Updated 12/2022

Financial Services/Financial Aid
San Marcos, CA / St. Augustine, FL / Miami, FL / Austin, TX / Dallas, TX
University of St. Augustine for Health Sciences
1 University Blvd.
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. Students should anticipate receiving a Student Aid Report (SAR) within 3-5 days after submitting the FAFSA.

Fill out the 2022-2023 FAFSA if you are starting your program in the Fall 2022, Spring 2023 or Summer 2023 trimester.

Fill out the 2023-2024 FAFSA if you are starting your program in the Fall 2023, Spring 2024 or Summer 2024 trimester.

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 for all campus locations. 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 https://studentaid.gov/ your profile. 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, 2022 and before July 1, 2023 is a fixed rate of 6.54%.

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, 2023 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 www.studentaid.gov under the “FAFSA Form” tab, 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, 2022 and before July 1, 2023 is fixed at 7.54%.

The Federal Direct Graduate PLUS loan has an origination fee. Loans first disbursed on or after October 1, 2022, and before October 1, 2023 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 www.studentaid.gov under the “Loans and Grants” tab.
- The student completes the Direct Graduate PLUS Loan Application, Direct Graduate PLUS Master Promissory Note (MPN), and Graduate Level Direct Loan Entrance Counseling. All forms are available online at www.studentaid.gov under the “Loans and Grants” tab.
- 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.
- The 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 www.studentaid.gov under the “Loans and Grants” tab and helps 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 Office of Financial Aid 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 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 [www.studentaid.gov under your profile](http://www.studentaid.gov).

**Note:** The FFELP loan program ended in 2010.

**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***

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent Undergraduate Student</th>
<th>Independent Undergraduate Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1* (0–44 credits)</td>
<td>$5,500—Up to $3,500 of this amount may be in subsidized loans.</td>
<td>$9,500—Up to $3,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td>Timeframe</td>
<td>Graduation (Master’s, Ed.S., Doctoral, Post-Doctoral, Graduate Certificate) Students</td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Per Academic Year</td>
<td>$20,500</td>
<td></td>
</tr>
<tr>
<td>Lifetime Maximum Total Debt from Direct Loans</td>
<td>$138,500—Only $65,500 of this amount may be subsidized loans.</td>
<td></td>
</tr>
</tbody>
</table>

*Note: The graduate debt limit includes Stafford Loans received for undergraduate study.*

**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 [www.studentaid.gov](http://www.studentaid.gov) under the “Loan Repayment” tab.

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 [www.studentaid.gov](http://www.studentaid.gov) under the “Loan Repayment” tab.

Loan Simulator 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 Loan Simulator is available for borrower use at the following website: [www.studentaid.gov](http://www.studentaid.gov) under the “Loan Repayment” tab.
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. Graduated Repayment. Unlike standard and extended repayment plans, graduated repayment starts off with lower monthly payments, which gradually increases every two years. The loan term is up to 10 years (up to 30 years for Consolidation Loans), depending on the amount borrowed.

3. 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.

4. Income Driven Repayment Plans (IDR). Choosing any of these plans involves 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.


**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](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 1854, Monticello, KY 42633
### Private Education Loans

**Comparison Chart of Federal and Private Education Loans**

The chart below helps in understanding the differences between federal and private loan funds.

<table>
<thead>
<tr>
<th></th>
<th>Federal Loans</th>
<th>Private Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit Check Required?</strong></td>
<td>Direct Loan: No PLUS/GradPLUS: Yes (limited)</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Credit Score or Debt-to-Income</strong></td>
<td>Direct Loan: No PLUS/GradPLUS: No</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Co-Signer Required?</strong></td>
<td>Direct Loan: No PLUS/GradPLUS: Usually no</td>
<td>Usually yes</td>
</tr>
<tr>
<td><strong>Deferment Options</strong></td>
<td>Several options</td>
<td>Depends on lender</td>
</tr>
<tr>
<td><strong>Grace Period</strong></td>
<td>Direct Loan: 6 months</td>
<td>Depends on lender</td>
</tr>
<tr>
<td><strong>Flexible Repayment Options</strong></td>
<td>Many options available</td>
<td>Generally, none</td>
</tr>
<tr>
<td><strong>Interest Rates</strong></td>
<td>Fixed</td>
<td>Usually, variable</td>
</tr>
<tr>
<td><strong>Loan Fees</strong></td>
<td>Direct loan: 1.057% PLUS: 4.228%</td>
<td>Depends on lender</td>
</tr>
<tr>
<td><strong>Loan Forgiveness Options</strong></td>
<td>Several options available</td>
<td>Generally, none</td>
</tr>
<tr>
<td><strong>Penalties for Early</strong></td>
<td>None</td>
<td>Depends on lender</td>
</tr>
</tbody>
</table>

*Rates adjust annually
** First disbursed on or after October 1, 2022 and before October 1, 2023

### Federal Student Loan vs. Private Alternative Loan options

#### Direct PLUS Loans

**Who is responsible for repaying?**

- The student

**Which students are eligible?**

- Requires at least half-time enrollment.

