial components used to calculate the student's SAI. The following are examples of conditions that may be evaluated for an adjustment due to special circumstances: – Recent unemployment of a student or family member; – Change in marital status (divorce/separation/death) after filing a FAFSA; – Paid medical, dental, or vision expenses that exceed 7.5% of your federal adjusted gross income (AGI); – Paid tuition expenses for an elementary school or secondary school; – Paid eldercare expenses for a skilled nursing facility, assisted living, or hospice; – Unusual one-time distribution from retirement or pension funds; or – Other changes to the family's income, assets, household size or number in college.

appropriations and providing for productive employment for the fiscal year 1983, and for other purposes", Provisions of Chapter 3 of Title 37

[21] The University does not count AmeriCorps benefits as OFA when determining eligibility for a Subsidized Direct Loan; however, the University does include AmeriCorps benefits when determining eligibility for a Direct Unsubsidized Loan.

Unusual Circumstances (Impacting the Student's Dependency Status)	An adjustment to a student's dependency status (dependency override), may be considered when unusual circumstances exist in which: – The student is unable to contact a parent, or – Contact with parents poses a risk to the student, including circumstances of— o human trafficking; o legally granted refugee or asylum status; o parental abandonment or estrangement; or o parental incarceration. **Note**: A parent's refusal to provide support or refusal to complete the FAFSA is not sufficient to justify a dependency override.
Parental Non-Support (No parent information on the FAFSA)	An adjustment may be considered to offer a Direct Unsubsidized Loan to a qualifying dependent student if– – The student does not qualify for or chooses not to request professional judgment due to unusual circumstances; AND – The student can document their parent(s) — o Refuse to file a FAFSA; or o Ended financial support of the student.
Cost of Attendance	An adjustment may be considered for a COA component, including: – Childcare or dependent care costs for class time, study time, internship or commuting time; – Disability related expenses for expenses associated with a student's disability that are reasonably incurred and not provided for by other agencies; – One-time purchase of personal computer or laptop or purchase of printer and/or required software for class; – Additional costs for obtaining a professional licensure, certification, or professional credential; – Living expense food, if specific diet required due to medical condition.

HEROES Act

Under the HEROES Act provision, the U.S. Department of Education allows for the waiver and modification of certain Title IV requirements to ensure that affected individuals

- who are Title IV recipients are not placed in a worse financial position (related to Title IV assistance) because they are affected individuals;
- who receive student financial assistance are not unduly subject to administrative burden or inadvertent, technical violations or defaults; and
- are not required to return or repay an overpayment of grant funds based on the Return of Title IV (R2T4) provisions.

To be considered an affected individual, a student must meet one of the following conditions:

- Serving on active duty during a war or other military operation or national emergency
- Performing qualifying National Guard duty during a war or other military operation or national emergency
- Reside or employed in an area that is declared a disaster area by any Federal, State, or local official in connection with a national emergency
- Suffered direct economic hardship as a direct result of a war or other military operation or national emergency, as determined by the Secretary

The University will ensure that any affected individuals who notify the University (and provide supporting documentation as requested) of their affected status will not be disadvantaged because of that status. Students should contact Student Financial Services at StudentFinancialServices@phoenix.edu or (888) 346-8679.

Determining Enrollment at the University

Please refer to the Enrollment Status section in the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html, for further information on determining enrollment at the University.

Leave of Absence

A Leave of Absence (LOA) is a temporary break from courses while maintaining active status in the degree or certificate program a student is enrolled in. Degree or certificate seeking students wishing to request an LOA should contact his or her academic counselor to discuss available options. The Leave of Absence request form can be completed by accessing the student portal.

An LOA is a temporary break in your program; you must intend to return to the same program to be eligible for an LOA.

Students requesting an LOA should consider the following:

- Taking an LOA will impact your course schedule and your graduation date.
- If you don't return as scheduled, you will be withdrawn from the University.

To officially return from your LOA as scheduled, you must post an Academically Related Activity (ARA) ***on or before*** your LOA return date—the scheduled course start date.

If you fail to return as scheduled by posting an ARA on or before your LOA return date, the beginning of your federal student loan repayment grace period will be your last date of attendance prior to the start of your LOA which may cause your loans to enter immediate repayment and your federal financial aid will be reviewed to determine whether any federal financial aid funds paid to the University must be returned to the U.S. Department of Education.

In addition, if you were eligible for the interim exception period to receive loans under the pre-July 1 2026 loan rules, you immediately become subject to the new loan limits and eligibility rules established by the One Big Beautiful Bill Act (OBBBA). This generally means:

- If you are a graduate student, you lose access to Grad PLUS Loans.
- If you are a dependent undergraduate student, your parent becomes subject to the new Parent PLUS loan limits of $20,000 annual / $65,000 aggregate limit per dependent student.
- You become subject to the new annual and aggregate Direct Loan limits, such as the $20,500 annual/$100,000 aggregate limit for graduate students and $257,500 combined lifetime limit for undergraduate and graduate borrowing.
- Your previous federal student loan borrowing counts toward those new aggregate limits, even if those loans were disbursed before July 1, 2026

Refer to the University's Leave of Absence Policy found in the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html, for further information.

Withdrawing from the University

Circumstances may necessitate withdrawal from the University. For further information on officially, unofficially or administratively withdrawing from the University, please see the University's Withdrawal Policy in the Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html. For information on tuition refunds, please see the Tuition Refund Policy found earlier in this Consumer Information Guide.

Students who withdraw and are receiving federal student aid funds should refer to the Return of Title IV Policy for information regarding any impact to their federal student aid.

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.

Withdrawal Date

The University's Withdrawal Policy states for official, unofficial, and administrative withdrawals the University will use the student's last academically related activity (ARA) to establish the student's withdrawal date.

Exceptions

However, if this date occurs during an institutionally scheduled break or during a course extension period, it will not be used to establish a student's withdrawal date at the University for the R2T4 calculation purposes. In these instances, the student's withdrawal date and date of determination for the R2T4 calculation purposes will be established as follows:

Withdrawal Date

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

Date of Determination

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

The DOD for students who post academic related activities during a course extension period will be the day after a grade of anything other than IX posts.

For example:

The University has a scheduled holiday break from December 20 through January 4. The student posts an ARA on December 19th and December 27th. The student withdraws. The student's last ARA was on December 27th, which was during the scheduled break. The student requires an R2T4 calculation; the

student's withdrawal date for the R2T4 calculation would be December 19th (the most recent ARA prior to the scheduled break). In addition, the DOD is January 19th (the 15th day after the end date of the institutionally scheduled break).

