2019–2020 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, contact the campus director or designee at a University of Phoenix location during regular business hours. A list of campus locations is available at http://www.phoenix.edu/campus_locations.html.

About University of Phoenix

Accreditation, Licensures, Reviews and Approvals

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

Federal

U.S. Department of Education, Certificate of Eligibility

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

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

Regional Accreditation


Higher Learning Commission

230 S. LaSalle St., Suite 7-500
Chicago, IL 60604-1413
Phone: 312.263.0456
800.621.7440
Fax: 312.263.7462
http://hlcommission.org

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

University of Phoenix is approved to operate in the following U.S. states and district, either through licensure, registration, general or specific approvals, consent or exemption.

Arizona State Board for Private Postsecondary Education
California Bureau for Private Postsecondary Education
Colorado Department of Higher Education, Commission on Higher Education
Florida Commission for Independent Education
Georgia Nonpublic Postsecondary Education Commission
Hawaii Post-secondary Education Authorization Program
Louisiana Board of Regents
Michigan Department of Licensing and Regulatory Affairs
Nevada Commission on Postsecondary Education
New Jersey Secretary of Higher Education
New Mexico Higher Education Department
Board of Governors for the University of North Carolina
Pennsylvania Department of Education
Tennessee Higher Education Commission & Student Assistance Corporation
Texas Higher Education Coordinating Board
Utah Division of Consumer Protection
State Council of Higher Education for Virginia
Student Achievement Council

For additional information on state and international licensures, visit http://www.phoenix.edu/about_us/accreditation.html.
Programmatic Accreditation

Business Accreditation

The Accreditation Council for Business Schools and Programs (ACBSP) has accredited the following programs in the School of Business 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

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

Accreditation Council for Business Schools and Programs
11520 W. 119th St.
Overland Park, KS 66213
913.339.9356

Nursing Accreditation

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

Commission on Collegiate Nursing Education
655 K St. NW, Suite 750
Washington, DC 20001
202.887.6791

College of Humanities and Sciences and Counseling Programs

The Master of Science in Counseling program in Clinical Mental Health Counseling at the Arizona and Utah campuses is accredited by the Council for Accreditation of Counseling and Related Educational Programs (CACREP®). For additional information, please visit cacrep.org.

Council for Accreditation of Counseling and Related Educational Programs
1001 N Fairfax St, Suite 510
Alexandria, VA 22314
703.535.5990

Education Accreditation

The educator preparation programs offered at the Hawaii and Utah campuses are accredited by the National Council for Accreditation of Teacher Education (NCATE), a specialized accrediting body. Following a merger of accreditors, NCATE accreditation is administered by the Council for the Accreditation of Educator Preparation (CAEP).

The following initial teacher preparation programs are accredited at the Hawaii Campus:

• Bachelor of Science in Education/Elementary Education
• Master of Arts in Education/Elementary Education
• Master of Arts in Education/Secondary Education
• Master of Arts in Education/Special Education
The following initial teacher preparation and advanced preparation programs are accredited at the Utah Campus:

- Bachelor of Science in Education/Elementary Education
- Master of Arts in Education/Elementary Education
- Master of Arts in Education/Secondary Education
- Master of Arts in Education/Special Education
- Master of Arts in Education/Administration and Supervision

For additional information, please visit caepnet.org.

**Council for the Accreditation of Educator Preparation**

1140 19th St. NW, Suite 400
Washington, DC 20036
202.223.0077

In addition, educator preparation programs have been reviewed and approved by the state education agency in Arizona, California, Hawaii and Utah. Educator preparation programs are offered in Florida based on home-state approval (Arizona). The College of Education offers state-specific initial and/or advanced educator preparation programs in these states. Individual programs vary by state, and not all programs are available at all locations or in both online and local campus modalities.

### Additional Information

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

**Academic Programs, Facilities and Instructional Personnel Information**

Please refer to the University’s Academic Catalog for further information on academic programs, facilities and instructional personnel information.

**Articulation Agreements**

Please refer to the University’s Academic Catalog for further information on articulation agreements.

**Credit Transfer**

Please refer to the University’s Academic Catalog for further information on credit transfer.

**Disability Services**

Please refer to the University’s Academic Catalog 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

Admissions and Records Service Center
4025 S. Riverpoint Parkway, Mail Stop: CF-L308
Phoenix, AZ 85040-0723
800.866.3919
480.446.4600
ARSC@phoenix.edu

Campus contact information is located at http://www.phoenix.edu/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 at www.phoenix.edu/faculty. A list of faculty at a particular location may be obtained from each local campus.

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

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

Student Borrowing

During the period of time spanning July 1, 2017, through July 30, 2018, 52.5% of students enrolled received federal student loans.

Loan Default Rate

The University’s loan default rate for Fiscal Year 2015 was 12.3 and the national average was 10.8.
The University’s loan default rate for Fiscal Year 2014 was 12.8 and the national average was 11.5.

Median Borrowing

The median federal debt of undergraduate borrowers who completed is $31,977 The Federal loan payment over 10 years for this amount is approximately $340 per month Your borrowing may be different.
## Graduation Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics (NCES). This graduation measure includes the cohort of 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 2012–2013 cohort and the percentages of those students who graduated within 150% by Aug. 31, 2018.

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 2012–2013 cohort year (Sept. 1 – Aug. 31).

### FTFT Degree- or Certificate-seeking Undergraduate Students in the 2012–2013 Cohort

<table>
<thead>
<tr>
<th></th>
<th>Enrolled FTFT Undergraduates</th>
<th>Enrolled FTFT Undergraduates Graduated Within 150% Time Frame Allowed</th>
<th>Graduation Percent Enrolled FTFT Undergraduates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totals</td>
<td>22,552</td>
<td>3,732</td>
<td>17%</td>
</tr>
<tr>
<td>Male</td>
<td>7,946</td>
<td>1,118</td>
<td>14%</td>
</tr>
<tr>
<td>Female</td>
<td>14,606</td>
<td>2,614</td>
<td>18%</td>
</tr>
<tr>
<td>Nonresident Alien</td>
<td>320</td>
<td>106</td>
<td>33%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>2,016</td>
<td>414</td>
<td>21%</td>
</tr>
<tr>
<td>American Indian or Alaskan Native</td>
<td>218</td>
<td>46</td>
<td>21%</td>
</tr>
<tr>
<td>Asian</td>
<td>121</td>
<td>34</td>
<td>28%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>4,398</td>
<td>487</td>
<td>11%</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>124</td>
<td>18</td>
<td>15%</td>
</tr>
<tr>
<td>White</td>
<td>8,268</td>
<td>1,924</td>
<td>23%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>662</td>
<td>112</td>
<td>17%</td>
</tr>
<tr>
<td>Race or Ethnicity Unknown</td>
<td>6,425</td>
<td>591</td>
<td>9%</td>
</tr>
<tr>
<td>Pell Grant Recipients</td>
<td>17,955</td>
<td>2,827</td>
<td>16%</td>
</tr>
<tr>
<td>Subsidized Stafford Loan Recipients Who Did Not Receive a Pell Grant</td>
<td>1,225</td>
<td>345</td>
<td>28%</td>
</tr>
<tr>
<td>Students Who Received Neither Pell Grants nor Subsidized Stafford Loans</td>
<td>3,372</td>
<td>560</td>
<td>17%</td>
</tr>
</tbody>
</table>

* Excludes 31 students who became deceased after entering the cohort but before they graduated.
Retention Rates

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

Retention Rates for FTFT Undergraduate Students

| Count of FTFT undergraduate students enrolled Fall 2017 (8/1/2017 to 10/31/2017)* | 4,047 |
| Count of FTFT undergraduate students enrolled Fall 2017 (8/1/2017 to 10/31/2017) still enrolled as of 8/1/2018 | 1,155 |
| Retention | 28.5% |

* 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.
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, 2017, through June 30, 2018. Of the total enrolled students, those who received Pell Grant funds during the July 1, 2017, through June 30, 2018, time frame are shown in Table 2.

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

<table>
<thead>
<tr>
<th>Total Enrollment</th>
<th>Total Enrolled</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>61,500</td>
<td>34.3%</td>
</tr>
<tr>
<td>Female</td>
<td>118,002</td>
<td>65.7%</td>
</tr>
<tr>
<td>Nonresident Alien</td>
<td>3,588</td>
<td>2.0%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>19,578</td>
<td>10.9%</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>1,045</td>
<td>0.6%</td>
</tr>
<tr>
<td>Asian</td>
<td>2,750</td>
<td>1.5%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>36,819</td>
<td>20.5%</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>1,245</td>
<td>0.7%</td>
</tr>
<tr>
<td>White</td>
<td>48,447</td>
<td>27.0%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>4,431</td>
<td>2.5%</td>
</tr>
<tr>
<td>Unknown</td>
<td>61,619</td>
<td>34.3%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Pell Grant Recipients</th>
<th>Total Enrolled</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>17,200</td>
<td>27.6%</td>
</tr>
<tr>
<td>Female</td>
<td>45,225</td>
<td>72.4%</td>
</tr>
<tr>
<td>Nonresident Alien</td>
<td>772</td>
<td>1.2%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>7,466</td>
<td>12.0%</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>379</td>
<td>0.6%</td>
</tr>
<tr>
<td>Asian</td>
<td>589</td>
<td>0.9%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>15,650</td>
<td>25.1%</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>406</td>
<td>0.7%</td>
</tr>
<tr>
<td>White</td>
<td>16,746</td>
<td>26.8%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>1,902</td>
<td>3.0%</td>
</tr>
<tr>
<td>Unknown</td>
<td>18,515</td>
<td>29.7%</td>
</tr>
</tbody>
</table>

Note: Information reported on student diversity for all enrolled students is from the IPEDS 12 Month Enrollment Survey (July 1, 2017, to June 30, 2018). Pell recipients were those students from the 12 Month Enrollment Survey who were disbursed Pell funds during the July 1, 2017, to June 30, 2018 time frame.
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 12% of students who completed a bachelor’s degree from University of Phoenix between July 1, 2017, and June 30, 2018, went on to enroll in a graduate or professional program at University of Phoenix. The most common programs students enrolled in are as follows:

- Master of Business Administration
- Master of Science in Psychology
- Master of Management
- Master of Health Administration
- Master of Science in Counseling/Clinical Mental Health Counseling

The data is derived from the IPEDS Completions Survey (July 1, 2017, to July 30, 2018, data) and the IPEDS Fall Enrollment Survey (Aug 1, 2018, to Oct 31, 2018, data).

Alumni Attending Graduate School

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

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

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

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

Working Alumni

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

| University of Phoenix Alumni Employment by Industry* |
|-----------------------------------------------|-------------------|
| Health Services                               | 17%               |
| Education                                     | 16%               |
| Manufacturing                                 | 5%                |
| Retail Trade (Non-Restaurant)                 | 5%                |
| Technology                                    | 5%                |
| State and Local Government                    | 5%                |
| Business Services                             | 2%                |
| Social Services                               | 2%                |
| Insurance                                     | 2%                |
| Transportation                                | 2%                |
| Finance/Financial Services                    | 2%                |
| Banking                                       | 2%                |
| Military                                      | 2%                |

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

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

### University of Phoenix Alumni Occupation*

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

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

Title II of Higher Education Act — Academic Year 2015–2016

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](https://title2.ed.gov/Public/Home.aspx).

Title II HEA Pass-Rate Information

Program completers achieved the following scores for academic year 2015–2016:

**Arizona**
- Professional knowledge — Elementary: 99%
- Professional knowledge — Secondary: 94%
- Professional knowledge — Early Childhood: Fewer than 10 candidates, score not provided
- Aggregate professional knowledge: 96.5%
- Aggregate content areas: 97.8%
- Special populations: 98%

**California**
- California Basic Educational Skills Test (CBEST): 100%
- Reading instruction competence assessment (RICA) — Elementary only: 88%
- Aggregate content areas: 98%

**Hawaii**
- Aggregate basic skills: 100%
- Aggregate professional knowledge: Fewer than 10 candidates, score not provided
- Aggregate academic content areas: Fewer than 10 candidates, score not provided

**Indiana**
- Aggregate basic skills: Fewer than 10 candidates, score not provided
Aggregate academic content areas: Fewer than 10 candidates, score not provided
Missouri
Aggregate professional knowledge: Fewer than 10 candidates, score not provided
Nevada
Aggregate academic content areas: 100%
Aggregate professional knowledge: Fewer than 10 candidates, score not provided
Aggregate teaching special education: Fewer than 10 candidates, score not provided
New Mexico
Aggregate basic skills: Fewer than 10 candidates, score not provided
Teacher competency — Elementary: Fewer than 10 candidates, score not provided
Teacher competency — Secondary: Fewer than 10 candidates, score not provided
Aggregate teacher competency: Fewer than 10 candidates, score not provided
Aggregate academic content areas: Fewer than 10 candidates, score not provided
Texas
Aggregate professional knowledge: Fewer than 10 candidates, score not provided
Utah
Aggregate academic content areas: 100%
Aggregate teaching special populations: Fewer than 10 candidates, score not provided

Program Information for Academic Year 2015–2016

<table>
<thead>
<tr>
<th></th>
<th>AZ</th>
<th>CA</th>
<th>HI</th>
<th>IN</th>
<th>MO</th>
<th>NM</th>
<th>NV</th>
<th>TX</th>
<th>UT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of students enrolled</td>
<td>7,462</td>
<td>1,310</td>
<td>136</td>
<td>72</td>
<td>64</td>
<td>127</td>
<td>300</td>
<td>56</td>
<td>95</td>
</tr>
<tr>
<td>Number of students in student teaching</td>
<td>779</td>
<td>147</td>
<td>18</td>
<td>12</td>
<td>24</td>
<td>92</td>
<td>32</td>
<td>14</td>
<td>24</td>
</tr>
<tr>
<td>Number of supervising faculty including part- and full-time</td>
<td>473</td>
<td>76</td>
<td>15</td>
<td>6</td>
<td>24</td>
<td>13</td>
<td>20</td>
<td>11</td>
<td>21</td>
</tr>
<tr>
<td>Student-to-faculty ratio for student teaching</td>
<td>2:1</td>
<td>2:1</td>
<td>1:1</td>
<td>2:1</td>
<td>1:1</td>
<td>7:1</td>
<td>2:1</td>
<td>1:1</td>
<td>1:1</td>
</tr>
<tr>
<td>Average hours per week in student teaching</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>Number of weeks of student teaching</td>
<td>12</td>
<td>15</td>
<td>13</td>
<td>12</td>
<td>12</td>
<td>14</td>
<td>13</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Is the Teacher Education Program currently approved by the state?</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Is the Teacher Education Program currently designated as low performing?</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
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://fafsa.gov. 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. Admissions and program requirements vary by state. Please refer to the Academic Catalog for state- and/or program-specific information at http://www.phoenix.edu/programs/degree-programs/academic-catalog.html.

In addition to the FAFSA, the following may be required to be completed during the federal financial aid process:
- Federal Direct Loan Master Promissory Note (MPN)
- Entrance counseling

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

Referrals to the Office of Inspector General

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

Federal, State and Institutional Financial Aid Programs

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

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

General Eligibility Requirements

General eligibility requirements for federal financial aid are as follows:
- Be a U.S. citizen or an eligible noncitizen
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25)
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program*
- Be enrolled at least half time to be eligible for Direct Loan Program funds
- Maintain satisfactory academic progress in college or career school
- Not be in default on a federal student loan and not owe a federal grant overpayment
- Must have a high school diploma or its equivalency

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

* Federal aid funding is available only for those credits required to complete the student’s primary program of study. Federal aid funding will cease once the maximum number of credits for the primary program 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.
Grant Programs

Federal Grant Programs

University of Phoenix participates in the following federal grant programs:

Federal Pell Grant

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

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


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

Federal Supplemental Educational Opportunity Grant (FSEOG)

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

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

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

Iraq and Afghanistan Service Grant (IASG)

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


For additional information on how the University calculates and awards IASG grants, please review the Federal Pell Grant/IASG Policy in the Financial Aid Policies appendix.
State Grant/Aid Programs

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

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

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

**ARIZONA**

Arizona Commission for Postsecondary Education (ACPE)
602.258.2435
https://highered.az.gov
Leveraging Educational Assistance Partnership (LEAP) Grant
https://azgrants.az.gov/arizona-leveraging-educational-assistance-partnership-azleap

**OHIO**

Ohio Higher Ed
http://www.ohiohighered.org/

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

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

**VERMONT**

Vermont Student Assistance Corp (VSAC)
888.307.8722 | Burlington area 654.3765
https://www.vsac.org/

Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)
https://www.vsac.org/about/our-outreach-programs/gear-up

Vermont Incentive Grant Program
https://www.vsac.org/pay/student-aid-options/grants
Scholarships

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

Institutional Scholarships

University of Phoenix offers a number of institutional scholarships to current or potential students. The University website, http://www.phoenix.edu/tuition_and_financial_options/scholarships/institutional-scholarships.html, is updated regularly for institutional scholarships, qualifications and selection criteria as opportunities become available.

External Scholarships

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

Federal Direct Loan (DL) Program

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

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

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

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

Terms and Conditions — Students who receive a Direct Loan are subject to the terms and conditions disclosed on the Federal Direct Loan Master Promissory Note (MPN), https://studentloans.gov/myDirectLoan/launchMpn.action?mpnType=subUnsubMpn, and the Direct Loan Disclosure Statement.

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

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

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

* Generally, a first-time borrower is one who did not have an outstanding balance of principal or interest on a Direct Loan or on an FFEL Program Loan on July 1, 2013.
Federal Direct PLUS Loan for Parent(s)
Parents of dependent students may apply for a Direct PLUS Loan to help pay their child’s education expenses as long as certain eligibility requirements are met. Direct PLUS Loan eligibility is dependent upon the applicant’s credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

**Terms and Conditions** — Students whose parent(s) receive a PLUS Loan are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at [https://studentloans.gov/myDirectLoan/launchMpn.action?mpnType=parentPlusMpn](https://studentloans.gov/myDirectLoan/launchMpn.action?mpnType=parentPlusMpn).

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


For additional information on the application process for obtaining a Federal Direct Loan (DL), the applicable period of time for receiving a DL, and the maximum annual and aggregate amounts of DL a borrower may receive, please review the [Direct Loan Policy](http://www.studentaid.ed.gov/types/loans/plus) in the Financial Aid Policies appendix.

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

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

**Terms and Conditions** — Students who receive a PLUS Loan for Graduate and Professional programs are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at [https://studentloans.gov/myDirectLoan/launchMpn.action?mpnType=gradPlusMpn](https://studentloans.gov/myDirectLoan/launchMpn.action?mpnType=gradPlusMpn).

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

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


For additional information on the application process for obtaining a Federal Direct Loan (DL), the applicable period of time for receiving a DL, and the maximum annual and aggregate amounts of DL a borrower may receive, please review the [Direct Loan Policy](http://www.studentaid.ed.gov/types/loans/plus) in the Financial Aid Policies appendix.
Federal Direct Subsidized and Unsubsidized Annual Loan Limits

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

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

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

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

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

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

Interest Rate Cap for Military Members

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

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

Prior Federal Loans and Financial Aid History

Federal financial aid borrowers can check the interest rate, servicer information and other financial aid history via the National Student Loan Data System (NSLDS) at https://nslds.ed.gov/nslds/nslds_SA/.

Private Student Loans

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

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

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

Students may choose to use any eligible lender that offers private loans. The University does not maintain a list of lenders that offer private loans, nor will it endorse a particular lender.

For additional information, please review the Private Loans Policy in the Financial Aid Policies appendix.

Washington Student Loan Advocate Statement

For information and resources about student loan repayment, or to submit a complaint relating to your student loans or student loan servicer, please visit www.wsac.wa.gov/loan-advocacy or contact the Student Loan Advocate at loanadvocate@wsac.wa.gov.
Financial Aid Awarding

For students who have completed all required financial aid materials, the University will evaluate student eligibility for federal, state and institutional aid programs. State grant program eligibility is determined by each state authority. The University is notified of student eligibility by the state authority. Institutional grant and scholarship eligibility determination will vary.

Academic Year Requirements for Financial Aid Recipients

The University defines its academic year as follows:

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

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

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

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

The academic policy of the University prohibits a student from taking more than two courses concurrently without written approval from the Campus Director of Academic Affairs. Please refer to the University’s Academic Year Definition Policy found in the University’s Academic Catalog for further information.
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 current COA. To learn more about the University’s COA, refer to the Cost of Attendance Policy in the appendices.

<table>
<thead>
<tr>
<th>Cost of Attendance Components</th>
<th>Undergraduate Certificate</th>
<th>Associate 9-Week</th>
<th>Associate 5-Week</th>
<th>Bachelor’s Degree</th>
<th>Graduate Certificate</th>
<th>Master’s Degree</th>
<th>Doctoral Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$8,235</td>
<td>$9,459</td>
<td>$12,240</td>
<td>$15,672</td>
<td>$19,344</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resource Fees</td>
<td>$1,188</td>
<td>$1,359</td>
<td>$1,360</td>
<td>$1,360</td>
<td>$1,170</td>
<td>$1,560</td>
<td>$1,644</td>
</tr>
<tr>
<td>Living Expense/Loan Fees¹</td>
<td>Total: $7,245</td>
<td>Total: $7,254</td>
<td>Total: $8,060</td>
<td>Total: $8,080</td>
<td>Total: $7,290</td>
<td>Total: $9,732</td>
<td>Total: $9,720</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$4,725</td>
<td>$4,725</td>
<td>$5,250</td>
<td>$5,250</td>
<td>$4,725</td>
<td>$6,300</td>
<td>$6,300</td>
</tr>
<tr>
<td>Transportation/Miscellaneous/Personal Care Expenses</td>
<td>$2,484</td>
<td>$2,484</td>
<td>$2,760</td>
<td>$2,760</td>
<td>$2,484</td>
<td>$3,312</td>
<td>$3,312</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>$36</td>
<td>$45</td>
<td>$50</td>
<td>$70</td>
<td>$81</td>
<td>$120</td>
<td>$108</td>
</tr>
<tr>
<td>Annual COA</td>
<td>$16,668</td>
<td>$18,072</td>
<td>$18,880</td>
<td>$18,680</td>
<td>$20,664</td>
<td>$26,964</td>
<td>$30,708</td>
</tr>
</tbody>
</table>

¹The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for board. Living expenses include allowances for room and board, transportation and miscellaneous educational expenses.

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

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

For detailed information regarding actual tuition fees for programs and locations, contact a finance advisor or visit the tuition and fees calculator web page at [http://www.phoenix.edu/tuition_and_financial_options/tuition_and_fees.html](http://www.phoenix.edu/tuition_and_financial_options/tuition_and_fees.html).
Other Resources

Students are required to disclose financial assistance (i.e., other resources) that will be paid by a third party on their behalf. Based on the type of other resource received, it may be considered estimated financial assistance (EFA). If it is considered EFA, it will be included in determining if the student’s assistance exceeds the cost of attendance. For examples of other resources, please refer to the Packaging Philosophy Policy.

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

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

Grade-Level Determination

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

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Credits Completed for Primary Program (Includes Transfer Credit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>GL 1 (freshman)</td>
<td>0–24</td>
</tr>
<tr>
<td>GL 2 (sophomore)</td>
<td>25–48</td>
</tr>
<tr>
<td>GL 3 (junior)</td>
<td>49–72</td>
</tr>
<tr>
<td>GL 4 (senior)</td>
<td>73+</td>
</tr>
</tbody>
</table>

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

A federal financial aid student may be selected for verification by the U.S. Department of Education Central Processing System (CPS). The CPS prints an asterisk next to the expected family contribution (EFC) on the Student Aid Report (SAR) or SAR Acknowledgement to identify the student has been selected for verification. The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications. For further information on the verification process and actions required, refer to the Verification Policy.

Professional Judgment

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

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

A student should contact Student Financial Services if interested in submitting a professional judgment request.

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

For additional information, please refer to the Professional Judgment Policy in the Financial Aid Policies appendix.

Conflicting Information

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

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

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

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

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.

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

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 DVA 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.
Student Financial Responsibilities, Policies and Options

Student Financial Responsibilities
The University will invoice students for all courses and fees anticipated for a payment period, which represents half of the student’s academic year. A payment period typically includes four courses. Students are responsible for ensuring all tuition and electronic course materials fees are paid, whether in attendance or not. Students can access account balances and student account information under the Account tab on the student website. When a student is considered administratively, officially or unofficially withdrawn from his or her program, the University may cancel any federal financial aid in process. The student may receive a refund or may owe payment to the University, depending on the student’s account balance.

Meeting Financial Plan Obligations
Students who primarily attend a physical University of Phoenix campus are subject to finance approval by their primary campus prior to enrolling in a course. Tuition and all applicable fees for each course must be paid according to the terms of the primary financial option indicated in the student’s Financial Plan located on the student website. Students will not be allowed to attend courses if a payment is due or if paperwork is required. All necessary paperwork or payment arrangements must be resolved prior to the course deadline. Students are also required to be in compliance with University financial policies before grades and transcripts will be issued or the degree awarded.

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

Electronic Course Materials and Books Fees
Electronic course materials and books for each course must be paid at the time they are ordered or in accordance with a student’s stated payment option. Electronic course materials fees are nonrefundable, unless prohibited by law. A student who 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.

