

Office of Financial Aid Program Terms and Conditions 2021-2022

Updated 2021

Financial Services/Financial Aid

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

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 approved to participate in Title IV programs by the U.S. Department of Education (ED). USAHS participates in Federal Work Study (Campus-based program) and the William D. Ford Federal Direct Loan (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.

Financial Aid Application Process

Applying for federal financial assistance begins with completing the Free Application for Federal Student Aid (FAFSA) form. **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. Student should anticipate receiving a Student Aid Report (SAR) within 3-5 days after submitting the FAFSA.**

Fill out the 2021–2022 FAFSA if you are **starting** your program in the Fall 2021, Spring 2022 or Summer 2022 term.

Fill out the 2022–2023 FAFSA if you are **starting** your program in the Fall 2022, Spring 2023 or Summer 2023 term.

If applying for federal student loans, a fully executed Master Promissory Note (MPN) and Entrance Counseling (EC) must be on file within 14 calendar days after the student is notified of the offer/award.

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

Federal Direct Unsubsidized Loans

Federal Direct Unsubsidized Loans are available to undergraduate, graduate and professional students, but eligibility is not based on financial need. The student has the option to pay the accruing interest while enrolled in school unless the student arranges to postpone the interest payment. To determine the servicers on your Direct Loan visit [NSLDS](#). 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 and be capitalized.

Students may borrow up to \$20,500 per academic year.

The interest rate for Direct Unsubsidized loans, for graduate/professional students, first disbursed on or after July 1, 2021 and before July 1, 2022 is a fixed rate of 5.28%.

The Direct Unsubsidized Loan has an origination fee which is deducted from the amount borrowed. Loans first disbursed on or after October 1, 2021 and before October 1, 2022 have a 1.057% 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.gov/h/apply-for-aid/fafsa> for more information.

Creditworthiness is not a requirement to obtain a Federal Direct Unsubsidized Loan. Under this program, students may borrow up to their maximum annual loan limit every academic year (e.g., three 15-week trimesters). Loan funds can be used to cover direct and indirect education costs.

On August 2, 2011, Congress passed the Budget Control Act of 2011, which put into place automatic federal budget cuts, known as a “sequester.” The law impacted graduate and professional student aid by eliminating the in-school loan interest subsidy and eliminating Direct Loan repayment incentives.

Federal Direct Graduate PLUS Loans

Federal Direct Graduate PLUS loans are available to graduate/professional students enrolled at least half-time without adverse credit history. Students may borrow up to the cost of attendance minus any other financial aid received. The total cost of attendance may include tuition and fees, living allowance (e.g., room & board, personal expenses, transportation), and books and supplies. Graduate/professional students must use their Federal Direct Unsubsidized Loan funds prior to applying for a Federal Direct Graduate PLUS loan.

Federal Direct Graduate PLUS loans are available to graduate/professional degree students that may be used to help pay education expenses not covered by other financial aid through ED. Interest accrues on this loan while students are in school. Students may choose to pay the accrued interest or allow the interest to be capitalized.

The interest rate for Direct Graduate PLUS loans first disbursed on or after July 1, 2021 and before July 1, 2022 is fixed at 6.28%.

The Federal Direct Graduate PLUS loan has an origination fee. Loans first disbursed on or after October 1, 2021 and before October 1, 2022 have a 4.228% loan fee.

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://studentaid.gov/entrance-counseling/>
- 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 the 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.

Entrance Counseling

Direct Loan borrowers at USAHS 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://studentaid.gov/entrance-counseling/> and help students understand their rights and obligations as a student loan borrower. Loan counseling is mandatory and must be completed before a student can receive loan funds.

Annual Loan Limits vs. Lifetime Aggregate Loan Limits

Annual Loan Limits

ED limits the annual amount of Federal Direct Loan(s) that students can borrow. **Graduate** student annual borrowing maximum is \$20,500 per academic year. USAHS defines its annual academic award year as three trimesters. 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.

Graduate PLUS Loans and Parent PLUS Loans

These loans are also processed based on three trimesters per academic 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 enough 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
Per Academic Year	\$20,500
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>

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://studentaid.gov/exit-counseling/>.

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://studentaid.gov/loan-simulator/>.