**What are the approval requirements?**

- Applicant or endorser must not have an adverse credit history.

**What are the interest rates?**

- 6.28% Fixed
- Loans first disbursed after July 1, 2021; the interest rate is 6.28% fixed.

#### Private Loans

**Who is responsible for repaying?**

- The student and cosigner, if applicable

**Which students are eligible?**

- Varies by lender, some lenders allow less than half-time enrollment.

**What are the approval requirements?**

- Approval for a private loan is based on the creditworthiness of the borrower and cosigner.

**What are the interest rates?**

- Fixed or Variable
- Many lenders offer both variable and fixed interest rates. Rates range by lender and can vary from 3.14% to 13.72% for variable and 2.84% to 14.75% 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.
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 Office of Financial Aid 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](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, 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. 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 complete the verification process within 30 days prior to the end of the term for funds to be processed for that term or financial aid award year. 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](http://www.irs.gov); (2) Get Transcript by MAIL at [www.irs.gov](http://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](http://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](http://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
- 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 ContactFinancialAid@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;
- 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](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.

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*USAHS Office of Financial Aid Program Terms and Conditions (December 2022)*
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 USAHS 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 https://studentaid.gov/fsa-id/sign-in/landing.

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**

<table>
<thead>
<tr>
<th>Program Level</th>
<th>Program</th>
<th>Full Time</th>
<th>Half (1/2) Time</th>
<th>Three-Quarter (3/4) Time</th>
<th>Less Than Half Time (LTH)</th>
<th>Quarter (1/4) Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Professional</td>
<td>Master of Science in Speech Language Pathology (SLP) 5 term</td>
<td>7 credits and above</td>
<td>4 credits - 6 credits</td>
<td>N/A</td>
<td>3 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>First Professional</td>
<td>Master of Occupational Therapy (MOT) 6 term</td>
<td>12 credits and above</td>
<td>6 credits - 11 credits</td>
<td>N/A</td>
<td>5 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>First Professional</td>
<td>Master of Occupational Therapy Flex (MOT Flex) 9 term</td>
<td>7 credits and above</td>
<td>4 credits - 6 credits</td>
<td>N/A</td>
<td>3 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>First Professional</td>
<td>Doctor of Occupational Therapy (OTD) - 8 term</td>
<td>12 credits and above</td>
<td>6 credits - 11 credits</td>
<td>N/A</td>
<td>5 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>First Professional</td>
<td>Doctor of Occupational Therapy Flex (OTD [12 term]) (Prior to 01/2022)</td>
<td>7 credits and above</td>
<td>4 credits - 6 credits</td>
<td>N/A</td>
<td>3 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>First Professional</td>
<td>Doctor of Occupational Therapy Flex (Flex OTD [11 term]) (Effective 01/2022)</td>
<td>7 credits and above</td>
<td>4 credits - 6 credits</td>
<td>N/A</td>
<td>3 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>First Professional</td>
<td>Doctor of Physical Therapy (DPT) - 7 term</td>
<td>12 credits and above</td>
<td>6 credits - 11 credits</td>
<td>N/A</td>
<td>5 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>First Professional</td>
<td>Doctor of Physical Therapy (DPT) - 8 term</td>
<td>12 credits and above</td>
<td>6 credits - 11 credits</td>
<td>N/A</td>
<td>5 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>First Professional</td>
<td>Doctor of Physical Therapy Flex (DPT Flex) - 12 term</td>
<td>7 credits and above</td>
<td>4 credits - 6 credits</td>
<td>N/A</td>
<td>3 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Doctor of Education - EdD</td>
<td>6 credits and above</td>
<td>3 credits -5 credits</td>
<td>N/A</td>
<td>2 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Doctor of Health Sciences - DHSc</td>
<td>6 credits and above</td>
<td>3 credits -5 credits</td>
<td>N/A</td>
<td>2 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Doctor of Nursing - DNP</td>
<td>6 credits and above</td>
<td>3 credits -5 credits</td>
<td>N/A</td>
<td>2 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Master of Health Administration - MHA</td>
<td>6 credits and above</td>
<td>3 credits -5 credits</td>
<td>N/A</td>
<td>2 credits or less</td>
<td>N/A</td>
</tr>
</tbody>
</table>
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 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.