Return Calculation

The amount of federal financial aid earned is calculated by determining the percentage of the payment period completed 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 FAFSA Submission Summary or Institutional Student Information Record (ISIR) with an official Student Aid Index (SAI) 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 Supplemental Educational Opportunity Grant (FSEOG)

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:

- 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 funds for which the borrower has not signed a promissory note.
- Disbursements of Federal Pell Grant funds to a student for whom the University did not receive a valid FAFSA Submission Summary or a valid ISIR by the deadline date established by the Secretary in the Federal Register.
- Federal Pell 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. 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, Secondary Confirmation of Eligible Non-Citizenship, and Conflicting Information 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 and administrative breaks of five or more consecutive days.

Percentage of Federal Financial Aid Earned [22]

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:

$$\frac{\text{Number of calendar days completed in the payment period}}{\text{Total number of calendar days scheduled to complete in the payment period}}$$

Total 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
    - Administrative

[22] To recognize that students completing more than 60% of the payment period earn 100% of their federal financial aid, amounts of .6001 through .6004 are not rounded for purposes of determining whether a student earned 100% of the federal financial aid for the payment period.

- Student scheduled or selected breaks of five (5) consecutive calendar days or more **between** course end date and subsequent course start date
- All approved Leave of Absence calendar days
- Unapproved breaks of less than 180 days

Total Calendar Days Scheduled to Complete 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 Total Calendar Days Scheduled to Complete 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:

- Undergraduate Certificate and Degree Programs Online - 35 days if one course is needed, 70 days if two courses are needed, 105 days if three courses are needed, etc.
- Graduate Certificate and Degree Programs Online - 42 days if one course is needed, 84 days if two courses are needed, 126 days if three courses are needed, etc.
- Bachelor 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 Program Ground - 36 days if one course is needed, 72 days if two courses are needed, etc.
- Competency-Based Program – 112 days if one to four courses are needed

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 of selected breaks of five (5) consecutive calendar days or more between courses
- All approved Leave of Absence calendar days
- Periods of non-enrollment of five (5) consecutive calendar days or more due to administrative closures
- Unapproved breaks of less than 180 days

Rate of Progression Example

The following illustration demonstrates how an institution calculates the "total days completed" and the "total days scheduled to be completed" in a payment period when there are calendar days that must be excluded from the rate of progression calculation.

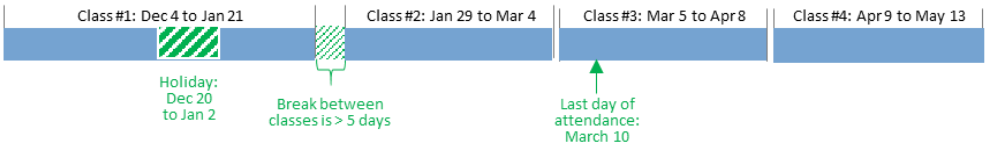
$$\frac{\text{\# of days completed in the payment period}}{\text{Total \# of days scheduled to be completed in the payment period}}$$

Days Completed

To determine the total calendar days completed by the student (numerator), calculate the number of calendar days from the first day of the payment period to the student's last date of attendance, then subtract all applicable exclusion periods.

Days Scheduled to be Completed

To determine the total calendar days scheduled to be completed in the payment period (denominator), calculate the number of calendar days from the first day of the payment period to the last day of the payment period, then subtract all applicable exclusion periods.



In this example, the student completed 54.3% of the payment period.

Days Completed

Calendar Span of Student's Attendance (Dec 4 to Mar 10)	**97**
Institutional Holiday Break (Dec 20 to Jan 2)	– 14
Break Between Classes (Jan 22 to Jan 28)	– 7
Total Days Completed in Payment Period	**76**

Days Scheduled to Be Completed

Calendar Span of Payment Period (Dec 4 to May 13)	**161**
Institutional Holiday Break (Dec 20 to Jan 2)	– 14
Break Between Classes (Jan 22 to Jan 28)	– 7
Total Scheduled Days in Payment Period	**140**

$$\frac{\text{Days Completed}}{\text{Days in Payment Period}} = \frac{76}{140} = 0.5428 = \mathbf{54.3\%}$$

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.

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 or, as applicable. 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 institutional 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:

- Unsubsidized FFEL/Direct Stafford Loan
- Subsidized FFEL/Direct Stafford Loan
- Federal Direct PLUS (Graduate Student)
- Federal Direct PLUS (Parent of Dependent Student)
- Federal Pell Grants
- FSEOG

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.

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 and notifies the student, or parent borrower, if they are eligible for a post withdrawal disbursement. 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.

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.

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.

Federal Direct Loan Exit Counseling

The University notifies students to complete loan exit counseling online at the U.S. Department of Education website (https://studentaid.gov/exit-counseling/) 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)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Access information on all of your federal student loans by logging into https://studentaid.gov/
- 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 deferment
- The impact of borrower responsibility for accruing interest on the borrower's total debt
- A caution to the borrow about third-party debt relief companies
- Other terms and conditions

An e-mail is sent to students advising them of the exit counseling requirement with a link to complete it at https://studentaid.gov/exit-counseling/.

Federal Loan Repayment

Once you graduate, drop below half-time enrollment, or withdraw from the University, federal student loans go into repayment. If you have a Direct Subsidized or Direct Unsubsidized, you have a six-month grace period before you are required to start making regular payments. For a PLUS loan, repayment begins as soon as the loan is fully disbursed—which means once it's paid out. However, graduate and professional student PLUS borrowers will be placed on an automatic deferment while in school and for six months after graduating, withdrawing, or dropping below half-time enrollment.

Students on an approved Leave of Absence who do not return as scheduled, the beginning of your federal student loan repayment grace period will be the last date of attendance prior to the start of the Leave of Absence, which may cause loans to enter immediate repayment.

Students who borrow at least one Direct loan with a loan period that begins on or after July 1, 2026, will be eligible to repay all of their Direct loans under one of two repayment plans: the tiered standard repayment plan or the repayment assistance plan. When your loan enters repayment, if you don't pick a repayment plan, your servicer will automatically place you on the Tiered Standard Repayment Plan. You can request a different repayment plan at any time. Review different repayment plan options at https://studentaid.gov/manage-loans/repayment/plans.

The California Bureau for Private Postsecondary Education requires the following statement be provided to California students: "If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds."