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 will never be less than the amount of interest that accrues between your payments, and won't be more than three times greater than any other payment
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, students may increase their repayment period resulting in higher interest cost over the repayment period.
 - a. **REPAYE Plan.** Generally, 10 percent of your discretionary income. 20 years if all loans you're repaying under the plan were received for undergraduate study. 25 years if any loans you're repaying under the plan were received for graduate or professional study.
 - b. **PAYE Plan.** Generally, 10 percent of your discretionary income, but never more than the 10-year Standard Repayment Plan amount. Repayment period 20 years.
 - c. **IBR Plan.** Generally 10 percent of your discretionary income if you're a new borrower on or after July 1, 2014, but never more than the 10-year Standard Repayment Plan amount. Generally, 15 percent of your discretionary income if you're

not a new borrower on or after July 1, 2014, but never more than the 10-year Standard Repayment Plan amount. Repayment period is 20 years if you're a new borrower on or after July 1, 2014, and 25 years if you're not a new borrower on or after July 1, 2014.

- d. ICR Plan. The lesser of the following: 20 percent of your discretionary income or what you would pay on a repayment plan with a fixed payment over the course of 12 years, adjusted according to your income. The repayment period is 25 years.

Under all four plans, any remaining loan balance is forgiven if your federal student loans aren't fully repaid at the end of the repayment period. For any income-driven repayment plan, periods of economic hardship deferment, periods of repayment under certain other repayment plans, and periods when your required payment is zero will count toward your total repayment period. Whether you will have a balance left to be forgiven at the end of your repayment period depends on several factors, such as how quickly your income rises and how large your income is relative to your debt. Because of these factors, you may fully repay your loan before the end of your repayment period. Your loan servicer will track your qualifying monthly payments and years of repayment and will notify you when you are getting close to the point when you would qualify for forgiveness of any remaining loan balance.

- 5. **Income Sensitive Repayment.** This plan is available to low-income borrowers who have Federal Family Education Loan (FFEL) Program loans. The payments under this plan increase or decrease based on your annual income. Under this plan, your monthly payments increase or decrease based on your annual income and are made for a maximum period of 10 years.

The FFELP loan program ended in 2010.

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 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' 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' registrar's office for enrollment verification is forwarded to the NSC on a weekly basis.

GAP Financing is necessary when the amount of money needed to fund the balance of tuition and living expenses is not covered by scholarships or Federal Unsubsidized loans. The Federal Direct Graduate PLUS loan, private education loans and self-paying are a few financing options for the GAP.

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 students. 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: <https://studentaid.gov/feedback-ombudsman/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 helps 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: 1.057% PLUS: 4.228%	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, 2021 and before October 1, 2022

Federal Student loan vs. Private Alternative loan options

Direct PLUS Loans	Private Loans
<i>Who is responsible for repaying?</i> The student	The student and cosigner, if applicable
<i>Which students are eligible?</i> Requires at least half-time enrollment.	Varies by lender, some lenders allow less than half-time enrollment.
<i>What are the approval requirements?</i> Applicant or endorser must not have an adverse credit history.	Approval for a private loan is based on the creditworthiness of the borrower and cosigner.
<i>What are the interest rates?</i> 6.28% Fixed Loans first disbursed after July 1, 2021; the interest rate is 6.28% fixed .	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.
<i>Are there origination fees?</i> 4.228% Loans originated on or after October 1, 2021 and before October 1, 2022 will have a 4.228 % disbursement fee.	Varies by lender Most offer 0%

Details to Consider

We recommend you review all 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: <https://www2.ed.gov/about/contacts/state/index.html>

Verification Policy

In accordance with U.S. Department of Education regulations, USAHS is required to verify the accuracy of financial aid application information for selected students. Since USAHS 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 a student is selected for verification as an FWS recipient, the documents they will need to submit to the Office of Financial Aid will be scheduled on their myFinAid page. If students are required to submit their tax information, they are 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 a student's verification documentation, the Office of Financial Aid will correct their 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 are 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 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 are made by email to admitted students with completed financial aid files. However, financial aid cannot be disbursed until all official transcripts, including all required enrollment documents, are received by the Office of Admissions*.

*See Catalog/Handbook section titled *Applications for Admission*

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 continues 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 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 notifies 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 ContactFinancial_Aid@usa.edu or telephone 1-904-423-2010.