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

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

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

Payment Policies
Payments are accepted on the student website (https://ecampus.phoenix.edu/portal/portal/public/login.aspx) by check, credit card or debit card. 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
Dept. 880175
P.O. Box 29650
Phoenix, AZ 85038-9650

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

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

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

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

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

If payment for tuition and electronic course materials fees is not received in accordance with the Student Responsibility to Pay Agreement, the student may be withdrawn from the program and official transcripts withheld.
Understanding and choosing the right finance plan is critical to the successful completion of the student’s selected program. University of Phoenix offers a number of finance plan options to assist student’s in managing financial obligations. The University will invoice students for all courses and fees anticipated for a payment period, which represents half of the student’s academic year. A payment period typically includes four courses. The student can utilize one or more of the plans listed below, depending on personal circumstances. For more detailed information regarding actual tuition fees for programs and locations, visit the tuition and fees calculator web page at [http://www.phoenix.edu/tuition_and_financial_options/tuition_and_fees.html](http://www.phoenix.edu/tuition_and_financial_options/tuition_and_fees.html), or contact a finance advisor with any questions regarding financial options and scholarships.

**Cash Plan**

The Cash Plan is available to students who will be using e-checks or credit cards to pay for tuition and electronic course materials fees. Under the Cash Plan, tuition and electronic materials fees will be assessed and invoiced in a single invoice at the beginning of the payment period, which is payable in full at the time of invoice or incrementally prior to the start of each applicable course.

To learn more, please visit [https://www.phoenix.edu/student-orientation/paying-for-school.html](https://www.phoenix.edu/student-orientation/paying-for-school.html).

**Federal Financial Aid Plan**

The Federal Financial Aid Plan is available to students receiving federal grants, federal loans or both to pay for tuition and electronic materials fees. Under the Federal Financial Aid Plan, tuition and electronic materials fees will be assessed and invoiced in a single invoice at the beginning of the payment period. The University will defer payment of applicable tuition and electronic course materials fees based on anticipated federal grant and/or loan disbursements. The Federal Financial Aid Plan requires all federal aid disbursed to be applied to tuition and electronic course materials fees invoiced. Tuition and electronic materials fees invoiced but not paid by anticipated or actual federal grant and/or loan disbursements are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

To learn more, please visit [https://www.phoenix.edu/student-orientation/paying-for-school.html](https://www.phoenix.edu/student-orientation/paying-for-school.html).

**Tuition Deferral Plan**

The Tuition Deferral Plan is available to students who will receive military education benefits or whose employers offer to repay some or all of their employees’ tuition. Under the Tuition Deferral plan, tuition and electronic materials fees will be assessed and invoiced in a single invoice at the beginning of the payment period.

**Military 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 and will defer payment of applicable tuition invoiced based on these agencies’ reimbursement policies and timeline. Electronic materials fees are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

**Employer Tuition Reimbursement**

The University will defer payment of applicable tuition invoiced based on when the student will receive reimbursement from his or her employer. Electronic materials fees are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

To learn more, please visit [https://www.phoenix.edu/tuition_and_financial_options/financial_options/financial-deferral-plan.html](https://www.phoenix.edu/tuition_and_financial_options/financial_options/financial-deferral-plan.html).
**Third-Party Billing Plan**

The Third-Party Billing Plan is available to students who receive tribal education benefits or whose employer is approved by the University for direct billing of the student’s tuition. Under the Third-Party Billing Plan, tuition and electronic materials fees will be assessed and invoiced in a single invoice at the beginning of the payment period.

**Approved Employer**

Under the Third-Party Billing Plan, the University will directly bill the employer for the student’s tuition and will defer payment of applicable tuition invoiced based on the approved employer’s tuition payment policies and timeline. Electronic materials fees are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

**American Indian Tribal Nation Education Benefits**

Several American Indian tribal nations provide funding for the tuition and electronic materials fees of a student who is a recognized member under the Third-Party Billing Plan. The University will directly bill the American Indian tribal nation and defer payment of applicable tuition and electronic materials fees invoiced based on the American Indian tribal nation’s education benefit reimbursement policy and timeline. For more information, please contact tribalrelations2@phoenix.edu.

To learn more, please visit [https://www.phoenix.edu/tuition_and_financial_options/financial_options/third_party_billing.html](https://www.phoenix.edu/tuition_and_financial_options/financial_options/third_party_billing.html).
Military Benefits

Veterans Education Benefits

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

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

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

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 and fees charged by the University.

Students needing to withdraw from the University should provide official notification of their intent to withdraw. Withdrawing may impact federal VA education benefits for the current course, as well as the availability of federal VA 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 http://www.phoenix.edu/colleges_divisions/military.html.

Visit the Department of Veterans Affairs website, http://www.gibill.va.gov, for additional information on educational entitlements.
Credit for Prior Education and Training

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

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

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

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

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

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 http://www.phoenix.edu/colleges_divisions/military/military-financial-options/tuition-assistance.html.

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

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.
Readmission of Servicemembers

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

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

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

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

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

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

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

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

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

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

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

Federal Direct Loan Entrance Counseling

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

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

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

Federal Direct Loan Exit Counseling

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

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

A letter is sent to students advising them of the exit counseling requirement. This letter includes an attachment with all required exit information. The attachment can be found at https://studentaid.ed.gov/sa/sites/default/files/loan-exit-counseling.pdf.
Federal Teacher Education Assistance for College and Higher Education Grant Counseling

Effective Sept. 22, 2016, the University no longer participates in the TEACH Grant Program. For information on TEACH Grant exit counseling for any students who may still be receiving TEACH Grant at the University, please see the Federal Financial Aid Counseling Policy.

Federal Loan Repayment

Prior Federal Student Loan Deferments (Postponing Payments)

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

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

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

Loan Payment Calculator

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

<table>
<thead>
<tr>
<th>Sample Standard Repayment Calculator Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount</td>
</tr>
<tr>
<td>Interest Rate</td>
</tr>
<tr>
<td>Repayment Summary</td>
</tr>
<tr>
<td>Months in Repayment</td>
</tr>
<tr>
<td>Monthly Payment</td>
</tr>
<tr>
<td>Total Interest Payment</td>
</tr>
<tr>
<td>Total Loan Payment</td>
</tr>
</tbody>
</table>
With the standard plan, a fixed payment amount is due each month until loans are paid in full. Monthly repayments will be at least $50, and borrowers have up to 10 years to repay.

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

**Extended Repayment (Fixed or Graduated Plans)** — Only available for loan amounts greater than $30,000.

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

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

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

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


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)

Financial Aid Disbursements

Federal Funds

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

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

<table>
<thead>
<tr>
<th>First Disbursement Eligibility</th>
<th>Second Disbursement Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Loans</strong></td>
<td></td>
</tr>
<tr>
<td>Direct First-Time, First-Year Borrower</td>
<td><strong>30 days</strong> after academic year or program start date</td>
</tr>
<tr>
<td>Direct Subsequent Borrower, Parent PLUS and Graduate/Professional PLUS</td>
<td><strong>7 days</strong> from the academic year start date or 7 days from date of certification if the academic year start date is in the past</td>
</tr>
<tr>
<td></td>
<td>Successfully completes ½ weeks and credits in academic year or program, is meeting SAP and has posted attendance for the second payment period</td>
</tr>
</tbody>
</table>

| **Federal Grants**            |                                |
|-------------------------------|                                |
| Pell Grant                    | **7 days** from the academic year start date or 7 days from date of certification if the academic year start date is in the past |
| Iraq and Afghanistan Service Grant (IASG) |                                |
| Federal Student Education Opportunity Grant (FSEOG) | **7 days** from the academic year start date or 7 days from date of certification if the academic year start date is in the past |
|                                | Successfully completes ½ weeks and credits in academic year or program, is meeting SAP and has posted attendance for the second payment period |

| State and Institutional Grants | **Varies:** Dependent on individual state requirements |
| Private Loans                 | **Varies:** Dependent on individual state requirements |

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

**Federal Financial Aid Credit Balance**

Whenever the University credits federal financial aid funds to a student’s account and those funds exceed the student’s allowable charges, a federal financial aid credit balance occurs. The University will pay the excess federal financial aid funds directly to the student or parent as soon as possible, but no later than 14 days after the balance occurred on the student’s account. For more information, please review the Federal Financial Aid Credit Balance Policy in the Financial Aid Policies appendix.

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

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

Determining Enrollment at the University
Please refer to the Enrollment Status Policy in the University’s Academic Catalog for further information on determining enrollment at the University.

Course Attendance Policy
Please refer to the Course Attendance Policy in the University’s Academic Catalog for further information on course attendance.

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.

Leave of Absence
Any student wishing to request a Leave of Absence (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 website. Refer to the University’s Academic Leave of Absence Policy found in the University’s Academic Catalog for further information. You may also refer to the Leave of Absence Policy found in the appendix of this Consumer Information Guide. This policy addresses the impact to Title IV recipients when there is an approved temporary interruption in a student’s program of study, which is referred to as an LOA.
Return of Title IV Policy

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

Tuition Refund Policy

Institutional

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

Students who withdraw from a course prior to the start date will receive a 100% refund for that course. Students who have completed 60% or less of the course are eligible for a pro rata refund. The pro rata refund percentage will be calculated by dividing the number of weeks remaining by the total number of weeks in the course.*

Here are a few examples of common course lengths:

<table>
<thead>
<tr>
<th>Weeks Attended</th>
<th>Refund for 5-Week Course</th>
<th>Refund for 6-Week Course</th>
<th>Refund for 7-Week Course</th>
<th>Refund for 9-Week Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Week</td>
<td>80% Refund</td>
<td>83% Refund</td>
<td>86% Refund</td>
<td>89% Refund</td>
</tr>
<tr>
<td>2 Weeks</td>
<td>60% Refund</td>
<td>67% Refund</td>
<td>71% Refund</td>
<td>78% Refund</td>
</tr>
<tr>
<td>3 Weeks</td>
<td>40% Refund</td>
<td>50% Refund</td>
<td>57% Refund</td>
<td>67% Refund</td>
</tr>
<tr>
<td>4 Weeks</td>
<td>No Refund</td>
<td>No Refund</td>
<td>43% Refund</td>
<td>56% Refund</td>
</tr>
<tr>
<td>5 Weeks</td>
<td>No Refund</td>
<td>No Refund</td>
<td>44% Refund</td>
<td></td>
</tr>
<tr>
<td>6 Weeks</td>
<td>No Refund</td>
<td>No Refund</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Attendance for doctoral residency is submitted after the student has attended and completed all days in the residency.
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. Examples based on course length include:

<table>
<thead>
<tr>
<th>Attendance for ...</th>
<th>5-Week Course</th>
<th>6-Week Course</th>
<th>9-Week Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Week</td>
<td>80% Returned</td>
<td>83% Returned</td>
<td>89% Returned</td>
</tr>
<tr>
<td>2 Weeks</td>
<td>60% Returned</td>
<td>67% Returned</td>
<td>78% Returned</td>
</tr>
<tr>
<td>3 Weeks</td>
<td>40% Returned</td>
<td>50% Returned</td>
<td>67% Returned</td>
</tr>
<tr>
<td>4 Weeks</td>
<td>No Return</td>
<td>No Return</td>
<td>56% Returned</td>
</tr>
<tr>
<td>5 Weeks</td>
<td></td>
<td></td>
<td>44% Returned</td>
</tr>
<tr>
<td>6 Weeks</td>
<td></td>
<td></td>
<td>No Return</td>
</tr>
</tbody>
</table>

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

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

California
Students in the state of California will have tuition refunded using the University Institutional Refund Policy with the following exception: Students have the right to cancel the Enrollment Agreement and obtain a refund of charges paid through attendance at the first class session or the seventh day after enrollment, whichever is later.

To cancel enrollment, the student must submit a written request postmarked on or before the applicable time period to the campus services operations manager at the appropriate address listed below.

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

**University of Phoenix**
3110 E. Guasti Road
Ontario, CA  91761

Refund administrative address for California residents attending online:

**University of Phoenix**
4035 S. Riverpoint Parkway
Phoenix, AZ  85040

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

• Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.

• The University will retain $45 of the application fee for students who withdraw from the University prior to the start of their program and after the three-day cancellation period.

• Refunds will be paid within 30 days of a student’s official withdrawal.

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

• Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.

• Students providing written notification of withdrawal prior to the first class session or who have been out of attendance for more than 14 days will receive a full refund of tuition paid for the unattended course.

• Refunds are paid within 30 days of a student’s official withdrawal.

• A student who is out of attendance for more than 14 days is considered withdrawn from the course.
Louisiana
Students in the state of Louisiana will have tuition refunded using the University Institutional Refund Policy with the following exceptions:
• Students who cancel enrollment any time before the start of the first class session will receive a full refund of all monies paid, except the application fee, which is nonrefundable.
• Refunds will be paid within 30 days of a student’s official withdrawal.
• The University may retain an administrative fee, not to exceed 15% of total tuition and fees paid.

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

Virginia
Students in the state of Virginia have three business days, excluding weekends and holidays, during which enrollment may be canceled without financial obligation other than a nonrefundable fee not to exceed $100 for expenses related to processing the student’s enrollment.

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.
Consumer Policies and Codes of Conduct

University of Phoenix Family Educational Rights and Privacy Act

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

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

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

Note: University Orientation Workshops are not considered university courses.

Access to Education Records

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

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

The following are not interpreted as education records:

- Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible to others
- Records of the law enforcement unit of an educational institution
- Personnel records; records related to a person as an employee not used for any other purpose
- Medical records
  - Exception: The Student Health Insurance Plan Enrollment/Acknowledgment form completed by local campus students in New Jersey and Massachusetts is defined as an education record.
- Records created after the student is no longer a student; alumni records
Releasable Information — Directory
In compliance with FERPA, a University-designated representative without prior written or authorized electronic consent of the student can release the following educational record information, provided the student does not have a FERPA Hold Request form on record.

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

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

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

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

For a student to remove previously authorized parties from his or her record, the student would complete a FERPA Release Rescind form listing any or all parties to which that information should no longer be released.
Information Not Released — Non-Directory

Information that must not be released:

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

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

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

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

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

** Student IRN, SSN or PIN numbers generally should not be released to a third party, unless necessary to perform a required task (e.g., Student Financial Agreement, FBI request, etc.).
Exceptions: The University may release personally identifiable information (PII), directory and non-directory information without the student's consent under the following conditions:

- School officials with legitimate educational interests, which include any University employee acting within the scope of his or her University employment, and any duly appointed agent or representative of the University acting within the scope of his or her appointment
- Person or company with whom the University has contracted as its agent acting as a school official to provide a service instead of using University employees or officials such as Apollo Education Group, Nelnet Scholarship Management, Aptimus, Protiviti, ACS, National Student Clearinghouse, iParadigms, LLC, Taylor Corporation, Education Sales Management, Double Positive, Hills Consulting Group, SCRIP-SAFE, Student Outreach Solutions, i3, InsideTrack, Salesforce, Iron Mountain, Cenveo, IntraEdge, ITC Info Tech, Western International University, Vocado, iGrad, Google, HCL Technologies, Regent Education, TK20, College Board, Loan Science, Civitas and other services
- 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, amount of aid, conditions for aid and/or enforcement of terms and conditions of the aid)
- Organizations conducting studies for, or on behalf of, the school
- Accrediting organizations
- Authorized representatives of the Comptroller General of the United States, Secretary of Education, or state and local educational authorities
- To comply with a judicial order or lawfully issued subpoena
- Appropriate officials in cases of health and safety emergencies
- State and local authorities, pursuant to state law
- To appropriate officials to comply with federal law (e.g., the USA Patriot Act, Solomon Amendment, SEVIS program)
- Under the Campus Sex Crime Prevention Act, institutions are permitted to disclose information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act
- The institution may disclose the results of a disciplinary proceeding if the student is an alleged perpetrator of a crime of violence or nonforcible sex offense and he or she has been found to have violated the institution's policies and procedures with respect to the allegation. Disclosures may only be made if the institution determines the student did violate its policies and such disclosures must only include the name of the student, violation committed and any sanction imposed by the institution against the student
- The institution must, upon written request, disclose to the alleged victim of a crime of violence, or a nonforcible sex offense, the results of any disciplinary hearing conducted by the institution against the student who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the crime or offense, the institution must provide the results of the disciplinary hearing to the victim's next of kin, if so requested
- The disclosure is to organizations conducting studies for, or on behalf of, educational agencies or institutions
- If a student initiates legal action against an educational institution, the institution may disclose to the court, without a court order or subpoena, the student’s education records that are relevant for the institution to defend itself
- The disclosure is to parents of a dependent student as defined in Section 152 of the Internal Revenue Code or to parents of students under the age of 21 when laws or university policies regarding alcohol or drugs are violated
A school official is defined as:

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

A school official has a legitimate educational interest if:

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

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

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

Financial aid means a payment of funds (or a payment in kind of tangible or intangible property to the individual) that is conditioned on the individual’s attendance at an educational agency or institution [authority: 20 U.S.C.1232g (6)(1)(0)].

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

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

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

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

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

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

Procedure

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

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

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

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

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

The University shall be represented by a hearing panel appointed by the Registrar. The panel will be comprised of individuals 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 his or her right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.
The statement will be maintained as part of the student’s record as long as the contested portion is maintained. If the University discloses the contested portion of the record, it must also disclose the statement.

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

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

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

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

**Exception:** The University may release foreign transcripts to students.

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

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

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

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

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

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

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

**Family Policy Compliance Office**
U.S. Department of Education
400 Maryland Ave SW
Washington, DC 20202-5920
For a period of 25 years following the death of a student, education records of deceased students may only be released to the executor of the estate (written authorization required) or immediate family members (notarized affidavit required) defined as: spouse or legally recognized domestic partner, parents, children (over the age of 18) and siblings. Beyond this time, requests for these records may be released to anyone after review and approval from the Registrar’s Office.

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

**Solomon Act**

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

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

If available, the following information will also be provided:

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

**Gainful Employment Disclosures**

Disclosures regarding University programs related to gainful employment are provided on the program home page for each eligible program. Each program home page is linked to gainful employment information specific to that program.

For more information about gainful employment disclosures for **active open enrollment programs**, visit [http://www.phoenix.edu/programs/gainful-employment.html](http://www.phoenix.edu/programs/gainful-employment.html).

For more information about gainful employment disclosures for **closed for enrollment, retired programs**, visit [http://www.phoenix.edu/programs/gainful-employment/retired-programs.html](http://www.phoenix.edu/programs/gainful-employment/retired-programs.html).

**Student Loan Code of Conduct**

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

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

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

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

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

Consumer Privacy Policy

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

Scope of Privacy Policy

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

Information Collected

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

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

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

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

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

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

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

DO NOT TRACK AND ONLINE BEHAVIORAL ADVERTISING
University of Phoenix does not itself respond to web browser-based DNT signals.

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

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

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

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

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

Mail: University of Phoenix
Attn: Registrar’s Office
4025 S. Riverpoint Parkway
Mail Stop: CF-L201
Phoenix, AZ 85040

Admissions and Records Service Center
Phone: 800.866.3919
University of Phoenix may update this policy or revise it from time to time. If you are concerned about how your personal information is used or disclosed, you should contact the University as described above or review the web page at http://www.phoenix.edu/copyright-legal/privacy_policy.html.

How to Contact Us or Access Your Information
If you want access to or wish to update any of your personal information or have any questions about our privacy practices, contact the University Office of Compliance at Office.ComplianceUOPX@phoenix.edu or:
University of Phoenix
Attn: Ethics and Compliance
4025 S. Riverpoint Parkway
Mail Stop: CF-S905
Phoenix, AZ 85040

Dispute Resolution Policy and Procedures
The following policy and procedures are to be used to mutually resolve disputes by and between students and the University. Students are encouraged to first bring the concerns outlined below to the attention of the appropriate individual/department, as set forth in Step One below.

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

We agree that neither we nor anyone else will use this provision to stop you from bringing a lawsuit concerning our acts or omissions regarding the making of the Federal Direct Loan or the provision by us of educational services for which the Federal Direct Loan was obtained. We also agree that neither we nor anyone else will use this provision to stop you from being part of a class action lawsuit in court. You may file a class action lawsuit in court or you may be a member of a class action lawsuit even if you do not file it. This provision only applies to class action claims concerning our acts or omissions regarding the making of the Federal Direct Loan or the provision by us of educational services for which the Federal Direct Loan was obtained. We agree that only the court is to decide whether a claim asserted in the lawsuit is a claim regarding the making of the Federal Direct Loan or the provision of educational services for which the Federal Direct Loan was obtained.
**Step One: Internal Resolution**

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

**A. Allegations of sex discrimination or sexual harassment:** Marcie L. Batschelette, JD, Interim Title IX Coordinator, Office of Dispute Management (“ODM”). See Nondiscrimination Policy and Harassment Policy in Academic Catalog.

**B. Allegations concerning all other forms of discrimination:** Campus Director of Academic Affairs, Campus Director of Operations, Campus Director of Student Services or their respective designee. See Nondiscrimination Policy and Harassment Policy in Academic Catalog.

**C. Student Code of Conduct Violations (other than sex discrimination and sexual harassment):** Registrar. See Student Code of Conduct section in Academic Catalog.

**D. General Student Grievances (other than sex discrimination and sexual harassment):** Office of Dispute Management. See General Student Grievances section in Academic Catalog.

**E. Student Grievances relating to financial aid, account balances or collections:** Campus Management. See General Student Grievances section in Academic Catalog.

**F. Academic Issues:** Student Appeals Center in ODM. See Student Appeals Center Section in Academic Catalog.

**G. Grade Disputes:** Director of Academic Affairs or designee. See Grade Disputes section in Academic Catalog.

**Step Two: Mediation**

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

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

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

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

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

1. The parties shall select the neutral arbitrator and/or arbitration sponsoring organization by mutual agreement. If the parties cannot mutually agree to an arbitrator and/or arbitration sponsoring organization, the arbitration will be held and the arbitrator selected under the auspices of the American Arbitration Association ("AAA"). Except as provided in this Agreement, the arbitration shall be held in accordance with the then current Consumer Arbitration Rules of the AAA ("AAA Rules"). The AAA Rules are available by navigating to the "Rules and Procedures" section of www.adr.org, or by requesting a hard copy from the University Legal Department, currently at 4025 S. Riverpoint Parkway, Mail Stop: CF-KX01, Phoenix, AZ 85040.

2. In arbitration, the parties will have the right to conduct adequate civil discovery, bring dispositive motions, and present witnesses and evidence as needed to present their cases and defenses, and any disputes in this regard shall be resolved by the arbitrator. The arbitrator may award any party any remedy to which that party is entitled under applicable law, but such remedies shall be limited to those that would be available to a party in his or her individual capacity in a court of law for the claims presented to and decided by the arbitrator, and no remedies that otherwise would be available to an individual in a court of law will be forfeited by virtue of this Agreement. The arbitrator shall apply the substantive law of the state in which the claim arose, or federal law, or both, as applicable to the claims asserted. The arbitrator is without authority to apply any different substantive law.

3. Each party will pay the fees for his, her or its own attorneys, subject to any remedies to which that party may later be entitled under applicable law. The University shall initially bear the administrative costs associated with the conduct of the Arbitration, subject to: (1) a one-time payment by the student toward these costs equal to the filing fee then required by the court of general jurisdiction in the state where the student in question attended the University (if the student is financially unable to pay a filing fee, the student will be relieved of the obligation to pay the filing fee); and (2) any subsequent award by the arbitrator in accordance with applicable law. In the event the law (including the common law) of the jurisdiction in which the arbitration is held requires a different allocation of arbitral fees and costs, then such law will be followed.

4. The Federal Rules of Evidence shall apply. The arbitrator shall have jurisdiction to hear and rule on pre-hearing disputes and is authorized to hold pre-hearing conferences by telephone or in person, as the arbitrator deems necessary. The arbitrator shall have the authority to entertain a motion to dismiss and/or a motion for summary judgment by any party and shall apply the standards governing such motions under the Federal Rules of Civil Procedure and applicable federal common law.

5. The arbitrator will issue a decision or award in writing, stating the essential findings of fact and conclusions of law. Except as may be permitted or required by law, as determined by the arbitrator, neither a party nor an arbitrator may disclose the existence, content or results of any arbitration hereunder without the prior written consent of all parties. A court of competent jurisdiction shall have the authority to enter a judgment upon the award made pursuant to the arbitration.
State Authorization and Contact Information for Filing Complaints

Students wishing to file a complaint may contact the University’s Office of Dispute Management. Local students also have the option to file a complaint directly with the designated state regulatory agency in the state in which they reside. Please note many states require students to exhaust the institution’s internal complaint policy before filing one with their agency. Online students should file external complaints with the Arizona State Board for Private Postsecondary Education.

**Arizona:** 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; [www.ppse.az.gov](http://www.ppse.az.gov).

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

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

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

**Georgia:** The student may contact the Nonpublic Postsecondary Education Commission, 2082 E. Exchange Place, Suite 220, Tucker, GA 30084-5305; telephone 770 414 3300, website: [https://gnpec.georgia.gov/webform/gnpec-student-complaint-form](https://gnpec.georgia.gov/webform/gnpec-student-complaint-form).

**Hawaii:** The student may contact the Hawaii Post-Secondary Education Authorization Program, P.O. Box 541, Honolulu, HI 96809; telephone 808.586.7327, [cca.hawaii.gov/hpeap](http://cca.hawaii.gov/hpeap).