<table>
<thead>
<tr>
<th>Post Professional</th>
<th>Master of Health Science - MHS</th>
<th>6 credits and above</th>
<th>3 credits -5 credits</th>
<th>N/A</th>
<th>2 credits or less</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post Professional</td>
<td>Master of Nursing - MSN</td>
<td>6 credits and above</td>
<td>3 credits -5 credits</td>
<td>N/A</td>
<td>2 credits or less</td>
<td>N/A</td>
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<tr>
<td>Post Professional</td>
<td>PG Certificate-Family Nurse Practitioner (FNP)</td>
<td>6 credits and above</td>
<td>3 credits -5 credits</td>
<td>N/A</td>
<td>2 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Post Professional-Doctor of Occupational Therapy - ppOTD</td>
<td>6 credits and above</td>
<td>3 credits -5 credits</td>
<td>N/A</td>
<td>2 credits or less</td>
<td>N/A</td>
</tr>
<tr>
<td>Post Professional</td>
<td>T-Doctor of Physical Therapy (TDPT)</td>
<td>6 credits and above</td>
<td>3 credits -5 credits</td>
<td>N/A</td>
<td>2 credits or less</td>
<td>N/A</td>
</tr>
</tbody>
</table>
**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 engagement 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 more than 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 withdrawal date 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 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 complete in the term may have disbursed funds returned to the federal government. This includes students who stop participating in all courses during the term. 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)" calculation to determine the percentage of federal financial aid a student has earned up through the last date of academically related activity, as defined in the University's academic engagement policy, in all courses during the trimester. Students withdrawing from any course(s) in the trimester prior to the completion of more than 60% of the days in the trimester 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 academic engagement 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, unless an R2T4 waiver applies.
- For consecutive enrollment within a term, dropping, not beginning, or withdrawing from a later course, even after the completion of an earlier course, unless an R2T4 waiver applies.
- 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. The student’s academic record will be reviewed to determine if the student earned the failing grade and completed the last 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 are considered to have earned 100% of the federal financial aid disbursed to them for the term. Students who do not complete more than 60% of the term may 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. See the University's Institutional Refund Policy for more information. 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.

**R2T4 Calculation Waiver**

There are special Title IV withdrawal rules for a term with modules (courses that do not span the entire term). A student is not considered withdrawn for Title IV purposes if at the point of withdrawal the student:

- successfully completes 49% of the days in the term,
- earned half-time credits during the term, or
- completes all of the program requirements and is considered a graduate.

For days to count toward the 49% requirement, the student must receive a passing grade in at least one course that spans an entire module.

If the student meets any of these conditions, the student is not considered to be withdrawn for Title IV purposes, and all aid received for the semester is retained. If grades for the term are not received within 30 days from the date the school determines the student withdrew, the student will be processed as a Title IV withdrawal. If a passing grade is received at a subsequent point, the school will reevaluate the student's withdrawn status and may reverse the Title IV refund calculation and refund payments.

**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 any unearned funds within 45 days of the date of determination of withdrawal. The R2T4 calculation is completed by the Office of Financial Aid.

- A copy of the withdrawal form, complete with student, advisor and registrars’ signatures and indicating the last date of academically related activity, is received in the Office of Financial Aid. The last date of academically related activity in the classes in which the student was enrolled is determined and considered the withdrawal date for the term.
- The Office of Financial Aid 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 Office of Financial Aid 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 Office of Financial Aid.
- USAHS returns the unearned funds to the federal programs on the student’s behalf and the student is notified in writing and any amount as reported by the Office of Financial Aid as an overpayment, when applicable.
- The student is responsible for all remaining USAHS charges from the application of the University’s Refund Policy and federal overpayments resulting from an R2T4 calculation.
- If a student has a Title IV credit balance at the time of withdrawal, the R2T4 calculation will be performed before the credit balance is released to the student to confirm that the funds have been earned. The R2T4 calculation may result in an elimination or adjustment of the amount of the Title IV credit balance.

