

Office of Financial Aid Program Terms and Conditions 2018–2019

Updated 2019

Financial Services/Financial Aid

San Marcos, CA / St. Augustine, FL / Austin, TX / Dallas, TX / Miami, FL

University of St. Augustine for Health Sciences

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St Augustine, FL 32086

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Office of Financial Aid Program

Terms and Conditions

Introduction

The University of St. Augustine for Health Sciences (USAHS) is certified by the U.S. Department of Education as being eligible to participate in Federal Work Study (Campus based program) and the Federal Direct Loan Program.

The following sections detail the policies related to financial aid programs. Federal regulations that govern the administration of federal aid programs are subject to change. Notification of any regulatory changes will be provided to all students prior to the effective date of the new or revised policy.

Federal Direct Unsubsidized Loans

Federal Direct Unsubsidized Loans (also known as Stafford Loans or Direct Stafford Loans) are available to undergraduate and graduate students and are not need-based.. The student pays the accruing interest while enrolled in school unless the student arranges to postpone the interest payment by checking the appropriate box on the Master Promissory Note or contacting their servicer. If you are unsure, you can determine who your servicer is by going to [NSLDS](#). A student is responsible for paying the interest on their Direct Unsubsidized loan during all periods (including the grace period). If a student chooses not to pay the interest while they are in school and during the grace, deferment, or forbearance periods, the interest will accrue (accumulate) and be capitalized. In other words, the interest will be added to the principal amount owed on the loan.

Direct Unsubsidized Loans (also known as Stafford Loans or Direct Stafford Loans): This is a federal loan that accrues interest while students are in school. The interest payments may be deferred for 6 months after graduation. Students may borrow up to \$20,500 a year from the unsubsidized Stafford Loan.

The interest rate for Direct Graduate Unsubsidized loans first disbursed on or after July 1, 2018 and before July 1, 2019 is fixed at 6.60%. The interest rate cap is 9.5%.

Most federal student loans have **loan fees** which are a percentage of the total loan amount. The loan fee is deducted from each loan disbursement you receive. Even though this means the money you receive will be less than the amount you actually borrowed, you are still responsible for repaying the entire amount of the borrowed loan. Direct Graduate Unsubsidized loans first

disbursed on or after October 1, 2017 and before October 1, 2018 have a 1.066% loan fee. Direct Graduate Unsubsidized loans first disbursed on or after October 1, 2018 and before October 1, 2019 have a 1.062% loan fee.

Students are required to fill out the Free Application for Federal Student Aid (FAFSA) form to apply for this loan. Visit <https://studentaid.ed.gov/sa/fafsa> for more information.

Creditworthiness is not a requirement to obtain a Federal Direct Loan (subsidized or unsubsidized). Under this program, students may borrow up to their maximum annual loan limit every award year (i.e., 9 months for quarter-based, 12 months for semester-based programs). Loan funds can be used to cover direct education costs such as tuition, fees, and room and board, as well as indirect costs, such as books and other education-related expenses.

Federal Direct Loans borrowed while enrolled at another institution may impact a student's loan eligibility at USAHS. Before any funds are disbursed, students must read important disclosure information regarding their student loan(s). The Disclosure Statement provides information about the Direct Subsidized Loan and/or Direct Unsubsidized Loan that USAHS plans to disburse (pay out) by crediting the student's school account, paying the student directly, or both. There is also a Plain Language Disclosure that will explain the terms of the loan(s). Both disclosures are available at www.studentloans.gov. Students are encouraged to keep a copy of all disclosures for their records. All information submitted for the purpose of securing a federal student loan will be submitted to the National Student Loan Database (NSLDS) and accessible by authorized agencies, lenders, and institutions. The student loan borrower is responsible for knowing the total amount of federal loans borrowed. A summary of an individual's federal loan debt is available via [NSLDS](#).

On August 2, 2011, Congress passed the Budget Control Act of 2011, which put into place automatic federal budget cuts, known as a "sequester." To find out more information, please visit <https://studentaid.ed.gov/sa/about/announcements/sequestration>.

Entrance Counseling

First-time borrowers are required to complete Direct Loan Entrance Counseling prior to receiving the first disbursement of a Direct Loan. Federal Direct Loan Entrance counseling is completed online at <https://studentloans.gov/myDirectLoan/index.action> and will help students understand their rights and obligations as a student loan borrower. Loan counseling is mandatory and must be completed before students can receive loan funds.

Annual Loan Limits vs. Lifetime Aggregate Loan Limits

Annual Loan Limits

The federal government limits the annual amount of Federal Direct Loan(s) that students can borrow. USAHS defines its annual award year as three terms.. Students cannot exceed the annual Direct Loan maximums in the award year. Loans borrowed at a prior institution can impact the student's eligibility at USAHS. The financial aid office may ask students to provide additional

information about prior loans in order to process new loans at USAHS.

Direct Subsidized Loans

Undergraduate annual borrowing up to \$5,500 depending on year in school and EFC.

Time Limitation on Direct Subsidized Loan Eligibility for First-Time Borrowers on or After July, 2013

The federal government has placed a new time limit on Federal Direct Subsidized Loans for first-time borrowers on or after July 1, 2013. A first-time borrower is someone with no outstanding student loan debt as of July 1, 2013. In general, a first-time borrower may not receive Federal Direct Subsidized Loans for more than 150% of the published length of the bachelor's degree or undergraduate certificate programs as measured in academic years. This is called the "maximum eligibility period." For the USAHS bachelor's degree programs, the Federal Direct Subsidized Loan maximum eligibility period is 6.5 academic years. For the Undergraduate Certificate in Homeland Security, the limit is 1.5 academic years. An academic year is 3 quarters. Prior subsidized usage will count toward the students' maximum.

Click here for more information:

<http://www.ifap.ed.gov/eannouncements/051613DirectSubsidizedLoanLimit150PercentAnnounce1.html>

Direct Unsubsidized Loans

- **Undergraduate** annual borrowing ranges are from 5,500–\$12,500 (less Direct Subsidized Loan eligibility) depending on year in school and dependency status.
- **Graduate** student annual borrowing maximum is \$20,500.

All graduate student loans are unsubsidized for loan periods that began on or after July 1, 2012.

Graduate PLUS Loans and Parent PLUS Loans

These loans are also processed based on three terms per award year. They are limited annually by the cost of attendance minus any financial aid received.

Lifetime Aggregate Loan Limits

The federal government limits the aggregate amount of Federal Direct Loans that students can borrow in their lifetime. The lifetime aggregate limits for Federal Family Education (FFEL) Program and Direct Loans are as follows:

- **Graduate students:** \$138,500 combined (only \$65,500 may be subsidized; includes amounts borrowed as an undergraduate student).
- **Dependent undergraduate students:** \$31,000 combined (only \$23,000 may be subsidized).
- **Independent undergraduate students:** \$57,500 combined (only \$23,000 may be subsidized).
- **Parent PLUS Loans and Graduate PLUS Loans** do not have a lifetime maximum.

Student loan borrowers are responsible for knowing the total amount of federal loans they have borrowed. Having sufficient remaining eligibility is important to a student’s ability to successfully complete his or her academic program. A summary of each student’s federal loan debt is available via [NSLDS](#).

Exceeding Annual or Aggregate Loan Limits

The Student Aid Report (SAR) may indicate that a student has inadvertently borrowed in excess of the Federal Direct Loan limits. For example, a prior institution may have inadvertently allowed a student to borrow federal undergraduate loans in excess of undergraduate limits while not exceeding the graduate loan limits. Before USAHS can award graduate-level Direct Loans to the student, the student must reaffirm the debt by either consolidating the prior loans that exceed the limits or by obtaining a reaffirmation letter from the holder of the loans. Another example would be if a prior institution inadvertently allowed a student to exceed graduate loan limits. Before USAHS can award Federal Graduate PLUS Loans, the student must reaffirm the debt by either consolidating the prior loans that exceed the limits or by obtaining a reaffirmation letter from the holder of the loans.