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' Office of Financial Aid, a student must meet 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 (except for 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.

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 loan 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 <https://finaid.usa.edu/NetPartnerStudent/Logon.aspx?ReturnUrl=%2fNetPartnerStudent> (the student can only get to this form through NetPartner – once they have been packaged, provide proof of withdrawal to confirm the last date of attendance and disbursed loan amounts at the prior institution.

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 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 explains the terms of the loan(s). Both disclosures are available at <https://studentaid.gov/understand-aid/types/loans>. 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 are 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](#).

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

Program Level	Program	Full Time	Half (1/2) Time	Three-Quarter (3/4) Time	Less Than Half Time (LTHT)	Quarter (1/4) Time
First Professional	Master of Science in Speech Language Pathology (SLP) 5 term	7 credits and above	4 credits - 6 credits	N/A	3 credits or less	N/A
First Professional	Master of Occupational Therapy (MOT) 6 term	12 credits and above	6 credits - 11 credits	N/A	5 credits or less	N/A
First Professional	Master of Occupational Therapy Flex (MOT Flex) 9 term	7 credits and above	4 credits - 6 credits	N/A	3 credits or less	N/A
First Professional	Doctor of Occupational Therapy (OTD)- 8 term	12 credits and above	6 credits - 11 credits	N/A	5 credits or less	N/A
First Professional	Doctor of Occupational Therapy Flex (Flex OTD [12 term]) <i>(Prior to 01/2022)</i>	7 credits and above	4 credits - 6 credits	N/A	3 credits or less	N/A
First Professional	Doctor of Occupational Therapy Flex (Flex OTD [11 term]) <i>(Effective 01/2022)</i>	7 credits and above	4 credits - 6 credits	N/A	3 credits or less	N/A

First Professional	Doctor of Physical Therapy (DPT) - 7 term	12 credits and above	6 credits - 11 credits	N/A	5 credits or less	N/A
First Professional	Doctor of Physical Therapy (DPT) - 8 term	12 credits and above	6 credits - 11 credits	N/A	5 credits or less	N/A
First Professional	Doctor of Physical Therapy Flex (DPT 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 Sciences - 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	PG Certificate-Family Nurse Practitioner (FNP)	6 credits and above	3 credits -5 credits	N/A	2 credits or less	N/A
Post Professional	T-Doctor of Occupational Therapy - ppOTD	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

Enrollment Statuses for Financial Aid

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' 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 are 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.
- 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 are 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 is processed using the earlier withdrawal date.

Withdrawal from a Term

Students withdrawing from any or all courses in a term must submit a written request to the Office of the Registrar. To access the withdrawal forms, log into the MyUSA portal, go to the Student Services tab, then click on the "Forms" link to access the Course Withdrawal Form. Submit the completed form to the Registrar for routing and approval. Upon approval, the Registrar assigns a grade of "W" and it becomes part of the student's official transcript.

If a student withdraws from a course via written request within the first seven (7) days of the semester (the add/drop period), that course withdrawal is classified as a **drop** and the course is not subject to tuition or fees and does not appear on the student's transcript. All course withdrawals submitted after the end of the add/drop period (first seven days of the term) are subject to tuition and fees, as well as the corresponding refund policy, and do appear on the transcript as a course withdrawal. All course withdrawals are included in the calculation of maximum course withdrawals allowed in a student's program.

Unofficial Withdrawal

Students will be unofficially withdrawn when there is an unapproved break in enrollment for the

term and there is no academic participation and substantive interaction for 14 consecutive days. Students who are withdrawn from a course or program and have received federal student loans enter the 6-month grace period or repayment the first day after the unofficial withdrawal designation.

Treatment of Institutional Refund Policy and Return to Title IV

Students withdrawn from all courses in a term are responsible for all applicable tuition and fees prior to the completion of 60% of the term and may find that funds are owed to the University. Students receiving Title IV funds are subject to a [Return to Title IV](#) calculation. The Office of Federal Student Aid notifies the student of the amount of federal aid that must be returned to the Title IV program(s).

For students who have been withdrawn and have received Title IV funds, the 6-month grace period or loan repayment begins after the last date of attendance or if a student falls below half-time enrollment status.