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

**Michigan:** The student may contact the State of Michigan Department of Licensing and Regulatory Affairs, Corporations, Securities & Commercial Licensing Bureau, P.O. Box 30018, Lansing, MI 48909; telephone 517.241.9221.

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

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

**New Mexico:** The student may contact the New Mexico Higher Education Department, 2044 Galisteo St., Suite 4, Santa Fe, NM 87505-2100; telephone 505.476.8400.

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

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

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

**Texas:** The student may contact the Texas Higher Education Coordinating Board, P.O. Box 12788, Capitol Station, Austin, TX 78711; telephone 512.427.6520.
Utah: The student may contact the Utah Division of Consumer Protection, 160 E. Broadway, 2nd Floor, Salt Lake City, UT 84111; telephone 801.530.6601, or toll-free in Utah 800.721.SAFE.

Virginia: The student may contact the State Council of Higher Education, James Monroe Building, 101 N. 14th St., Richmond, VA 23219; telephone 804.225.2600.

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

Copyright Infringement and Peer-to-Peer File Sharing Policy

Copyright Law and Infringement

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

Copyrighted works protect original works of authorship and include:

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

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

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

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

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

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

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

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

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

Violations and Penalties under Federal Law

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

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

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

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

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

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

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

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

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

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

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

**Legal Sources for Online Music and Videos**

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

- EDUCAUSE is an association of colleges and universities, which maintains a list of legal media sources: [http://www.educause.edu/legalcontent](http://www.educause.edu/legalcontent).
- The Recording Industry Association of America (RIAA) provides a list of legal music sources: [https://www.riaa.com/resources-learning/for-students-educators/](https://www.riaa.com/resources-learning/for-students-educators/).

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

**Digital Millennium Copyright Act Policy**

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

University of Phoenix may terminate the network accounts or access to users who have repeatedly infringed on the copyrights of others. In addition to sanctions that may be applicable under the University Student Code of Conduct, the Acceptable Computer Use for Federal and Student, or other policies.

University of Phoenix, in compliance with the federal Digital Millennium Copyright Act (DMCA), has established a mandated process for receiving and tracking alleged incidents of copyright infringement.

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

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

**University of Phoenix**

Attn: Copyright Agent  
Subject: Copyright Compliance  
4025 S. Riverpoint Parkway  
Mail Stop: CF-K612  
Phoenix, AZ 85040

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

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

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

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

**Process for Filing Notice of Alleged Infringement**

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

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

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

1. Identify the material that has been removed. This may include providing the location or the URL when possible.

2. Provide your name, address, telephone number and email address if available.

3. Provide a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which you reside, or for any address outside the United States or any judicial district, in which the service provider may be found, and that you will accept service of process from the person who provided notification to the University of the alleged infringement or an agent of such person.

4. Provide the following statement: “I swear, under penalty of perjury, that I have a good faith belief that the material identified above was removed or disabled as a result of a mistake or misidentification of the material to be removed or disabled.”

5. The notice must be signed.

Register to Vote

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

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

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

Campus Safety and Security

Annual Security Report

The University of Phoenix Annual Security Report is published annually by the University and is comprised of two parts, (1) the current Campus Safety Policies and (2) the Campus Crime Statistics, for the last three calendar years.


Campus Safety Policies

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

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

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

The Clery Act delineates the violations that need to be reported. The University of Phoenix Annual Security Report includes all Clery Act crimes 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 crimes reported to local law enforcement collected by the Campus Safety Coordinator through an information request. The statistics cover crimes reported to the University over the previous three years that occurred on campus, in certain off-campus buildings or property owned or controlled by the University, and on public property within or immediately adjacent to and accessible from the campus if a crime has occurred but has not been reported, it cannot be reflected in the following statistics. For this reason, University of Phoenix encourages everyone to report all crimes to a CSA reporting contact and local law enforcement agency.

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 Act of 1994 and repeated in the U.S. Department of Education’s Clery Act regulations.

• **Criminal Offenses** – Murder and Non-Negligent Manslaughter, Manslaughter by Negligence, 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.

• **VAWA Offenses** – Any incidents of Domestic Violence, Dating Violence and Stalking.

• **Arrests and Referrals for Disciplinary Action for Weapons** – Carrying, Possessing, etc. Law Violations, Drug Abuse Violations and Liquor Law Violations.


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

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

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the Sex Offender databases at http://www.sexoffender.com and http://nsopw.gov. You can search by city, county or ZIP code. This information is collected by other agencies, and this institution cannot guarantee this information is correct or complete. The database link 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.

Florida Sexual Predator and Sexual Offender Registry

The University of Phoenix Campus Safety website at http://www.phoenix.edu/about_us/campus-safety.html provides a link to the Florida Department of Law Enforcement (FDLE) sexual predator and sexual offender registry website at http://offender.fdle.state.fl.us/offender/homepage. Do and toll-free telephone number, 888.357.7332 (TTY/TTD users dial 711 to connect with the telecommunications relay service). These give access to Florida sexual predator and sexual offender public information, including a database to search for offenders employed or enrolled at Florida universities.

Emergency Mass Notification Policy

University of Phoenix (UOPX) maintains emergency management policies, procedures and systems to protect lives and property, and to continue necessary critical functions and essential services.

An emergency is defined as a situation that poses an immediate threat to the health or safety of someone in the UOPX community at a UOPX site or that significantly disrupts the normal course of UOPX business.

The Emergency Mass Notification process includes emergency escalation procedures, mass notifications and supporting systems. In an emergency, dangerous or otherwise high-risk situation at a UOPX site, these processes enable UOPX to, without delay, take into account the safety of the community to determine the content of the notification and initiate the notification system to students, faculty and staff, including those who are enrolled at UOPX, unless issuing the notification system will, in the professional judgement of the responsible authorities, compromise efforts to assist a victim or to contain, respond to or otherwise mitigate the emergency.

The policy can be viewed in its entirety in the Campus Safety Policies at http://cdn.assets-phoenix.net/content/dam/altcloud/doc/about_uopx/Campus-Safety-Policies.pdf.
Campus Safety Contact List

To help ensure the safety of the University community, the University has campus security authority (CSA) reporting contacts, including a designated Campus Safety Coordinator on every local campus.

Below are the persons to whom students, faculty and staff should report crimes. Visitors and others not associated with the University can also contact these CSA reporting contacts to report crimes.

Global Security Operations Center (GSOC)
866.992.3301
GSOC@phoenix.edu
602.557.7000

Senior Director Security
Steve Lindsey
602.557.7537
Steve.Lindsey@phoenix.edu

Interim Title IX Coordinator
Marcie L. Batschelett, JD
602.557.3391
TitleIX@phoenix.edu

Ethics Help Line
888.310.9569
http://www.UOPXhelpline.com

Campus Safety Coordinators
Find your Campus Safety Coordinator’s name and contact information at http://www.phoenix.edu/about_us/campus-safety/campus-safety-contact-list.html.
Alcohol and Other Drug Abuse Prevention

The U.S. Department of Education requires institutions of higher education to implement an alcohol and other drug abuse prevention and awareness program for their students and employees. University of Phoenix abides by the federal regulations for the Drug Free Workplace Act and the Drug Free Schools and Communities Act, regardless of individual state legalization.

Students, faculty, and staff are expected to conduct themselves ethically, honestly, and with integrity as responsible members of the University’s academic community. Any member of the University community found consuming or selling alcohol and other drugs on University property is subject to disciplinary action up to and including dismissal from the University, depending on the seriousness of the situation. Policies and programs concerning alcohol and other drugs, including health risks, penalties, and counseling and assistance resources, can be viewed in the Campus Safety Policies at [http://www.phoenix.edu/about_us/campus-safety/campus-safety-policies.html](http://www.phoenix.edu/about_us/campus-safety/campus-safety-policies.html).

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

The University’s Codes of Conduct clearly state that the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by the University. The University enforces a “zero tolerance” policy regarding underage drinking and will enforce state underage drinking laws on its campus premises. *(Note: The minimum legal drinking age in the United States is 21, with the exception that in Puerto Rico the minimum legal drinking age is 18.)* If any individual is found violating any alcohol or other drug-related law while at a University location or activity, the University will fully cooperate with federal and state law enforcement agencies.

Institutional Sanctions for Alcohol and Drug Violations

The University abides by local, state, and federal sanctions regarding unlawful possession of drugs and the unlawful consumption of alcohol. Any member of the University community found consuming or selling alcohol or other drugs on University property is subject to disciplinary action up to and including dismissal from the University, depending on the seriousness of the situation. Consistent with local, state, and federal sanctions, the University may impose a disciplinary sanction to students, faculty, or employees requiring the completion of an appropriate rehabilitation program. Failure to comply with disciplinary standards could result in sanctions, up to and including expulsion or termination of employment and referral for prosecution, for violation of the standards of conduct.
Federal Financial Aid Penalties for Drug Violations

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

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

Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines, imprisonment or both.

Penalties for Drug Convictions

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

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

SALE OF ILLEGAL DRUGS
• First offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
• Second offense and subsequent offenses: Indefinite ineligibility from the date of conviction.

Note: The student may regain eligibility the day after the period of ineligibility ends. If the student was convicted of both selling and possessing illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

How to Reduce the Period of Eligibility or Regain Eligibility

The student may shorten the period of ineligibility by:
• Successfully completing an approved drug rehabilitation program that includes passing two unannounced drug tests;
• Having the conviction reversed, set aside or otherwise rendered invalid.

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

It is the student’s responsibility to certify that a rehabilitation program was successfully completed, as with the conviction question on the FAFSA, the University is not required to confirm the reported information unless conflicting information is determined.
Qualified Drug Rehabilitation Program
A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:
• Be qualified to receive funds from a federal, state or local government agency or program, or from a state-licensed insurance company, or
• Be administered or recognized by a federal, state or local government agency or court, or by a state-licensed hospital, health clinic, or medical doctor.

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

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

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

The University defines its academic years as follows:

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

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

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

Overlapping Academic Years
An academic year that begins before a prior academic year has ended is considered an overlapping academic year. This 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. Students in these scenarios should contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 888.346.8679 to determine if they have overlapping academic years and if their financial aid eligibility will be impacted. For further information on these specific types of scenarios, please refer to the Transfer Policy.
Allowable Charges Policy

Overview
Federal regulations stipulate that when an institution disburses federal financial aid funds to a student by crediting the student’s account, it may do so only for allowable charges. Student nor parent authorization is required to apply disbursed federal financial aid funds to an allowable charge. The Allowable Charges Policy defines what those allowable charges are at the University.

Policy
Allowable Charges
The University defines allowable charges as follows:

- Tuition (including tuition for directed study and state sales tax) and mandatory institutional fees
  - Electronic course materials fees and books (rEsource Fee)
  - By using the ED MAP Book Voucher, the student has authorized the use of federal financial aid funds for the book charge. If the student chooses not to use the book voucher, the authorization is no longer valid
- California Student Tuition Recovery Fund (CA STRF), if applicable

Prior-Year Charges
If a student owes allowable charges from a prior loan period, the University will 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 and FSEOG) to allowable charges for any prior loan period. (Refer to the Federal Financial Aid Credit Balance Policy for additional information.)
Campus-Based Programs Policy

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

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

Federal Supplemental Educational Opportunity Grant (FSEOG)
The following represents selection criteria and procedures for determining which students may be awarded FSEOG funds. These selection procedures are uniformly applied.

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

\[
\text{Exceptional financial need of at least } \$500
\]

\[
\text{Cost of Attendance} \quad \text{–} \quad \text{EFC} \quad \text{–} \quad \text{Estimated Financial Assistance (EFA)*}
\]

After the University has determined a student’s need, the University determines the student’s eligibility. The University first awards all funds to students meeting the conditions of the first selection group. When all students in the first selection group are awarded and disbursed FSEOG program funds, the University will determine if students in the second selection group can be awarded.

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

\[
\text{Exceptional financial need of at least } \$500
\]

\[
\text{Cost of Attendance} \quad \text{–} \quad \text{EFC} \quad \text{–} \quad \text{Estimated Financial Assistance (EFA)*}
\]

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

* Refer to the Packaging Policy for additional information.
9 The University will use the EFC from the same award year for the Direct Loan and campus-based programs.
FSEOG AND PELL LIFETIME ELIGIBILITY USED
If a student receives a Pell Grant for only one payment period of an award year due to reaching the Pell Lifetime Eligibility Used (LEU), the student may still receive an FSEOG award for both payment periods in the award year. (Refer to the Federal Pell Grant/IASG Policy for further information on Pell LEU.) If the student has met or exceeded the Pell LEU, the student does not fall under the first selection group criteria above and is not eligible for any FSEOG awards in the award year. However, if funds remain after the first selection group has been paid, the student may be eligible for FSEOG under the second selection group criteria.

ESTABLISHING CATEGORIES OF STUDENTS
The University specifies categories of students to ensure students in each category have an opportunity to be awarded FSEOG funds. Categories may be based on class standing, enrollment status, program, date of application or a combination of factors.

The University’s written selection procedures ensure that FSEOG recipients are selected based on the lowest EFC and Pell Grant priority requirements over the entire award year. As students are awarded for the federal award year daily, FSEOG funds are reserved for use throughout the award year (on the basis of the University’s experience from previous periods), and selection practices are applied in a manner that assures a reasonable consistency over the entire award year. Each year the University reviews prior award year data to determine the appropriate award amounts and allocations to ensure reasonable availability of funds throughout the award year.

ANNUAL AWARD AMOUNTS
The annual award for each student may be up to $500, depending on availability and student eligibility. The minimum FSEOG amount is $100. The award amount is disbursed equally in two payment periods within the academic year. However, if the student is an advancing student finishing out a prior academic year (refer to the Transfer Policy for further information) or a student who is in a remaining period of study that is not a full academic year where the remainder of the program or academic year is equal to or less than half of an academic year, the FSEOG payment may be made in one disbursement.

FSEOG is not prorated for graduating students with less than a full academic year remaining or for programs that are less than a full academic year.

CROSSOVER PERIODS
Crossover periods are payment, award or loan periods that overlap two award years. If a student is receiving a Pell Grant during a payment period that occurs in two award years and the student is among those with the lowest EFC, the student satisfies the FSEOG first selection group requirements for the same crossover period regardless of which award year the Pell Grant funds are attributed. A student can also receive FSEOG funds under the first selection group requirements during a crossover payment period, from either award year allocation, as long as the student also receives a Pell Grant in the award year to which the crossover payment period is attributed.

If the second payment period of an academic year starts before July 1 and the University awarded FSEOG using the first award year’s allocation, the University will disburse those funds up until the September Federal Register deadline as long as the student is eligible for those funds.

If the second payment period of an academic year starts after July 1, the University awards the second FSEOG disbursement using the subsequent award year’s funds if the student meets the eligibility criteria in the subsequent award year. This includes being eligible to receive Federal Pell Grant funding during the same award year in which the campus-based funding is disbursed. However, the University uses the original award year’s cost of attendance (COA) and EFC in calculating the student’s financial need and eligibility for aid from the campus-based programs.
NONFEDERAL SHARE REQUIREMENT FOR FSEOG
The University meets its nonfederal match of 25% using the aggregate matching method. The University’s resources used to reach the nonfederal match may include institutional scholarships and grants; waivers of tuition or fees; the nonfederal portion of state scholarships and grants; and funds from foundations or other charitable organizations.

The University’s own resources used to fund FSEOG must be disbursed before or at the time the federal dollars are disbursed. However, outside resources can be used to match federal dollars even if the funds are received at a later date, as long as the University has written information about the funds being awarded to a student. This written information will be kept on file at the University.

FSEOG CARRY-FORWARD AND CARRY-BACK
The University may spend up to 10% of its current award year FSEOG allocation in the following award year. Carry-forward funds are spent before the current-year allocation. The University may also spend up to 10% of its current-year FSEOG allocation of expenses incurred in the prior award year.

Carry-forward and carry-back funds are matched in the award year they are spent. Information for both carry-forward and carry-back transactions are reported on the Fiscal Operations Report and Application to Participate (FISAP).

Recalculating Campus-Based Funds
Any time a student at the University begins attendance in at least one course but does not begin attendance in all courses scheduled, the University checks to see if it is necessary to recalculate the student’s eligibility for campus-based funds. This recalculation is based on the revised enrollment status and cost of attendance. The University does not include any costs associated with classes the student failed to begin in the COA.

If the student withdraws from the University, this recalculation is performed prior to the completion of the Return of Title IV Funds calculation. The recalculated amounts of campus-based funds are used in the Return calculation.

Administrative Cost Allowance (ACA)
The amount of ACA the University may claim is determined by its expenditures for the FSEOG program:

- FSEOG disbursements to students, both the 75% federal share and the 25% nonfederal share
- If the University chooses to provide more than a 25% institutional share to FSEOG recipients, it does not include an FSEOG institutional share in excess of 25% in the calculation of the ACA.

ACA is calculated as follows:

\[
\text{ACA} = 5\% \text{ of the first } \$2,750,000 \text{ of the University’s expenditures to students under FSEOG program} \\
+ \ 4\% \text{ of expenditures to students greater than } \$2,750,000 \text{ but less than } \$5,500,000 \text{ under the FSEOG program} \\
+ \ 3\% \text{ of expenditures to students greater than } \$5,500,000 \text{ under the FSEOG program}
\]

The University may use the ACA to assist in the costs of administering the campus-based and Federal Pell Grant programs such as salaries, furniture, supplies, travel and equipment. The ACA may also be used to pay service fees charged by banks for maintaining campus-based programs accounts, and expenses related to student consumer information requirements. If the University were to claim the ACA, it would come from the FSEOG allocation received. However, the University currently does not claim any ACA from the FSEOG program.
Cost of Attendance Policy

Overview
The Cost of Attendance Policy addresses the cost of attendance (COA) established for use in calculating a student’s amount of federal financial aid eligibility and awarding financial aid for a specific period of enrollment. The University uses the same COA when awarding Pell Grant, FSEOG and Direct Loans. If the student is only eligible for a Pell Grant or IASG, the Pell COA is used for awarding purposes. The COA consists of various components for anticipated educational expenses for a period of enrollment. The University reviews and, if necessary, updates each COA component annually.

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

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

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

- Tuition and mandatory institutional fees
- Books and Supplies (Electronic Course Materials and Books — Resource Fees)

To determine the total of each component for a student’s COA, the University references its academic year definition for each credential level to establish the number of credits and months to be used. (Refer to the Academic Year Definition Policy for further information.)

If a student’s period of enrollment (also referred to as a loan period) is less than a full academic year in either credits or months, each component will be adjusted accordingly.

Exceptions include professional judgment decisions (i.e., child care costs) and elimination of an overaward using a student’s actual tuition costs for the period of enrollment. (Refer to the Professional Judgment and Overaward & Overpayments Policies for further information.)

Tuition
The tuition component for the COA is based on a per-credit weighted average for each credential level across the entire University. The University documents how tuition averages are calculated and makes this information available upon request.

Books and Supplies (Electronic Course Materials and Books)
The books and supplies component is calculated using a standard Resource fee based on the credential level.
Living Expense
The living expense component is a per-month allowance. The University documents how living expense components are calculated and makes this information available upon request. Students receiving military housing assistance (Basic Allowance for Housing or BAH) will have a reduction in living expenses in the amount of the room allowance (housing). Students who are incarcerated are not eligible to receive living expenses.

To determine the total living component for each student’s COA, the University references its academic year definition for each credential level to establish the number of months to be used. (Refer to the Academic Year Definition Policy for further information.)

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

Overview
Written arrangements consist of consortium and contractual agreements. The Consortium Agreements policy documents the University’s position on participating in consortium agreements with other institutions for the purpose of receiving or processing federal financial aid funds.

Policy
The University may execute on an institutional basis and act as a host institution for students not enrolled at the University. However, the University will not execute on an individual basis nor execute as a home or host institution for students enrolled as degree-seeking students at the University.

Direct Loan Policy

Overview
The Direct Loan Policy addresses the application process for obtaining a Federal Direct Loan (DL), the applicable period of time for receiving a DL, and the maximum annual and aggregate amounts of DL a borrower may receive.

Policy

Application Process
To obtain a Direct Loan (DL), a student must complete and submit a current award year Free Application for Federal Student Aid (FAFSA) Additional forms, such as the Direct Loan Master Promissory Note (MPN) and/or Direct Loan Entrance Counseling (if a first-time borrower) will need to be completed before funds can be disbursed. (Refer to the Disbursements Policy for further information.) If there are additional questions on what forms are needed, contact Student Financial Services at StudentFinancialServices@phoenix.edu or 888.346.8679.

Once completed documents are received, the University determines the student’s eligibility for the DL program and awards accordingly. The University will send out a notification of the proposed loan package via an award letter including the proposed loan type(s) and amount(s). Once the award is made, the University transmits the loan origination and disbursement record to the Department of Education (ED). ED will provide an origination acknowledgement confirming the student has a completed MPN and is eligible for the DL program funds awarded. Prior to the anticipated disbursement date, the student’s eligibility for the DL program funds is reconfirmed, and loan funds are drawn-down from ED and disbursed to the student by application to the student account with the University.

MPN Confirmation
The University uses the multi-year MPN and practices an active confirmation process for all borrowers borrowing under the Direct Loan Program. The University requires a student to submit a new MPN if no Direct Loan disbursements are made within one year of the original MPN sign date. The University originates the loan(s) based on the student and/or parent’s confirmed loan amount(s) received during the processing of his or her financial aid for each FAFSA award year. Request may be made for an increase or decrease to the loan amount. However, if the amount(s) of Direct and/or Federal Direct PLUS (PLUS) loans requested exceeds the student’s cost of attendance (COA), the University only originates up to the COA.
Once the loan is disbursed, the University sends the student/parent a Right to Cancel letter, which includes the time given to respond should the student and/or parent borrower wish to cancel all or a portion of his or her loan request(s). (Refer to the Disbursements Policy for further information on the Right to Cancel.)

**Loan Period**
The minimum period of enrollment the University may originate a Direct Loan is the lesser of the following:

- The length of the student’s program
- The student’s academic year (refer to the Academic Year Definition Policy for specific requirements)
- The remaining portion of the student’s program (if the program is shorter than an academic year)

The maximum period the University may originate a DL is:

- Generally, the student’s academic year (refer to the Academic Year Definition Policy for specific requirements); or
- For a defaulted borrower who has regained eligibility, the academic year the borrower regained eligibility.

**Note:** For information on loan periods for students who transfer from another school, complete a program and advance to another program at the University, or change programs at the University, refer to the Transfer Policy and Program Changes Policies.

**Annual Loan Limits for Subsidized and Unsubsidized Loans**

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent Undergraduate Student</th>
<th>Independent Undergraduate Student</th>
<th>Graduate/Professional Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Freshman</td>
<td>$5,500 (base) (no more than $3,500 of this amount can be a Subsidized Loan)</td>
<td>$9,500 (base) (no more than $3,500 of this amount can be a Subsidized Loan)</td>
<td>$20,500</td>
</tr>
<tr>
<td>(2) Sophomore</td>
<td>$6,500 (base) (no more than $4,500 of this amount can be a Subsidized Loan)</td>
<td>$10,500 (base) (no more than $4,500 of this amount can be a Subsidized Loan)</td>
<td></td>
</tr>
<tr>
<td>(3 &amp; 4) Junior and Senior</td>
<td>$7,500 (base) (no more than $5,500 of this amount can be a Subsidized Loan)</td>
<td>$12,500 (base) (no more than $5,500 of this amount can be a Subsidized Loan)</td>
<td></td>
</tr>
<tr>
<td>(5) Fifth-Year Undergraduate</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

A student whose parent cannot obtain a PLUS Loan is allowed to borrow additional Direct Unsubsidized Loan amounts. Student dependency status will be determined based on answers to questions on the Free Application for Federal Student Aid (FAFSA).

Students may attend another school(s) while attending the University and receive Direct/PLUS Loans at both schools for the same period of enrollment. If this occurs, the University resolves any possible annual loan limit overaward by reducing or cancelling loan disbursements to ensure students do not exceed annual loan limit amounts.
**Aggregate Loan Limits for Subsidized and Unsubsidized Loans**

When reviewing NSLDS, the University uses the Aggregate Outstanding Principal Balance (Agg. OPB) shown in NSLDS for each of the student’s outstanding federal loans. If the student has one or more consolidation loans, which may include Subsidized and Unsubsidized federal loans, NSLDS will show separate totals for each. The University is not responsible for reviewing “unallocated” loans if they are present in NSLDS.

The following represents the maximum outstanding total subsidized and unsubsidized loan debt:

<table>
<thead>
<tr>
<th></th>
<th>Subsidized</th>
<th>Total (Subsidized &amp; Unsubsidized)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent undergraduate students (excluding those whose parents cannot borrow PLUS)</td>
<td>$23,000</td>
<td>$31,000</td>
</tr>
<tr>
<td>Independent Undergraduate students &amp; Dependent undergraduate students whose parents cannot borrow PLUS</td>
<td>$23,000</td>
<td>$57,500</td>
</tr>
<tr>
<td>Graduate &amp; professional students</td>
<td>$65,500</td>
<td>$138,500</td>
</tr>
</tbody>
</table>

If a student at the University has received federal loans at other schools, the University reviews the student’s financial aid history on the Institutional Student Information Record (ISIR) to ensure the student has remaining eligibility under the aggregate loan limits. If a student exceeds the aggregate loan limits, the student may not receive additional direct loans until the student (1) repays in full the excess loan amount; or (2) makes arrangements, satisfactory to the holder of the loan, to repay the excess loan amount.