Undergraduate Students: Direct Loan Maximums*

| Grade Level | Dependent Undergraduate Student | Independent Undergraduate Student |
|--|---|---|
| Year 1* (0–44 credits) | \$5,500—Up to \$3,500 of this amount may be in subsidized loans. | \$9,500—Up to \$3,500 of this amount may be in subsidized loans. |
| Year 2* (45–89 credits) | \$6,500—Up to \$4,500 of this amount may be in subsidized loans. | \$10,500—Up to \$4,500 of this amount may be in subsidized loans. |
| Years 3–4*(90+ credits) | \$7,500—Up to \$5,500 of this amount may be in subsidized loans. | \$12,500—Up to \$5,500 of this amount may be in subsidized loans. |
| Lifetime Maximum Total Debt from Stafford and Direct Loans (in each status) | \$31,000—Only \$23,000 of this amount may be in subsidized loans. | \$57,500—Only \$23,000 of this amount may be in subsidized loans. |

**Dependent undergraduate students whose parents have been denied a Federal Parent Loan are eligible to borrow at the independent undergraduate level. Students in undergraduate certificate programs or who are in the last two terms of their academic program may be eligible for reduced amounts due to required prorating.*

Graduate Students: Direct Loan Maximums

| Timeframe | Graduate (Master's, Ed.S., Doctoral, Post-Doctoral, Graduate Certificate) Students | Teacher Preparation Students or Endorsement Students Who Do Not Choose the M.S. Degree Option | | Students Enrolled in Preparatory Courses for the Master of Science in Nursing (MSN) | |
|--|---|---|---|---|---|
| | | Dependent Students | Independent Students | Dependent Students | Independent Students |
| Per Academic Year | \$20,500 | \$7,500—Up to \$5,500 of this amount may be in subsidized loans. <i>Note: Students are eligible for this loan for one consecutive 12-month period.</i> | \$12,500- Up to \$5,500 of this amount may be in subsidized loans. <i>Note: Students are eligible for this loan for one consecutive 12-month period.</i> | \$7,500-Up to \$5,500 of this amount may be in subsidized loans. <i>Note: Students are eligible for this loan for one consecutive 12-month period.</i> | \$12,500 <i>Note: Students are eligible for this loan for one consecutive 12-month period.</i> |
| Lifetime Maximum Total Debt from Direct Loans | \$138,500—Only \$65,500 of this amount may be subsidized loans. <i>Note: The graduate debt limit includes Stafford Loans received for undergraduate study.</i> | \$31,000—Only \$23,000 of this amount may be subsidized loans. | \$57,500—Only \$23,000 of this amount may be subsidized loans. | \$31,000—Only \$23,000 of this amount may be subsidized loans. | \$57,500—Only \$23,000 of this amount may be subsidized loans. |

Exit Counseling

To help students manage their student loans after graduation, federal regulations also require that they complete exit loan counseling. Exit loan counseling is available online at

<https://studentloans.gov/myDirectLoan/counselingInstructions.action>.

The timing to complete an *Exit Counseling* form is:

- Before graduation.
- Before transferring to another institution.
- Before withdrawal and leaves of absence.
- When enrolled less than half time.

Federal Student Loan Repayment Plans

Federal Direct and Stafford Loans offer several repayment plan options. Some of the options carry a lower monthly payment than standard repayment but choosing these extends the term of the loan and increases the total amount of interest paid during the life of the loan. Learn about the various

options and your ability to move between plans by visiting <http://studentaid.ed.gov/repay-loans>.

Repayment Estimator is a tool that William D. Ford Federal Direct Loan (Direct Loan) and Federal Family Education Loan (FFEL) program borrowers can use to obtain preliminary repayment plan eligibility information and estimated repayment amounts. This easy-to-use tool offers borrowers the opportunity to obtain preliminary repayment information across all the repayment plans. Its advantage over repayment plan-specific calculators is that it provides side-by-side results for all plans and information about the total cost of a loan over time.

The new Repayment Estimator is available for borrower use at the following website:

<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>.

1. **Standard Repayment.** On a standard repayment plan, a borrower pays a fixed monthly amount for a loan term of up to 10 years (up to 30 years for Consolidation Loans), with a \$50 minimum monthly payment.
2. **Extended Repayment.** Extended repayment is like standard repayment but allows a loan term of up to 25 years, depending on the total amount borrowed. Stretching out the payments over a longer term reduces the size of the monthly payment, but increases the total amount repaid during the life of the loan.
3. **Graduated Repayment.** Unlike standard and extended repayment plans, graduated repayment starts off with lower monthly payments, which gradually increase every two years. The loan term is up to 10 years (up to 30 years for Consolidation Loans), depending on the amount borrowed. The monthly payment must be at least \$25 and will amount to at least the interest accruing.
4. **Income Driven Repayment Plans (IDR).** Choosing any of these plans involve using a percentage of your discretionary income. The percentage is different depending on the plan. IDR plans usually lower your federal student loan payments; however, you may increase your repayment period resulting in higher interest cost over the repayment period.

a) Income-Based Repayment. This plan extends the terms as follows:

- New borrower on or after July 1, 2014 will have repayment based on 10 percent of your discretionary income (but never more than the 10-year Standard Repayment Plan amount) and a repayment period of up to 20 years.
- If you are NOT a new borrower as of July 1, 2014 you may have a repayment based on 15 percent of your discretionary income (but never more than the 10- year Standard Repayment amount) and a repayment period of up to 25 years.

The payment resets annually and caps the monthly payments at a lower percentage of income than income-contingent repayment. If income is low enough, the interest that accrues is waived for a fixed period. At the end of the repayment period, any remaining balance on the loan will be forgiven and the amount forgiven is taxable.

b) Income-Contingent Repayment. This plan applies only to Federal Direct Loans. Monthly payments are based on the borrower's discretionary income and total amount of debt. Payments are adjusted each year as the borrower's income changes.

The loan term is up to 25 years. At the end of 25 years, the remaining balance on the loan will be forgiven, and the amount forgiven is taxable.

- c) **Income Sensitive Repayment.** This plan is an alternative to Income-Contingent Repayment and is only for loans serviced by lenders in the Federal Family Education Loan Program (FFELP). Monthly payments are based on discretionary income and borrowers are usually required to provide financial documents. In addition, borrowers must reapply for this repayment plan annually. The loan term is up to 15 years.
- d) **Pay As You Earn (PAYE).** Borrowers with eligible student loans may qualify for this program based on discretionary income and other factors. Payments are recalculated annually. There are interest payment benefits, limitation on capitalization of interest and loan forgiveness, if the borrower qualifies. Borrowers should speak with their loan servicer for more information on this program.
- e) **Revised Pay As You Earn (REPAYE).** This program extends the term for up to 20 years for undergraduate loans and 25 years for graduate loans. The monthly repayment amount on the borrower's discretionary income and resets annually. The monthly payments are determined at a lower percentage of income than the Income-Contingent Repayment Plan. At the end of the repayment period, any remaining balance on the loan will be forgiven, and the amount forgiven is taxable. Please contact your servicer for more eligibility requirements.

Loan Deferments

Under certain circumstances, an enrolled borrower is entitled to have the repayment of a loan deferred. During deferment, the borrower is not required to pay loan principal, and interest on subsidized loans does not accrue. After the in-school deferment, the borrower is entitled to one grace period of six consecutive months. The date that the deferment starts may affect the length of the grace period.

Students who have a valid Social Security number on file at USAHS will have their enrollment here reported and updated monthly with the National Student Clearinghouse (NSC). The NSC communicates electronically with the federal and non-federal loan servicers to ensure that students who remain enrolled maintain the in-school deferments for which they are eligible.

USAHS's Loan Deferment Policy

Students who seek to defer repayment of their prior student loans and do not want to rely on the electronic exchange with the NSC must fill out forms to have their enrollment status verified. Students must get the forms from their lender(s) and send them directly to:

USAHS

Office of the Registrar

University of St. Augustine for Health Sciences

1 University Blvd

St Augustine, FL 32086

At the top of the form, students should include their enrollment start date and the term for which they are requesting an in-school deferment.

Note: Any deferment paperwork sent to USAHS's registrar's office for enrollment verification is forwarded to the NSC on a weekly basis.