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 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 Title IV proceeds credited to a student's account exceed direct charges, this creates a Title IV credit balance. The Office of the Bursar automatically forwards the credit balance directly to the student, no later than 14 calendar days after the Title IV credit balance occurs.

Federal Return of Title IV (R2T4) Funds

Students who withdraw, drop, or do not otherwise complete all 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 academically related 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 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. USAHS has 30 (thirty) days from the date 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 could 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 Title IV 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 is used as the last day of attendance within the designated term start and end dates.
- The Financial Aid Office determines the amount of Title IV 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 is completed using the above data. The Financial Aid Office posts 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 returns 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’s degree student in occupational therapy. His term begins on January 5th and ends April 19th. Mark makes the decision to drop all classes on Feb 10th, with last day of participation of February 2nd (29 days into the term).

Mark’s cost of attendance is as follows:	Cost
Tuition	\$7,326.83
Fees	\$ 105.00
Total	\$7,431.83

Mark’s financial aid package for the term consists of:	Cost
Direct Unsubsidized Loan	\$6,760.00
Direct Plus	\$2,872.00
Total	\$9,633.00

As Mark has completed only 29 days of his semester, he 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 4th and ends August 17th (98 days into the term). John drops his classes.

John’s cost of attendance is as follows:	Cost
Tuition	\$13,213.08
Fees	\$ 60.00
Total	\$13,273.08

His financial aid package consists of:	Cost
Direct Unsubsidized Loan	\$6,761.00
Total	\$6,761.00

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) Policy and Financial Aid Eligibility

Federal regulations require that, to be eligible for and maintain assistance from any Federal Title IV student aid program, a student must be making satisfactory academic progress toward a certificate or degree. USAHS students must maintain satisfactory progress according to the guidelines herein and complete all certificate and degree requirements in a timely manner. All students are evaluated for Satisfactory Academic Progress (SAP) at the end of each trimester.

USAHS Federal Financial Aid Satisfactory Academic Progress

To maintain eligibility for funds, students must maintain both **quantitative (pace)**, and qualitative **(grade-based)** standings and revised at each evaluation point. The SAP policy is consistently applied to all enrolled students (full-time, part-time, first professional, and post professional students), regardless of their use of Title IV funds.

Financial Aid Satisfactory Academic Progress at USAHS is defined as:

1. Maintaining a minimum GPA (defined by the student's program) at the completion of each trimester and a Cumulative Grade Point Average (CGPA) or higher (defined by the student's program).
2. Completion of a program of study within 150% of the average published program length.

Maximum Timeframes

There is a maximum timeframe in which students must graduate. Maximum time frame is 150 percent of the published length of the program as evaluated by the maximum terms.

Academic and Financial Aid Evaluations

The Office of Registrar and Financial Aid reviews a student's Cumulative Grade Point Average (CGPA) (qualitative standing), and "pace" (quantitative standing), which is the ratio of the total credits earned vs. attempted credits after the end of each trimester.

1. FIRST PROFESSIONAL PROGRAMS (MS-SLP, MOT, OTD, DPT)

Good Academic Standing, Academic Progression Warning, Probation, Dismissal

Good Academic Standing (MS-SLP, MOT, OTD, DPT)

To remain in good academic standing, a student must meet the following criteria:

1. Maintain at least a cumulative GPA of 2.7 or higher each trimester;
2. Complete program of study within 150% of the published program length; and
3. Complete the program with a cumulative GPA of 2.7 or higher.

Qualitative Evaluation

All students are required to maintain a cumulative grade point average of 2.7 on a 4.00 scale at the completion of each trimester.

Failure to meet any of the above criteria results in the following actions:

1. After the first trimester in which a student fails to meet academic standards, the student is placed on **Academic/Financial Aid Warning**. Students who are placed on Academic/Financial Aid Warning are required to meet with their Faculty Advisor to develop an Academic Improvement Plan on how to improve their academic study.
2. If the student fails to meet academic standards at the completion of any subsequent trimester, the student is dismissed and **loses Title IV eligibility**. If the student successfully appeals, the student is placed on **Academic/Financial Aid Probation** and Title IV eligibility is reinstated.
3. If the student does not meet academic standards in any trimester following the trimester on which they are on **Academic/Financial Aid Probation**, the student is **dismissed** from the program and loses Title IV eligibility.