**150% Direct Subsidized Loan Limit**

Borrowers who have no outstanding balance on a Direct Loan or a Federal Family Education Loan (FFEL) on July 1, 2013, or on the date the borrower obtains a Direct Loan after July 1, 2013, will have Direct Subsidized Loan eligibility limited to a period not to exceed 150% of the length of the borrower’s educational program. In addition, under certain conditions, these first-time borrowers who have exceeded the 150% limit may lose the interest subsidy on their Direct Subsidized Loans. ED will monitor this subsidized usage and notify borrowers through disclosure statements provided to the borrowers.

**Additional Unsubsidized Eligibility**

Independent undergraduate, graduate or professional students may borrow additional unsubsidized annual loan amounts.

Dependent undergraduate students, whose parents are unable to borrow PLUS Loans due to adverse credit or other documented exceptional circumstances, may borrow additional unsubsidized annual loan amounts. Exceptional circumstances include, but are not limited to, circumstances in which the student’s parent receives only public assistance or disability benefits, is incarcerated, has an adverse credit history, or the parent’s whereabouts are unknown. A parent’s refusal to borrow a Federal PLUS Loan or Direct PLUS Loan does not constitute exceptional circumstances.

Dependent undergraduate students whose parents have ended financial support and refuse to file the FAFSA may be eligible for unsubsidized loans. In these scenarios, the University verifies that the parents have ended financial support and refuse to file the FAFSA based upon documentation submitted by the dependent student. These students must complete and submit a FAFSA that includes all the required student information. They are eligible to receive only an unsubsidized loan and not any other federal financial aid assistance. The maximum annual unsubsidized loan amount they may receive is the “base” annual loan limit for the student’s grade level plus the additional $2,000 unsubsidized amount.
**Loan Origination Date**
The date of a loan origination is the date the University creates the electronic loan origination record. The University will not originate a direct loan for a loan period in which the student is no longer enrolled at least half-time, even if the student is otherwise still enrolled at the University. Any funds originated after the student’s loan period end date are not kept by the University.

**Annual Loan Limit Progression**
The student’s academic year is used as the basis for the annual loan limits. To advance to the next grade level and for annual loan limit purposes, the student must successfully complete and earn the weeks and credit hours in the academic year. Students in nonterm programs can never progress to the next grade level in the middle of an academic year. (Refer to the Academic Year Definition Policy for specific requirements.)

If the University accepts transfer credits for a student transferring from another school into a program at the University that is greater than one academic year in length, the University uses the loan limits associated with the grade level based on the credits accepted.

**Prorating Annual Loan Limits**
The University is required to prorate Federal DL eligibility in the following scenarios:

1. The program is less than one academic year in length. (See Academic Year Definition Policy for more information.)
2. The undergraduate program is more than one academic year in length, but a student’s remaining period of enrollment in this undergraduate program is less than an academic year in length based on required credits.

**PROGRAM IS LESS THAN AN ACADEMIC YEAR IN LENGTH**
Students enrolled in programs less than an academic year in length will have their DL eligibility amounts prorated. The annual loan limit for these programs is based on the lesser of:

\[
\frac{\text{Credit hours enrolled in the program}}{\text{Credit hours in the academic year}} \times \text{Annual loan limit} \quad \text{or} \quad \frac{\text{Weeks enrolled in the program}}{\text{Weeks in the academic year}} \times \text{Annual loan limit}
\]

**PROGRAM IS MORE THAN AN ACADEMIC YEAR IN LENGTH BUT REMAINING PERIOD OF ENROLLMENT IS LESS THAN AN ACADEMIC YEAR IN LENGTH IN REQUIRED CREDITS**
Students enrolled in undergraduate programs with a remaining period of enrollment less than an academic year, as measured in credit hours, will have their DL eligibility amounts prorated based on

\[
\frac{\text{Credit hours remaining in the program}}{\text{Credit hours in the academic year}} \times \text{Annual loan limit}
\]

---

10 34 CFR 685.203
Example: An independent second-year student is enrolled in the AAB program. He has a remaining period of enrollment consisting of 12 credit hours. A full academic year at the University is defined as 24 credit hours.

**Direct Loan Calculations to Determine Eligibility for Remaining Period of Enrollment**

<table>
<thead>
<tr>
<th>Type</th>
<th>Calculation</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Subsidized eligibility for remaining period of enrollment</td>
<td>$(12/24) \times 4,500 = 2,250$</td>
<td>$2,250$</td>
</tr>
<tr>
<td>Maximum Unsubsidized eligibility for remaining period of enrollment</td>
<td>$(12/24) \times 6,000 = 3,000$</td>
<td>$3,000$</td>
</tr>
</tbody>
</table>

In the proration scenario described above, standard rounding rules apply.

**Note:** The proration formulas determine the maximum loan amount a student may borrow for a remaining period of enrollment, not the loan amount the student may actually receive. In some cases, the actual loan amount the student is eligible to receive may be less than the prorated loan limit (based on costs, EFC, other aid, aggregate borrower, etc.).

## Disbursements Policy

### Overview

The Disbursements Policy addresses a student’s eligibility for standard, late and post-withdrawal disbursements from the University. The University may only disburse federal financial aid funds to eligible students.

### Policy

#### Standard Disbursement

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

If the payment periods are not equal in credit hours and weeks of instructional time, the first payment period will consist of more credit hours and/or weeks of instructional time to ensure at least one-half the credit hours and one-half the weeks of instructional time in the AY are completed. Occasionally, when a student’s file is re-evaluated, the second payment period may consist of more credit hours and weeks of instructional time than the first payment period.

If a program is longer than one AY and consists of a remaining period that is more than one-half an AY, the second disbursement of the remaining period is made once the student successfully completes one-half of the weeks of instructional time AND earns one-half the credits in the remaining period. If the remaining period is equal to or less than one-half an AY, the second disbursement of the remaining period may not be disbursed until the student successfully completes one-half the weeks of instructional time AND earns one-half the credit hours in the remaining payment period.

If the University is unable to determine when a student has successfully completed one-half the credit hours in the remaining period of study, the second payment period will begin on the latter of the date the student successfully completes 1) one-half of the coursework in the remaining period; or 2) one-half the weeks of instructional time in the remaining period. If the remaining period consists of only three credit hours and five weeks of instructional time, the second disbursement will be made once the student successfully completes 3 weeks of instructional time.

The University will disburse Direct Loan proceeds in substantially equal installments, and no installment will exceed one-half of the loan amount.
First-time, first-year undergraduate borrowers will not have the first installment of Direct Loan proceeds disbursed until 30 calendar days after the program of study AY begins. The University will schedule disbursements according to procedures.

Before disbursing federal financial aid funds, the University determines and documents the student’s eligibility to receive federal financial aid funds.

The University disburses federal financial aid funds by crediting the student’s account no later than three business days after receiving the funds. Funds in excess of allowable charges are paid directly to the student, or parents as applicable. (Refer to the Federal Financial Aid Credit Balance Policy for additional information.)

RIGHT TO CANCEL

Before the University disburses federal financial aid funds, the University will notify the student of the amount of funds that the student (or parents in the case of PLUS Loans) can expect to receive under each federal financial aid program and how and when those funds will be disbursed.

The University will notify the student (or parent) of the amount of the federal aid disbursement, the student’s (or parent’s) right to cancel all or a portion of the loan or loan disbursement and have the proceeds returned to the holder of the loan. The notice will also include the procedures and time by which the student (or parent) must notify the University that he or she wishes to cancel the loan or loan disbursement. This notice will be sent to the student/parent no earlier than 30 days before and no later than seven days after crediting the student’s account at the University.

Late Disbursement

Students or parents become ineligible to receive federal financial aid funds on the date the student:

• For Direct Loans, is no longer enrolled at least half time; or
• For federal grants, is no longer enrolled at the University for the award year.

If a student completes a payment period or period of enrollment, withdraws during a payment period or period of enrollment, or graduates, the University must make or offer the student (or parent in the case of a PLUS Loan) a late disbursement of federal financial aid funds for which the student (or parent in the case of a PLUS Loan) was eligible while in attendance at the University.

The following conditions must be met prior to the date the student (or parent) became ineligible for a late disbursement.

<table>
<thead>
<tr>
<th>Program</th>
<th>SAR/ISIR Requirement</th>
<th>Additional Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant/IASG</td>
<td>For all programs, the department processed a SAR/ISIR with an official EFC.</td>
<td>No additional requirements.</td>
</tr>
<tr>
<td>FSEOG</td>
<td></td>
<td>Student is awarded a grant.</td>
</tr>
<tr>
<td>Direct Loans</td>
<td></td>
<td>A loan record is originated.</td>
</tr>
</tbody>
</table>

The following additional limitations must be satisfied before the University may make a late disbursement.

<table>
<thead>
<tr>
<th>Program</th>
<th>Additional Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant/IASG</td>
<td>For all Title IV programs, the University received a valid SAR/ISIR by the date established by ED.</td>
</tr>
<tr>
<td>FSEOG</td>
<td>No additional limitations.</td>
</tr>
</tbody>
</table>
| Direct Loans  | 1. For a first-year, first-time borrower, the student completed 30 days of the program.  
|               | 2. For a second disbursement, the student graduated or completed the period for which the loan was intended. |
PAYING A LATE DISBURSEMENT OF FEDERAL FINANCIAL AID GRANT FUNDS
Without the student’s permission, the University may credit a student’s account with a late disbursement of federal financial aid grant funds for current allowable charges. If federal financial aid grant funds remain to be disbursed from a late disbursement after all outstanding charges on the student’s account have been satisfied, the University pays the grant funds directly to the student within 14 days.

The University will make a late disbursement to the student no later than 180 days after the date of the University’s determination the student withdrew, or for a student who did not withdraw, 180 days after the date the student became ineligible.

PAYING A LATE DISBURSEMENT OF FEDERAL FINANCIAL AID LOAN FUNDS
Prior to the University making any late disbursement of federal financial aid loan funds, the borrower is notified with an explanation stating the student’s obligation to repay the loan funds disbursed. The student is given an opportunity to accept or decline the loan. The student’s authorization to receive the loan must be submitted via the late disbursement letter or via a signed statement submitted to the University titled “Late Disbursement Notification.”

The student has 30 days from the date on the late disbursement letter to return the letter to the University; otherwise the loan funds are canceled. The University will make the late disbursement to the student no later than 180 days after the date of the University’s determination that the student withdrew or became ineligible. If the student had a federal financial aid credit balance before becoming ineligible, and the credit balance consists of Direct Loans, the University offers the funds to the student in writing and does not disburse the Direct Loan funds directly to the student until the student’s authorization is received.

LATE DISBURSEMENT — AFTER 180 DAYS
The University will make a late disbursement of federal financial aid funds within 180 days of the date the student became ineligible. No disbursement of these funds is made after the 180-day time frame.

Post-withdrawal Disbursement
Withdrawn students lose federal financial aid eligibility and cannot be paid additional federal financial aid funds for the payment period and/or AY. However, as a result of the student’s Return to Title IV Funds (R2T4) calculation, the student may be eligible to receive federal financial aid funds that had not disbursed but could have been disbursed prior to the student’s withdrawal date.

If the total amount of federal financial aid grant and/or loan funds earned by the student on the R2T4 calculation is greater than the total amount of federal financial aid disbursed to the student, or parent in the case of a PLUS Loan, the student may be eligible to receive a post-withdrawal disbursement (PWD).

The University does not include as a PWD any funds from a disbursement the University was prohibited from making on or before the date of the University’s determination that the student withdrew, which would apply to the following:

- A first disbursement of a Direct Loan to a first-year, first-time borrower who withdraws before completing 30 days of the program of study
- Second or subsequent disbursements of Direct Loan funds unless the student successfully completed the loan period
- Disbursements of Federal Pell or IASG funds to a student for whom the University did not have a valid SAR/ISIR by the deadline established by ED

A PWD is made from available grant funds before available Direct Loan funds.
POST-WITHDRAWAL DISBURSEMENT OF FEDERAL FINANCIAL AID GRANT FUNDS

The University may credit a student’s account with a PWD of federal financial aid grant funds (Pell, IASG and FSEOG), without the student’s permission, for outstanding current (educationally related) charges. The University will obtain a student’s authorization to apply PWD grant funds toward anything other than current charges. The University disburses any amount of a PWD of federal financial aid grant funds as soon as possible, but no later than 45 days after the date of the University’s determination that the student withdrew.

If the student does not respond to the University’s notice for authorization, federal financial aid grant funds are used for appropriate outstanding current (educationally related) charges. (See the Federal Financial Aid Credit Balance Policy for the definition of outstanding charges.)

POST-WITHDRAWAL DISBURSEMENT OF FEDERAL FINANCIAL AID LOAN FUNDS

The University notifies a student, or parent in the case of a PLUS Loan, in writing prior to making any PWD of Direct Loan funds, whether credited to the student’s account or disbursed directly to the student (or parent in the case of a PLUS Loan). The written notification is sent to the student (or parent in the case of a PLUS Loan) as soon as possible, and within 30 calendar days of the University’s date of determination that the student withdrew. The written notification includes the following:

- The type and amount of Direct Loan funds to be credited to the student’s account or disbursed directly to the student or parent, in the case of a parent PLUS Loan.
- Explanation that the student, or parent in the case of a PLUS Loan, has the right to accept or decline all or a portion of the funds offered.
- Information in reference to the borrower’s obligation to repay Direct Loan funds, if disbursed.
- A request for authorization to credit Direct Loan funds to the student’s account, indicating if confirmation is not provided, the borrower may not receive any Direct Loan funds as a direct disbursement, unless the University concurs.
- Information informing the borrower that no PWD will be made if he or she does not respond within 30 days of the date of the letter. The University may, on an exception basis, choose to extend this timeline. The deadline for a borrower to accept a PWD is the same for both a confirmation of a Direct Loan disbursement to the student’s account and direct disbursement of a PWD.
  - If the University declines to honor a late response accepting loan funds to be credited to the student’s account, or parent in the case of a PLUS Loan, the University informs the student, or parent in the case of a PLUS Loan, of this decision in writing.
  - If the University chooses to honor a late response, all loan funds must be disbursed in accordance with the student’s or parent’s request. The result of the contact and final determination made concerning the disbursement is documented in the student’s file.
- Instructions to submit the response electronically or in writing directly to Student Financial Services — Operations (SFS-O) by mail or fax.

If the student, or parent in the case of a PLUS Loan, responds to the notice within 30 days of the date of the letter and instructs the University to make all or a portion of the PWD, the funds are disbursed in the manner specified by the student, or parent in the case of a PLUS Loan, within 180 days of the University’s date of the determination that the student withdrew.
If the University chooses to honor a late response, all loan funds accepted by the student, or parent in the case of a PLUS Loan, are disbursed in accordance with the student’s or parent’s request. If the University declines to honor a late response accepting loan funds to be credited to student’s account, or parent in the case of a PLUS Loan, the University informs the student, or parent in the case of a PLUS Loan, of this decision in writing.

The University does not request federal financial aid funds for a PWD unless and until it has determined the following:

- A PWD is due and accepted by the student, or parent in the case of a PLUS Loan;
- The amount of the PWD; and
- The PWD can be disbursed within three business days of receipt.

**Enrollment Reporting Policy**

**Overview**

The Enrollment Reporting Policy details how the University confirms and reports the enrollment status of all Title IV students and previous Title IV students who transfer to the University.

**Policy**

The University reports enrollment both in the Campus-Level Record, representing the student’s overall enrollment at the University, and in the Program-Level Record, for each of the academic programs the student attended using the eight-digit Office of Postsecondary Education Identifier (OPEID) for the location of the course. To complete these reporting requirements, the University contracts with the National Student Clearinghouse (NSC). NSC then provides this information to the participating guaranty agencies, lenders and servicers.

Even though the University uses NSC for enrollment reporting, the University remains responsible for submitting timely, accurate and complete responses to Enrollment Reporting roster files, and for maintaining appropriate documentation. NSLDS sends the roster to NSC; however, if the response is not received in a timely matter, NSLDS notifies the University rather than NSC.

**Reporting Schedule**

The University is required to confirm enrollment information for all students on its roster file scheduled at least every two months and must do so within 15 days of the date NSLDS sends the roster to NSC. In addition, any changes in enrollment status to less than half-time, graduated or withdrawn must be reported within 30 days of becoming aware of the change. To meet this requirement, the University confirms and reports the enrollment status of all students to the NSC on a weekly basis. NSC uses the data provided by the University to complete the Enrollment Reporting file sent from ED on a weekly basis.

NSLDS returns an error report if it identifies errors in the Enrollment Reporting file. Any identified errors must be corrected and resubmitted to NSLDS within 10 days. The University accesses the NSLDS error report via the NSC site promptly after an error is identified to ensure the necessary corrections are made within the 10-day time frame.
Overall Enrollment Status Categories

<table>
<thead>
<tr>
<th>Code</th>
<th>Status</th>
<th>How the University Reports the Status Start Date for Enrollment Statuses</th>
</tr>
</thead>
<tbody>
<tr>
<td>F</td>
<td>Full Time</td>
<td>The status start date is not reported on the weekly SSCR report. It is determined by NSC based on the first day of the term (which is the course start date associated with the first academic-related activity (ARA) that triggered the full-time status).</td>
</tr>
<tr>
<td>L</td>
<td>Less Than Half Time</td>
<td>The start date of the term date is reported.</td>
</tr>
<tr>
<td>A</td>
<td>Leave of Absence</td>
<td>The start date of the approved leave of absence</td>
</tr>
<tr>
<td>G</td>
<td>Graduated</td>
<td>The academic complete date for the program (which is the end date of the last course)</td>
</tr>
<tr>
<td>W</td>
<td>Withdrawn</td>
<td>The student’s official last date of attendance (OLDA) at the time the system updates the status to withdrawn</td>
</tr>
<tr>
<td>D</td>
<td>Deceased</td>
<td>The date of death (when provided) or the date the University received the request in any event the date of death is not provided</td>
</tr>
</tbody>
</table>

Status Start Date
The University reports the status start date (status effective date) if the student has a Graduated (G), Deceased (D), Withdrawn (W), Less Than Half-Time (L) or Approved LOA (A) status.

Anticipated Graduation Dates
The anticipated graduation date is the date the student is projected to graduate and is required only for enrollment data and students with F, Q, H, L or A statuses.

Federal Financial Aid Credit Balance Policy

Overview
The Federal Financial Aid Credit Balance Policy addresses federal financial aid credit balances and how the University handles those credit balances when they occur on a student’s account. Whenever the University credits federal financial aid funds to a student’s account and those funds exceed the student’s allowable charges, a federal financial aid credit balance occurs. The University will pay the excess federal financial aid funds directly to the student or parent as soon as possible, but no later than 14 days after the balance occurred on the student’s account.

Policy
Whenever the University credits federal financial aid funds to a student’s account and those funds exceed the student’s allowable charges (refer to the Allowable Charges Policy for definition of allowable charges), a federal financial aid credit balance occurs. The order in which funds are credited does not matter, and the University does not require a student or parent to take any actions to obtain the credit balance.
Attribution of Funds

The University will consider to have disbursed federal financial aid grants before direct loans to the student’s account in the following order regardless of when the funds are credited:

1. Pell Grant
2. Iraq and Afghanistan Service Grant (IASG)
3. FSEOG
4. Direct Subsidized Loan
5. Direct Unsubsidized Loan
6. Graduate/Professional PLUS Loan
7. Parent PLUS Loan

Application of Funds

The University applies funds received from a federal financial aid disbursement in the following order:

• Invoiced and unpaid allowable charges (Refer to the Allowable Charges Policy for definition of allowable charges) for the current payment period or prior payment period of the loan period;
• Direct Loan funds to any unpaid allowable charges for a prior loan period, not to exceed $200

Timeline to Issue a Federal Financial Aid Credit Balance

If there is a federal financial aid credit balance, the University will issue those funds to the student, or parent as applicable, within 14 days of the date funds are disbursed (applied to the student’s account, or in the case of a check, the date the check is signed by the student or parent).

Timeline to Issue Federal Financial Aid Credit Balance for Book Voucher

All Title IV eligible students with a federal financial aid credit balance who meet the criteria for funds that could have been disbursed 10 days prior to the beginning of the payment period will be notified of the University's book voucher request process. If the student requests a book voucher, the student will be provided the lesser of the amount of the credit balance or the amount needed by the student as determined by the University to purchase books and supplies. These funds will be issued to the student no later than the seventh day of the payment period. Students may opt out of this offer by not requesting the book voucher.

Return of Title IV

The University will hold a federal financial aid credit balance until completion of the Return of Title IV (R2T4) process. (Refer to the Return of Title IV Policy for additional information.) Once the R2T4 calculation is completed, if there is any federal financial aid credit balance remaining, the University allocates the credit balance as follows:

• First, the University repays any grant overpayment owed by the student as a result of his or her withdrawal.
• Within 14 days of the date the R2T4 calculation is performed, the University pays any remaining federal financial aid credit balance in one or more of the following ways:
  – Pay authorized charges at the University; or
  – Pay the student directly (or parent for a Direct PLUS Loan).

Refer to the Return of Title IV Policy for additional information.
Returning Unclaimed Federal Financial Aid Credit Balances

Federal financial aid funds may not escheat to a state or any other third party. The University will attempt to disburse credit balances to the student or parent. However, if the credit balance funds are returned to the University or not cashed by the borrower, the University will cease all attempts to disburse the funds and return them to the appropriate lender no later than 240 days after the date the first check is issued. If the funds were issued via electronic funds transfer (EFT) and subsequently returned or rejected, the University returns the funds to the applicable federal financial aid programs no later than 45 days after the funds were returned or rejected.

All unclaimed credit balances will be returned in the following order:

- Unsubsidized Direct Loans (other than Direct PLUS)
- Subsidized Direct Loans
- Direct PLUS Loans
- Federal Pell Grants
- FSEOG Grants
- TEACH Grants
- Iraq and Afghanistan Service Grants
Federal Pell Grant/IASG Policy

Overview
The Federal Pell Grant/Iraq and Afghanistan Service Grant (IASG) Policy illustrates how the University calculates and awards Pell Grants (including those funds awarded under the Children of Fallen Heroes or Children of Fallen Soldiers) and IASG to eligible students.

Policy
The University calculates the annual award for Pell-eligible students in nonterm credit-hour programs using Federal Pell Grant Formula 4 in conjunction with the Federal Pell Grant full-time payment schedule. The maximum duration of Pell and IASG eligibility is limited to six full-time scheduled awards, as measured by the percentage of Lifetime Eligibility Used (LEU). A student is ineligible to receive further Pell and or IASG funds if they have 600% LEU or greater.

Pell Grant Eligibility
Students who meet general eligibility requirements (refer to the Student/Parent Eligibility Policy for further information) and have a calculated expected family contribution (EFC) number that meets Pell eligibility criteria will be awarded Pell Grant funding. In addition, students who meet one of the following criteria will be awarded Pell or IASG funding:

Children of Fallen Heroes
A student whose parent or guardian died in the line of duty while performing as a public safety officer may receive an increased amount of federal financial aid under the Children of Fallen Heroes Scholarship if the student is Pell Grant-eligible and:

- The student was less than 24 years of age when the parent or guardian died; or
- The student was enrolled at an institution of higher education at the time of the parent or guardian’s death.

In these scenarios, all federal financial aid will be based on a zero EFC. The zero EFC is only used for awarding purposes.

The U.S. Department of Education does not provide any notification of eligibility to the University. Consequently, students who believe they qualify for this scholarship must notify the University’s Student Financial Services at StudentFinancialServices@phoenix.edu or 888.346.8679 and provide any required documentation requested. The University will determine, based on the documentation submitted, whether or not the student meets the eligibility criteria.

Children of Soldiers
A student whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after Sept. 11, 2001, may receive increased federal financial aid funds if at the time of the parent or guardian’s death the student was either less than 24 years old or was enrolled in college. Eligibility is based on the following:

- If the student is Pell Grant-eligible, the student may receive a Pell Grant; OR
- If the student is not Pell Grant-eligible because his or her EFC is too high, the student may receive an Iraq and Afghanistan Service Grant.

In these scenarios, all federal financial aid will be based on a zero EFC. The zero EFC is only used for awarding purposes.

The U.S. Department of Education (ED) notifies the University when a student appears to meet the criteria for zero EFC treatment because a parent or guardian died as a result of U.S. military service in Iraq or Afghanistan. This is based on a match with the U.S. Department of Defense file of eligible dependents.
Calculating Payment Amounts
The award for each payment period will be based on ED's full-time Pell payment schedule and may be subject to proration. The scheduled Pell/IASG award is prorated based on the percentage of the following:

- Credit hours scheduled to be completed in the payment period over 24 credit hours in the academic year; or
- Weeks of instructional time scheduled to be completed in the payment period over the defined instructional weeks in the academic year (Refer to the Academic Year Definition Policy.)

The Pell/IASG award is calculated using the lesser percentage multiplied by the full-time Pell scheduled award.