Federal Direct Graduate PLUS Loans

Federal Direct Graduate PLUS loans are available to graduate students enrolled at least half time who do not have an adverse credit history. Students may borrow up to the cost of attendance minus any other financial aid received. The total education cost may include tuition, living allowance, books and supplies, and transportation. Graduate students must use their Federal Direct Unsubsidized loan eligibility prior to applying for a Federal Direct Graduate PLUS loan.

Federal Direct Graduate PLUS are loans that graduate or professional degree students may use to help pay education expenses not covered by other financial aid through the U.S. Department of Education. Interest accrues on this loan while you are in school. You may choose to pay the accrued interest or allow the interest to be capitalized (added to your loan principal balance) when you have to start making payments. You do not have to make any payments while you are enrolled in school at least half-time, and for an additional six months after you graduate, leave school, or drop below half-time enrollment. You may obtain up to cost of attendance from the Direct PLUS loan.

The interest rate for Direct Graduate PLUS loans first disbursed on or after July 1, 2018 and before July 1, 2019 is fixed at 7.60%. The interest rate cap is 10.5%.

Most federal student loans have **loan fees** which are a percentage of the total loan amount. The loan fee is deducted from each loan disbursement you receive. Even though this means the money you receive will be less than the amount you actually borrowed, you are still responsible for repaying the entire amount of the borrowed loan. Direct Graduate PLUS loans first disbursed on or after October 1, 2017 and before October 1, 2018 have a 4.264% loan fee. Direct Graduate PLUS loans first disbursed on or after October 1, 2018 and before October 1, 2019 have a 4.248% loan fee.

Loan fees are retained by the federal government to reduce the cost of supporting these low interest loans. Learn more at [Federal Student Aid](#).

Process

- If one has not been submitted for the current year, the student completes the Free Application for Federal Student Aid (FAFSA) online at <http://www.fafsa.gov/>.
- Student completes the Direct Graduate PLUS Loan Request, Direct Graduate PLUS Master Promissory Note (MPN), and Graduate Level Direct Loan Entrance Counseling. All forms are available online at <https://studentloans.gov/myDirectLoan/index.action>.

- The Office of Financial Aid receives the Approved/Endorsed Graduate PLUS Loan Record and the Direct Graduate PLUS MPN from the U.S. Department of Education (ED) and adds the Graduate PLUS award to *myFinAid*.
- Student goes to *myFinAid* to accept, reduce, or decline the Graduate PLUS award amount.
- If student is registered and all official transcripts are on file with the Office of Admissions, the Office of Financial Aid sends a Direct Graduate PLUS Loan origination record to ED.

Decisions

The U.S. Department of Education is responsible for all Graduate PLUS loan credit decisions. Graduate PLUS loan borrowers are required to pass a simplified credit check, meaning that the U.S. Department of Education is not looking for a certain credit score or for an extensive credit history, but simply the absence of an adverse credit history. Students can view the status of their application status at <https://studentloans.gov/myDirectLoan/index.action> or by calling Federal Direct Loans at 1-800-557-7394. Effective March 29, 2015 credit decisions are held for 180 days.

Federal Student Aid (FSA) Student Loan Ombudsman

The USAHS Office of Financial Aid is always ready to assist with any questions or concerns regarding student loans. If loan issues cannot be resolved, the Federal Student Aid (FSA) Ombudsman Group of the U.S. Department of Education is available to help you. An ombudsman resolves federal loan disputes from a neutral and independent viewpoint. The FSA Ombudsman Group will informally research a borrower's problem and suggest solutions to resolve the problem. Student borrowers can contact the FSA Ombudsman Group via the following:

Online assistance: <http://studentaid.gov/repay-loans/disputes/prepare>

Toll-free telephone: 1-877-557-2575

Fax: 1-606-396-4821

Mail: U.S. Department of Education

FSA Ombudsman Group

P.O. Box 1843, Monticello, KY 42633

Private Education Loans

Comparing Private Loans and Federal Loans

Private education loans may have significant disadvantages when compared with federal education loans. We strongly encourage students to first borrow any federal loans for which they are eligible. The chart below will help in understanding the differences between federal and private loan funds.

Comparison Chart of Federal and Private Education Loans

| | Federal Loans | Private Loans |
|---|---|-------------------|
| Credit Check Required? | Direct Loan: No PLUS/GradPLUS: Yes (limited) | Yes |
| Credit Score or Debt-to-Income Considered? | Direct Loan: No PLUS/GradPLUS: No | Yes |
| Co-Signer Required? | Direct Loan: No PLUS/GradPLUS: Usually no | Usually yes |
| Deferment Options | Several options | Depends on lender |
| Grace Period | Direct Loan: 6 months | Depends on lender |
| Flexible Repayment Options | Many options available | Generally, none |
| Interest Rates* | Fixed | Usually variable |
| Loan Fees** | Direct loan: 1.062% PLUS: 4.248% | Depends on lender |
| Loan Forgiveness Options | Several options available | Generally, none |
| Penalties for Early Repayment | None | Depends on lender |

*Rates adjust annually

** First disbursed on or after October 1, 2018 and before October 1, 2019

GAP Financing (The amount of money needed to fund the balance of tuition and living expenses not covered by scholarships or Federal Unsubsidized loan)

Federal Student loan vs. Private Alternative loan options

| Direct PLUS Loans | Private Loans |
|--|---|
| <p><i>Who is responsible for repaying?</i> The student</p> | <p>The student and cosigner, if applicable</p> |
| <p><i>Which students are eligible?</i> Requires at least half-time enrollment.</p> | <p>Varies by lender, some lenders allow less than half-time enrollment.</p> |
| <p><i>What are the approval requirements?</i> Applicant or endorser must not have an adverse credit history.</p> | <p>Approval for a private loan is based on the creditworthiness of the borrower and cosigner.</p> |
| <p><i>What are the interest rates?</i> 7.% Fixed Loans first disbursed after July 1, 2018, the interest rate is 7.60% fixed.</p> | <p>Fixed or Variable Many lenders offer both variable and fixed interest rates. Rates range by lender and can vary from 3.62% to 13.54% for variable and 5.59% to 12.99% for fixed. Variable rates may increase after consummation. Interest rates are based on the borrower and cosigner’s credit history; those with good credit may qualify for a lower rate.</p> |
| <p><i>Are there origination fees?</i> 4.264% Loans originated on or after October 1, 2018 and before October 1, 2019 will have a 4.248 % disbursement fee.</p> | <p>Varies by lender Most offer 0%</p> |

Details to Consider

We recommend you review all of the options. By weighing the features of each, you will find the option that is best for you.

Lower Rate Option *Highly-qualified applicants who expect to enter the workforce immediately after graduation and repay their student loans quickly may be better served by exploring private student loans that may offer lower rates than federal student loans.*

Income-Based Option *If you pursue a long-term public service career and anticipate difficulty repaying loans, we recommend you examine a federal loan program that enables you to delay or cancel the payment and may provide loan forgiveness.*

Save Money Option *Choosing a student loan that encourages you to make interest payments while in school may help you save money and avoid additional interest on your total loan balance.*

Credit Card Option *Credit cards may offer quick access to funds to pay for graduate education. However, they’re not designed specifically for education financing and are often the more expensive and less flexible compared to student loans.*

Combination Options *The best choice may be a combination of affordable financing options, such as federal and private student loans*

Choosing a Private Loan

When choosing a private education loan, students should compare the loan terms offered by several lenders in order to choose the best fit for their situation. When choosing a lender, borrowers should make sure that USAHS is a participating school in their loan program (www.elmselect.com).

Several points that should be researched when considering a private loan:

- What is the interest rate? Is it fixed or variable? Is the rate capped?
- What fees must be paid for this loan and when are they paid?
- How will the student receive loan funds?
- When does repayment begin, and is there a grace period?
- What will the monthly payment be?
- What will be the total cost if the student uses the full repayment period?
- Are there penalties for early repayment?
- Are there deferment, forbearance, or cancellation options?

Most private loan programs require the Office of Financial Aid to certify a student's eligibility before approving the loan. If students receive financial aid, they must notify the financial aid office of any private loans they borrow, as it may affect their aid eligibility.