Students who fail to meet the 2.7 GPA for graduation are required to complete remediation independent study courses in which a letter grade is earned to obtain the required 2.7 GPA for completion of degree requirements. Completion of these additional requirements may delay graduation. Remediation independent study courses are not Title IV eligible and incur tuition charges at the student's expense.

Satisfactory Academic Progress Academic/Financial Aid Warning

A student placed on Satisfactory Academic Progress **Academic/Financial Aid Warning** by the Registrar's Office is advised by a Faculty Advisor of the terms of the Academic Improvement Plan and the risk of dismissal. A Title IV student on **Academic/Financial Aid Warning** remains eligible for Title IV for the trimester.

Satisfactory Academic Progress Academic/Financial Aid Probation

A student that has not met the minimum Satisfactory Academic Progress requirements after being placed on Academic/Financial Warning for the trimester is dismissed and loses Title IV eligibility. If the student is dismissed and successfully appeals, Title IV eligibility is reinstated while on **Academic/Financial Aid Probation**. If a student on **Academic/Financial Aid Probation** fails to meet Satisfactory Academic Progress the following trimester, the student is **dismissed** from the program and lose Title IV eligibility.

Reinstatement of Title IV Eligibility

If the Office of Financial Aid approves the appeal, the student is placed on Academic/ Financial Aid Probation for one trimester, and Title IV eligibility is reinstated.

FINANCIAL AID NOTICE

The Office of Financial Aid sends a notice to a Title IV recipient if the recipient fails to meet any of the Academic/Financial Aid Satisfactory Academic Progress (SAP) standards (*please remember that all*

evaluation periods are measured, including ones where the student may not have received financial aid):

USAHS assigns an **Academic/Financial Aid Warning** to a student who is failing to make satisfactory academic progress. The school reinstates eligibility for aid for one trimester and may do so without a student appeal.

USAHS assigns an **Academic/Financial Aid Probation** to a student who is failing to make satisfactory academic progress and has successfully appealed. Eligibility for aid may be reinstated for one trimester.

Academic Evaluation and Right of Appeal

A student may appeal the dismissal to the Academic Appeals Committee/Program Director (see [Appeals Process - Evaluation & Right of Appeal](#)). If an appeal is successful, a readmission agreement between the student and the Program Director (or Dean) is made that documents the conditions for continuation at the University. Title IV eligibility is reinstated.

Readmission agreements can be appealed only if there are mitigating circumstances and an appeal can be made only to the Chief Academic Officer.

When a student is dismissed or suspended, he or she loses access to campus facilities and resources. Students may visit a campus if they have made an appointment by phone with their Faculty Advisor or Registrar and restrict their activities to that appointment.

Program Level	Program	Program Credit Hours	Cumulative Grade Point Average	Maximum Time Frame to Receive Federal Financial Aid
First Professional	Master of Science in Speech Language Pathology (MS-SLP)	55-58	2.7	8 terms
First Professional	Master of Occupational Therapy (MOT)	93	2.7	9 terms
First Professional	Flex Master of Occupational Therapy (Flex MOT)	93	2.7	14 terms
First Professional	Doctor of Occupational Therapy (OTD)	117	2.7	12 terms
First Professional	Flex Doctor of Occupational Therapy Flex (Flex OTD [12 term])	117	2.7	18 terms
First Professional	Flex Doctor of Occupational Therapy Flex (Flex OTD [11 term])	117	2.7	17 terms <i>(effective 01/2022)</i>
First Professional	Doctor of Physical Therapy (DPT)	131	2.7	12 terms

First Professional	Flex Doctor of Physical Therapy Flex (Flex DPT)	131	2.7	18 terms
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2. POST PROFESSIONAL PROGRAMS (MHA, MHS, MSN, DNP, PPOTD, tDPT, EdD, PG Cert FNP)

Good Academic Standing, Academic Progression Warning, Probation, Dismissal

Good Academic Standing (MHA, MHS, MSN, DNP, PPOTD, tDPT, EdD, PG Cert FNP)

To remain in good academic standing a student must meet the following criteria:

1. Maintain at least a cumulative GPA of 3.0 or higher each trimester;
2. Complete program of study within 150% of the published program length; and
3. Complete the program with a cumulative GPA of 3.0 or higher.