Year Round Pell/IASG
Students may be eligible to receive up to one and one-half Pell/IASG Grant awards during a single award year, not to exceed 150% of the student’s scheduled award for the 2017/2018 award year (Referred to as Year Round Pell). Students must meet the following criteria to be considered for a second scheduled award:

- Must be enrolled at least half-time;
- Must have received 100% of the first scheduled award in a single award year in a certificate, associate degree, or baccalaureate degree program;
- Must be enrolled in an eligible program for one or more additional payment periods during the same award year that are not otherwise fully covered by the student’s Pell Grant; and
- Must have successfully completed the credit hours of previous payment period.

Crossover Payment Periods
When a payment period falls into two award years (it begins before July 1 and ends on or after July 1), it is referred to as a “crossover payment period.” If a student is enrolled in a crossover payment period, the entire payment period must be considered to occur within one FAFSA award year. The University determines for each Pell/IASG grant recipient the award year in which the payment period is placed. Students are awarded from the oldest and active aid year first.

For payment periods that meet the above definition, the University will award the largest Pell/IASG grant possible based on all FAFSA award year ISIRs (e.g., 2019/2020) on file with the University at the time of awarding the student. If an additional FAFSA award year ISIR (e.g. 2020/2021) is subsequently received, which provides a higher total federal grant (Pell/IASG/FSEOG combined) award for the student during the crossover payment period, the University will evaluate and re-award the Pell/IASG grant as long as the Federal Award Year the funds are coming from has not been closed by ED.

Pell Payment Calculations and LEU Limitations
If a student has less than 100% remaining of the maximum 600% Pell LEU, the University will disburse 50% of the Pell award in the first Pell payment period. The remaining percentage of the Pell award is disbursed in the second Pell payment period. Rounding rules do not apply to these disbursements.
Pell Payment Calculations and LEU Limitations for End of Program (EOP)

For any remaining portion of a program that is more than half of an academic year (AY) but less than a full AY, the remaining portion is divided into two payment periods. The first payment period is the period in which the student successfully completes half of the credits AND half of the weeks of instructional time in the remaining portion. A student may receive less than a scheduled award in an award year, if the program crosses award years and the student’s Pell Grant award in one of the award years is for a portion of the program that is less than a full AY.

- The annual award for a student in a nonterm credit-hour program is taken from the full-time payment schedule even if the student is attending less than full-time.
- Comparable prorations will be performed based on the number of credits in the payment period as they compare to the credits in the defined AY OR the number of weeks in the payment period as they compare to the weeks of instructional time in the AY.
- The scheduled Pell award will be multiplied by the lesser of the two calculations to determine the Pell payment.
- If a student has more than 500% Pell LEU, the Pell payment will be the lesser amount between the proration calculation and the remaining eligibility award using the Pell LEU calculator.

Students Declining Pell Grant Funds

Students who decide to decline all or a part of a Pell Grant disbursement must deliver to the University a signed, written statement clearly indicating the following:

- The student is declining Pell Grant awards for which he or she is eligible; and
- The student understands the Pell Grant funds may not be available once the FAFSA award year is closed by ED.

If the University receives a statement indicating such from the student, it will submit any adjustment records for the student to the Common Origination and Disbursement (COD) System. Any University account balance(s) resulting from the return of Pell Grant funding is the responsibility of the student.

Disputing the Accuracy of Pell Grant LEU Information

If a student attending the University chooses to dispute the accuracy of the Pell LEU information found in the Common Origination and Disbursement (COD) System, the University will assist the student in resolving this dispute. The University will not escalate the matter should it discover the amount of the Pell Grant LEU percentage being disputed would not, if corrected, make the student eligible for additional Pell Grant funding.

However, if there is a valid dispute, acceptable documentation to resolve the dispute must be collected. This documentation could include, for example, a written statement from the previous institution confirming the student never attended, or at least never received Pell Grant funds from that institution for the award year in question. The University will submit the documentation through the COD website. The Department of Education (ED), after its review of the student’s assertion and any supporting information submitted, will provide the University with a response and instructions on how to proceed. For further information, contact Student Financial Services at StudentFinancialServices@phoenix.edu or 888.346.8679.
Voucher for Books — Effective for Pell-Eligible Students after July 1, 2011

Pell-eligible students may use Pell funds to purchase books if those funds could have been disbursed 10 days prior to the beginning of the payment period and disbursed funds would create a federal financial aid credit balance. 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. (Refer to the Federal Financial Aid Credit Balance Policy for further information.)

Rounding

The University uses standard rounding rules, applied consistently to all students, and will round Pell and IASG Grant disbursements to the nearest dollar (not to exceed the scheduled Pell/IASG award). See the exception under the "Pell Payment Calculations and LEU Limitations" section below.

Recalculation

If an expected family contribution (EFC) changes due to corrections, updating or an adjustment and the EFC change would change the Pell/IASG grant award, the University will recalculate the Pell/IASG award for the entire award year. If, as a result of the recalculation, the student received more Pell/IASG award than the student was eligible for, an overpayment exists. Refer to the Overawards and Overpayments Policy for further information on how to resolve the overpayment.

Retroactive Payments

For all prior payment periods for which a student was an eligible student within the FAFSA award year, the University may pay the total lump sum of retroactive payments in two separate installments one day apart from each other.

Regaining Eligibility

If a student resolves ineligibility criteria while attending the University (e.g., resolves a default or overborrowing), the effective date of regaining eligibility for the Federal Pell Grant and IASG programs begins with the payment period in which the issue is resolved.
Financial Aid Counseling Policy

Overview
The Financial Aid Counseling Policy addresses the requirements of the University ensuring initial entrance counseling is completed and students are notified of the requirement to complete exit counseling for each Direct, Graduate/Professional PLUS and Perkins loan borrower.

Policy

Entrance Loan Counseling
Entrance loan counseling, for Direct and Graduate/Professional PLUS Loan borrowers, provides comprehensive information on the terms and conditions of the loan and the responsibilities of the borrower with respect to the loan.

The University ensures entrance loan counseling is completed for each first-time borrower. Students can submit proof of prior completion or complete it on iGrad or StudentLoans.gov. The disbursement process prevents a student from receiving funding without completing entrance counseling. The counseling session includes completion of an interactive program that tests the borrower’s understanding of the terms and conditions of the loans.

Online counseling for Direct and Graduate/Professional PLUS borrowers generally provides the following:

• An explanation of the use of a Master Promissory Note (MPN)
• Importance of repayment obligation
• Description of consequences of default
• Sample repayment schedules
• Information in reference to a borrower's rights and responsibilities
• Information on the National Student Loan Data System (NSLDS)
• Other terms and conditions
• Information on possible loss of eligibility for additional Direct Subsidized Loans
• Information on how a borrower’s maximum eligibility period, remaining eligibility period, and subsidized usage period are determined
• The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods (if first disbursement was between July 1, 2012 and June 30, 2014), and periods of authorized deferment
• Impact of borrower responsibility for accruing interest on the borrower's total debt

Entrance loan counseling for Grad PLUS borrowers also includes information about options to pay interest on a PLUS Loan while the borrower is in school.

The University maintains documentation substantiating the completion of entrance loan counseling for each student borrower.

PLUS Loan counseling must be completed by the applicant (parent or graduate/professional student) with an adverse credit history who qualifies for a Direct PLUS Loan by obtaining an endorser who does not have an adverse credit history, or who documents to the satisfaction of the Department of Education that there are extenuating circumstances related to the adverse credit information.
Exit Loan Counseling
Federal financial aid recipient students within two to seven credits of completing their program at the University will receive an electronic notification about the requirement to complete exit loan counseling. In addition, within 30 days of a student’s last date of attendance, the University sends a letter with a link to complete NSLDS counseling and the required exit counseling materials. A letter is also sent to direct students to NSLDS.

If the student is a Direct Loan borrower at the University and withdraws prior to completing his or her program of study, the University mails exit loan counseling material to the borrower at the last known address and sends an email directing the student to the NSLDS website where exit counseling may be completed. The material is sent within 30 days of the University learning the borrower has withdrawn. The University documents the student’s file with the date the materials were sent.

TEACH Grant Exit Counseling
NOTE: Effective Sept. 22, 2016, the University no longer participates in the TEACH Grant Program.

Exit counseling is required by each TEACH Grant recipient before withdrawing from the University, by interactive electronic means. The University ensures that an individual with expertise in federal financial aid/HEA programs is reasonably available shortly after the counseling to answer the grant recipient’s questions.

Within 30 days of learning that a TEACH Grant recipient has withdrawn from the University without the institution’s knowledge, or from a TEACH eligible program, or failed to complete exit counseling as required, exit counseling information is mailed to the student and provided through interactive electronic means. The exit counseling informs TEACH Grant recipients of the four-year service obligation that must be completed within the first eight calendar years after completing a TEACH-eligible program.

The TEACH Grant recipient is provided with information about the following:

- The opportunity to request a suspension of the eight-year period for completion of the service obligation and the conditions under which a suspension may be granted
- How to identify low-income schools and documented high-need fields
- For the teaching to count toward the recipient’s service obligation, the high-need field in which the student has prepared to teach must be one of the following:
  - Bilingual education and English language acquisition.
  - Foreign language
  - Attempted to obtain the verification of nonfiling (VNF) from the IRS or other tax authorities and was unable to obtain the required documentation; and
  - Mathematics
  - Reading specialist
  - Science
  - Special education or
  - Another field documented as high-need by the federal government, a state government or a local educational agency, and approved by the Secretary and listed in the department’s annual Teacher Shortage Area Nationwide Listing (Nationwide List)
- Requirement to submit to the Secretary, each year, written documentation of the student status as a highly qualified teacher in a high-need field at a low-income school or of the student’s intent to complete the four-year service obligation until the date the service obligation has been met or the date the grant becomes a Federal Direct Unsubsidized Loan, whichever occurs first
- The circumstances under which a TEACH grant will be converted to a Federal Direct Unsubsidized Loan
- When a TEACH Grant is converted to a Federal Direct Unsubsidized Loan, it cannot be reconverted to a grant
- The average anticipated monthly repayment amount based on a range of student loan indebtedness if the TEACH Grant converts to a Federal Direct Unsubsidized Loan
• Debt management strategies that would facilitate repayment if the TEACH Grant converts to a Federal Direct Unsubsidized Loan
• How to contact the Secretary
• Likely consequences of loan default, including adverse credit reports, garnishment of wages, federal offset and litigation
• The conditions under which the student may defer or forbear repayment, obtain a full or partial discharge, or receive teacher loan forgiveness if the TEACH Grant converts to a Federal Direct Unsubsidized Loan
• The availability of the U.S. Department of Education Student Loan Ombudsman’s office
• The availability of federal financial aid loan information in the National Student Loan Data System (NSLDS)

The University takes reasonable steps to ensure each grant recipient receives the counseling materials and completes the exit counseling and maintains documentation substantiating the institution's compliance with this section for each TEACH recipient.

HEROES Act Policy

Overview
The HEROES Act Policy ensures service members who are receiving federal financial aid at the University are not adversely affected because of their military status and minimizes the administrative burden placed on such individuals.

Policy
If an affected individual in one of the categories within this policy notifies the University of his or her affected status, the University will ensure he or she is not disadvantaged because of that status. Contact Student Financial Services at StudentFinancialServices@phoenix.edu or 888.346.8679 for further information.

Category 1 Individuals
Individuals affected by the waivers and modifications under this category include persons who:
• Are serving on active duty during a war or other military operation or national emergency;
• Are performing qualifying National Guard duty during a war or other military operation or national emergency;
• Reside or are employed in an area that is declared a disaster area by any federal, state or local official in connection with a national emergency; or
• Suffered direct economic hardship as a direct result of a war or other military operation or national emergency.

The following waivers and modifications affect Category 1 individuals:

NEED ANALYSIS
The University substitutes adjusted gross income plus untaxed income and benefits received in the first calendar year of the award year, or another annual income that more accurately reflects the family’s current financial circumstances for which such determination is made for any affected individual, spouse and dependents, if applicable, to reflect more accurately the financial condition of an affected individual and family. The University has the option of using the applicant’s original EFC or the EFC based on the data from the first calendar year of the award year, or the EFC based on another annual income that more accurately reflects the family’s current financial circumstances.

15 The HEROES waivers and modifications are separate from those impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act. (Refer to the Student/Parent Eligibility Policy for information on natural disasters.)
If the University chooses to use the alternate EFC, it uses the administrative professional judgment procedures established by the Secretary as discussed in the following section.

PROFESSIONAL JUDGMENT

To more accurately reflect financial need, the University uses professional judgment on a case-by-case basis for affected individuals. The University determines the need for an affected individual by determining the most beneficial of the following:

- The individual’s need as determined using the adjusted gross income plus untaxed income and benefits received in the first or second calendar year of the award year;
- The individual’s need as determined using another annual income that more accurately reflects the family’s current financial circumstances; or
- The individual’s need as determined making no modifications (e.g., an individual’s income increased as a result of serving on active duty).

The University clearly documents the reasons for any adjustment and the facts supporting the decision. In almost all cases, the University will have documentation from a third party with knowledge of the student’s unusual circumstances. As usual, any professional judgment decisions made that affect a student’s eligibility for a subsidized student financial assistance program will be reported to the Central Processing System.

TITLE IV GRANT OVERPAYMENTS

A student who withdraws from the University because of an affected individual status is not required to return or repay any overpayment of grant funds based on the Return of Title IV (R2T4) calculations.

The University does not deny federal financial aid eligibility to an affected individual who owes an overpayment. In addition, the University does not contact the student, notify NSLDS or refer the overpayment to Debt Collection Services. However, the affected individual’s file will be documented to include the amount of the overpayment.

The University does not apply any federal financial aid credit balance toward an overpayment before using the credit balance to pay authorized charges; pay the credit balance to the student (or parent, in the case of a PLUS Loan); or use the credit balance to reduce the student’s federal financial aid loan debt (with the student’s authorization).

VERIFICATION OF AGI AND U.S. INCOME TAX PAID

For an affected individual who is required to file a U.S. income tax return and has been granted a filing extension by the IRS, the University accepts the following:

1. A copy of IRS Form 4868 “Application for Automatic Extension of Time to File U.S. Individual Income Tax Return” or a copy of the IRS’s approval of an extension beyond the automatic six-month extension (if additional extension was requested); AND

2. A copy of each W-2 received for the specified year or, for a self-employed individual, a statement signed by the individual certifying the amount of the AGI and U.S. income tax paid for the specified year.

If an affected individual has not filed an income tax return by the filing deadline, in lieu of an income tax return, the University will accept the following to verify AGI and U.S. income tax paid:

1. A statement from the individual certifying that he/she has not filed an income tax return or a request for a filing extension because he/she was called up for active duty or for qualifying National Guard duty during a war or other military operation or national emergency; AND

2. A copy of each W-2 received for the specified year, or for a self-employed individual, a statement signed by the individual certifying the amount of AGI and U.S. income tax paid for the specified year.
The University may request that an individual granted a filing extension submit tax information using the IRS Data Retrieval Tool, or by obtaining a tax return transcript from the IRS that lists tax account information for the specified year after the income tax return is filed. If the University receives the tax information, it will verify the income information of the tax filer(s).

**Category 2 Individuals**

Individuals affected by the waivers and modifications under this category include persons who:

- Are serving on active duty;
- Are performing qualifying National Guard duty during a war or other military operation, or national emergency; or
- Reside or are employed in an area that is declared a disaster area by any federal, state or local official in connection with a national emergency.

The following waivers and modifications affect Category 2 individuals:

**POST-WITHDRAWAL DISBURSEMENT (PWD)**

A student who withdraws because of status as an affected individual and who is eligible for a post-withdrawal disbursement has up to 45 days to respond to a PWD offer. However, at the University’s discretion, it may honor the PWD if the student (or parent in case of a parent PLUS Loan) responds to the offer after 45 days.

**LEAVES OF ABSENCE (LOA)**

The University documents the decision for granting an approved LOA to an affected individual if that individual has difficulty providing a written LOA request because of affected status. The documentation includes both the reason for the LOA and the reason for waiving the requirement that the LOA be requested in writing.

**TREATMENT OF FEDERAL FINANCIAL AID CREDIT BALANCE WHEN A STUDENT WITHDRAWS**

The University pays any federal financial aid credit balance to the student, or parent in the case of a parent PLUS Loan, within 14 days after the balance occurred.

**LOAN CANCELLATION**

The University allows an affected individual to request a cancellation up to 60 days after the date the University notifies the borrower of the right to cancel. The cancellation may be for all or a portion of a loan for which proceeds have been credited to the account at the University. If the University receives a loan cancellation after the 60-day period, the University may, but is not required to, comply with the request.

**SATISFACTORY ACADEMIC PROGRESS**

If a student fails to meet the University’s Satisfactory Academic Progress (SAP) standards (refer to the [SAP Policy](#) for further information) as a direct result of being an affected individual in this category, the student may request a SAP appeal. The University will approve the appeal based on documentation of military orders.
Category 3 Individuals
Individuals affected by the waivers and modifications under this category include persons who:

• Are serving on active duty; or
• Are performing qualifying National Guard duty during a war or other military operation or national emergency.

The following waivers and modifications affect Category 3 individuals.

INSTITUTIONAL CHARGES AND REFUNDS
If a student is called up for active duty or for qualifying National Guard duty during a war or other military operation or national emergency, the student is eligible for a deferral of any balance owed the University. Additionally, the student is eligible for a drop credit request (DCR) for a course if the student begins the course within 60 days of return from deployment. The amount of the credit is dependent upon the number of weeks attended prior to the student withdrawing for military reasons.

Category 4 Individuals
Individuals affected by the waivers and modifications under this category include dependents of persons who are:

• Serving on active duty; or
• Performing qualifying National Guard duty during a war, other military operation or national emergency.

The following waivers and modifications affect Category 4 individuals.

VERIFICATION SIGNATURE REQUIREMENTS
A dependent student is not required to submit a statement signed by one of the applicant’s parents when no responsible parent can provide the required signature because of the parent’s status as an affected individual in this category.

SIGNATURES ON THE FAFFSA, SAR AND ISIR
A dependent student is not required to provide a parent’s signature on the Federal Student Aid (FAFSA), Student Aid Report (SAR) or submitting corrections electronically when there is no relevant parent to provide a signature because of the parent’s status as an affected individual in this category. The high school counselor or financial aid administrator may sign on behalf of the parent as long as the applicant provides adequate documentation concerning the parent’s inability to provide a signature due to the parent’s status as an affected individual in this category.
Leave of Absence Policy

Overview
The Leave of Absence (LOA) Policy addresses the impact to Title IV recipients when there is an approved temporary interruption in a student’s program of study, referred to as an LOA. Any student wishing to request an LOA should contact his or her academic counselor to discuss options available. The Leave of Absence request form can be completed by accessing his or her student website. Refer to the University’s Academic Leave of Absence Policy found in the University’s Academic Catalog for further information.

Policy

Disbursements
The University will not disburse any Direct loans to a student on an approved LOA. The University may disburse Pell, IASG and FSEOG funds to a student on an approved LOA during certain times of the year. Finally, the University will pay any federal financial aid funds that are part of a Title IV credit balance to a student, since those funds were disbursed before the student went on the LOA.

Tuition and Fees
The University cannot assess the student any additional institutional charges as a result of the approved LOA. Therefore, if a student takes an approved LOA in the middle of a course, the University will issue the student an LOA Credit (LOAC). This LOAC will be applied to the course scheduled after the LOA end date. The credit will be given to the student as long as the student returns to his or her program of study within 180 days of the official last date of attendance (OLDA) prior to the LOA start date.

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

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

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

Overview
The Overawards and Overpayments Policy addresses how and when the University is required to resolve overawards and overpayments that occur in a student’s financial aid package.

Policy
An overaward occurs when a student's financial aid package exceeds financial need or when the total of all awards exceeds the cost of attendance (COA). Overawards are usually the result of the student receiving financial assistance the University was not aware of when the student was packaged and/or awarded. The overaward becomes an overpayment if the University cannot correct the issue before funds are disbursed to the student.

Pell Grants
The Federal Pell Grant is never adjusted to account for other forms of financial assistance. Therefore, if a student's financial aid package exceeds need, the University will first attempt to eliminate the overaward by reducing other financial aid awarded. If the University awards a Pell Grant to an ineligible student, that award becomes an overaward and must be resolved.

If the University makes a Pell Grant overpayment for which it is not liable and the student is still enrolled, the University will return the funds on behalf of the student. The student's financial aid is repackaged according to eligibility, and the student owes the University, rather than the Department of Education, any Pell grant funds he or she was ineligible to receive.

If the student withdraws from the University and the Return to Title IV calculation results in a Pell Grant overpayment, the University immediately sends a written notice to the student requesting repayment of the overpayment amount. The notice, sent within 30 days of the date of determination to any student who owes a grant overpayment as a result of the student’s withdrawal from the University, includes a statement that failure to make the repayment or make satisfactory repayment arrangements with the holder of the overpayment will make the student ineligible for further federal financial aid until the overpayment is resolved. Students are not liable for, and the University is not required to attempt recovery of or refer to the Secretary, a Pell Grant overpayment that is less than $50 and is not a remaining balance.

If the student fails to repay the Pell Grant overpayment or make satisfactory repayment arrangements, after the University has contacted the student, the University must refer the overpayment to the U.S. Secretary of Education for collection purposes.

Iraq and Afghanistan Service Grants (IASG)
The IASG, like the Federal Pell Grant, is never adjusted to account for other forms of financial assistance. If a student’s financial aid package includes an IASG and the package exceeds need or COA, but the IASG by itself does not exceed the student’s need, the University must reduce other financial aid to eliminate the overaward. However, if the IASG payment by itself exceeds the student’s COA for a period of enrollment, the total amount of the IASG must be reduced to the federal financial aid (Title IV) COA for the period of enrollment.

If a student receiving an IASG becomes Pell eligible during the award year, the University must treat the Pell Grant as Estimated Financial Assistance (EFA) and may need to adjust the student’s financial aid package.
Campus-Based Funds
The University only disburses the Federal Supplemental Education Opportunity Grant (FSEOG) to students who's FSEOG, combined with other estimated financial assistance (EFA), does not exceed the student's financial need.

**ESTIMATED FINANCIAL AID ASSISTANCE EXCEEDS NEED**
Campus-based funding allows for a $300 overaward tolerance if a student has received additional EFA not included in the calculation of the FSEOG. The $300 threshold is allowed only if an overaward occurs after campus-based aid has been awarded and/or disbursed and the University was unaware the student would receive additional financial assistance.

**Note:** Direct Loans do not provide for any type of tolerance in need.

Therefore, if a student received additional amounts of EFA not included in the calculation of the FSEOG and Pell Grant and the amount results in the total EFA exceeding financial need by more than $300, the University may take, at its discretion, the following steps:

1. If the student demonstrates increased financial need and the total amount of EFA does not exceed this increased need by more than $300, no further action will be necessary.
2. If the total amount of EFA still exceeds need by more than $300, cancel any undisbursed loan or grant funds except for Pell Grant funds.
3. If the total amount of EFA still exceeds need by more than $300, treat it as an overpayment that must be eliminated.

**Direct Loans**
If the University discovers, before disbursing Direct Subsidized Loan, Direct Unsubsidized Loan or Direct PLUS Loan funds, that a student will receive (or has received) estimated financial assistance (EFA) for the period the loan was intended and the combined amount of EFA and loans will exceed the amount of financial aid the student is eligible for, the University will reduce or eliminate the overaward by either:

1. Using the student's Direct Unsubsidized Loan, Direct PLUS Loan, state-sponsored or another nonfederal loan to cover the EFC, if not already done; or
2. Reducing or returning one or more disbursements to eliminate the overaward.

**State Grants and Pell Grant Funds Only**
In the event there is an overaward, if a student is awarded state grant funds and Pell Grant funds only, state grant funds will be reduced to eliminate this overaward.
Financial Aid Assistance Exceeds Cost of Attendance

The University first attempts to eliminate an overaward by replacing the EFC with non-need-based loans, provided the student has not been awarded up to the COA. If the overaward is not resolved by replacing the EFC, the University reduces or cancels any future federal financial aid loans or private loans first. The University may also attempt to eliminate an overaward by using actual COA charges for the academic year. If a return of funds is necessary to eliminate the overaward, funds are returned in the following order:

1. Private loan
2. Direct Graduate/Professional PLUS Loan
3. Direct Parent PLUS Loan
4. Direct Unsubsidized Loan
5. Direct Subsidized Loan

If the student becomes ineligible for only part of a Direct Loan or PLUS Loan, the University will reduce the loan to eliminate the amount the student is ineligible for. If the student has no loans or if the student's financial assistance still exceeds the student's financial need or COA, the University will proceed to reduce institutional grant and/or scholarship aid.

Reminder: The University will adjust the financial aid package to prevent an overaward of campus-based funds.

Conflicting Information and Other Assistance

The University is responsible for resolving conflicting information in a student’s file. At times, the University may receive financial assistance it was unaware of for a student. If the financial assistance was received after the end of the period of enrollment for a student who is still enrolled or who is intending to re-enroll, the University treats the financial assistance as EFA for the period of enrollment just completed.
Packaging Policy

Overview
The Packaging Policy addresses the University’s calculation of student awards based on costs, academic years/loan periods and statutory award maximums.

Policy
Prior to determining a student’s eligibility for federal financial aid, the University confirms a valid output document — Institution Student Information Record (ISIR) — is on file.

The University uses the “Ladder”16 packaging methodology allowing all applicants to be treated in the same manner when awarding funds. The University packages up to the cost of attendance (COA) by replacing the expected family contribution17 (EFC) with non-need-based aid, unless otherwise specified by the student (or parent in case of a PLUS Loan).