Truth in Lending Act

Under the Federal Truth in Lending Act (TILA), the lender must provide the following documents:

- **Private Education Loan Applicant [Self-Certification Form](#):** Students must complete this form and return it to the lender before receiving their first disbursement of loan funds.
- **Federal Direct Loan Disclosure Statement and Right-to-Cancel Period:** After the student signs the promissory note, the Federal Direct Loan Disclosure Statement confirms the terms and conditions of the loan. At the time that this disclosure is delivered, the right-to-cancel period begins. During this period of three to six days, the student may cancel the loan by contacting the lender. The lender cannot release the first disbursement of the loan funds until the end of the right-to-cancel period.

State Grant Aid

Some states have a reciprocity policy for their state grants.

Check with the appropriate state agency as indicated here:

http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE

Financial Aid Application Process

Applying for federal financial assistance is a two-part process consisting of (1) application and notification of eligibility, and (2) completion of the Master Promissory Note (MPN), entrance counseling information. This process takes approximately two to four weeks from the initial application through the receipt of funds. Students are strongly encouraged to begin the application process at least six weeks prior to the beginning of their start date or renewal date to ensure the following deadlines are met.

The **Free Application for Federal Student Aid (FAFSA)** should be submitted at least six weeks prior to the student's effective start date, as well as prior to each subsequent loan renewal date.

A fully executed MPN, entrance counseling, and must be on file in the financial aid office no later than 14 calendar days after the student is notified of the award. Continuing students are required to complete a new FAFSA for each award year they are enrolled.

Fill out the 2018–2019 FAFSA if you are **starting** your program in the Fall 2018, Spring 2019 or Summer 2019 term.

Fill out the 2019–2020 FAFSA if you are **starting** your program in the Fall 2019, Spring 2020 or Summer 2020 term.

Note: USAHS's Title IV code is 031713. Students will need the code when filling out their FAFSA.

Verification Policy

In accordance with U.S. Department of Education regulations, the University of St. Augustine for Health Sciences is required to verify the accuracy of financial aid application information for selected students. Since the University of St. Augustine for Health Sciences does not offer undergraduate programs, the school is not required to perform full verification for students who are receiving unsubsidized Direct Loan funds and/or Graduate PLUS Loan funds. However, students applying for Federal Work Study (FWS), who are selected by the Department of Education for verification, are required to submit additional information prior to receiving FWS funds. This information may include but is not limited to: IRS tax return transcripts, W-2s, IRS verification of non-filing, official proof of High School Completion Status, identification documents, and a signed Statement of Educational Purpose.

Graduate students selected for verification by the Department of Education who are assigned to the V4 or V5 verification tracking group are required to submit official proof of their High School Completion Status, identification documents, and a signed Statement of Educational Purpose.

If you are selected for verification as a FWS recipient, the documents that you will need to submit to the Office of Financial Aid will be scheduled on your myFinAid page. If students are required to submit their tax information, he or she is required to submit an official IRS tax return transcript. Students can obtain an IRS Tax Return Transcript, free of charge, through: (1) Get Transcript ONLINE at www.irs.gov; (2) Get Transcript by MAIL at www.irs.gov; (3) automated telephone request 1-800-908-9946; or (4) paper request IRS Form 4506T- EZ www.irs.gov/pub/irs-pdf/f4506tez.pdf.

Students can obtain an IRS Verification of Non-Filing Letter by paper request IRS Form 4506T www.irs.gov/pub/irs-pdf/f4506t.pdf.

Once the required documents are received in the Office of Financial Aid, the normal processing time is 10 business days. Participation in the verification process is not optional and financial aid awards cannot be determined until verification is complete. If students do not complete the verification process by the end of the enrollment period, they will not be able to receive federal financial assistance for that award year.

Upon reviewing your verification documentation, the Office of Financial Aid will correct your FAFSA if any information was reported in error. Students will be notified by email if they must make a correction to their FAFSA or, as a result of completing the verification process, their expected family contribution (EFC) changes and results in a change to their award amount.

A student whose FAFSA information is selected for verification by the Department of Education must complete the verification process before the Office of Financial Aid can make any changes to their cost of attendance (COA) or to the values of the data items required to calculate their EFC.

Please be aware that if students intentionally misreport information and/or alter documentation for the purpose of increasing aid eligibility or fraudulently obtaining federal funds, they will be reported to the U.S. Department of Education Office of the Inspector General or to local law enforcement officials.

Unusual Enrollment History Flag

The U.S. Department of Education added the Unusual Enrollment History (UEH) Flag to the ISIR (Institutional Student Information Record) to indicate whether students have an unusual enrollment history in regard to the receipt of Federal Pell Grant and/or Federal Direct Loan funds (not including a Direct Consolidation Loan, Perkins Loan or a Parent PLUS loan). The U.S. Department of Education enforced this process to determine if recipients were enrolling with the sole purpose of collecting Title IV credit balances. Students may be required to submit additional documentation to determine federal financial aid eligibility at USAHS.

Financial Aid Deadlines

The Office of Financial Aid processes awards on a rolling basis. It is strongly recommended that students have a complete Financial Aid Application at least six weeks prior to the start of their program or renewal date of their existing loan, but students must have a complete Financial Aid Application within 30 days prior to the end of the term for funds to be processed for that term or financial aid award year. A complete Financial Aid Application includes all documents required for the awarding and disbursing of funds. Required documents may include but are not limited to the following items:

- Proof of Social Security number
- Proof of legal name
- Proof of date of birth
- Proof of citizenship

- Proof of registration with the Selective Service
- Proof of High School Completion Status
- Official IRS tax return transcript or IRS proof of non-filing
- Copies of W-2 forms
- Aggregate Reaffirmation of Debt Letter from loan holder
- Documentation of federal student loan default resolution
- Documentation of federal student grant overpayment resolution
- Academic records from previously attended institutions

Students must also maintain all federal aid eligibility requirements for the entire term or payment period.

New students: Award notifications will be made by email to admitted students with completed financial aid files. However, financial aid cannot be disbursed until all official transcripts are received by the Office of Admissions.

Current students: If a student is beginning a new USAHS program within a term or payment period after completing a USAHS program, financial aid for the new program cannot be disbursed until the student's degree/certificate is conferred by the Office of the Registrar.

The Office of Financial Aid will continue to accept applications, offer awards, and process disbursements in the last 30 days of the term or payment period, but cannot be held responsible if funds are not able to disburse for the term or payment period. Delays outside of the control of the Office of Financial Aid can occur. For example, a student may not be able to obtain third-party documentation, such as Selective Service status information letters, overlapping financial aid forms, official transcripts, and Graduate PLUS endorsers in a timely manner.

Financial Aid Notifications

The *myFinAid* Web portal is the student's 24/7 source for financial aid information for students who complete the FAFSA. The Office of Financial Aid will notify the student by email when updates, including award notifications and changes, are made to financial aid information on *myFinAid*; however, financial aid recipients are responsible for checking their *myFinAid* page periodically for any updates. Students may contact the Office of Financial Aid via email ContactFinancialAid@usa.edu or telephone 1-800-241-1027.

Students who complete the FAFSA will receive a Student Aid Report (SAR). Students should **read the SAR** carefully as it contains **important** information about the student's eligibility.

Student Eligibility Requirements

To receive aid from any of the federal student aid programs administered by USAHS's Office of Financial Aid, a student must meet all of the following criteria:

- Be a U.S. citizen or eligible non-citizen;
- Have a high school diploma or a recognized equivalent such as a General Education Development (GED) certificate, or completed a high school education in an approved

- homeschool setting;
- Enroll in an eligible program as a regular student seeking a degree or certificate;
 - Enroll at least half-time to be eligible for Direct Loan program funds;
 - Register (or have registered) with the Selective Service, if required;
 - 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);
 - Meet satisfactory academic progress (SAP) standards;
 - Not be in default on any federal student loan nor owe money (overpayment) on a federal student grant; and
 - Not exceed the lifetime aggregates or annual loan limits without documentation that the debt has been reaffirmed.

Be advised that a federal or state conviction for any offense involving the possession or sale of illegal drugs, during a period enrollment for which a student is receiving Title IV financial aid, will result in the loss of eligibility for federal financial aid.