Federal Student Loan Repayment Simulator

The Federal Student Loan Simulator is a tool that may be used by students or potential students to calculate monthly payments under the different student loan repayment plans currently available. For more information regarding loan payment plans and to simulate other repayment plan options please use the ED's loan simulator tool available at https://studentaid.gov/loan-simulator/.

Sample Tiered Standard Repayment Calculator Detail	
Loan Amount	$15,000
Interest Rate	6.52%
Repayment Summary	
Months in Repayment	120
Monthly Payment	$170
Total Interest Payment	$5,457
Total Loan Payment	**$20,457**

With the tiered standard plan, a fixed payment amount is due each month until loans are paid in full. Monthly repayments will be at least $50. Borrowers will have 10-25 years to repay their loans, depending on the amount of Direct loans at the time the borrower is entering repayment.

Payment amounts under the Repayment Assistance Plan (RAP) will be available in the Loan Simulator after you enter your personal income information.

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 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 different 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
https://studentaid.gov/app/launchConsolidation.action

Federal Student Loan Deferments (Postponing Payments)

A deferment is a temporary postponement of payment on your federal student loan(s) that is allowed under certain conditions. Students may be eligible for a variety of deferment options including:

- In-school deferment

- Economic hardship deferment
- Cancer treatment deferment
- Graduate fellowship deferment
- Military service and post-active duty student deferment
- Parent PLUS borrower deferment
- Rehabilitation training deferment
- Unemployment deferment

For students enrolled at least half-time at the University, in-school deferment of federal loans is generally automatic based on enrollment reporting the University provides to the National Student Loan Data System (NSLDS) on a weekly basis. If you are enrolled at the University at least half-time and your federal loans are not automatically deferred, please contact your federal loan servicer and request a loan deferment form. Complete the sections required of the borrower on the deferment form, then submit the deferment form by fax: (480) 643-1000 or email: studentrecordsspecialists.inbox@phoenix.edu.

For all other deferment options, students should contact their federal loan servicer. More information on each deferment option may be viewed at https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment.

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)
- Borrower Defense to Repayment

Detailed information on these options is available https://studentaid.gov/manage-loans/forgiveness-cancellation

Consumer Policies and Codes of Conduct

University of Phoenix Family Educational Rights and Privacy Act

University student Education Records, as that term is defined by 20 U.S.C. 1232g(a)(4) and 34 C.F.R. § 99.3, are confidential for all schools receiving funding under programs administered by the US Department of Education in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA). Generally, personally identifiable information (PII) from a student' Education Record 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.

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 (UOPX).

Access to Education Records

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

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

The following are not interpreted as Education Records:

- Personal records maintained by an individual; these must be kept in the sole possession of the individual and are not accessible to others
- Records of a law enforcement unit of an educational institution
- Personnel records; records related to a person as an employee and not used for any other purpose
- Records created after the student is no longer a student; alumni records

The University will communicate with students regarding their Education Record via phone, voicemail, email, text, and letters sent to the student portal and via US mail, through the contact information on record as provided by the student. Students are responsible for promptly updating their contact information and their text opt-in/out preferences on their student portal or by contacting a University representative. The University is not responsible for an unintended disclosure of information shared through these methods where Student has allowed third parties the ability to view, read, or hear the shared information.

Releasable Information — Directory Information

In compliance with FERPA, a University-designated representative can release the following PII from a student's Education Record without the prior written or authorized electronic consent of a student, provided the student does not have a FERPA Hold on their 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 types 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

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 their record, the student would complete a FERPA Release Rescind form listing any or all parties to which that information should no longer be released.

Military (Solomon Amendment) and other Mass Distribution Requests for Student Information

A request, such as a military request, for a mass distribution of directory student information must first seek approval from the Registrar. Requests must be sent via email to the Registrar's Office for student information in order to obtain approval before any information can be released.

Information Not Released — Non-Directory Information

In compliance with FERPA, the following PII regarding a student shall not be released by the University without the 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.

Information which must not be released:

- Place of birth*
- Month and day of birth*
- Social Security number (SSN) or personal identification number (PIN) **
- Individual Record Number (IRN)***
- Grades or grade point averages
- Course schedules
- Employment information, including: employer, position held, work address, or work phone number
- Academic performance information, including 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*

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

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

***Although this information may be disclosed without prior written or authorized electronic consent according to FERPA, the University's policy is to maintain the confidentiality of this student information for verification purposes and should not be released to a third party, unless it is necessary to perform a required task or to provide an approved service authorized by the Registrar's Office.

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.

All third parties with inquiries, including parents, 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.

The University may release directory and non-directory PII 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 their University employment, and any duly appointed agent or representative of the University acting within the scope of their appointment.
    - 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 their 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, the amount of aid, the conditions for the aid, or to enforce the terms and 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
- Person or company with whom the University has contracted as its agent acting as a school official to provide a service instead of using University employees or officials
- Collection agencies (States Recovery Systems, FMS, CBE Group and Resolution Assets Services)
- 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, the amount of aid, the 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
- When release of information to appropriate officials is necessary 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 non-forcible sex offense and they 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 violated its policies and such disclosures must only include the name of the student, the 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 non-forcible 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 UOPX is contracted with as its agent to perform a service and/or benefit such as healthcare insurance and coverage.

The University can disclose directory and non-directory PII without student consent if the disclosure meets one of the following conditions:

- This disclosure is to other school officials, whom the University determines to have a legitimate educational interest
- 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 education 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)(0)]

Students requesting demographic information or PII about other UOPX students for survey or research purposes must contact the Committee on Research (COR) and the institutional review board (IRB) for approvals. Additional approvals might also be required from the appropriate Director of Operations and/or Academic Affairs after reviews from the COR and the IRB have been conducted.

The University shall retain a record of disclosure of student information disclosed to a third party. This information will be stored on the University student information 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 the appropriate University representative so that the student can review the record.

FERPA regulations require the University to comply with the students' right to inspect and review their Education Records by responding within 45 days from the time the University receives a written request to access their records. However, the Registrar's Office 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(s) they wish to have a copy of or 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 File Information Request form. Online students must submit the Student File Information Request form specifically outlining which records they are requesting and the information will be mailed to their address, which is in the University student information system.

A designated University official must be present when students wish to review their records at a campus location. This includes documents on file or student history notes that do not reference other student information.

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 or the individual decides to not attend the University. (e.g., a student is enrolled in an undergraduate program and applies for admission to a graduate program, but is denied).