Qualitative Evaluation

All students are required to maintain a cumulative grade point average of 3.0 on a 4.00 scale at the completion of each trimester.

Failure to meet any of the above criteria results in the following actions:

- After the first trimester in which a student fails to meet academic standards, the student is placed on **Academic/Financial Aid Warning**. Students who are placed on Academic/Financial Aid Warning are required to meet with their Faculty Advisor to develop an Academic Improvement Plan on how to improve their academic study.
- If the student fails to meet academic standards at the completion of any subsequent trimester, the student is dismissed and **loses Title IV eligibility**. If the student successfully appeals, the student is placed on **Academic/Financial Aid Probation** and Title IV eligibility is reinstated.
- If the student does not meet academic standards in any trimester following the trimester on which they are on **Academic/Financial Aid Probation**, the student is **dismissed** from the program and loses Title IV eligibility.

Students who fail to meet the 3.0 GPA for graduation are required to complete remediation independent study courses in which a letter grade is earned to obtain the required 3.0 GPA for completion of degree requirements. Completion of these additional requirements may delay graduation. Remediation independent study courses are not Title IV eligible and incur tuition charges at the student's expense.

Satisfactory Academic Progress Academic/Financial Aid Warning

A student placed on Satisfactory Academic Progress **Academic/Financial Aid Warning** by the Registrar's Office is advised by a Faculty Advisor of the terms of the Academic Improvement Plan and the risk of dismissal. A Title IV student on **Academic/Financial Aid Warning** remains eligible for Title IV for the trimester.

Satisfactory Academic Progress Academic/Financial Aid Probation

A student that has not met the minimum Satisfactory Academic Progress requirements after being placed on Academic/Financial Warning for the trimester is dismissed and loses Title IV eligibility. If the student is dismissed and successfully appeals, Title IV eligibility is reinstated while on **Academic/Financial Aid Probation**. If a student on **Academic/Financial Aid Probation** fails to meet Satisfactory Academic Progress the following trimester, the student is **dismissed** from the program and loses Title IV eligibility.

Reinstatement of Title IV Eligibility

If the Office of Financial Aid approves the appeal, the student is placed on Academic/Financial Aid Probation for one trimester, and Title IV eligibility is reinstated.

FINANCIAL AID NOTICE

The Office of Financial Aid sends a notice to a Title IV recipient if the recipient fails to meet any of the Academic/Financial Aid Satisfactory Academic Progress (SAP) standards (*please remember that all evaluation periods are measured, including ones where the student may not have received financial aid*):

USAHS assigns an **Academic/Financial Aid Warning** to a student who is failing to make satisfactory academic progress. The school reinstates eligibility for aid for one trimester and may do so without a student appeal.

USAHS assigns an **Academic/Financial Aid Probation** to a student who is failing to make satisfactory academic progress and has successfully appealed. Eligibility for aid may be reinstated for one trimester.

Academic Evaluation and Right of Appeal

A student may appeal the dismissal to the Academic Appeals Committee/Program Director (see [Appeals Process - Evaluation & Right of Appeal](#)). If an appeal is successful, a readmission agreement between the student and the Program Director (or Dean) is made that documents the conditions for continuation at the University. Title IV eligibility is reinstated.

Readmission agreements can be appealed only if there are mitigating circumstances and an appeal can be made only to the Chief Academic Officer.

When a student is dismissed or suspended, he or she loses access to campus facilities and resources. Students may visit a campus if they have made an appointment by phone with their Faculty Advisor or Registrar and restrict their activities to that appointment.

Program Level	Program	Program Credit Hours	Cumulative Grade Point Average	Maximum Time Frame to Receive Federal Financial Aid
Post Professional	Doctor of Education (EdD)	60	3.0	21 terms
Post Professional	Doctor of Health Sciences (DHSc)	60	3.0	23 terms
Post Professional	Doctor of Nursing Practice (BSN-DNP)	64	3.0	15 terms