Attended Another School? Overlapping Financial Aid

Federal aid received at another institution can impact the amount of federal aid that a student may receive at USAHS. As required by federal regulations, USAHS participates in the federal transfer monitoring process whereby the U.S. Department of Education may take up to 90 days into the start of a student's first term or payment period to notify USAHS that the student has federal aid awarded at another institution that overlaps into his or her enrollment dates at USAHS. The Office of Financial Aid may not be able to make an initial award offer to a student or may have to cancel aid that has already been awarded if it receives information that the student has applied for and/or received federal aid at another institution for an overlapping period. For example, if the loan period at a student's prior institution ends even one day after his or her start quarter/semester, subscription period, or financial aid academic year at USAHS, the student has an overlapping period and USAHS must deduct aid received at the other institution from the student's annual eligibility at USAHS. If the loan information is not already updated on the U.S. Department of Education's Common Origination & Disbursement (COD) website, the USAHS Office of Financial Aid may ask a student to have his or her prior institution complete an [Overlapping Financial Aid Form](#) or provide proof of [withdrawal](#) to confirm the last date of attendance and disbursed loan amounts at the prior institution.

When processing a financial aid award for an overlapping loan period, USAHS will cap the total loan at one-third of a student's annual loan limit per term (subsidized loans are applicable to undergraduates only). To prevent duplication of the living allowance between schools, USAHS must remove the living allowance from the student's cost of attendance at USAHS during periods of overlapping enrollment. Students must make alternative arrangements for payment if they become ineligible for federal aid based on aid received at another institution.

Financial Aid Annual Award Year Definition

USAHS defines the annual award year as three 15-week trimesters. Fall – Spring - Summer.

Enrollment Policy

Enrollment Statuses for Financial Aid

| Program Level | Program | Full Time | Half (1/2) time | Three-Quarter (3/4) Time | Less Half (1/2) time | Quarter (1/4) time |
|-------------------|---|----------------------|------------------------|--------------------------|----------------------|--------------------|
| Entry level | Master of Science in Speech Language Pathology 5 term | 7 credits and above | 4 credits - 6 credits | N/A | 3 credits or less | N/A |
| Entry level | Master of Occupational Therapy 6 term | 12 credits and above | 6 credits - 11 credits | N/A | 5 credits or less | N/A |
| Entry level | Master of Occupational Therapy Flex 9 term | 7 credits and above | 4 credits - 6 credits | N/A | 3 credits or less | N/A |
| Entry level | Doctor of Occupational Therapy - 8 term | 12 credits and above | 6 credits - 11 credits | N/A | 5 credits or less | N/A |
| Entry level | Doctor of Physical Therapy - 7 term | 12 credits and above | 6 credits - 11 credits | N/A | 5 credits or less | N/A |
| Entry level | Doctor of Physical Therapy - 8 term | 12 credits and above | 6 credits - 11 credits | N/A | 5 credits or less | N/A |
| Entry level | Doctor of Physical Therapy Flex - 12 term | 7 credits and above | 4 credits - 6 credits | N/A | 3 credits or less | N/A |
| Post Professional | Doctor of Education - EdD | 6 credits and above | 3 credits - 5 credits | N/A | 2 credits or less | N/A |
| Post Professional | Doctor of Health Science - DHSc | 6 credits and above | 3 credits - 5 credits | N/A | 2 credits or less | N/A |
| Post Professional | Doctor of Nursing - DNP | 6 credits and above | 3 credits - 5 credits | N/A | 2 credits or less | N/A |
| Post Professional | Master of Health Administration - MHA | 6 credits and above | 3 credits - 5 credits | N/A | 2 credits or less | N/A |
| Post Professional | Master of Health Science - MHS | 6 credits and above | 3 credits - 5 credits | N/A | 2 credits or less | N/A |
| Post Professional | Master of Nursing - MSN | 6 credits and above | 3 credits - 5 credits | N/A | 2 credits or less | N/A |
| Post Professional | T-Doctor of Occupational Therapy - pp OTD | 6 credits and above | 3 credits - 5 credits | N/A | 2 credits or less | N/A |
| Post Professional | T-Doctor of Physical Therapy - tDPT | 6 credits and above | 3 credits - 5 credits | N/A | 2 credits or less | N/A |

Residency Policy – Nursing program

Students cannot receive financial aid for any term in which they register only for a residency. The financial aid office reviews registrations at the start of each term and cancels federal aid for any students registered for residency only. All students are responsible for managing their student loan refunds to be sure they can pay for residency travel expenses when they arise.

Study at Another Institution or Study Abroad

Enrollment in certain programs of study at another school for study abroad approved for credit by USAHS may be considered enrollment at USAHS for the purpose of applying for assistance under the Federal Title IV financial aid programs.

For students to access federal financial aid, a consortium agreement is required between the two schools whereby the home school disburses federal aid for courses taken at the host school. The host school agrees not to disburse federal aid and to monitor the student's enrollment for the home school. Consortium agreements may be made between USAHS (home school) and a host school if the student has been approved by USAHS to take coursework at the host institution that will fully transfer toward the USAHS degree program. USAHS degree-seeking students must submit a copy of the USAHS Permission to Take a Course at Another Institution Form that is signed by USAHS's Admissions Office and a [Consortium Agreement Form](#) signed by the host school's financial aid office to the USAHS Office of Financial Aid.

Students must also meet all other federal financial aid eligibility requirements. If USAHS approves the student for a consortium agreement, USAHS will disburse federal aid to the USAHS student account, and the bursar's office will issue the refund to the student. The student is responsible for

meeting payment deadlines set by the host school. USAHS does not typically pay the host school on behalf of the student, and USAHS does not alter the financial aid disbursement schedule to meet deadlines set by the host school.

Adjustments to Financial Aid

Federal financial aid is awarded based on an estimate of the student's eligibility. The Office of Financial Aid may have to cancel or reduce financial aid before or after disbursement, based on new information that becomes available after the time of awarding or disbursement. Students will be notified by email if an adjustment is made to their financial aid award. Examples of changes that would require adjustments to aid are:

- Student does not begin attendance in any courses.
- Student withdraws from all courses in the term (officially or unofficially).
- Student receives other resources not reported at the time of awarding or disbursement.
- Student becomes federally ineligible based on the receipt of updated information from the U.S. Department of Education.
- Student does not meet course participation requirements.
- Student enrolls in only one course, which may require an adjustment of federal aid. (Post professional students are awarded based on the assumption of enrollment of 12 credits per award year.)
- Change of program.

Note: In some instances, a federal Return of Title IV (R2T4) calculation will be required. Details may be found in a later section of this document.

Confirmation of Return Enrollment After Withdrawal from Part of a Term

Students who withdraw from a course in the first part of a term and remain registered for a course in the second part of a term will be asked to confirm that they plan to return. Federal rules do not allow USAHS to rely on a student's previous registration if he or she withdraws from the first course. If the student indicates that he or she will return, and he or she does not return, a federal Return of Title IV funds calculation will be processed using the earlier withdrawal date.

Withdrawal from a Term

Students withdrawing from any or all courses in the term prior to the completion of 60% of the term may find that funds are owed to the university as a result of the required Return of Title IV calculation process. Students who stop engaging in academically related activities during the term without officially withdrawing from the courses are subject to the Return of Title IV calculation. In such cases, the last date of academically related activity, as determined by the university, is used as the withdrawal date for the term.

Please note [withdrawal](#) is different from [drop](#). Dropping is when you enroll in a course and decide not to stay enrolled any time before it starts or within the first seven days. If you discontinue taking a course after the seventh day, then you will be considered having withdrawn from that point on. Prior to withdrawing from all courses in the term or ceasing to engage in academically related

activity, students should contact the Office of Financial Aid to determine the amount of federal aid that must be returned. Federal student aid may not cover all unpaid charges due to the university upon the student's withdrawal.

Leave of Absence

A student who takes a university approved leave of absence is considered, for financial aid purposes, to have withdrawn from the school. The Return to Title IV refund calculation applies to both university approved leaves of absence and withdrawals for recipients of Title IV aid.

When a student loan borrower begins a university approved leave of absence, the student's repayment begins after the grace period is over. Students are advised that once a grace period is utilized, there is no provision allowing an additional grace period and students will go into repayment. Students with federal financial aid or federal loan obligations are advised to contact their servicer to ascertain their loan repayment status during the leave of absence.