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

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, legal guardians (court document required), children (over the age of 18), and siblings. Beyond this time, requests for these records may be released depending on state and federal regulations 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. Current students can obtain a copy of the FERPA policy in the Academic Catalog available at https://www.phoenix.edu/degrees/academic-catalog.html.

The Student Verification Process (SVP) is required for inbound and internally transferred phone calls that request the release of or update to any student record information. The SVP is not required for outbound phone calls provided those calls are to contact numbers in our student academic systems and the student verifies their identity. A government issued photo ID or UOPX issued photo ID can be used in place of the SVP for in-person requests.

FERPA Challenge Process

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/or 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.

- Students must submit a request for amendment in writing to the Registrar identifying the specific portion of their record they want changed and why they believe it to be inaccurate or in violation of their 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 their right to challenge the information.
- A Student's request for a formal hearing must be made in writing and submitted to the Registrar's Office. 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 at the hearings by a person of their choice, 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 who 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 their 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.
- Students have the right to file a complaint with the Department of Education regarding FERPA. Inquiries should be directed to:

Family Policy Compliance Office
U S Department of Education
400 Maryland Ave SW
Washington, DC 20202-5920

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

Student Loan Code of Conduct

University of Phoenix follows federal regulations that govern student loan requirements. The University and its officers, employees, and agents are required to abide by a Student Loan Code of Conduct and ensure the integrity of the University's student loan practices. The Student Loan Code of Conduct 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 https://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.

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 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.

To review the Student Code of Conduct in its entirety, see the Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html, or contact the campus, https://www.phoenix.edu/about/campus-locations.html.

Federal Student Aid Fraud Policy

Overview

The Federal Student Aid Fraud Policy addresses the actions the University will take in situations where the University suspects that a student, employee, other individual, or contracted Third-Party Servicer has willfully falsified or misrepresented information for the purpose of obtaining federal student aid that the student would not otherwise be eligible for.

Policy

The University will investigate any student/applicant who is suspected of having engaged in fraud or other criminal misconduct in connection with the application for or receipt of federal student aid programs funds. Following the conclusion of its investigation, if the University has credible information indicating the student, an employee, another individual, or contracted Third-Party servicer may have engaged in fraud or other criminal misconduct in connection with the student's application or receipt of federal student aid funds, the University will refer the information to the U.S. Department of Education's Office of Inspector General (OIG).

Federal Student Aid Fraud

Federal student aid fraud is the willful misrepresentation or falsification of information for the purpose of securing federal student aid that the individual is not eligible for or not eligible for to the extent received. Federal student aid fraud can take many forms, including, but not limited to falsification of documents, discrepant information, and/or identity theft. Examples of potential instances of federal student aid fraud include, but are not limited to:

- False claims of high school diploma (or equivalent) completion
- False statements of federal tax return filing status
- False statements of income
- Unresolved conflicting information
- Patterns of misreported information from one federal award year to the next
- Falsified documents (including reporting members that are not part of your family)
- Forged signatures on an application, verification documentation or Direct Loan master promissory notes
- False statements of U.S. citizenship or eligible noncitizen
- False claims of independent student status
- Use of fictitious names, addresses, birth dates, social security numbers
- Identity theft

Federal Student Aid Fraud Investigation

If the University suspects or determines there has been intentional misrepresentation, false statements, falsification/alteration of documents, or other fraudulent activity which has resulted or could result in the awarding or disbursing of federal student aid funds for which the student is not eligible, the case shall be referred to the University's Student Administrative Services (StAS) Financial Aid Compliance Team for investigation.

When an investigation is initiated, the University will take various immediate steps to ensure no disbursement of funds occurs until the investigation has concluded and any suspicious activity has been cleared. Accordingly, the University will cease processing the student's application for federal student aid, halt federal student aid award determinations, cancel any disbursement of federal student aid funds previously awarded, and/or return federal student aid credit balance(s) to the U.S. Department of Education (ED). Finally, the University will remove the student's scheduled future courses and may, at its discretion, withdraw the student from their current course.

As part of the investigation, the student will be notified in writing of the documentation or action that is required from them and the due date for submission/completion. If the student fails to provide this additional documentation or take action by the due date, the University's investigation will be deemed complete.

Upon completion of the University's investigation, the University will determine whether the student remains eligible for continued participation in federal student aid programs, notify the student of its decision, and if necessary report any overpayment of federal student aid funds received to ED or the loan servicer, as applicable.

Federal Student Aid Fraud OIG Referral

If there is any credible information indicating the student, an employee, another individual, or contracted Third-Party servicer may have engaged in fraud or other criminal misconduct in connection with the student's application or receipt of federal student aid funds, this information will be referred to the OIG for further investigation.

Note: The University is only required to refer the suspected case for investigation, not reach a firm conclusion about the conduct.

Inspector General's Hotline: 1-800-MIS-USED

Inspector General's web address for reporting: https://oig.ed.gov/oig-hotline

Consumer Privacy Policy

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

Scope of Privacy Policy

The Privacy Policy applies to Personal Information we collect from users of our Sites, Apps, Wi-Fi hotspots, and other online services, as well the Personal Information we collect about individuals, including current and prospective students, alumni, learners, visitors to our campuses, and others with whom we interact (e.g., Business-to-Business Representatives, as defined), whether online, via phone, or offline in the course of providing our courses, programs, and other services (collectively, our "Services").

If you become a student, your educational information that is part of your educational record with us is subject to the U.S. Federal Family Educational Rights and Privacy Act (FERPA), state laws, and the University's policies. To review Access to Education Records and Student Right to Access, please see the University of Phoenix Family Educational Rights and Privacy Act section of this Consumer Information Guide.

Collection of Personal Information

While the Personal Information we collect varies depending upon the nature of the Services provided or used and our interactions with individuals, generally, we may collect the following categories of Personal Information:

Name, contact information, and other identifiers: real name, alias, postal address, telephone number(s), unique personal identifier, online identifier, email address, account name, signature, or other similar identifiers

Commercial information: records of personal property; products or services purchased, obtained, or considered; or other purchasing or consuming histories or tendencies

Financial information: bank account number, credit card number, debit card number, federal tax filing information, or other financial information

Medical information, disability, and health insurance information: to support specific programmatic or regulatory requirements or service requests

Demographic information: characteristics such as race, ethnicity, gender, age, religion, national origin, citizenship or immigration status, and marital status

Education information: information regarding past and present education, including institutions attended, years of attendance, courses of study, attendance records, grades, awards earned, degree(s) obtained, discipline records, financial aid awards and payment history, as well as assignments and other student-generated work or contributions to online discussions. The information collected from a student or potential student may include both directory and non-directory information as those terms are defined in the University of Phoenix Family Educational Rights and Privacy Act section of this Consumer Information Guide.