Post Professional	Doctor of Nursing Practice (MSN-DNP)	42-52	3.0	11 terms
Post Professional	Doctor of Nursing Practice, FNP role specialty (BSN-DNP-FNP)	71	3.0	18 terms
Post Professional	Master of Health Administration (MHA)	37	3.0	9 terms
Post Professional	Master of Health Science (MHS)	36	3.0	9 terms
Post Professional	Master of Science in Nursing (MSN)	36	3.0	9 terms
Post Professional	Master of Science in Nursing, Family Nurse Practitioner Role Specialty (MSN-FNP)	50	3.0	12 terms
Post Professional	Master of Science in Nursing, Psychiatric Mental Health Nurse Practitioner-Primary Care (MSN-PMHNP-PC) Role Specialty (<i>effective Summer term 2022</i>)	55	3.0	12 terms
Post Professional	Master of Science in Nursing, Adult Gerontology Nurse Practitioner (MSN-AGNP) Role Specialty (<i>effective Summer term 2022</i>)	55	3.0	12 terms
Post Professional	Master of Science in Nursing, NEd, NEx, & NI Role Specialties	36	3.0	9 terms
Post Professional	PG Certificate-Family Nurse Practitioner (FNP)	31	3.0	8 terms
Post Professional	Post Professional Doctor of Occupational Therapy (Bachelor entry)-ppOTD	60	3.0	21 terms
Post Professional	Post Professional Doctor of Occupational Therapy (Master track)-ppOTD	29-35	3.0	12 terms
Post Professional	Transitional Doctor of Physical Therapy (Master track) – tDPT	24	3.0	11 terms
Post Professional	Transitional Doctor of Physical Therapy (Bachelor track)-tDPT	60	3.0	18 terms

3. GRADING SYSTEM

Academic degree programs use a 4.0 scale to calculate GPAs. The quality of work done by students is indicated on the transcript by the letter of the alphabet as follows:

Letter Grade	Grading Scale	Quality Points
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A	90–100	4.0
B+	85–89	3.5
B	80–84	3.0
C+	75–79	2.5
C	70–74	2.0
D+	65–69	1.5
D	60–64	1.0
F	< 60	0.0

Credit and quality points are not included in GPA calculations for the following grades:

AU	Audit	NG	No Grade Reported
F	Fail	P	Pass
I	Incomplete	W	Withdraw

The grade of I (Incomplete) is used when, for reasons acceptable to the instructor(s), a student has not completed required work within a course by the end of a term. The length of time granted for the completion of the requirements of the course is one additional trimester (15 weeks) after which the I grade is changed to an F if the coursework has not been completed. Upon successful completion of the requirements, the student is assigned a letter grade by the instructor. If the student is assigned a grade of D or F from the I, the appropriate action is taken per current written policy on academic standing.

The grade of W (Withdraw) is used only to denote that a student withdrew (or was withdrawn) from a course. Refer to the [Repetition of a Course Policy](#) in the USAHS Catalog/Student Handbook for more information.

The grade of NG (No Grade) is used only in the case of clinical experience/fieldwork/rotation that are not completed. If a student is removed from clinical experience/fieldwork/rotation after the final withdrawal date, the grade of NG may be applied at the discretion of the Academic Coordinator of Clinical Education (ACCE)/ Academic Fieldwork Coordinator (AFWC), in place of a grade of F.

MOT, OTD, DPT

- The laboratory portions of the courses are graded on the same scale from a minimum of 80% to a maximum of 100%.
- A student must earn at least 80% on the laboratory practical and 100% on all safety issues to pass the practical examination in professional courses. Refer to each course syllabus for additional information on grading criteria.

MS-SLP

- Clinical Courses I–V and Residencies Trimesters 1, 2, 3, and 5: Clinical skills assessment is included in the clinical course grades for all clinical courses. For Clinical Course I and II, virtual therapy cases are completed. Note: Virtual therapy cases may appear in academic courses as well. A minimum grade of 90% on all virtual therapy cases and attendance of an online synchronous debrief is required. Pre-residency, residency, and clinical experiences require a minimum of 80% competencies on all activities and experiences to pass a clinical course.

The actual weighting of the percent of the final course grade based on the written and practical portions is at the discretion of the instructor in the programs. The weighting of the written and practical portions will be printed in the course syllabus.

Some courses (e.g., clinical experiences, fieldwork, practicum, and seminars) are given Pass/Fail designations as determined by the instructor.

Rounding of Grades

No grades are rounded other than the final course grade.