Overaward of Federal Aid

The receipt of additional estimated financial assistance and/or a reduction in the cost of attendance that was not accounted for at the time of initial awarding may cause an overaward of federal funds. (The term overaward refers to any estimated aid that exceeds a student's financial need and/or cost of attendance.) Estimated financial assistance includes but is not limited to the following: scholarships, grants, Graduate PLUS Loans, third-party payments, and other resources. In such instances, the Office of Financial Aid will correct the overaward by adjusting the federal financial aid award. Federal aid may be adjusted by reducing or reallocating funds prior to disbursement or returning funds to federal programs if disbursement has already occurred. The highest cost loans will be reduced before any reduction is made to scholarship or grant awards.

Financial Aid Disbursement Process and Requests for Excess Funds

Most financial aid is disbursed in three equal payments over the award period. Students in good standing may have any excess balance in their account returned to them to pay for indirect education expenses. Any time financial aid proceeds credited to a student's account exceed direct charges, the Office of the Bursar will automatically forward the credit balance directly to the student, no later than 14 calendar days after the credit balance occurs.

Federal Return of Title IV (R2T4) Funds

Students who withdraw, drop, or do not otherwise complete all of the courses that they are scheduled to attend in the term may have disbursed funds returned to the federal government. This includes students who stop engaging in academically related activities in any or all courses during the term or payment period. Federal regulations established by the U.S. Department of Education require the Office of Financial Aid to apply a formula, entitled Return to Title IV (R2T4), to determine the percentage of federal financial aid a student has earned up through the last date of academic activity in any or all courses during the term or payment period. Students withdrawing from any course(s) in the term prior to the completion of 60% of the term or payment period may find that funds are owed to the university as a result of the R2T4.

The following enrollment changes that may trigger an R2T4:

- Withdrawal to zero credits (official withdrawal through the university policy).
- Official Leave of Absence during the term.
- Lack of engagement in academically related activities for at least 14 consecutive days in the term.
- For consecutive enrollment within a term, withdrawal from an earlier course with no confirmation of return in a later course.
- For consecutive enrollment within a term, dropping, not attending, or withdrawing from a later course, even after the completion of an earlier course.
- For consecutive enrollment within a term, failure to earn a passing grade in the last course in the term, even after passing an earlier course.
- Failure to earn a passing grade in all courses attempted in the term.

The last date of academically related activity, as determined by the university, is used as the financial aid withdrawal date to determine the completion percentage for R2T4. Students who complete more than 60% of the term or payment period are considered to have earned 100% of the federal financial aid disbursed to them for the term or payment period. Students who do not complete more than 60% of the term will have all or a portion of disbursed funds returned to the federal government.

The withdrawal date for federal financial aid purposes is not the same as the withdrawal date processed by the Registrar to determine tuition adjustments. Federal student aid may not cover all charges due to the university that result from the return of funds upon the student's withdrawal.

Prior to withdrawing or making any enrollment changes, students should contact the financial aid office to determine if the change will result in a return of funds and to understand the financial options to get back on track for future terms.

Post-Withdrawal Funds

If the amount disbursed to the student is less than the amount the student earned, the amount may be considered a post-withdrawal disbursement. Post-withdrawal eligibility can be used to credit outstanding charges on a student's account. University of St Augustine for Health Sciences has 30 (thirty) days from the date of the institution determined that the student withdrew, to offer any amount of the post-withdrawal disbursement to the student.

The student may accept or decline some or all of the post-withdrawal disbursement that is not credited to the student's account. The student must respond within 14 days from the date that the institution sends the notification to be eligible to receive the post withdrawal disbursement. If the student does not respond to the institution's notice, no portion of the post-withdrawal disbursement that is not credited to the student's account may be disbursed.

Overpayment

An overpayment occurs when a student receives unearned federal financial aid funds that must be returned as a result of withdrawal. This can happen if the student received federal student aid funds in excess of institutional charges. In this situation, the required refund resulting from the R2T4 is paid in part by the University and in part by the student because the University did not retain all of the student's aid. If the student received a loan overpayment, it must be repaid in the normal course of the loan repayment and no payment is immediately due from the student.

R2T4 Process

USAHS is required to determine the percentage of TIV aid "earned" by the student and return the "unearned" portion to the appropriate federal aid programs. USAHS is required to perform this calculation within 30 days of the date the school determines that a student has completely withdrawn. The school must return the funds within 45 days of the notification. The R2T4 calculation is completed by the Financial Aid Office.

- A copy of the withdrawal form, complete with student, advisor and registrars' signatures and indicating the last date of attendance, is received in the Financial Aid Office. The latest date of participation in the classes in which the student was enrolled will be used as the last day of attendance within the designated term start and end dates.
- The Financial Aid Office determines the amount of TIV aid initially awarded and whether it is "disbursed" or "could have been disbursed."
- A copy of the current student's ledger card is obtained from the Bursar module, it includes the original tuition and fee charges.
- An R2T4 worksheet on the "FAA Access to CPS" site is completed using the above data. The Financial Aid Office will post the recalculated amount of aid for which the student is eligible (as per the results of the R2T4 worksheet) to his/her account and notify the Bursar to check the accuracy of data entry and for student billing purposes.
- A copy of the worksheet is maintained in the Financial Aid Office.
- USAHS will return funds to the federal programs on the student's behalf and send the student is notified in writing and any amount as reported by the Financial Aid Office as an overpayment, when applicable.
- The student is responsible for all USAHS charges and federal overpayments resulting from an R2T4 calculation.

Examples of Title IV Calculations

Example 1—Withdrawal from Term:

Mark is a master degree student in orthopedic therapy. His term begins on January 5 and ends April 19. Mark makes the decision to drop all classes on Feb 10, with last day of participation of Feb 2, (29 days into the term).

| Mark's cost of attendance is as follows: | Cost |
|--|------------|
| Tuition | \$7,326.83 |
| Fees | \$105 |
| Total | \$7,431.83 |

| Mark's financial aid package for the term consists of: | Cost |
|--|---------|
| Direct Unsubsidized Loan | \$6,760 |
| Direct Plus | \$2,872 |
| Total | \$9,633 |

As Mark has completed only 29 days of his semester, she earned 27.6% of the \$9,633. According to the federally mandated calculation, 72.4% of the unearned portion of his aid, equaling \$6,974.29. The rounded amount of 6,760 must be returned to his unsubsidized loan and the balance of \$214 refunded to the Grad Plus.

Example 2 Withdrawal —Participation for More Than 60% of the Term:

John is a doctoral degree student in the physical therapy program. His semester begins May 4 and ends August 17 (98 days into the term), John drops his classes.

| John's cost of attendance is as follows: | Cost |
|--|-------------|
| Tuition | \$13,213.08 |
| Fees | \$60 |
| Total | \$13,273.08 |

| His financial aid package consists of: | Cost |
|--|---------|
| Direct Unsubsidized Loan | \$6,761 |
| Total | \$6,761 |

Based on John's attendance (92.5% of the term), he has "earned" all his financial aid for the term and will not have any funds returned.

Return of funds by the school.

The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

1. Direct Unsubsidized Loan
2. Direct PLUS Loan

All refunds are paid within 45 days of the date of determination of the student's withdrawal.

Satisfactory Academic Progress (SAP) Standards

Financial Aid Satisfactory Academic Progress (SAP) Policy – First-Professional

The Office of Financial Aid monitors the Registrar's reporting of academic progress at the end of every trimester (payment period).

Qualitative Requirements

Prior to the completion of 59 credits for OT and 61 for DPT, it is expected that the student will meet the following minimum criteria:

- At the completion of the first trimester (or 17 credit hours for OT and DPT) have a GPA of 2.0
- At the completion of the second trimester (or 38 credit hours for OT and DPT) have a GPA of 2.3

The University requires that all students enrolled in the professional education programs have a 2.50 GPA after the completion of the third (full-time) trimester, or 59 credits for OT and 61 credits for DPT, in the academic curriculum to continue in the respective program and maintain 2.50 GPA or above for the remainder of the program.