Determining Need
The University subtracts the EFC, the Federal Pell Grant and other nonfederal financial aid resources from the COA to determine remaining need.

Example:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>COA</td>
<td>$12,500</td>
</tr>
<tr>
<td>EFC</td>
<td>− $2,500</td>
</tr>
<tr>
<td>Pell Grant</td>
<td>− $1,600</td>
</tr>
<tr>
<td>Scholarship</td>
<td>− $1,400</td>
</tr>
<tr>
<td>Remaining Need</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

The order in which financial aid is considered and awarded is as follows:

FEDERAL PELL GRANT/IRAQ AND AFGHANISTAN SERVICE GRANT
The Federal Pell Grant (including those funds awarded under Children of Fallen Heroes or Children of Fallen Soldiers) or, alternatively, Iraq and Afghanistan Service Grant (IASG) is considered to be the first source of financial assistance to the student.

OTHER RESOURCES
Other resources include, but are not limited to, the following:

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

16 USA Funds University — Awarding Financial Aid, Jan. 30, 2013
17 Loan amounts that exceed the EFC must be counted as estimated financial assistance.
GRANTS AND SCHOLARSHIPS
Grants and scholarships awarded:

- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Scholarships
- State grants
- Need-Based institutional grants

Determining Remaining Need
Self-help aid is awarded to meet remaining need as follows:

- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Parent PLUS Loan
- Federal Direct Graduate/Professional PLUS Loan

Students eligible for a Graduate/Professional PLUS Loan who do not request the maximum Direct Unsubsidized Loan amounts they are eligible for, are notified of their maximum Unsubsidized Loan eligibility, the loan interest rate for Direct Unsubsidized Loans and PLUS Loans, providing the opportunity to request the maximum Direct Unsubsidized Loan they are eligible for.

Estimated Financial Assistance
The University considers need-based aid as well as non-need-based aid as estimated financial assistance (EFA) when packaging financial aid for a student. EFA includes, but is not limited to, the following:

- Federal Pell Grant
- Campus-Based aid
- State grants
- Scholarships
- AmeriCorps*
- Fellowships or assistantships
- Tuition assistance
- Waivers/Discounts
- Direct Subsidized and Unsubsidized Loans
- Direct Parent and Graduate/Professional PLUS Loans
- Private loans

Iraq and Afghanistan Service Grants are not considered EFA. Therefore, they are never included in determining if a student’s financial assistance exceeds need or COA. Likewise, if a student’s other financial assistance exceeds a student’s need or cost of attendance, as applicable, the student’s Iraq Afghanistan Service Grant should not be reduced in eliminating the excess. However, an Iraq and Afghanistan Service Grant may be reduced if it alone exceeds a student’s COA.

If an IASG recipient becomes eligible for the Federal Pell Grant during the award year, the University will treat the Federal Pell Grant as EFA, and may need to adjust the student’s financial aid package.

The University does not count AmeriCorps benefits as EFA when determining eligibility for a subsidized direct loan; however, the University does include AmeriCorps benefits when determining eligibility for a direct unsubsidized loan.
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. §122(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 EFA for packaging purposes. Students should contact Student Financial Services at StudentFinancialServices@phoenix.edu or 888.346.8679 for further information.

**Overlapping Academic Years**

If a student begins a program at the University prior to the expiration of his or her previous program’s academic year (AY), the University will award all federal financial aid based on the student’s remaining eligibility. The federal funds received for the prior AY do not count as EFA when awarding funds for the new program. However, the overlapping AY’s funding is based on the remaining loan and grant eligibility, accounting for what the student received in the program. (Refer to the Transfer Policy and Program Changes Policy for additional information.)

**Awarding State Grants**

If a student is awarded state grant funds and an ISIR has a C-code(s) or is selected for verification, the University does not award the funds until the C-code(s) are resolved and/or verification requirements are met.

**Conflicting Information and Other Resources**

The University is responsible for resolving conflicting information in a student’s file. At times, the University may receive aid it was unaware of for a student if the aid was received after the academic year/loan period ended for a student who is still enrolled or is intending to re-enroll, the University will treat the aid as EFA for the academic year/loan period just completed.
Private Loans Policy

Overview
The Private Loans Policy addresses the University’s participation in the private loan program. Private loans are available to help students supplement, not supplant, federal financial aid eligibility.

Policy
The University recommends that private loans be considered only after all federal and state financial aid options have been exhausted. Private loans may be available for both students and parents who are not eligible for need-based financial aid or who want to supplement their federal and state financial aid. These loans are made privately through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. For debt management purposes, we encourage applicants to first complete the federal financial aid application to determine eligibility for grants and direct loans and to borrow wisely, utilizing funding solely for direct educational expenses related to attendance at the University.

Eligibility
Private lenders determine student and/or parent eligibility for private loans. These amounts are limited to the cost of education minus other aid.

Application and Awarding Process
Most private loans are certified by the University to avoid exceeding the student’s cost of attendance. Students who apply and receive a private loan on their own must report it to the University as estimated financial aid assistance. The total amount of assistance received from all sources of funding, including scholarships, federal financial aid, tuition discounts and private loan programs, cannot exceed the student’s COA. Certain private loan products have limitations. Therefore, it is recommended that students with any questions contact Student Financial Services at StudentFinancialServices@phoenix.edu or 888.346.8679.

Self-Certification Form
Students applying for a private loan are required to complete a self-certification form before the lender can disburse funds to the University. Students complete the form directly with the lender. However, the University may assist in completion of applicable sections of the form if an enrolled or admitted student requests a self-certification form, the University will provide the written or electronic format of the self-certification form developed by the Secretary. The University will continue processing federal financial aid funds and certifying loans in accordance with federal regulations.

Fund Management
Private loans disbursed from the lender are applied directly to the student’s account. A student can request any excess funds be returned to him or her as long as the student is not in a withdrawn status.
Overawards
If the total amount of assistance received from all sources of funding, as indicated above, exceeds the total COA, the University will return funds to the lender based on funds available on the student’s tuition account. This is determined by the Overawards Policy as follows: 1) private loan, 2) Parent and Graduate/Professional PLUS Loan, 3) Direct Unsubsidized Loan, 4) Direct Subsidized Loan.

Refunds
If the student is out of attendance greater than 14 consecutive days and no LOA is approved, any excess funds remaining after the Return of Title IV (R2T4) calculation and/or institutional refund policies are calculated will be returned to the private loan lender.
Professional Judgment Policy

Overview

The Professional Judgment Policy addresses the University’s treatment of a student, on a case- by-case basis, when the student has special circumstances that are not sufficiently addressed by a standard approach. Special circumstances include conditions that differentiate an individual student from a whole population of students and those 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)).

Policy

If a student wishes to request a professional judgment, the student should contact Student Financial Services at StudentFinancialServices@phoenix.edu or 888.346.8679. The University uses professional judgment on a case-by-case basis and will use fairness during the decision-making process. Its decision regarding professional judgment adjustments is final and cannot be appealed to the U.S. Department of Education. (For additional information, refer to the Student Parent Eligibility Policy. Refer to the HEROES Policy for information on individuals affected by war, military operations or national emergencies.)

The reason for the professional judgment is documented in the student’s file as it relates to the student’s special circumstances. The University does not accept adjustments made for a student by another school, but reviews the student’s circumstances and, if appropriate, documents the professional judgment decision made on the student’s behalf If the student is selected for verification, the University will complete verification before exercising professional judgment.

Special Circumstances

The purpose of professional judgment adjustments is to allow schools the ability to accommodate special circumstances; the U.S. Department of Education does not provide detailed information on when the University may make adjustments. Examples include the following:

- Elementary or secondary school tuition
- Medical or dental expenses not covered by insurance
- Nursing home expenses not covered by insurance
- Dependent care
- Child care costs
- A student who is a dislocated worker
- The loss of employment of an independent student
- Cases where a family member is a dislocated worker
- Cases where a change in the student’s housing status results in homelessness
- Recent unemployment of a family member whose income is included
- Other changes in the family’s income, assets or a student’s status
- Number of parents enrolled at least half-time in a degree, certificate or other program leading to a recognized educational credential at an institution with a program participation agreement

The University may use professional judgment to increase or decrease one or more of the data elements used to calculate the expected family contribution (EFC). The University may also use professional judgment to adjust the student’s cost of attendance (COA). Inconsistent or conflicting information shown on the Institutional Student Information Record (ISIR) will be resolved before making any adjustments. Use of professional judgment is neither limited to nor required in the situations mentioned above.
The University will not:

- Modify either the formula or the tables used in the EFC calculation, but may only change values of specific data elements used in the EFC calculation.
- Use professional judgment to waive general student eligibility requirements or to bypass the intent of the law or regulations. For instance, the University will not use professional judgment to change Federal Supplemental Education Opportunity Grant (FSEOG) selection criteria.
- Include post-enrollment activity expenses in the student's cost of attendance. For example, fees for a professional licensing exam that is paid for and taken after the student has ceased/completed enrollment at the University are not allowable costs.

Program Changes Policy

Overview

The Program Changes policy details the University's treatment and determination of federal financial aid eligibility for students who change programs during an open payment period at the University.

Program Changes

If a student wishes to change programs at the University, the student should contact his or her academic counselor for further information. Federal regulations require the University to re-evaluate the academic year, loan period and payment periods for a student who has changed programs while attending the University. A student who changes programs will be required to begin a new academic year (AY), loan period (LP) and payment periods. Academic years for students who change programs at the University will be established based on the credit hours remaining in the student's new program. Federal aid funds awarded will be based on the student's remaining eligibility.

When a student has changed his or her program, the University will perform a Return of Title IV (R2T4) calculation for the applicable payment period of the program the student is transferring out of and update the program's AY/LP/payment periods accordingly. (Please refer to the Return to Title IV Policy for additional information.)

Once the Return to Title IV (R2T4) calculation has been completed and all required federal aid funds returned as required, the University will award the student for the new program based on a new AY/LP/payment periods as follows:
FEDERAL PELL GRANT AWARD

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

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

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

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

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

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

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

**Federal Pell Grant example**: A student transfers from the AAB program to the BSBA program at the University.

**Pell Data from the Prior Program at the University**

<table>
<thead>
<tr>
<th>Scheduled Pell award</th>
<th>$4,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell award disbursed</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

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

**Pell Calculations by the University**

<table>
<thead>
<tr>
<th>Scheduled Pell award</th>
<th>$4,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Pell award already used in the prior program (Pell award disbursed ÷ scheduled Pell award)</td>
<td>$1,500 ÷ $4,000 = 37.5%</td>
</tr>
<tr>
<td>Percentage of remaining Pell eligibility (100% – % used)</td>
<td>100% – 37.5% = 62.5%</td>
</tr>
<tr>
<td>Student’s remaining Federal Pell Award (Scheduled award at University X percentage remaining eligibility)</td>
<td>$4,000 X 62.5% = $2,500</td>
</tr>
</tbody>
</table>

18 This Pell example does not account for a student who is eligible for 150% of his or her scheduled Pell award for an award year. The assumption is being made that the payment periods in the new program fall into the same award year as the previous program.
The student’s remaining Federal Pell Grant eligibility is $2,500. Since this amount is more than half of the scheduled Federal Pell Grant award, the award must be disbursed in two payment periods. The student may receive half of the scheduled Federal Pell Grant award in the first payment period as long as the first payment period is half an academic year, and the remainder of the amount in the second payment period. If the first payment period is not at least half an academic year, the Pell is disbursed based on the remaining credits in the academic year.

**Pell Disbursements in the New Program at the University**

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

**FEDERAL DIRECT LOAN AWARD**

If the student is eligible for the Federal Subsidized and/or Unsubsidized Direct Loan program, the new AY/LP will be a full AY/LP and will be limited to the student’s remaining annual loan eligibility if the new program is at least an academic year in length or the remaining coursework represents at least one academic year or more than an academic year in length. If the new program is less than an academic year in length or the remaining coursework represents less than an academic year in length, the student’s annual loan limit eligibility is the lesser of the remaining annual loan eligibility or the prorated loan eligibility based on credit hours to be completed in the new program.

**Federal Direct Loan example:** A student transfers from the AAB program to the BSBA program at the University. In the BSBA program, the student is a third-year independent undergraduate student with a maximum annual Subsidized Loan eligibility of $5,500 and Unsubsidized Loan eligibility of $7,000.

**Direct Loan Data from the Prior Program at the University**

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

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

**Direct Loan Calculations to Determine Remaining Eligibility for Overlapping AY**

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

These remaining loan fund amounts will be disbursed based on the payment periods in the loan period at the University. (Refer to the Disbursements Policy for additional information.)
Definitions
The following are two of the dates commonly referenced in relation to program changes at the University:

- **Program Begin Date**: The program begin date is the start date of the first course the student attends in that program. In the case of a student who changes programs, the program begin date is the start date of the first course the student attends after the program change effective date. Only a course scheduled under the new program is used to determine the program begin date.

- **Program Change Effective Date**: The program change effective date is a processing date. Specifically, it is the date the Office of Admissions and Evaluation processes the student’s enrollment agreement for the new program.

Program Version Changes
A student enrolled at the University who changes versions of a program is not a student who is changing programs for federal financial aid purposes. Therefore, the University will not re-evaluate payment periods for students changing versions of the same program at the University.
Re-entry Policy

Overview
The Re-entry Policy addresses how the University will treat students when they withdraw from the University and re-enter the same program within 180 days, or withdraw from the University and re-enter after 180 days or into a different program of study. The 180 day break is determined by counting the days between the student’s official last date of attendance (OLDA) and the course start date when the student returns. This federal financial aid Re-entry Policy is separate from the institution’s Academic Program Re-entry Policy.

Re-entry within 180 days
When a student withdraws from the University and re-enters within 180 days to the same program at the University, the student remains in the same payment period the student was in when originally withdrawn. The cost of attendance (COA) for a student who re-enters within 180 days will reflect the original educational costs associated with the payment period from which the student withdrew.

The student is immediately eligible to receive all federal financial aid funds returned when the student withdrew. The University will take the following actions, if applicable, for a student who re-enters the same program within 180 days:

• Re-disburse federal financial aid that was disbursed and returned under the Return of Title IV (R2T4) provisions.
• Disburse federal financial aid the student was otherwise eligible for that had not yet been disbursed at the time the student withdrew.
• Cancel any overpayments assessed to the student as a result of the prior withdrawal that were disbursed on re-entry.

The student becomes eligible for subsequent federal financial aid payments when the payment period for which he or she was paid is completed.

If the date of a student's return is outside the period for which the loan was originated, the University will extend the original loan period (LP) and originate a new loan. Additionally, if the scheduled date for a second disbursement is outside the period the loan was originated, the University will extend the LP and the date(s) for the second and any subsequent disbursement.

If a student returns to the University within 180 days and before federal financial aid funds are returned due to an R2T4 calculation, the University will not return the funds.

If a student withdrew, had a previous overpayment referred to Debt Resolution Services, and re-enters within 180 days, the University will send Debt Resolution Services a fax identifying the student overpayment. The fax will state the overpayment should be made void as the student has returned to the University.

Re-entry within 180 days and in a New Federal Award Year
If a student re-enters the University within 180 days and was originally enrolled in a payment period that began and was scheduled to end in one federal award year, but returns after the end of that federal award year, the University will disburse any remaining Pell funds using the original federal award year. The University will follow this process as long as the original federal award year is still open. If the original federal award year is closed and the student is due additional Pell funds from the closed federal award year, the University will request the Pell Grant funds through the Common Origination and Disbursement (COD) website.
If the student was originally awarded campus-based funds and the funds are no longer available from the original federal award year, the University may award funds from the current federal award year if funds are available. However, this does not increase the annual maximum campus-based funds award a student may receive.

If the student was awarded Direct Loan (DL) funds and the original federal award year is still open, the University will recover the DL funds from that federal award year. If the original federal award year is closed, the University will award the student remaining DL funds using current federal award year paperwork. However, the original LP dates along with original cost of attendance and expected family contribution will be used to award the remaining DL funds.

Re-entry after 180 days or Re-entry into a Different Program

When a student withdraws from the University and re-enters after 180 days have elapsed or re-enters into a different program of study at any time, the University will award the student based on a full academic year/loan period with new payment periods. The length of the program will be the number of credit hours and weeks of instructional time remaining in the program the student re-enters. If the remaining credit hours and weeks of instruction constitute one-half of an academic year (AY) or less, the remaining hours will constitute one payment period.

If the start of the new AY overlaps with a previous AY, meaning the start of the new program begins before the calendar end date of the previous program’s AY, prior funds disbursed will be taken into consideration when packaging the student for the new program. (Refer to the Transfer Policy for additional information.)

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 Dec. 20th through Jan. 4th. The student posts an ARA on Dec. 19th and 27th. The student withdraws. The student’s last ARA was on Dec. 27th, which was during the scheduled break. The student requires an R2T4 calculation; the student’s withdrawal date for the R2T4 calculation would be Dec. 19th (the most recent ARA prior to the scheduled break). In addition, the DOD is Jan. 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 and applying this percentage to the total amount of aid disbursed and that could have been disbursed for the payment period. The payment period is defined as the period of time it takes the student to complete at least one-half of the weeks and credits in the student’s academic year. As long as conditions for a late disbursement (described below) are met prior to the date the student became ineligible (the student’s last date of attendance), any undisbursed federal financial aid will be counted as aid that could have been disbursed.

CONDITIONS FOR A LATE DISBURSEMENT (INCLUDING POST-WITHDRAWAL DISBURSEMENTS)

• The Department of Education (ED) processed a Student Aid Report (SAR) or Institutional Student Information Record (ISIR) with an official expected family contribution (EFC) for the student (except in the case of a parent PLUS Loan)
• The University originated a Direct Loan (DL)
• The University made the award to the student for a Federal Perkins loan or Federal Supplemental Educational Opportunity Grant (FSEOG)
• The University originated the award to the student for the TEACH Grant Program
The University does not include as a post-withdrawal disbursement any funds the University was prohibited from disbursing on or before the date the student withdrew, which would apply to the following (additional information is available in the Disbursements Policy):

- Second or subsequent disbursements of DL funds unless the student has graduated or successfully completed the loan period.
- Second disbursements of DL for the period that the University is prohibited from making until the student successfully completes one-half of the weeks of instructional time and one-half the credit hours in the academic year.
- Disbursements of DL or Perkins loan funds for which the borrower has not signed a promissory note.
- Disbursements of Federal Pell Grant, Iraq and Afghanistan Service Grant and TEACH Grant funds to a student for whom the University did not receive a valid SAR or a valid ISIR by the deadline date established by the Secretary in the Federal Register.
- Federal Pell Grant, Iraq and Afghanistan Service Grant and TEACH Grant funds for a subsequent payment period when the student has not successfully completed the earlier payment period for which the student has already been paid.
- Disbursements of DL funds to a first-year, first-time borrower who withdraws before the 30th day of the student’s program of study.

INADVERTENT OVERPAYMENTS

An inadvertent overpayment occurs when the University disburses funds to a student no longer in attendance but prior to the date the University determines the student withdrew from the program. This would include any federal financial aid fund disbursements made after the student’s last date of attendance but prior to the University’s determination that the student was withdrawn. These inadvertent overpayments are included in the R2T4 calculation as aid that could have been disbursed.

Only students who meet late disbursement criteria are entitled to keep federal financial aid funds disbursed as an inadvertent overpayment. If an inadvertent overpayment cannot be made as a late disbursement, the University returns the entire amount of the federal financial aid funds disbursed. If the inadvertent overpayment can be made as a late disbursement, the University returns only the unearned portion of the inadvertent overpayment within 45 days of the University’s date of determination that the student withdrew. (Refer to the Disbursements Policy for further information.) Unearned inadvertent overpayments are returned according to the requirements for the return of unearned funds.
VERIFICATION AND THE RETURN CALCULATION

If a student provides required verification documents after withdrawing from the University, but within 30 days of the date of the notification informing the student of the requirements, and in time for the University to meet the 30-day return deadline, the University performs the R2T4 calculation based on all federal financial aid the student had established eligibility for prior to the withdrawal.

For the Federal Pell Grant Program, if the student provides the verification documents after the 30-day deadline but before the earlier of 120 days after the student’s last date of attendance or the deadline established by ED each award year, the University reviews and addresses eligibility as required.

If a student does not provide all verification documents in time for the University to complete verification and meet the R2T4 deadlines, the University includes in the R2T4 calculation only the federal financial aid that was not subject to verification (Unsubsidized and PLUS Loan funds) and for which the conditions of a late disbursement were met prior to the withdrawal. (Refer to the Verification Policy for additional information.)

INSTITUTIONALLY SCHEDULED BREAKS

Institutionally scheduled breaks of five or more consecutive days are excluded from the R2T4 calculation. This includes all holiday, inclement weather, and administrative breaks of five or more consecutive days.

PERCENTAGE OF FEDERAL FINANCIAL AID EARNED

The calculation of Percentage of Federal Financial Aid Earned includes all financial aid disbursed or that could have been disbursed to a student. This percentage is equal to the percentage of the payment period completed by the student as of the student’s last date of attendance in the payment period. This percentage is determined using the University’s rate of progression calculation.

If the student withdraws after successfully completing the payment period, 100% of the federal financial aid funds are earned and no calculation is required. If the withdraw date occurs after the student completes more than 60% of the payment period, the student earns 100% of the federal financial aid funds.

RATE OF PROGRESSION CALCULATION

The percentage of the period completed is calculated as follows:

\[
\text{Percentage of the period completed} = \frac{\text{Total number of calendar days completed in the payment period}}{\text{Total number of calendar days scheduled to complete in the payment period}}
\]

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
  – Inclement weather
  – Administrative
• 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 (LOA) calendar days
• Unapproved breaks of less than 180 days (Refer to the Re-entry Policy for additional information.)

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:

• **Associate program (9-week courses):** 63 days if one or two courses are needed, 126 days if three or four courses are needed
• **Associate program (5-week courses online):** 35 days if one course is needed, 70 days if two courses are needed, 105 days if three courses are needed, etc.
• **Associate program (5-week courses ground):** 29 days if one course is needed, 58 days if two courses are needed, 87 days if three courses are needed, etc.
• **Bachelor’s program online:** 35 days if one course is needed, 70 days if two courses are needed, 105 days if three courses are needed, etc.
• **Bachelor’s program ground:** 29 days if one course is needed, 58 days if two courses are needed, 87 days if three courses are needed, etc.
• **Master’s/Doctoral program online:** 42 days if one course is needed, 84 days if two courses are needed, 126 days if three courses are needed, etc.
• **Master’s/Doctoral program ground:** 36 days if one course is needed, 72 days if two courses are needed, etc.

Please note: Additional calendar days are NOT added for the course(s) in which the student’s official last date of attendance falls within. This includes any course(s) the student was enrolled in, but did not complete at the time of withdrawal.

Calendar days are removed from the calendar days in the payment period if any of the following occurred or is scheduled to occur from the payment period start date to the payment period end date:

• Institutionally scheduled holiday breaks of five (5) consecutive calendar days or more
• Student scheduled selected breaks of five (5) consecutive calendar days or more between courses
• All approved leave of absence (LOA) calendar days
• Periods of non-enrollment of five (5) consecutive calendar days or more due to administrative and inclement weather closures
• Unapproved breaks of less than 180 days (Refer to the Re-entry Policy for additional information.)
Rate of Progression Examples
The following examples illustrate the rate of progression calculation outlined above. The figures provided are examples only; actual amounts may vary for each student.

The following example considers the bachelor’s program online: the last date of attendance is 07/15/20XX, and the payment period is 06/07/20XX to 10/24/20XX.

Course Schedule:

<table>
<thead>
<tr>
<th>Course ID</th>
<th>Credits</th>
<th># of Days in Course</th>
<th>Start Date</th>
<th>End Date</th>
<th>Instructor</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course#1</td>
<td>3.0</td>
<td>35</td>
<td>06/07/20XX</td>
<td>07/11/20XX</td>
<td>SMITH</td>
<td>W</td>
</tr>
<tr>
<td>Course#2</td>
<td>3.0</td>
<td>35</td>
<td>07/12/20XX</td>
<td>08/15/20XX</td>
<td>JONES</td>
<td></td>
</tr>
<tr>
<td>Course#3</td>
<td>3.0</td>
<td>35</td>
<td>08/16/20XX</td>
<td>09/19/20XX</td>
<td>JOHNSON</td>
<td></td>
</tr>
<tr>
<td>Course#4</td>
<td>3.0</td>
<td>35</td>
<td>09/20/20XX</td>
<td>10/24/20XX</td>
<td>BROWN</td>
<td></td>
</tr>
</tbody>
</table>

The total number of days the student is scheduled to complete (prior to the withdrawal) is 140. However, because the student received a “W” in course #1, 35 calendar days will be added to the payment period for this unsuccessful course completion which occurred in a course prior to the course the student’s last date of attendance occurs within. Therefore, the new total number of days in the payment period is 175.

Rate of Progression Calculation:

\[
\frac{39}{175} \times 100\% = 22.28\% 
\]

The percentage of the payment period completed = 22.28%.