Government identification: Social Security, driver's license, state ID, and passport numbers and/or corresponding identification document(s)

Internet or other electronic network activity information: internet protocol (IP) address including, but not limited to, browsing history; search history; and information regarding a consumer's interaction with an Internet website, application, or advertisement

Audio, video, and other electronic data: photos, audio/video interaction recordings, and CCTV footage

Professional and employment-related information: employment history, occupation, job title and position, employer, licenses, certifications, training needs, and training received

Inferences drawn from any of above categories of Personal Information: inferences used to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, and abilities

Biometric data: facial scans, faceprints, and facial geometry

Use of Personal Information

We may use the Personal Information we collect for the following purposes:

Administering applications, enrollment, registration, and financial services: to review and process applications and registrations for enrollment; to verify the information you provide us, determine your admissibility, register you for selected educational programs, and contact you relating to your University status; to provide financial services related to tuition payments, scholarships, and financial aid applications; to maintain student records; and for other related purposes

Providing support and services: to provide our Services; to communicate with you about your access to and use of such Services; to respond to your inquiries; to provide troubleshooting, fulfill your orders and requests, process your payments, and provide technical support; for other customer service and support purposes; and to facilitate communications and collaboration with you and others in our University community, including through our Education Partners, Service Providers, and our social networking, community, and collaboration features. In the event you use the chat functionality on our Site, you may either chat with a live agent or a chatbot that utilizes artificial intelligence ("AI"). If you are interacting with a chatbot, the chatbot will collect any Personal Information that you submit to it and will process that Personal Information to tailor its responses to you.

Marketing and promotional purposes: to market and promote our University and the Services we offer to you and others; to administer promotions and contests; to send you newsletters, offers, or other information regarding products or services we think may interest you

Personalizing content and experiences: to tailor content we send or display on the Services in order to offer location customization, personalized help and instructions and to otherwise personalize your experiences; to reach you with more relevant ads and to measure ad campaigns

Analyzing and improving our services and operations: to better understand how users access and use the Services we offer; for other research and analytical purposes, such as to evaluate and improve our Services and business operations and to develop additional programs, services, and features; and to improve student retention, our Services, and user experiences

Protecting our assets and rights and preventing misconduct: to protect our business operations, secure our network and information technology assets and services; to prevent and detect fraud, unauthorized access or activities, cheating, plagiarism, and other misconduct; and, where we believe necessary, to investigate, prevent, or take action regarding incidents such as those listed above or other suspected violations of our student policies, Terms of Use, or this Privacy Policy, as well as situations involving potential threats to the rights or safety of any person

Complying with legal obligations: to comply with the law or legal proceedings. For example, we may disclose information in response to subpoenas, court orders, and other lawful requests by regulators and law enforcement, including responding to national security or law enforcement disclosure requirements.

Supporting our general business operations: to support the administration of our general business, accounting, record keeping, and legal functions, including to analyze operational and business results and risks, to collect outstanding amounts owed, and to maintain business and Student Educational Records

Other: We may use Personal Information for the purposes stated or agreed-to (or as is obvious) at the point of collection or as otherwise requested or consented to by you.

Artificial Intelligence: We and our Service Providers may also use AI for any of the foregoing uses.

Anonymized information. We may also de-identify information to create Anonymized data sets and reports in order to assess, improve, and develop our business, products, and Services; prepare benchmarking reports; and for other research and analytics purposes. Anonymized data is no longer subject to this Policy.

Your Rights and Choices

Marketing Communications

You may opt out of receiving marketing communications from us at: https://www.phoenix.edu/request/unsubscribe. Additionally, you may unsubscribe from our marketing notifications from the footer of any marketing email we send or inform us of your decision to opt out while on a call with us. Opt-out requests will only remove you from our marketing list, not from the list of any other third parties.

If you do not wish to receive text messages, you may opt out by responding **STOP** to cancel future text messages. To get help, text **HELP**. You may also request additional assistance by contacting TextMsgSupport@phoenix.edu or by calling 866-766-0766.

Cookies and Similar Technologies

Using our Preference Center, you can opt out of or change your preferences for most third-party cookies and tags on our Sites, except those that are “necessary” to the proper functioning of our Sites or particular features available to you on our Sites. In addition, you may block or disable cookies for the device and browser you are using through your browser settings; however, if you do so, certain features on our Sites may not be available or function properly.

Security Measures

We have implemented security measures to protect against the loss, misuse, and alteration of the Personal Information under our control. However, no data transmission over the Internet can be guaranteed to be completely secure. As a result, although we will utilize such measures, we do not guarantee you against the loss, misuse, or alteration of Personal Information under our control, and you

provide Personal Information to us at your own risk. You should always take care how you handle and disclose your Personal Information and should avoid sending Personal Information through insecure email, Social Networks, or other Internet channels.

Privacy Policy Changes

University of Phoenix may update its Privacy Policy or revise it from time to time. You can view the full Privacy Policy here: https://www.phoenix.edu/copyright-legal/privacy_policy.html.

Contact Us

Should you have any questions about our privacy practices, please contact us at Privacy@phoenix.edu or by mail:

University of Phoenix
Ethics, Compliance, and Data Privacy
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Student Complaints Policy

The Student Complaints policy can be found in the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html. Resolution Services oversees the student complaint process and provides a mechanism by which students receive an independent, objective review of the issue(s). Students are encouraged to first work directly with the relevant University department to resolve their issue, but should they need additional assistance they may contact Resolution Services by emailing ResolutionServices@phoenix.edu.

Filing a Complaint

Accreditation Standards

University of Phoenix has been continually accredited by the Higher Learning Commission (HLC) since 1978. HLC has its own process for complaints regarding a member institution's ability to meet its Criteria for Accreditation. Please see information on how to submit a complaint to HLC, https://www.hlcommission.org/Students-Communities/complaints.html which also provides information on the type of complaints HLC will review.

Local Campus Students

University of Phoenix is regulated by various state regulatory bodies for filing complaints in the state that a student resides. and/or file an external complaint with the designated state regulatory agency.