If a student does not achieve this cumulative GPA he or she will be placed on Financial Aid warning and may be dismissed from the program from the registrar. Other reasons for dismissal include:

- An F is received in any course
- Two grades of D are received
- A student receiving a failing grade during fieldwork/internship (See the Clinical Education Handbook)

Quantitative Requirements (a cumulative measurement)

- Complete at least 75% of all credits attempted each trimester

In addition to requirements set forth by above by the university's academic policy, the Office of Financial Aid enforces a maximum time frame for the receipt of federal financial aid as listed in the table below:

| Program Format | Maximum Time Frame to Receive Federal Financial Aid |
|--|---|
| Doctor of Physical Therapy – (new starts 1/1/17 or later) | 12 terms |
| Doctor of Physical Therapy - (students beginning before 1/1/17) | 11 terms |
| Flex Doctor of Physical Therapy | 18 terms |
| Doctor of Occupational Therapy | 12 terms |
| Master of Occupational Therapy | 9 terms |
| Flex Master of Occupational Therapy | 14 terms |
| Dual Full-Time Master of Occupational Therapy/Doctor of Physical Therapy | 15 terms |

At each term's financial aid SAP review, the Office of Financial Aid will monitor the student's earned credits in relation to the number of terms remaining toward the maximum time frame. Students will be placed on warning if in jeopardy of not completing within the maximum time frame to receive federal aid.

Financial Aid Warning - Any one of the listed events will result in the student being placed on warning status. Students who are below the minimum cumulative GPA, other grade related requirements for the program, term completion rate, and/or are in jeopardy of not completing within the maximum time are placed on financial aid warning for one term. Students receive written notification to their university e-mail account if they are placed on *financial aid warning status*. If the student is not in compliance after one term of financial aid warning, federal financial aid eligibility is terminated. The student is given the option to appeal to financial aid determine if the student is eligible to receive financial aid for a period of one term of probation or for more terms while on an academic plan.

Students may regain eligibility for federal financial aid once all minimum academic standards are met.

A student is ineligible for federal financial aid when it becomes mathematically impossible to complete the program within the maximum timeframe established by the school. Students may appeal if federal aid is terminated due to this condition.

The additional policies will apply:

- Minimum financial aid GPA is cumulative for the current program of study.
- Financial aid attempted and completed credits are for the current program attempted at USAHS.
- The following grades adversely impact the measure of student pace toward the maximum time frame: *I* (incomplete), *F* (fail), *U* (unsatisfactory), *W* (withdrawal).
- Repeated courses: For course repetitions, only the most recent grade is counted in the cumulative GPA and the most recent credits are counted in the completed credits; course repetitions adversely affect the pace of a student's program completion.

- Incompletes: Incomplete grades at the time of SAP evaluation adversely impacts the pace of the program completion, but not the GPA. The final grade of the incomplete course is factored into the student's SAP calculations at the time of the next formal evaluation.
- Withdrawals: When a student withdrawal from a course, it has no effect on the GPA for the end of that term, it will, however, be factored into the student's Pace and Timeframe
- Leave of Absence: Periods of Official Leave of Absence are counted toward the maximum time frame and adversely affects the pace of a student's program completion
- Students must meet both the GPA and pace requirements within the defined maximum timeframe.
- Transfer credits are included in the earned and attempted credits but not calculated in the USAHS GPA.
- Financial aid attempted credits include all registered courses with the exception of courses dropped before the start of the term or during the drop period.
- For course repetitions, only the most recent grade is counted in the cumulative GPA and the most recent credits are counted in the completed credits
- The maximum timeframe will be reset for students completing a second or further degree at USAHS or changing from a non-degree to a degree-seeking status.
- The maximum timeframe for students who change programs without earning a degree is cumulative for all programs attempted and is measured against the maximum timeframe for the current program.
- The maximum timeframe excludes courses that are dropped before the start of the term or during the drop period.
- Financial aid progress requirements include all terms of enrollment, including periods in which the student did not receive federal aid.
- Courses that adversely impact financial aid academic progress cannot be removed from the academic transcript.

Financial Aid Satisfactory Academic Progress Policy – Post Professional

The Office of Financial Aid monitors the Registrar's reporting of academic progress at the end of every trimester (payment period).

Qualitative Requirements - Students in the Post-Professional programs must maintain a cumulative 3.0 GPA and not earn a grade below a C to be considered in good standing. Students who receive a grade of F in any course or receive a grade below C when retaking a course are dismissed from the university.

Quantitative Requirements - The university requires students to complete within a maximum timeframe and students who do not maintain a successful completion of at least 9 credits per year are dismissed from the university.

Students who fall below academic requirements are placed on academic probation by the university with an academic plan by the Academic Studies Progression Committee.

the Office of Financial Aid monitors the students pace towards the maximum timeframe established by the university by comparing the credits earned to the maximum time remaining. Note that students are dismissed if they do not complete at least 9 credits per year but completing 9 credits may not necessarily put them on a pace to graduate within the maximum timeframe. Additional credits per trimester/year may be needed to be back on pace.

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At each term's financial aid SAP review, the Office of Financial Aid will monitor the student's earned credits in relation to the number of terms remaining toward the maximum time frame. Students will be placed on warning if in jeopardy of not completing within the maximum time frame to receive federal aid.

Financial Aid Warning - - Any one of the listed events will result in the student being placed on warning status. Students who are below the minimum cumulative GPA or other grade related requirements for the program and/or are in jeopardy of not completing within the maximum time are placed on financial aid warning for one term. Students receive written notification to their university e-mail account if they are placed on *financial aid warning status*. If the student is not in compliance after one term of financial aid warning, federal financial aid eligibility is terminated. The student is given the option to appeal to financial aid determine if the student is eligible to receive financial aid for a period of on term of probation or for more terms while on an academic plan that has been determined by the Academic Studies Progression Committee.

Students may regain eligibility for federal financial aid once all minimum academic standards are met.

A student is ineligible for federal financial aid when it becomes mathematically impossible to complete the program within the maximum timeframe established by the school. Students may appeal if federal aid is terminated due to this condition.

The additional policies will apply:

- Minimum financial aid GPA is cumulative for the current program of study.
- Financial aid attempted and completed credits are for the current program attempted at USAHS.
- The following grades adversely impact the measure of student pace toward the maximum time frame: *I* (incomplete), *F* (fail), *U* (unsatisfactory), *W* (withdrawal).
- Repeated courses: For course repetitions, only the most recent grade is counted in the cumulative GPA and the most recent credits are counted in the completed credits; course repetitions adversely affect the pace of a student's program completion.
- Incompletes: Incomplete grades at the time of SAP evaluation adversely impacts the pace of the program completion, but not the GPA. The final grade of the incomplete

course is factored into the student's SAP calculations at the time of the next formal evaluation.

- Withdrawals: When a student withdrawal from a course, it has no effect on the GPA for the end of that term, it will, however, be factored into the student's Pace and Timeframe
- Leave of Absence: Periods of Official Leave of Absence are counted toward the maximum time frame and adversely affects the pace of a student's program completion
- Students must meet both the GPA and pace requirements within the defined maximum timeframe.
- Transfer credits are included in the earned and attempted credits but not calculated in the USAHS GPA.
- Financial aid attempted credits include all registered courses with the exception of courses dropped before the start of the term or during the drop period.
- For course repetitions, only the most recent grade is counted in the cumulative GPA and the most recent credits are counted in the completed credits
- The maximum timeframe will be reset for students completing a second or further degree at USAHS or changing from a non-degree to a degree-seeking status.
- The maximum timeframe for students who change programs without earning a degree is cumulative for all programs attempted and is measured against the maximum timeframe for the current program.
- The maximum timeframe excludes courses that are dropped before the start of the term or during the drop period.
- Financial aid progress requirements include all terms of enrollment, including periods in which the student did not receive federal aid.
- Courses that adversely impact financial aid academic progress cannot be removed from the academic transcript.

Right to Appeal

Occasionally, a student's academic progress may be impacted by unusual circumstances that are beyond the student's control. A student may appeal for an extension of financial aid after a period of financial aid warning if the student successfully completes the warning term and if the student can document that unexpected, unusual, and temporary circumstances affected the student's ability to progress at the required rate. Examples of such mitigating circumstances are a death in the immediate family, illness, or other significant life change.

Students may appeal to the Office of Financial Aid no later than 15 calendar days following the end of the financial aid warning period.