<table>
<thead>
<tr>
<th>Days Completed</th>
<th>Total Days</th>
<th>Percentage of Payment Period Completed</th>
<th>Federal Financial Aid Disbursed for the Payment Period</th>
<th>Disbursed Financial Aid Earned*</th>
</tr>
</thead>
<tbody>
<tr>
<td>39</td>
<td>175</td>
<td>22.28%</td>
<td>$12,500</td>
<td>$2,785</td>
</tr>
</tbody>
</table>

*Estimate for illustrative purposes only.

TITLE IV CREDIT BALANCE AND THE RETURN CALCULATION
A Title IV credit balance created during the period is not released to the student nor returned to federal financial aid programs prior to performing the R2T4 calculation. The University holds these funds even if, under the 14-day credit balance payment requirements, funds are otherwise required to be released.

In the R2T4 calculation, the University includes any federal financial aid credit balance as disbursed aid. Although not included in the R2T4 calculation, any federal financial aid credit balance from a prior payment period in the academic year that remains on a student’s account when the student withdraws is included as federal financial aid funds for purposes of determining the amount of any final federal financial aid credit balance when a student withdraws. Upon application of any applicable refund policies, a federal financial aid credit balance is allocated first to repay grant overpayments owed by the student as result of the current withdrawal.
Within 14 days of the date that the University performs the R2T4 calculation, the University pays any remaining federal financial aid credit balance in one or more of the following ways:

- Pay authorized charges at the University.
- To the student (or parent for a PLUS Loan).

The University applies its own refund policy before allocating a federal financial aid credit balance. However, the University does not actually complete the refund process before completing the steps for allocating the federal financial aid credit balance.

If the University is unable to locate the student (or parent) when attempting to pay a credit balance, it returns the funds to federal financial aid programs. (Refer to the Federal Financial Aid Credit Balance Policy for further information.)

**Return of Unearned Aid**

In the R2T4 calculation, the total **Amount Disbursed** plus **Amount that Could Have Been Disbursed** to the student or on the student’s behalf, minus the **Amount of Federal Financial Aid Earned by the Student** determines the amount of federal financial aid funds unearned and required to be returned to the funding source.

When a return of federal financial aid is required, the University and the student may both need to return funds. The University returns the lesser of the following amount to the appropriate federal financial aid program(s):

- The total amount of unearned aid; or
- The amount equal to the total University charges incurred by the student for the payment period multiplied by the percentage of unearned aid.

University (institutional) charges incurred by the student include tuition, fees, books and directed study (including state sales tax) initially assessed the student for the entire payment period. Initial charges are only adjusted for changes the University makes prior to the student’s withdrawal. The amounts of institutional charges included in the R2T4 calculation are those charged or anticipated to be charged to the student’s account. Although institutional charges may not have actually been charged due to the student’s withdrawal, the University uses the actual charges to date, to include full tuition, fees, books and directed study (including sales tax) for each course in the payment period, and estimate remaining charges based on the students’ primary campus 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 charges or aid earned in the calculation.
The University returns federal financial aid funds to programs in the following order, up to the net amount disbursed from each:

1. Unsubsidized FFEL/Direct Stafford Loan
2. Subsidized FFEL/Direct Stafford Loan
3. Federal Perkins loans
4. Federal Direct PLUS (Graduate Student)
5. Federal Direct PLUS (Parent of Dependent Student)
6. Federal Pell Grants
7. FSEOG
8. TEACH Grants
9. Iraq & Afghanistan Service Grant (IASG)

After the University allocates its portion of unearned funds, the student must return federal financial aid owed in the same order specified above for the University. The amount of federal financial aid the student is responsible for returning is calculated by subtracting the amount returned by the University from the total amount of unearned federal financial aid funds to be returned.

The student (or parent in the case of funds due to a parent PLUS Loan) must return or repay, as appropriate, the calculated amount to any federal financial aid loan program in accordance with the terms of the loan; and any federal financial aid grant program as an overpayment of the grant. The amount of a grant overpayment due from a student is limited to the amount by which the original grant overpayment exceeds one-half of the total federal financial aid grant funds received by the student. (Additional information is available in the Overawards and Overpayments Policy.)

The University may round final repayment amounts, for which the University and student are responsible, to the nearest dollar.

**Timelines for Return of Funds**

The University completes a student’s R2T4 calculation within 30 days of the University’s date of determination. The University returns the amount of federal financial aid funds for which it is responsible as soon as possible but no later than 45 days after the date the University determines the student has withdrawn. If a student is eligible for a post-withdrawal disbursement, refer to the Disbursements Policy for information on specific timelines.

**Deceased Student**

If the University receives reliable information indicating an individual borrower or student for whom a parent received a PLUS Loan dies, the University suspends further awarding and disbursements. An original or certified copy of the death certificate or accurate and complete photocopy of the original or certified copy of the death certificate is requested and forwarded to the Secretary of Education (Secretary). Under exceptional circumstances and on a case-by-case basis, the Secretary may approve a discharge based upon other reliable documentation supporting the discharge request.

**DETERMINATION OF WITHDRAWAL OF A DECEASED STUDENT**

The withdrawal date for a deceased student is the last date of academic attendance or attendance at an academically related activity determined from University attendance records. The date of determination is the date the University becomes aware of the student’s death.
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 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 federal financial aid FA SAP policy does not supersede the institution’s academic SAP policy.

Policy

The University will calculate a student’s 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 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 program GPA of 3.0 at the end of each completed payment period.

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

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

Qualitative Exclusions
The following are excluded from the qualitative computation:

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

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

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

If a student cannot complete the program of study within the maximum time frame (as determined at the end of the payment period) the student will be placed on financial aid disqualification (FD) status.
Pace of Completion

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

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

At the end of each payment period, the student’s pace of completion is evaluated. Students must earn at least 67% of the credit hours attempted toward completion of the primary program. 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.

Courses from which the student posts an academic-related activity and subsequently withdraws are counted as attempted credit hours when calculating the quantitative measurement or program pace.

Included in Pace of Completion

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

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

Evaluation

The University evaluates 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 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.

Financial Aid Probation

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

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

Student Financial Aid Appeals

Students placed on FD status due to a violation of the qualitative and/or quantitative standards during the financial aid warning period may appeal the disqualification to regain eligibility for federal financial aid. Students may do so by submitting an FA SAP Professional Judgment (PJ) Form to Student Financial Services. The FA SAP PJ form is located on the student website. If there are significant extenuating circumstances, federal financial aid reinstatement may be possible during a financial aid probation period.

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

The University allows a student to have a maximum of two approved appeals during their time at the University. These appeals cannot be consecutive and are only considered if significant extenuating circumstances exist. 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 PJ 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 time frame allowed and meet the GPA requirements. If students have 12 or less credits remaining, they must demonstrate the ability to complete the remaining credits successfully.

Regaining Eligibility after Payment Period of Ineligibility

A student who is not making FA SAP regains eligibility only when the student is in compliance with 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 the ineligible payment period using nonfederal financial aid funds. 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.

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.
Transfer Credits: Qualitative

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

Transfer Credits: Quantitative

Credits taken at other institutions and applied toward the student's primary program/version at the University are included in both attempted and completed hours when measuring the student's pace toward of completion.

Program Changes

Students who change primary programs at the University are re-evaluated to determine which credits apply to the new primary program. The student's FA SAP status will be evaluated at the end of each completed payment period in the new academic year. If the student changes back to a program he or she was previously in, the student's FA SAP status will reflect the last status of the original program. Refer to the Program Changes Policy for further information.

The University will calculate the qualitative and quantitative FA SAP measures 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-enters

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 or her withdrawal.

If the student re-enters, at any point, into a different primary program, 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 qualitative (GPA) component. However, credits from all attempts are included when assessing if the student meets the quantitative (pace and maximum time frame) component.

Note: Repeat courses taken in a primary program are counted in the FA SAP status for that primary program.
Student/Parent Eligibility Policy

Overview
The Student/Parent Eligibility Policy addresses student and parent eligibility requirements that must be met prior to awarding federal financial aid.

Policy
The University ensures all students meet all eligibility requirements prior to awarding federal financial aid.

Admission
Prior to a student receiving federal financial aid, the University confirms the student is enrolled, or accepted for enrollment, as a regular student at the University.

High School Diploma or Equivalent
Students must be qualified to study at the postsecondary level. Refer to the University's catalog for required documents supporting high school completion or its equivalent. For students attending the University, one of the following criteria must be met:

- High school diploma
  - A copy of the student’s high school diploma
  - A copy of the student’s final high school transcript that shows the date a high school diploma was awarded; or
- Recognized equivalent of a high school diploma
  - General Education Development (GED) certificate
  - California High School Proficiency Examination (CHSPE)
  - HiSET Completion Certificate
  - Documentation provided by the State or appropriate Department of Education in the student’s state or jurisdiction indicating that the student has earned a secondary completion credential that has the same rights, privileges and rigor of a normal high school diploma
  - A copy of the “secondary school leaving certificate” or similar document, obtained from the appropriate government agency, for students who completed secondary school in a foreign country
  - An academic transcript indicating the student successfully completed at least a two-year program that is acceptable for full credit toward a bachelor’s degree; or
  - Homeschool
    - If the state requires by law that students obtain a secondary school completion credential for homeschool, a copy of that credential is needed
    - If the state does not required the above credential, a transcript or the equivalent signed by the student’s parent or guardian that lists the secondary school courses the student completed and documents the successful completion of a secondary school education in a homeschool setting
    - A DD Form 214 Certificate of Release or Discharge from Active Duty, as long as it indicates that the individual is a high school graduate or equivalent

Note: If selected for verification tracking groups V4 or V5 (see Verification Policy for further information), in cases where it is impossible for a refugee, an asylee or a victim of human trafficking to obtain documentation of his or her completion of a secondary school education in a foreign country, the University may accept self-certification. It must consist of the following:
• Proof of their attempt to obtain documentation of their completion of a secondary school education in a foreign country, i.e., a copy of an e-mail or letter, including proof of mailing.
• A signed and dated statement that indicates that the applicant completed his or her secondary school education in a foreign country, the name and address of the foreign high school where the applicant completed the secondary school education and the date when the foreign high school diploma was awarded.
• A copy of the entry status documentation that identifies the applicant’s current or prior status as a refugee, an asylee or as a victim of human trafficking and who entered the United States after the age of 15.

**Grant Overpayments**

A student is ineligible for federal financial aid if he/she owes an overpayment on a federal student aid grant. If the student owes a grant overpayment, the student may regain eligibility for federal student aid by repaying the grant overpayment or making satisfactory arrangements to repay the grant overpayment.

**Loan Limits**

A student is ineligible for federal financial aid if annual or aggregate loan limits made under any federal financial aid HEA loan program have been exceeded or has property subject to a judgment lien for a debt owed to the United States. If annual or aggregate loan limits have been exceeded, the student may regain eligibility by repaying the extra amount borrowed or making satisfactory repayment arrangements with the loan holder.

**Drug Convictions**

Students become ineligible for Title IV federal financial aid if convicted of possession or sale of drugs for any offense that occurred during any academic year/loan period for which the student was receiving federal financial aid funds. Any conviction that was reversed, set aside or removed from the student’s record does not count; nor does a conviction received when the student was a juvenile, unless the student was tried as an adult. If the student was convicted of both selling and possessing illegal drugs and the periods of ineligibility are different, the student will be ineligible for the longer period.

The University will make available to all students, through consumer information, details regarding the penalties for these types of drug violations.

If University personnel become aware of a student being convicted of any offense involving the possession or sale of illegal drugs, they will report it to Student Financial Services — Operations (SFS-O) to ensure future federal financial aid disbursements are cancelled. SFS-O will notify the student of lost eligibility due to a drug violation and provide information regarding the specific penalties, along with information on how to regain eligibility for federal financial aid.

**Incarcerated Students**

University of Phoenix must ensure that no more than 25% of its regular students are incarcerated. This percentage will be monitored for the latest completed award year.

An incarcerated student is someone serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm or other similar correctional institution. A student in a less formal arrangement, such as a halfway house, home detention or sentenced to serve only weekends, is not considered to be incarcerated.
TITLE IV ELIGIBILITY FOR INCARCERATED STUDENTS

All incarcerated students are:

- Not eligible for Title IV federal financial aid loans
- Eligible for FSEOG

Students incarcerated in federal or state penal institutions are not eligible for Pell Grants.

Students incarcerated by jurisdictions defined as a state in the law, such as the District of Columbia, are considered to be in a state penal institution and are not eligible for Pell Grants.

Students incarcerated in local penal institutions (local or county jails, penitentiaries, correctional facilities and juvenile justice facilities) are eligible for Pell Grants.

Students who are subject to an involuntary civil commitment following incarceration for a sexual offense are not eligible to receive Pell Grants.

COST OF ATTENDANCE FOR INCARCERATED STUDENTS

Cost of attendance includes an allowance for tuition, course materials fees, books and supplies, if required in the program of study. No other expenses are included. Allowable costs are assessed at the rate designated in the University's Student Financial Aid budgets.

REGAINING TITLE IV ELIGIBILITY FOR INCARCERATED STUDENTS

The University may accept a written self-certification indicating the student is no longer incarcerated. The student becomes eligible for federal financial aid funds as of the date his or her incarceration has ended.

Citizenship

All students must be a U.S. citizen or national or U.S. permanent resident or other eligible noncitizen to receive federal financial aid.

A citizen of the Federated States of Micronesia, Republic of the Marshall Islands, or the Republic of Palau is eligible to receive federal financial aid under the Federal Pell Grant but is not eligible for Direct Loans. Citizens of Palau are also eligible for FSEOG.

If a student needs to provide documentation to confirm his or her citizenship status and the student is unable to present this documentation in person, the University will allow the student to submit a hard copy or electronic image of the original document. Along with the citizenship documentation, the student must provide an affidavit. The affidavit requires two forms of identification and signature from the student.

Secondary Confirmation

If a student indicates an eligible noncitizen on the FAFSA and provides an A-Number, identifying information will be automatically sent to the Department of Homeland Security (DHS) for primary and, if necessary, secondary confirmation. If the University receives a SAR/ISIR with a secondary confirmation match flag of “P,” the DHS will continue to check its records in a process called automated secondary confirmation. The University will wait at least 10, but no more than 15, business days for the result of automated secondary confirmation. If the result is not received by that time, the University will begin the third-step verification process.

The University has 10 business days after receipt of the documents for immigration status to undergo the third-step verification process. The University will notify the student of the final decision based on the third-step verification results.

Default

Any student applying for federal financial aid must not be in default on a loan made under any federal financial aid program or HEA loan program.
Overpayments
A student must not currently owe an overpayment of federal grant funds or Federal Perkins loan, to be eligible for federal financial aid.

Selective Service
The University requires men who are age 18 through 25 to register with the Selective Service System. Students who are exempt or waived from this requirement are asked to provide the University with supporting documentation for review. The review process is documented along with the supporting documentation provided. If, after the review, the student is not clearly exempt or waived from the requirement to register, the University will ask the student to provide a Status Information Letter from the Selective Service.

Unusual Enrollment History (UEH)
The University resolves an Institutional Student Information Record (ISIR) that reports a UEH flag prior to awarding a student Title IV funds. The UEH flags are:

- “N” No resolution is required by the University; the student’s enrollment pattern is not unusual.
- “2” The University reviews the student’s enrollment and financial aid records to determine if, during the four award year review period (Award Years 2015/2016, 2016/2017, 2017/2018 and 2018/2019), the student received a Pell Grant or Direct Loan at the University.
- “3” The University reviews the student’s academic records to determine if the student received academic credit at the University during the three award year period (award years 2015/2016, 2016/2017, 2017/2018 and 2018/2019). In addition, the University reviews the National Student Loan Data System (NSLDS) to identify all schools where the student received Pell Grant or Direct Loan funding over the past four award years.

The University will determine, for each of the previously attended schools, whether academic credit was earned during the award year the student received Pell Grant and/or Direct Loan funds. This determination is based upon academic transcripts already obtained by the University or by asking the student to provide academic transcripts or grade reports.

Students who do not show earned credit for the Pell Grant awards and/or Direct Loans received in the past four years, and who may have special circumstances, may submit a request through the Professional Judgment (PJ) Team for approval.

Students who do not meet any of the above criteria are immediately not eligible for federal aid.

APPROVAL OF CONTINUED ELIGIBILITY FOR UEH
If the student’s continued eligibility for federal financial aid funds is approved and in order for the student to remain eligible for federal financial aid funds, the student must successfully complete one payment period at the University.

DENIAL OF CONTINUED ELIGIBILITY FOR UEH
If the student did not earn academic credit at one or more of the relevant schools and does not provide acceptable documentation, the University will deny the student any additional federal financial aid funds.

REGAINING ELIGIBILITY FOR UEH
The student is required to successfully complete one payment period, earning at least 12 credits, at the University to regain federal financial aid eligibility. During this time, the student is required to use an alternate method of payment for tuition and fees. Upon regaining eligibility, loans may be awarded retroactively back to the beginning of the academic year, but Pell grants are only awarded going forward/starting with the next payment period.
Parental Nonsupport

Although students whose parents refuse support are not eligible for a dependency override, the University has the authority to offer a dependent student a Direct Unsubsidized Loan without requiring the parent(s) to file a FAFSA provided supporting documentation is obtained. Supporting documentation consists of a completed parental nonsupport confirmation form or a signed and dated verification statement from the parent(s) specifying the following:

- The parent(s) do not provide any financial support and the date the financial support ended;
- The parent(s) will not provide any financial support in the future; and
- The parent(s) refuse to complete the parental section of the FAFSA

The University may accept documentation from a third party (i.e., teacher, counselor, clergy, court, etc.) describing the student's relationship with the parent(s) if the parent(s) will not provide the required verification statement.

Students who are offered the Direct Unsubsidized Loan without parental data on the FAFSA are only eligible to receive the loan limit based on dependent undergraduate student annual maximums. For example, a first-year undergraduate student cannot receive more than $5,500 ($3,500 base plus $2,000). The parent(s) cannot later apply for a PLUS Loan, unless the parents are separated or divorced, in which case, the noncustodial parent can apply for a PLUS Loan. If the noncustodial parent is subsequently denied for the PLUS Loan, the student's Direct Unsubsidized Loan eligibility is not increased. The student will not be eligible for any other Title IV financial aid programs.

Dependency Overrides

A student who does not meet the definition of independent may be designated as independent if the University makes a documented determination of independence due to special circumstances. The U.S. Department of Education interprets a special circumstance as one which makes it inappropriate to expect a parental contribution. Examples of special circumstances include inability to locate parents, an abusive family environment or abandonment by parents. Generally the documentation of special circumstances will come from a third party that knows the student's situation (such as a teacher or member of the clergy), but in cases where this is not available, the University will accept a signed statement from the student detailing the special circumstance.

Professional judgment is not used to change the status of a student from independent to dependent. However, the University may use professional judgment to account for parental support where special circumstances warrant.

Dependency overrides do not carry over from one year to the next. If the student is not independent for some other reason noted on the FAFSA, the University will reaffirm each year that the special circumstance persists and an override is still justified.

PLUS Exceptional Factor

Dependent students whose parents are unable to borrow PLUS Loans due to adverse credit or other exceptional circumstances may receive additional Direct Unsubsidized Loans for the same amount as independent undergraduate students. The PLUS exceptional factor is not a dependency override as parent information is provided on the FAFSA. Examples include:

- The parent is incarcerated.
- The parent's whereabouts are unknown.
- The parent has filed for bankruptcy and has provided a letter from the bankruptcy court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt.
- The parent's income is limited to public assistance or disability benefits and the student has documented that the parent would not be able to repay the PLUS Loan.
• The parent of a dependent student is not a U.S. citizen or permanent resident, or is unable to provide evidence from the U.S. Citizenship and Immigration Service (USCIS) that he or she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident.

Supporting documentation may include, but is not limited to, supporting documentation that corroborates the exceptional circumstances. The University will re-examine and document that exceptional circumstances continue to apply before certifying/originating additional unsubsidized loan amounts for the dependent in a subsequent award year.

Eligibility for Direct and PLUS Loans

A student is eligible to be awarded a Direct Subsidized Loan, a Direct Unsubsidized Loan, or a combination of these loans if the student meets the following requirements:

• The student is enrolled, or accepted for enrollment, on at least a half-time basis in a school that participates in the Direct Loan Program.
• The student meets the requirements for an eligible student.
• In the case of an undergraduate student who seeks a Direct Subsidized Loan or a Direct Unsubsidized Loan at a school that participates in the Federal Pell Grant Program, the student has received a determination of Federal Pell Grant eligibility for the loan period the loan is sought.

The annual loan limit for graduate and professional students is $20,500. This amount is limited to Direct Unsubsidized Loans only.

In the case of a borrower whose previous loan was cancelled due to total and permanent disability, or discharged after a final determination of total and permanent disability, the borrower:

• Must obtain certification from a physician that the borrower is able to engage in substantial gainful activity;
• Must sign a statement acknowledging the Direct Loan the borrower receives cannot be discharged in the future on the basis of any impairment present when the new loan is made, unless that impairment substantially deteriorates; and
• If the borrower receives a new Direct Loan, other than a Direct Consolidation Loan, within three years of the date that any previous Title IV loan was discharged due to a total and permanent disability, the student must resume payment on the old loan before receipt of the new loan.

In the case of a borrower whose prior loan under Title IV federal financial aid was conditionally discharged after an initial determination that the borrower was totally and permanently disabled based on a discharge request received prior to July 1, 2010:

• The suspension of collection activity on the prior loan has been lifted;
• The borrower complies with all requirements;
• The borrower signs a statement acknowledging the loan that has been conditionally discharged prior to a final determination of total and permanent disability cannot be discharged in the future on the basis of any impairment present when the borrower applied for a total and permanent disability discharge or when the new loan is made, unless that impairment substantially deteriorates; and
• The borrower signs a statement acknowledging that the suspension of collection activity on the prior loan will be lifted.
A graduate/professional student or parent is eligible to receive a Direct PLUS Loan if the following requirements are met:

- Student completes a current award year Free Application for Federal Student Aid (FAFSA).
- The parent borrower is the student’s biological or adoptive mother or father or the student’s stepparent if their income and assets are taken into account when calculating the student’s EFC.
- The parent borrower is borrowing to pay for educational costs of a dependent undergraduate student who meets the requirements for an eligible student.
- The parent borrower provides a Social Security number for himself or herself and the student.
- Student or parent borrower meets the requirements pertaining to citizenship and residency.
- Student or parent borrower meets the requirements concerning defaults and overpayments.
- Student or parent borrower is not incarcerated.
- The federal government does not have a judgment lien on the parent’s property.
- Complies with the requirements for submission of a Statement of Educational Purpose for the student, except for the completion of a Statement of Selective Service Registration Status.
- Student or parent borrower does not have an adverse credit history.
- Student or parent borrower has an adverse credit history but has obtained an endorser who does not have an adverse credit history; or has an adverse credit history but documents to the satisfaction of the Secretary that extenuating circumstances exist.

**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. §122(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 EFC. Students should contact their Finance Advisor for further information.

**Subsequent ISIRs Policy**

**Overview**

The Subsequent ISIRs Policy addresses the University’s role in reviewing any Institutional Student Information Record (ISIR) the University receives after awarding a student federal financial aid funds.

**Policy**

The University is required to resolve any discrepancies in federal financial aid related information. Therefore, the University reviews all subsequent Institutional Student Information Record (ISIR) transactions received for a student within the federal processing aid year (July 1 to July 30) to identify changes requiring supporting documentation from students. These ISIRs will be reviewed as long as the student is enrolled at the University.

**Subsequent ISIRs**

A subsequent ISIR is an ISIR received when a student or other institution changes information after the University has awarded the student federal financial aid funds. The University is required to review any data element change made by the student or other institution which may affect eligibility for federal financial aid or the amount and type of federal financial aid awarded. The University will not make further disbursements of federal financial aid funds until the changes made to a subsequent ISIR are confirmed and/or corrected.
If a subsequent ISIR is received after verification is completed, the University will collect
documentation to support the change or correct the ISIR back to the verified information. The
University does not accept changes based on marital status updates.

The University will not disburse federal financial aid until all conflicting information has been
resolved, even if the conflict concerns a previous award year. The findings are documented in the
student’s file.

If a subsequent ISIR is received with changes to C Flags and comment codes or the EFC, the University
will review and collect the required documents. If a subsequent ISIR is received because the National
Student Loan Data System (NSLDS) has provided new or updated information to the University, the
NSLDS history is reviewed to determine if changes are needed to existing awards. This information
may include indications a student has gone into default or owes an overpayment. It may also indicate
a student has resolved a default and is now eligible for federal financial aid funds.

Once the subsequent ISIR is reviewed and eligibility to receive federal financial aid is determined, if
necessary, the student will be sent a revised award letter reflecting any changes.

If, after reviewing the subsequent ISIR, it is determined the student is ineligible for federal financial
aid, the student is notified via a letter of ineligibility.
Transfer Policy

Overview
The Transfer policy documents the University’s treatment and determination of federal financial aid eligibility for students who transfer to the University from another school or advance programs (aka finish one program and begin another program) at the University.

Policy

External Transfers
Students who transfer to the University with or without accepted credits and who have overlapping academic years (AY’s) with a prior school are referred to as external transfers. An overlapping AY exists if the student begins a program at the University prior to the expiration of the prior school’s AY. If the prior school’s AY length is less than 30 weeks, the University contacts the prior school to confirm the dates are correct or requests the school correct the dates in common origination and disbursement (COD).

Advancing Programs
Students who graduate from one program at the University and begin another program at the University are students who are advancing programs.