Arizona: If a campus based student chooses to file a complaint, he or she can submit an internal complaint to the University's Resolution Services at https://www.phoenix.edu/about/complaints.html. If the complaint cannot be resolved after exhausting the institution's grievance procedure, the student may file a complaint with the Arizona State Board for Private Postsecondary Education. The student must contact the State Board for further details. The State Board address is
1740 W. Adams, Suite 3008, Phoenix, AZ 85007; telephone (602) 542-5709; https://ppse.az.gov/

Distance Education Students

The University of Phoenix is a SARA participating institution. The University is approved by the Arizona SARA Council. The University has reciprocity with other SARA participating states for its distance education programs. The most current list of states that participate in SARA can be located at the NC-SARA website, https://nc-sara.org/directory/.

Distance education students may file a complaint through the University's internal grievance process by submitting the complaint to Resolution Services. Students may also file a complaint with the Arizona State Board for Private Postsecondary Education. After exhausting the institution's internal complaint process and the complaint process of the Arizona State Board for Private Postsecondary Education, distance education students residing in a SARA state may appeal a complaint to the Arizona SARA Council. The Arizona SARA Council will not review complaints regarding student grades, student code of conduct violations, or complaints beyond two years of the incident. For more information visit https://azsara.arizona.edu/.

California Students

California students may file a complaint through the University's internal grievance process by submitting the complaint to Resolution Services.

In addition, the University is registered as an out of state institution with the California Bureau for Private Postsecondary Education for purposes of providing distance education to California residents. 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 916.574.8900, 888.370.7589. A student or any member of the public may file a complaint about this institution with the California Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's internet web site (www.bppe.ca.gov). The Office of Student Assistance and Relief is available to support prospective students, current students, or past students of private postsecondary educational institutions in making informed decisions, understanding their rights, and navigating available services and relief options. The office may be reached by calling 888.370.7589 or by visiting osar.bppe.ca.gov.

Commonwealth of the Northern Mariana Islands

The student may contact the Commonwealth of the Northern Mariana Islands Office of the Attorney General, Office of the Consumer Counsel, 2nd Floor, Juan A. Sablan Memorial Buildings, Capitol Hill, Saipan, MP 96950; telephone (670) 237-7500, website: https://www.cnmioag.org/divisions/consumer-protection/online-student-complaint .

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. Code, that gives the owner exclusive rights to control the reproduction, distribution, performance, display, and creation of derivative works of copyrighted material. The public is also granted limited rights under the doctrine of fair use.

Copyright protects original works of authorship, including:

- Literary works (books, articles and other writings)
- Musical works and songs
- Audiovisual works (movies and television productions)
- Pictorial/graphic works and drawings
- Computer software
- Choreographic works and pantomimes
- Sculptural and architectural works

Copyright law provides the copyright owner with exclusive rights, subject to certain limitations, to:

- 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 work publicly
- Perform sound recordings publicly by means of a digital audio transmission

The Copyright Act states that anyone who violates any of the exclusive rights of the copyright owner is an infringer. Generally, a person who engages in these activities without the copyright owner's permission may be liable for infringement, unless an exception such as fair use applies.

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 U.S. Copyright Office Fair Use Index: https://www.copyright.gov/fair-use/

Peer-to-Peer File Sharing

Peer-to-Peer (P2P) file sharing refers to software that allows users to connect directly with one another and share digital files from their computers. Many types of digital content, such as software, movies, videos, photographs, etc., may be shared using P2P networks. While this technology has legitimate uses, it can also increase the risk of copyright infringement if copyrighted works are shared without permission.

In some cases, P2P applications may automatically make files available to others, meaning users could share copyrighted materials without realizing it. As a user of the University network, it is important to understand the legal requirements associated with file sharing to avoid downloading or distributing copyrighted works without proper authorization, unless an exception (such as fair use) applies.

Unauthorized reproduction or distribution of these copyrighted works may violate copyright law and University policy.

Violations and Penalties under Federal Law

In addition to University sanctions under its policies, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages ranging from $750 to $30,000 per work infringed. For willful infringement, a court may award up to $150,000 per work infringed. In come cases, courts may reduce damages for innocent infringement. A court may also, in its discretion, assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504 and 505.

Willful copyright infringement may also result in criminal penalties, particularly when done for commercial advantage or privacy financial gain, 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 University classrooms, networks, and online systems is subject to and must conform to the University Student Code of Conduct, the Acceptable Computer Use for Faculty and Students policy and any other applicable University policies.

The University may monitor network traffic or bandwidth, in accordance with applicable laws and University policy, using information technology tools designed to detect indicators of unauthorized or infringing file-sharing activity. In addition, or as an alternative, the University may employ other technical measures to reduce or block illegal file sharing and other impermissible activities.

The University will also provide for appropriate enforcement and remediation for students identified through its Digital Millennium Copyright Act (DMCA) processes as potential violators of copyright.

Disciplinary sanctions will be based on the seriousness of the situation and may include remediation a system of graduated responses. These may include limitations on or denial of network access, as well as other appropriate measures. Such sanctions may be applied in conjunction with additional actions under the Student Code of Conduct, the Acceptable Computer Use for Faculty and Students policy, or any other applicable University policies.

Students who are subject to professional codes of conduct as part of their academic programs may also be sanctioned in accordance with those requirements.

Education and Awareness

The University uses a variety of methods to inform students, faculty and other network users about copyright laws and how the University responds to copyright infringement claims.

The University informs its campus community, including through this Consumer Information Guide and periodic communications that unauthorized distribution of copyrighted material, including through P2P file sharing, may subject individuals to civil and criminal liability.

The Consumer Information Guide, https://www.phoenix.edu/about_us/regulatory/consumer-information.html, is available on the University website, provided to prospective students and employees, and distributed annually to current students, faculty and employees.

Legal Sources for Online Music and Videos

The University reviews sources for legally accessing online music and videos on an annual basis through University Legal Services. The following links provide information about lawful access to copyrighted music and video content:

EDUCAUSE is an association of colleges and universities, which maintains resources on legal media sources: http://www.educause.edu.

The Recording Industry Association of America (RIAA), in collaboration with the Music Business Association (Music Biz), provides information on legal music sources at: http://whymusicmatters.com.

These resources are provided for informational purposes and do not represent and exhaustive list of available legal sources.

Digital Millennium Copyright Act Policy

The University computer networks, including its online library and classroom environments, are important institutional resources. University of Phoenix respects the rights of copyright owners and expects its faculty, staff, students and network users to comply with U.S. copyright laws. Federal law prohibits the unauthorized reproduction, distribution, public display or performance of copyrighted materials over the Internet, as permitted by fair use or other applicable legal exceptions. Please refer to the University's Copyright Infringement and Peer-to-Peer File Sharing Policy for more information.