If the final grade percentage is not a whole number, the percentage is rounded to the nearest whole number.

- When a number is .50 or greater, the score is rounded to the next highest whole number (e.g., 79.50 = 80%).
- When the number is .49 or less, the score is rounded to the next lowest whole number (e.g., 84.49 = 84%).

4. FIRST PROFESSIONAL PROGRAMS (MS-SLP, MOT, OTD, DPT)

Academic Evaluation

To ensure students complete the program within the prescribed time, all courses in which a student fails to earn a grade of “C” or above must be repeated and in compliance with course requirements and the satisfactory academic policy in order to graduate. If a student repeats a course, only one course applies toward the completed credit count.

If a higher grade is earned in the repeated course, it is be used to compute the Cumulative Grade Point Average (CGPA). Repeated courses are included in the calculation for credits earned/attempted for satisfactory academic progress. All repeated final grades reflected on the official transcript are designated with an asterisk (*). All students are required to maintain a cumulative grade point average of 2.7 on a 4.00 scale at the completion of each trimester.

Academic Probation (MS-SLP, MOT, OTD, DPT)

A student who makes a grade below a C in any course is placed on Academic Probation and must undergo remediation and repeat the course for credit. Such students are made aware in writing that they are at risk for failure to complete the program.

- A student who is no longer in good academic standing must meet with the instructor and his or her Faculty Advisor to develop a plan for remediation and monitoring.
- The plan may allow him or her to take additional coursework with the approval of the Program Director.
- The student must receive a grade of C or better in the course retake to progress academically.
- If the student receives a grade of C or better, the student is taken off academic probation.
- If the student receives a grade below C when retaking a course, the student is dismissed.
- Any student who is on probation may not participate in any work-study program unless approved by the Program Director. Students placed on probation are at risk of not graduating from the University and not passing national board exams.

- Any student who does not successfully complete the coursework necessary to exit probation may be at risk of being denied federal financial aid due to not maintaining satisfactory academic progress.

5. POST PROFESSIONAL PROGRAMS (MHA, MHS, MSN, DNP, PPOTD, tDPT, EdD, PG Cert FNP)

Academic Evaluation

To ensure students complete the program within the prescribed time, all courses in which a student fails to earn a grade of “C” or above must be repeated and in compliance with course requirements and the satisfactory academic policy to graduate. If a student repeats a course, only one course applies toward the completed credit count.

If a higher grade is earned in the repeated course, it is used to compute the Cumulative Grade Point Average (CGPA). Repeated courses are included in the calculation for credits earned/attempted for satisfactory academic progress. All repeated final grades reflected on the official transcript are designated with an asterisk (*). All students are required to maintain a cumulative grade point average of 3.0 on a 4.0 scale at the completion of each trimester.

Academic Probation (MHA, MHS, MSN, DNP, PPOTD, tDPT, EdD, PG Cert FNP)

A student who receives a D in any course (or an F and has been readmitted), must repeat that course in its entirety and is placed on Academic Probation. A remediation plan must be developed by the student and evaluated and monitored by the Academic Program Advisor.

- When retaking the course, the student must receive a grade of C or above to progress academically.
- If the student receives a grade below a C on the retake, the student is dismissed.
- When the grade of C or above is achieved on the retake, the student is taken off academic/financial aid probation if his or her GPA is above his or her program level requirements. If the GPA of a student falls below the acceptable program level, the student is placed on academic/financial aid probation.

Following placement on probation, the student is required to submit an academic study plan to the Academic Program Advisor to explain how he or she plans to elevate the GPA to the program’s acceptable level. The Program Director reviews all study plans. If a student fails to elevate his or her GPA to the acceptable program level, the student is dismissed from the program and loses Title IV eligibility.

A student is not permitted to progress to the final stage of the program while on probation. Remedial coursework may be necessary to increase the GPA prior to starting the final project.

ACADEMIC DISMISSAL

A student is dismissed from the program if:

- an F is received in any course (Refer to the Catalog/Handbook)
- two grades of D are received (Refer to the Catalog/Handbook)

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 is reset for students completing a second or additional degree at USAHS. The maximum timeframe is not 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 reviews 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 reviews 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 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 a letter 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 the required SIGNED Appeal Form, found on MyUSA, 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 financial aid 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 financial aid appeal 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.