Students who wish to appeal must complete the [Financial Aid Academic Progress Appeal](#) form and provide the Office of Financial Aid with supporting documentation for review. Failure to provide supporting documentation will result in an automatic denial. If the appeal is accepted, the student must meet the requirements outlined in the written approval of the appeal.

A pre-existing condition (a condition or illness that a student had before beginning any USAHS program) is not cause for appeal unless there was an unexpected change in that condition.

Students may not use the same circumstances in a subsequent appeal, although a student may submit an appeal for a future period of difficulty for different mitigating circumstances. Courses that adversely impact financial aid academic progress cannot be removed from the student's academic transcript.

SAP decisions by the Office of Financial Aid are final.

Financial Aid Satisfactory Academic Progress Appeal

Satisfactory academic progress requirements for the receipt of federal aid are separate and distinct from the university's academic progress requirements. By submitting an appeal, you are acknowledging that you have been on financial aid warning or probation and/or you have reached the maximum academic time frame for the receipt of federal aid according to the University Satisfactory Academic Progress Standards "as published in the [Student Handbook](#). A sample form is at the end of this document.

Treatment of Courses and Credits

Course Repetitions: Repeated courses for which a grade of "D" or better has already been earned do not count as earned or as completed credits toward the student's completion rate.

Drops: Courses dropped before the end of the add/drop period are not included in the financial aid satisfactory progress calculations.

Incompletes: Incomplete grades count as credits attempted and not completed, but do not impact GPA.

No Credit: No credit grades count as credits attempted and not completed, but do not impact GPA.

Periods with No Financial Aid: Financial aid progress requirements include all periods of enrollment, including periods in which the student did not receive financial aid.

Second Program: The maximum timeframe will be reset for students who complete one program or degree at USAHS and begin a subsequent program or degree. The maximum timeframe will not be reset for students that have earned degrees or certificates "Along the Way" at USAHS.

Transfer Credits: All transfer credits are considered as both attempted and completed when calculating the minimum course completion rate and maximum timeframe.

Unsatisfactory Grades: Unsatisfactory grades (a grade of "U") count as credits attempted and not completed, but do not impact GPA.

Withdrawals: Courses dropped after the add/drop periods are considered to be attempted but not

completed.

Policy and Definitions

Appeal: Occasionally, a student's academic progress may be impacted by unusual circumstances that are beyond the student's control. A student may appeal for an extension of financial aid if the student successfully completes the warning term and can document that unexpected, unusual, and temporary circumstances affected the student's ability to progress at the required rate. See the Right to Appeal section of this policy for details.

Financial Aid Annual Award Year: USAHS defines the annual award year as three 15-week trimesters.

Maximum Timeframe: Federal financial aid eligibility expires without warning when the student reaches the maximum timeframe or if the financial aid academic progress review makes it clear that the student cannot mathematically finish the current program within the maximum timeframe.

- The maximum timeframe will be reset for students completing a second or additional degree at USAHS. The maximum timeframe will not be reset for students that have earned degrees or certificates "Along the Way" at USAHS.
- The maximum timeframe for students who change programs without earning a USAHS degree is cumulative for all programs attempted and is measured against the maximum timeframe for the current program.
- The maximum timeframe excludes quarters/semesters of non-enrollment and quarters/semesters in which all courses are dropped before the start of the term or during the drop period.
- Financial aid eligibility for an academic program ceases as soon as all academic requirements for graduation have been met regardless of maximum timeframe standing.

Minimum Course Completion Rate (Pace): A percentage calculated by dividing cumulative successfully completed credits by total credits attempted. For example, a student who has successfully completed 27 credits at USAHS out of a total of 40 attempted credits has a course completion rate of 67%. This rate includes credits transferred in to USAHS.

Minimum GPA—Cumulative: The GPA for all coursework pertaining to the current program of study.

Minimum GPA—Payment Period: The GPA for all courses attempted during the most recent payment period.

Period of Enrollment: One semester or one quarter.

Status—Financial Aid Warning: This status is assigned to a student who fails to make satisfactory academic progress during his or her most recent payment period. The student has one payment period to be successful and maintain eligibility for financial aid.

Status—Financial Aid Probation: This status is assigned to a student who fails to make satisfactory academic progress during his or her payment period, fails to successfully return to satisfactory progress during one term of financial aid warning, completes a successful appeal for mitigating circumstances, and has eligibility for financial aid reinstated on a probationary basis. Financial aid

probation is assigned for one payment period. If an appeal is completed and determined that it will require more than one period of enrollment to meet satisfactory requirements, the student may be placed on an academic plan.

Status—Academic Plan: This status is assigned in order to assist students in returning to compliance by a specified date. If an appeal is completed and it's determined that it will require more than one payment period to meet satisfactory requirements, the student may be placed on an academic plan. The Office of Financial Aid will review the student's progress at the end of one payment period as is required of a student on probation status, to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, the student is eligible to receive Title IV aid as long as the student continues to meet those requirements. The Office of Financial Aid will review the student's status at the end of each payment period to determine if the student continues to meet the academic plan requirements.

The option for an academic plan is only available if it is not reasonable to expect the student to achieve successful academic progress during the typical one-term extension of probation. An academic plan may be a course-by-course plan for degree completion, a specification for number of credits and/or grade requirements for particular payment periods, and/or requirements for the student to get academic support or to use other academic resources. A student must comply with all aspects of an academic plan in order to retain eligibility for financial aid.

Status—Financial Aid Ineligibility: This status is assigned to a student who failed to be successful during the period of financial aid warning or probation. Students who do not complete a successful appeal, who are not successful during a single-term financial aid probation, or who do not comply with an academic plan for an extended period of financial aid probation will lose all federal financial aid eligibility. A student with financial aid ineligibility status is not eligible for federal financial aid until the student meets all the requirements again. Simply sitting out a term, paying cash, or changing academic programs will not return a student to satisfactory academic progress.

Loss of Federal Financial Aid Eligibility

Students who become ineligible to receive federal financial aid but remain in compliance with the academic progress standards for continuance in their program are not withdrawn from the program, but they must make alternative payment arrangements with the bursar by the appropriate tuition due date. Students may still be eligible for private educational loans if federal aid eligibility is lost.

How to Appeal

Step 1: Type and attach a letter to this form that explains the unexpected, unusual, or temporary circumstance (i.e. death in the immediate family, illness, or other significant life changes) which led to your lack of academic progress. Be sure to include dates of these events that correspond to **ALL** of the academic terms in which you did not meet academic progress standards. Explain how you have remedied the issues. Pre-existing life issues (an issue or illness that is not limited to a medical condition that you had before beginning any program) do not cause for appeal.

Step 2: Attach third party supporting documentation. The following are examples of acceptable supporting documents:

- Death in Family: Copy of death certificate, or
- Medical Issue: Letter from physician with the dates in which you were unable to attend school, the date you can return to school and the physician’s contact information, or
- Legal Issues: Dated court records or police reports, or
- Change in Job/Hours: Letters from employers with their contact information, or
- Move Residency: Copy of a residential lease or the closing documents of a new home.

Non-acceptable documents include, but are not limited to, obituaries or funeral programs; medical records or a copy of prescriptions, letters or emails from family, friends, co-workers, classmates or professors;

Step 3: Please submit Step 1 and Step 2 with this **SIGNED** form to the Office of Financial Aid). All documents are subject to verification.

The Appeal Decision

Please allow up to 30 days for your appeal decision to be processed by the appeal committee. The decision will be sent to your email address. Please understand that your appeal cannot be reviewed until all grades are posted to your academic transcript. Appeals will not be reviewed if there is a grade of incomplete on your transcript.

You will not know the committee’s decision by the last day to drop a course without penalty. All university billing policies remain in effect while your appeal is reviewed. If you are currently enrolled and your appeal for financial aid probation is denied, you will be responsible for tuition and fees for any current enrollment.

By signing below, I acknowledge and understand that I am appealing for continued participation in federal aid programs and that knowingly providing false or misleading information in connection with such programs could result in fines, imprisonment, or both. I also understand that I could be subject to a code of conduct violation with the University.

| | |
|------------------------|-------|
| _____ | _____ |
| Student Name (Printed) | ID |
| _____ | _____ |
| Student Signature | Date |