Awarding Federal Aid
In both scenarios listed above, the University will award all federal financial aid (Federal Pell Grant, FSEOG, and Direct Loans) based on a full academic year in the new program at the University (Refer to the Federal Pell Grant/IASG Policy, Direct Loan Policy and Campus-Based Policy for further information on awarding and the Academic Year Definition Policy for further information on defined academic years)

FEDERAL PELL GRANT AWARD
Students who transfer to the University after receiving a Federal Pell Grant at a previous school during the same award year may receive a Federal Pell Grant only if:
1. The student submits a valid SAR to the University; or
2. The University obtains a valid ISIR.

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

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

\[
\frac{\text{Pell disbursed at prior school}}{\text{Scheduled award at prior school}} = \% \text{ of scheduled award used}
\]

* If a student wishes to advance programs at the University, the student should contact Enrollment Services at 800.366.9699.
The University then subtracts the percentage of scheduled award used from 100 to calculate the maximum percentage of the scheduled award the student may receive at the University. The University determines the Federal Pell Grant award the student is eligible for by using the following formula:

\[
\text{Maximum % of scheduled award remaining} \times \frac{\text{Scheduled award at University}}{\text{Maximum Pell award}}
\]

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

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

**Pell example:** A student received a portion of a Federal Pell Grant at a community college, then transferred to the University during the same federal award year. The community college performed a Return to Title IV (R2T4) calculation and returned a portion of the student’s Federal Pell Grant award.

<table>
<thead>
<tr>
<th>Pell Data from the Community College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheduled Pell award</td>
</tr>
<tr>
<td>Pell award disbursed</td>
</tr>
<tr>
<td>Amount of Pell funds returned due to R2T4 calculation</td>
</tr>
<tr>
<td>Net amount of Pell funds disbursed to student</td>
</tr>
</tbody>
</table>

The University’s cost of attendance is higher than the community college, which increases the student’s scheduled Federal Pell Grant to $4,000 for the federal award year. The University must now determine the student’s remaining Federal Pell Grant eligibility for the federal award year to determine the amount it may actually award to the student.

<table>
<thead>
<tr>
<th>Pell Calculations to Determine Remaining Pell Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheduled Pell Award at the University</td>
</tr>
<tr>
<td>Percentage of Pell award already used</td>
</tr>
<tr>
<td>Percentage of remaining Pell eligibility</td>
</tr>
<tr>
<td>Student’s remaining Federal Pell Grant Award</td>
</tr>
</tbody>
</table>

The student’s remaining Federal Pell Grant eligibility is $2,400. Since this amount is more than half of the scheduled Federal Pell Grant award, the award must be disbursed in two payment periods. As long as the student’s first PP in the new program is at least half of an AY (in both credits and weeks), the student may receive half of the scheduled award in the first PP. If the second PP in the new program falls in the same federal award year, the student will receive the remainder of the Federal Pell Grant amount in the second PP.

<table>
<thead>
<tr>
<th>Pell Disbursements at the University</th>
</tr>
</thead>
<tbody>
<tr>
<td>First payment period</td>
</tr>
<tr>
<td>Second payment period</td>
</tr>
</tbody>
</table>
FEDERAL DIRECT LOAN AWARD

If the student is eligible for the Federal Subsidized and/or Unsubsidized Direct Loan program, the new AY/LP will be a full AY/LP. The loan at the University may not exceed the remaining balance of the student’s annual loan limits after the disbursements at the previous school are considered. If the balance of the program is less than an AY, those Direct Loans originated for a single PP are disbursed in two disbursements. (Refer to the Disbursements Policy for additional information.)

Direct Loan example: A student received a portion of a Direct Loan at a community college, then transferred to the University during the same AY, creating an overlapping AY at the University. When the student transferred, the community college performed a Return to Title IV (R2T4) calculation and returned a portion of the student’s Direct Loan funds. The student is enrolled at the University as a first-year independent undergraduate student with maximum annual Subsidized Loan eligibility of $3,500 and Unsubsidized Loan eligibility of $6,000.

<table>
<thead>
<tr>
<th>Direct Loan Data from the Community College</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized Loan originally disbursed</td>
<td>$1,750</td>
</tr>
<tr>
<td>Subsidized Loan funds returned due to R2T4 calculation</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Net Subsidized Loan funds disbursed</strong></td>
<td>$1,750</td>
</tr>
<tr>
<td>Unsubsidized Loan originally disbursed</td>
<td>$3,000</td>
</tr>
<tr>
<td>Unsubsidized Loan funds returned due to R2T4 calculation</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Net Unsubsidized Loan funds disbursed</strong></td>
<td>$2,000</td>
</tr>
</tbody>
</table>

The University must now determine the student’s remaining Subsidized and Unsubsidized Loan eligibility for the overlapping AY.

<table>
<thead>
<tr>
<th>Direct Loan Calculations to Determine Remaining Eligibility for Overlapping AY</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Remaining Subsidized Loan Eligibility (Annual Subsidized Loan Limit – Net Subsidized Loan funds disbursed)</td>
<td>$3,500 – $1,750 = $1,750</td>
</tr>
<tr>
<td>Remaining Unsubsidized Loan Eligibility (Annual Unsubsidized Loan limit – Net Unsubsidized Loan funds disbursed)</td>
<td>$6,000 – $2,000 = $4,000</td>
</tr>
</tbody>
</table>

These remaining loan fund amounts will be disbursed based on the PPs in the LP at the University. (Refer to the Disbursements Policy for additional information.)

FEDERAL SUPPLEMENTAL OPPORTUNITY GRANT AWARDS

The Federal Supplemental Opportunity Grant (FSEOG) will follow the same awarding process as the Federal Pell Grant program and Direct Loan Program, starting a new academic year and payment periods based on the program the student is transferring/advancing into at the University.
2019/2020 Verification and Conflicting Information Policy

Overview
Institutions are required to verify information provided by students selected for verification. The Verification Policy addresses the different verification groups and types of documents acceptable to complete the verification process.

Policy
The University is required to verify students whose FAFSA information is selected for verification by the Central Processing System (CPS). The ISIR or SAR document received from the CPS will indicate whether the student’s application is selected for verification. Once the CPS has selected a student, the University verifies all required student information.

Standard Verification Group (V1)
The University is required to verify the following information for students selected for standard verification:

- Tax filers
  - Adjusted gross income
  - U.S. income tax paid
  - Untaxed portions of IRA distributions
  - Untaxed portions of pensions
  - IRA deductions and payments
  - Tax-exempt interest income
  - Education credits
  - Number of household members
  - Number in college

- Non-tax filers
  - Income earned from work
  - Number of household members
  - Number in college

Custom Verification Group (V4)
The University verifies the following information for students selected for custom verification:

- High school completion status
- Identity/Statement of Educational Purpose
Aggregate Verification Group (V5)
The University verifies the following information for students selected for aggregate verification:

- High school completion status
- Identity/Statement of Educational Purpose
- Tax filers
  - Adjusted gross income
  - U.S. income tax paid
  - Untaxed portions of IRA distributions
  - Untaxed portions of pensions
  - IRA deductions and payments
  - Tax-exempt interest income
  - Education credits
  - Number of household members
  - Number in college
- Non-tax filers
  - Income earned from work
  - Number of household members
  - Number in college

Students not selected by the CPS or who are exempt from verification, but choose to provide taxes or other supplemental forms, are not considered selected for verification. However, documents provided to the University are used in reviewing the student's application and as the basis in correcting reported application items. This documentation may result in conflicting information, which the University must resolve prior to processing federal financial aid. All documents provided by the student are reviewed and retained as part of the student financial aid file.

Acceptable Documentation V1 and V5
The University is considered to have verified the following verifiable items if selected students retrieved and transferred their income tax return information using the IRS Data Retrieval Process:

- Adjusted gross income
- Federal income taxes paid
- Untaxed IRA distributions
- Untaxed pensions
- Education credits
- IRA deductions
- Tax-exempt interest income

Under certain conditions, students, spouses and/or parents will need to submit their IRS Tax Return Transcript for the specified tax year. These conditions are as follows:

- If a student, spouse or parent has not successfully transferred information from the IRS
- Information included on the FAFSA using the IRS Data Retrieval was subsequently changed
- When a married independent student and spouse filed separate tax returns
- When the parents of a dependent student filed separate tax returns
- When a student or parent had a change in marital status after the end of the specified tax year on December 31
- When the student, parent or spouse filed an amended tax return
Situations Where Acceptable Documentation May Not Be Available

Situations may occur where a student, spouse and/or parent may not be able to provide acceptable documentation to resolve verification. The University will accept the following as resolution.

INDIVIDUAL UNABLE TO OBTAIN IRS TRANSCRIPT

If an individual is selected for verification but is unable to obtain a transcript from the IRS, the University will accept a signed copy of the relevant tax year IRS tax return that was filed with the IRS.

VICTIMS OF IDENTITY THEFT

Tax filers who have been victims of identity theft are unable to obtain tax information using the IRS data retrieval tool and are unable to receive an IRS tax transcript until the matter is resolved by the IRS. In these instances, the University may accept an alternate transcript known as The Tax Return DataBase View (TRDBV) requested by the tax filer from the IRS as well as a signed and dated statement from the victim stating he or she was a victim of tax-related identity theft and the IRS is aware of this. If a victim is unable to obtain a TRDBV transcript, he or she may submit other official IRS documentation as long as it contains all the information needed to complete verification.

AMENDED TAX RETURN

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

• An IRS Tax Return Transcript (that will only include information from the original tax return and does not have to be signed), or any other IRS tax transcript(s) that include all of the income and tax information required to be verified OR
• IRS DRT information on an ISIR record with all tax information from the original tax return

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

Note: The University will submit to the Secretary any changes to a nondollar item or a single dollar item of $25 or more.

OTHER TAX RETURNS

If the tax filer filed a tax return with Puerto Rico, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, or Guam, the University will obtain a copy of a transcript of the tax filer containing their tax information, as long as the transcript is available at no charge from that jurisdiction’s taxing authority. A signed copy of a filed tax return that was filed with the taxing authority is only acceptable if the tax filer is unable to obtain a free copy of a transcript.

If the student, spouse and/or parent is a resident of the Republic of the Marshall Islands, the Republic of Palau, or the Federated States of Micronesia, the University will accept a copy of the individual’s Wage and Tax Statement from each employer that provided such a statement and a signed statement identifying all of the individual’s income and taxes for the tax year.

If the filer filed a tax return with a foreign country, the University accepts signed copies of that tax return or other documentation. The income and tax information is converted to U.S. dollars, and the University uses the information on the forms that most closely correspond to the income information reported on an IRS tax return. If an individual from a foreign country is not required under the country’s government agency rules to file an income tax return, the University will accept a signed statement from the individual certifying all income and taxes paid for the tax year.
FILING EXTENSIONS

If the individual has been granted an automatic six-month extension by the IRS, the applicant must still verify income and tax information either by using the IRS Data Retrieval Tool or by submitting to the University an IRS Tax Return Transcript. If the required documentation is not submitted to the University by the established deadline, the student must return all Title IV aid disbursed before the student was selected, except for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. However, this is not applicable to individuals granted a filing extension beyond the University’s established deadline because the individual was called up for active duty or for qualifying National Guard duty during a war or other military operation or national emergency (Refer to the HEROES Policy for further information).

If the individual(s) has been granted a filing extension by the IRS beyond the automatic six-month extension for the tax year, the University must accept the following as documentation:

• A copy of the IRS Form 4868 "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return”,
• A copy of the IRS Form W-2 for each source of employment income received for the applicable tax year by an individual that has been granted a filing extension,
• If self-employed, a signed statement certifying the amount of the AGI and U.S. income tax paid for the specified tax year,
• A copy of the IRS’S approval of an extension beyond the automatic six-month extension if the individual requested an additional extension of the filing time for the tax year, AND
• Confirmation of nonfiling from the IRS or other relevant taxing authority dated on or after Oct. 1, 2018, OR
• A signed statement certifying that the individual:
  – Attempted to obtain the verification of nonfiling (VNF) from the IRS or other tax authorities and was unable to obtain the required documentation; and
  – Has not filed an applicable year income tax return and a listing of the sources of any applicable tax year income, and the amount of income from each source. If self-employed, the signed statement must include the amount of AGI and U.S. income tax paid for the applicable tax year.

Note: If the University receives the transcript, it must reverify the AGI and taxes paid. However, the University may not delay verifying a student’s FAFSA information until the tax return is received if the student provides the above documentation.

If the individual has requested a transcript that lists tax account information for the specified tax year and the IRS, a government of a U.S. territory or commonwealth or a foreign central government cannot provide or locate a transcript, the University must accept the following:

• A copy of IRS Form W-2 for each source of employment income received for the specified tax year
• A signed statement by a self-employed individual or an individual that has filed an income tax return with a government of a U.S. territory or commonwealth or a foreign central government certifying the amount of AGI and taxes paid

NON-TAX FILERS

Students, spouses and/or parents who have not filed a tax return, and are not required to file, will not have an AGI. They must report income earned from work on the FAFSA, including any income reported on the individual’s W-2 forms, and other earnings from work not reported on these forms. If selected for verification and income was earned, the student, spouse and/or parent are required to provide copies of W-2 forms from each employer. If a W-2 is not available, the University may accept a signed statement explaining the reason the W-2 form is not available as well as the amount earned and the source of income. In addition, the statement must certify confirmation of non-filing from the IRS or other relevant taxing authority dated on or after Oct. 1, 2018.

20 Refer to the 2014/2015 Federal Financial Aid Required Verification Document for specific scenarios.
The U.S. Department of Education does not require the University to have special knowledge or expertise regarding the U.S. tax code. However, if a student, spouse, and/or parent submits a signed statement claiming non-tax filer status and the University has reason to believe the student was required to file a U.S. tax return, this constitutes conflicting information and must be resolved. The University will require the applicant to submit a Verification of Nonfiling Letter (VNF) from the IRS or other tax authorities indicating the tax filer did not file an IRS income tax return for the tax year being verified.

If an individual is unable to obtain VNF from the IRS and the University has no reason to question the good-faith effort to obtain the required documentation, the University will accept the following:

- A signed statement certifying that the individual:
  - Attempted to obtain the VNF from the IRS or other tax authorities and was unable to obtain the required documentation, and
  - Has not filed and is not required to file an applicable income tax year return and a listing of the sources of any applicable year income earned by the individual from work, and the amount of income from each source, and
- A copy of IRS form W-2, or an equivalent document, from each source of applicable tax year employment income received by the individual

**NUMBER IN HOUSEHOLD**
The University will accept a signed statement by the student, and if the student is a dependent, by one of the student's parents, listing the name and age of each household member and the relationship of that household member to the student.

**NUMBER IN COLLEGE**
The University will accept a signed statement from the student, and if the student is a dependent, by one of the student’s parents, listing the name and age of each household member who is or will be attending an eligible postsecondary educational institution. The household member must be at least a half-time student in the 2019/2020 award year and the name of the educational institution must be listed.

If the University has reason to believe the signed statement is inaccurate, the University will obtain a statement from each institution listed stating the household member in question is, or will be, attending on at least a half-time basis. If the institution the applicant is attending determines such a statement is not available because the household member in question has not registered at the institution he or she plans to attend, or the institution has information indicating the household member in question will be attending the same institution as the student, a statement is not required.

**Acceptable Documentation V4 and V5**
The University will accept the following as resolution of V4 and V5 verification.

**HIGH SCHOOL COMPLETION**
To verify high school completion, the University will accept the following types of documentation:

**High school diploma:**
- A copy of the student’s high school diploma;
- A copy of the student’s final high school transcript that shows the date a high school diploma was awarded; or
Recognized equivalent of a high school diploma:

- General Educational Development (GED) Certificate
- California High School Proficiency Examination (CHSPE) Certificate
- HiSET Completion Certificate
- Documentation provided by the State or appropriate Department of Education in the student’s state or jurisdiction indicating that the student has earned a secondary completion credential that has the same rights, privileges, and rigor of a normal high school diploma
- A copy of the secondary school leaving certificate or similar document, obtained from the appropriate government agency, for students who completed secondary school in a foreign country
- An academic transcript indicating the student successfully completed at least a two-year program that is acceptable for full credit toward a bachelor’s degree
- Homeschool
  - If the state requires by law that students obtain a secondary school completion credential for homeschool, a copy of that credential is needed
  - If the state does not require the above credential, a transcript or the equivalent signed by the student’s parent or guardian that lists the secondary school courses the student completed and documents the successful completion of a secondary school education in a homeschool setting

IDENTITY/STATEMENT OF EDUCATIONAL PURPOSE

The following is acceptable documentation to verify a student’s statement of educational purpose/identity:

- An unexpired, valid government-issued photo identification, such as a driver’s license or passport
- A signed statement certifying the federal financial aid received will only be used for educational purposes to pay the cost of attending the University for the specified award year

If the documentation is presented in person, the University will maintain an annotated copy of the ID provided by the student and will include the date the identifying document was received and the name of the University official who obtained the documentation.

If the student is unable to provide the information in person, the following must be provided to the University:

- A copy of a government-issued photo identification, such as a driver’s license or passport
  - The copy of the government-issued ID does not need to be notarized or signed by the notary; and
- An original notarized statement of educational purpose signed by the student for the specified award year.
  - An original document must contain wet signatures for the student and the notary as well as the required stamp or seal.

Selection after Disbursement

The student or University may submit corrections to the SAR/ISIR, and the student’s application may then be selected for verification. If the student’s enrollment status is Withdrawn (W), the University is not required to verify the student’s information unless the student returns to the University in the same award year. If the student’s enrollment status is anything other than withdrawn (W), the University will not make subsequent disbursements until the student’s updated application is verified. If the student does not submit verification documents, any Pell funds disbursed for the award year prior to selection will be returned by the University on the student’s behalf. The student does not have to repay any loan disbursements made prior to selection; however, the University will cancel any further funds if verification is not completed.
Completing Verification
When the University has obtained all necessary verification documents from the student, the documentation is compared to the ISIR/SAR record. If the verification process shows the student’s information is correct, and there are no outstanding issues or conflicting information, the student will be awarded. If the verification process shows the student information requires corrections, the awarding process will not continue until the University receives a final and valid federal output document (ISIR) with an official EFC.

If a student was selected for Verification Group V1 and does not complete verification, and the University disbursed unsubsidized or PLUS loans to the student or parent, the unsubsidized and PLUS loan aid that was disbursed may be kept.

Verification is complete once the University has received all the requested documentation and a valid SAR/ISIR (one that has all the accurate and complete information). This includes any necessary corrections, which must be made by the applicable federal deadlines.

If the University has reason to believe a student is trying to avoid completing verification requirements and/or suspects potential fraud, the University will initiate an investigation of the student. During the period of investigation, the University will cease award and disbursement of all federal financial aid funds to the student. If satisfactory resolution in the investigation cannot be reached, the student will lose eligibility for federal financial aid funds for at least the federal award year. In addition, based on the outcome of the University’s investigation, any credit information indicating that the student may have engaged in fraud or other criminal misconduct in connection with his or her application for federal student aid will be referred to the U.S. Department of Education’s Office of Inspector General (OIG).

Interim Disbursements
The University will not make any interim disbursements during the verification process.

Change in Marital Status
The University will not update a student’s dependency status based on a change in marital status. However, if the student can provide documentation showing support of the spouse or others of more than 50%, those persons may be included in the student’s household size.

Using a Joint Tax Transcript to Determine Individual AGI and Taxes Paid
If the filer of a joint return has become widowed, divorced or separated since filing the return, for verification purposes, it may be necessary to determine the individuals’ income and taxes paid using the joint tax transcript and the relevant IRS W-2 forms.

The following documents are required from the student/spouse/parent in order to perform a separation of income (SOI):

- A signed and dated SOI Authorization Form;
- Applicable Federal tax year transcripts;
- W-2 Forms; and
- In some scenarios, all schedules, forms and/or worksheets for the tax filing.

The University will confirm or update the AGI and income based on the documentation submitted and use the proportional distribution method to determine taxes paid.
Resolving Conflicting Information

If the University has conflicting information concerning a student’s eligibility or has any reason to believe a student’s application information is incorrect, the University will resolve such discrepancies before disbursing federal financial aid funds. If discrepancies are discovered after disbursing federal financial aid funds, the University will reconcile the conflicting information and require the student to repay any funds for which he or she was ineligible, unless the student is no longer enrolled for the award year.

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

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

Consequences of a Change in FAFSA Information

For the subsidized student financial assistance programs, if the FAFSA information changes as a result of verification, the University will submit to the Secretary all changes to a nondollar item or an individual data element that is $25 or more. The University may choose whether or not it will submit changes to the Secretary when all changes to individual data elements are less than $25 (not exceeding tolerance).

For the Federal Pell Grant Program, if there is a change as a result of verification, the University will recalculate the student’s Pell Grant on the basis of the EFC on the correct valid SAR/ISIR. The University will disburse any additional funds under that award only if the University receives a correct valid SAR/ISIR for the student, and only to the extent additional funds are payable based on the recalculation.

For all other subsidized student financial assistance programs, if information changes as a result of verification, the University will adjust the student’s financial aid package on the basis of the corrected EFC on the valid SAR/ISIR.

Verification and Professional Judgment

The University completes the verification process before exercising any type of professional judgment.

Reporting the Student’s Verification Status to the CPS

When the University disburses a Pell award, it reports the student’s verification status at the time of disbursement when it reports the payment. Note: This reporting requirement applies even if the student’s application was not selected for verification. However, the University leaves the verification status code field blank if the student was not selected for verification or if a selected transaction has a CPS transaction process date that is after the date the student was withdrawn from the University.
Verification Timelines
The University will require Pell, campus-based and Direct Loan students selected for verification to submit all requested verification documents to the University within 30 days of the notification date informing the student of the requirements. If the documents are not submitted or are incomplete by this deadline, appropriate actions are taken as required based upon the student’s enrollment status as of the deadline date.

For the Federal Pell Grant Program, if the student provides the verification documents after the 30-day deadline, but before the earlier of 120 days after the student’s last date of attendance or the deadline established by the U.S. Department of Education each award year, the University will review and address eligibility as required.

For the Direct Loan Program, if a student fails to provide the required documentation by the 30-day deadline, the University will not originate a subsidized loan application for the student.

If based on corrections, there is an increase in the Federal Pell Grant amount and the student’s valid ISR is received after he or she is no longer enrolled but before the annual Federal Register deadline, the University will pay the student the higher award amount.

Student Notification
The University will notify the student in writing of verification requirements and timelines for submission of necessary documents. Selected students receive the following:

- Documentation requirements
- Timeline of 30 days to return the required documentation
- Correction procedures (provided during the initial application process)
- Consequences of not returning the documents within the prescribed timelines, which may include cancellation of tuition deferral and request of immediate payment of outstanding tuition charges
- Information in reference to written notification of award changes resulting from verification, which are forwarded within 20 days of required adjustments

Verification and Crossover Payment Periods
The University administers crossover payment periods in a way that best benefits the students. If a student is selected for verification in one award year and the payment period crosses over into another award year in which the student is not selected for verification, the University will first request verification documents from the oldest award year. If the student does not complete verification within the required verification deadlines, and the subsequent award year in the crossover period is not selected for verification, the University will use the subsequent award year to award federal financial aid funds.

Additionally, if the student is selected for verification for both award years and only documents for the subsequent award year are submitted, the University will proceed with verifying and awarding based on the subsequent award year.

If the University has reason to believe a student is trying to avoid completing the verification requirements and suspects potential fraud, the University will not award federal financial aid funds using the unselected ISIR. Instead, the University will require the student to complete the verification requirements or lose eligibility for the crossover payment period.
Verification Exclusions

The exclusions described here are applicable only to the affected individual. All other requirements for the verification process still apply to the non-affected parties (e.g., if one parent meets an exclusion, the student and the other parent are still required to complete verification requirements).

A selected student is exempt from the verification requirements based on the following unusual circumstances:

- The student dies;
- The student will not receive federal financial aid for reasons other than failure to complete the verification; or
- The student was selected for verification after ceasing to be enrolled at the University, does not intend to re-enroll for the award year, and no further disbursements (including late) will be made.

Parents of a dependent student are exempt from verification requirements if any of the following apply:

- Both parents are mentally incapacitated;
- Both parents or the custodial parent has died
- They reside in a country other than the United States and cannot be contacted by normal means; or
- They cannot be located because the student does not have and cannot obtain their contact information.

A spouse of an independent student is exempt from verification requirements if any of the following apply:

- The spouse has died;
- The spouse is mentally incapacitated;
- The spouse resides in a country other than the United States and can’t be contacted by normal means; or
- The spouse cannot be located because the student does not have and cannot obtain contact information.

If a student selected for verification dies before the deadline for completing verification and does not complete the verification process, the University will not 1) make any further disbursements on the student’s behalf, 2) originate or disburse the student’s Direct Subsidized Loan, and 3) consider any funds disbursed on an interim basis as an overpayment.

The University will document in the student’s file the basis for any exclusion, other than the death of a student, using a signed statement from the student.

Verification Following Natural Disasters

If an effected 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 parent statement verifying number of family members in household and number of family household members enrolled in an eligible postsecondary institution when no responsible parent can provide the required signatures because the parent is affected by a disaster. In these scenarios, the University will note and retain an explanation of why neither of the student’s parents was available to provide the statement.

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.