In accordance with the Digital Millenium Copyright Act (DMCA) 17 U.S.C. §512, the University has established procedures for receiving, processing, and responding to notices of alleged copyright infringement. The University may terminate network access or accounts of users who are repeated infringers.

The University has designated an agent to receive notifications of claimed infringement and to take appropriate action, including removal of infringing material, and where appropriate, account termination or repeated infringers.

Notice of claimed infringement must be submitted to the agent in writing, preferably by email, or by U.S. mail:

University of Phoenix
Copyright Agent
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Email: copyrightagent@phoenix.edu

If a valid DMCA notification is received, the University will remove or disable access to the allegedly infringing material and take reasonable steps to notify the affected user. The user may submit a counter notification. Upon receipt of a valid counter notification, the University will generally restore the material within 10 to 14 business days unless it receives notice that a legal action has been filed seeking a court order to prevent the infringing activity.

The DMCA provides that individuals may be liable for damages, including costs and attorneys' fees, for knowingly making false claims of infringement or misrepresenting that material was removed by mistake. Users are encouraged to consult an attorney if they are unsure of their rights.

Process for Filing a DMCA Notice

A notification of claimed infringement must be submitted in writing to the designated agent and include:

1. Identification of the copyrighted work claimed to have been infringed
2. Identification of the allegedly infringing material and its location (e.g., link or URL)
3. Contact information (name, phone number, address, and email)

4. If possible, information that allows the University to notify the alleged infringing party of the alleged infringement
5. A statement of good faith belief that the use is unauthorized 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. A statement, under penalty of perjury, that the information is accurate and the sender is authorized 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. A physical or electronic signature

Process for Filing a Counter Notification

The person or provider of the alleged infringing material may present a counter. Upon proper counter notification, the University may reinstate the removed content. A counter notification must be given in writing to the designated copyright agent above and must include:

1. Identification of the removed material and its location (e.g., link or URL)
2. Contact information (name, phone number, address, and email)
3. Consent to jurisdiction of the appropriate Federal District Court
4. A statement, under penalty of perjury, of good faith belief that removal was a mistake or misidentification must be included in your notice:
   "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. A physical or electronic signature

Register to Vote

University of Phoenix makes a good faith effort to educate students regarding the importance of exercising their right to vote, distribute voter registration forms, and make voter registration information available at the campus.

The National Mail Voter Registration Form can be used by U.S. citizens to register to vote, to report a name or address change, or to register with a political party. Please follow the generic and state specific instructions for completing the form prior to mailing it to the address provided for the state in which you reside. To access the form please visit: https://www.eac.gov/voters/national-mail-voter-registration-form.

It is important for students to understand that

- Only citizens of the United States may vote in federal elections
- Voting more than once, including in two or more states, is prohibited by law
- Knowingly or willingly providing false information for the purpose of establishing eligibility to register to vote is prohibited
- In most states, individuals may only register to vote where they are domiciled, and they may not be domiciled in more than one place

Please note that not all states allow for same-day voter registration so you must plan accordingly. For more information on elections, registration, and voting in your state please visit https://www.eac.gov/voters/register-and-vote-in-your-state.

Campus Safety and Security

Annual Security Report

University of Phoenix publishes an Annual Security Report annually by October 1st. The report consists of campus crime statistics (for three previous calendar years) and policy statements related to campus safety and security including, but not limited to, reporting criminal activity, policies and procedures, safety-related educational programs, awareness and prevention of crime, notification procedures, alcohol and drug abuse standards of conduct and sanctions, and alcohol and drug abuse prevention, health risks, and counseling services.

Visit https://www.phoenix.edu/about/campus-safety.html to access the PDF Annual Security Report.

Campus Safety Policies

The University's Campus Safety Policies at https://www.phoenix.edu/content/dam/edu/about/doc/campus-safety-policies.pdf are intended to increase the campus community's awareness of current programs that exist to protect its members' safety and well-being and to satisfy the requirements of the Jeanne Clery Campus Act (Clery Act). The information included relates to the following:

- How to report criminal activities
- The gathering of and reporting of crime statistics for three previous calendar years
- Prohibited use or distribution of illegal alcohol and drugs
- Alcohol and drug abuse prevention, health risks, and assistance
- Standards of conduct and sanctions regarding the unlawful use, sale, possession or distribution of illegal alcohol and drugs
- Available counseling and assistance resources
- Crime awareness and prevention measures
- Timely warnings, emergency mass notifications, and campus alerts
- Information related to campus safety programs
- Link to the national sex offender database
- Dating violence, domestic violence, sexual assault, and stalking awareness and prevention

The information is intended to provide a useful description of University of Phoenix safety-related policies and procedures; however, it is not intended to serve as a contractual agreement between the University and the recipient. Additionally, the University will disseminate and publicize crime statistics from the most recently completed calendar year and two preceding calendar years within the Annual Security Report.

Campus Crime Statistics

The Clery Act delineates the violations which need to be collected and reported. The University of Phoenix Annual Security Report includes all Clery Act crimes which occurred within defined Clery Act geography and were reported to campus security authorities (CSAs), regardless of who reported, whether an investigation is initiated, or whether there is any decision by a court, prosecutor, or any other non-campus official unless it has been "un-founded" by law enforcement personnel. In addition, the University's Annual Security Report includes any Clery Act crimes reported to local law enforcement as collected by the Clery Compliance Officer through an annual information request. All statistics cover crimes reported which occurred on-campus, in or on certain off-campus (noncampus) 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 statistics. For this reason, University of Phoenix encourages everyone to accurately and promptly report all crimes to local law enforcement agencies, the University's Security Operations Center (SOC), or any CSA.

The following Clery Act crimes meet definitions in the FBI's Uniform Crime Reporting (UCR) Program. For the categories of Domestic Violence, Dating Violence, and Stalking, definitions are provided by the Violence Against Women Reauthorization Act of 2013 (VAWA) and repeated in the Clery Act regulations.

- **Criminal Offenses** – Criminal Homicide (Murder and Non-Negligent Manslaughter, Manslaughter by Negligence), Sex Offenses/Sexual Assault (Rape, Fondling, Incest, Statutory Rape), Robbery, Aggravated Assault, Burglary, Motor Vehicle Theft, and Arson

- **Hate Crimes** – Any of the above-mentioned offenses (excluding Manslaughter by Negligence) and any incidents of Larceny-Theft, Simple Assault, Intimidation, or Destruction/Damage/Vandalism of Property that were motivated by bias
    - Categories of bias under the Clery Act include Race, Religion, Sexual Orientation, Gender, Gender Identity, Ethnicity, National Origin, and Disability

- **VAWA Offenses** – Any incidents of Dating Violence, Domestic Violence, and Stalking
    - Sexual Assault is also a VAWA Offense but is included in the Criminal Offenses category for Clery Act reporting purposes

- **Arrests and Referrals for Disciplinary Action** – Weapons Law Violations, Drug Abuse Violations, and Liquor Law Violations

- **Hazing**

Crime statistics are available electronically in the Annual Security Report at https://www.phoenix.edu/about/campus-safety.html or by requesting a paper copy of the report from any University representative, a designated campus safety contact, the SOC at (866) 992-3301, or the Clery Compliance Officer at Jessica.Flores@phoenix.edu.

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 Campus Sex Crimes Prevention Act of 2000 provides minimum national standards for state sex offender registration and community notification programs and requires the state agencies to obtain information concerning registered sex offenders' enrollment or employment at institutions of higher education. Under the Act, sex offenders who are required to register in a state must provide notice to each institution of higher education in that state at which the offender is a student or is employed. This notice should be directed to the Clery Compliance Officer, the SOC, or a staff member at the Phoenix Main Campus.

To learn the identity of registered sex offenders on or near campus, or anywhere in the United States, visit the sex offender database at https://www.nsopw.gov/. You can search by city, county, or ZIP code. This information is collected by other agencies, and the University cannot guarantee this information is correct or complete. The information is provided to comply 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.

Emergency Mass Notification Policy

The University's emergency response and evacuation procedures includes protocols for emergency notifications in those situations that represent a significant emergency or dangerous situation occurring on or near the Phoenix Main Campus affecting the health or safety of our community.

An "emergency" is a high-risk event, expected or unexpected, that threatens the lives, safety, property, or the environment and requires immediate action. Such situations include, but are not limited to, fire/smoke/explosion, sever weather, hazardous material, earthquake/power outage, active shooter, disease outbreaks, bomb threats, etc.

The emergency response procedures include confirming the existence of a significant emergency or dangerous situation, determining the appropriate segment(s) of the campus community to notify,

determining the content of the emergency notification, and initiating the emergency notification system. In an emergency, dangerous or otherwise high-risk situation, these processes enable the University to, without delay and taking into account the safety of the community, determine the content of the notification and initiate the notification system to enrolled students and current employees (faculty and staff) unless issuing a notification would compromise efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency. Students, faculty, and staff are responsible for having current and accurate information on file with UOPX to ensure they receive notifications from the emergency notification system. UOPX does not assume responsibility for incorrect contact information on file. Students and faculty may update their contact information on their MyPhoenix profile. Staff may update personal contact information through MyHR.

The policy can be viewed in its entirety in the Campus Safety Policies at https://www.phoenix.edu/content/dam/edu/about/doc/campus-safety-policies.pdf

Campus Safety Contact List

To help ensure the safety of the campus community, the University designates Campus Security Authorities (CSAs) for reporting incidents and crimes.

In addition to notifying local law enforcement agencies, below are some of the CSAs to whom students, faculty, staff, vendors, and visitors can report crimes.

Security Operations Center (SOC)
866 992 3301 or 602 557 7000
SOC@phoenix.edu

Senior Director Security
Steve Lindsey 602 557 7537
Steve.Lindsey@phoenix.edu

Title IX Coordinator
Kelly Hermann 602 387 9936
TIXC@phoenix.edu

Ethics Helpline
888 310 9569
http://www.UOPXhelpline.com

Clery Compliance Officer
Jessica Flores 602 412 9253
Jessica.Flores@phoenix.edu

A complete list of identified CSAs can be viewed in the Campus Safety Policies at https://www.phoenix.edu/content/dam/edu/about/doc/campus-safety-policies.pdf.

Alcohol and Drug Abuse Prevention

The U.S. Department of Education requires institutions of higher education to implement an alcohol and drug abuse prevention and awareness program. University of Phoenix also abides by the federal Drug-Free Workplace Act and Drug-Free Schools and Communities Act and related regulations, regardless of individual state policies. Standards of conduct for students and faculty are addressed in the Student Code of Conduct and Faculty Code of Conduct, respectively. All faculty and staff are subject to the Alcohol and Drug Abuse Prevention Policy and related policies as well as the University's Code of Ethics.

Policies and programs concerning alcohol and drug abuse, including health risks, effects of use, penalties, and counseling and assistance resources, can be viewed in the full Alcohol and Drug Abuse Prevention Policy in the Campus Safety Policies at https://www.phoenix.edu/about/campus-safety/policies.html.

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

The University prohibits the unlawful use, sale, possession, or distribution of illicit alcohol and drugs on University-controlled property or at a University function and complies with state underage drinking laws.

Note: The legal drinking age in the United States is 21 and over. Misconduct violations relating to our Student Code of Conduct, Faculty Code of Conduct, related employee alcohol and drug abuse prevention policies, and Code of Ethics are subject to disciplinary sanctions, up to and including dismissal from the University. If an individual is found violating any alcohol or drug related law while on University-controlled property or at a University function, the University will fully cooperate with federal, state, and local law enforcement agencies.

Institutional Sanctions for Alcohol and Other Drug Violations

Any member of the University community found consuming or selling alcohol or drugs on University property is subject to disciplinary action up to and including dismissal from the University. Consistent with federal, state, and local sanctions, the University may impose a disciplinary sanction on students, faculty, and staff requiring the completion of an appropriate rehabilitation program. Failure to comply with disciplinary standards could result in sanctions.

For student violations, sanctions may include, but are not limited to, an assigned workshop or tutorial, a failing course grade, suspension, expulsion, or rescission of a conferred degree. For faculty violations, sanctions may be imposed singly or in combination and include, but are not limited to, participation in counseling or coaching, adherence to and completion of a remediation plan, removal from assigned course(s), restrictions on future teaching assignments, and/or rescission of teaching privileges. For staff violations, including those faculty who are also staff, sanctions include, but are not limited to, corrective action plans such as completion of an appropriate rehabilitation program as a condition of continued employment, dismissal from UOPX, or referral to law enforcement.