**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 on April 19, which is a 105 day trimester. Mark decides to drop all classes on February 10th, with the last day of academically related activity on February 2nd (29 days into the term).

<table>
<thead>
<tr>
<th>Mark’s cost of attendance is as follows:</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$7,326.83</td>
</tr>
<tr>
<td>Fees</td>
<td>$105.00</td>
</tr>
<tr>
<td>Total</td>
<td>$7,431.83</td>
</tr>
</tbody>
</table>
Mark's financial aid package for the term consists of:

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>$6,760.00</td>
</tr>
<tr>
<td>Direct Plus</td>
<td>$2,872.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$9,633.00</strong></td>
</tr>
</tbody>
</table>

As Mark has completed only 29 days of his 105 day 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 term begins May 4th and ends August 17, which is 106 days trimester, and the student ceases academic engagement on August 9th, which is 98 days into the term. John drops his classes.

John's cost of attendance is as follows:

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$13,213.08</td>
</tr>
<tr>
<td>Fees</td>
<td>$60.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$13,273.08</strong></td>
</tr>
</tbody>
</table>

His financial aid package consists of:

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>$6,761.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$6,761.00</strong></td>
</tr>
</tbody>
</table>

Based on John's last day of academically related activity (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 University 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 Graduate 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 or term.

USAHS Federal Financial Aid Satisfactory Academic Progress
To maintain eligibility for funds, students must maintain both quantitative (timeframe and 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 federal financial aid.

**Financial Aid Satisfactory Academic Progress at USAHS is defined as:**

1. Maintaining a minimum Cumulative Grade Point Average (CGPA), defined by the student's program in the tables below, at the completion of each trimester.
2. Completion of 67% of the cumulative attempted credit hours.

**Maximum Timeframes**

There is a maximum timeframe in which students must graduate. Maximum time frame is 150% of the published length of the program as evaluated by the number of terms attempted. For example, if a standard program length is 8 terms, the maximum number of terms the student may attempt to complete the program is 12 terms. If at any point it becomes mathematically impossible for the student to complete the program of study within the maximum number of terms, the student will become ineligible for further federal financial aid funds.

**Minimum Standards by Program**

**First Professional**

<table>
<thead>
<tr>
<th>Program Level</th>
<th>Program</th>
<th>Program Credit Hours</th>
<th>Cumulative Grade Point Average</th>
<th>Maximum Time Frame to Receive Federal Financial Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Professional</td>
<td>Master of Science in Speech Language Pathology (MS-SLP)</td>
<td>55-58</td>
<td>2.7</td>
<td>8 terms</td>
</tr>
<tr>
<td>First Professional</td>
<td>Master of Occupational Therapy (MOT)</td>
<td>93</td>
<td>2.7</td>
<td>9 terms</td>
</tr>
<tr>
<td>First Professional</td>
<td>Flex Master of Occupational Therapy (Flex MOT)</td>
<td>93</td>
<td>2.7</td>
<td>14 terms</td>
</tr>
<tr>
<td>First Professional</td>
<td>Doctor of Occupational Therapy (OTD)</td>
<td>117</td>
<td>2.7</td>
<td>12 terms</td>
</tr>
<tr>
<td>First Professional</td>
<td>Flex Doctor of Occupational Therapy Flex (Flex OTD [12 term])</td>
<td>117</td>
<td>2.7</td>
<td>18 terms</td>
</tr>
<tr>
<td>First Professional</td>
<td>Flex Doctor of Occupational Therapy Flex (Flex OTD [11 term])</td>
<td>117</td>
<td>2.7</td>
<td>17 terms (effective 01/2022)</td>
</tr>
<tr>
<td>First Professional</td>
<td>Doctor of Physical Therapy (DPT)</td>
<td>131</td>
<td>2.7</td>
<td>12 terms</td>
</tr>
<tr>
<td>First Professional</td>
<td>Flex Doctor of Physical Therapy Flex (Flex DPT)</td>
<td>131</td>
<td>2.7</td>
<td>18 terms</td>
</tr>
<tr>
<td>Program Level</td>
<td>Program</td>
<td>Program Credit Hours</td>
<td>Cumulative Grade Point Average</td>
<td>Maximum Time Frame to Receive Federal Financial Aid</td>
</tr>
<tr>
<td>---------------</td>
<td>---------</td>
<td>----------------------</td>
<td>--------------------------------</td>
<td>---------------------------------------------------</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Doctor of Education (EdD)</td>
<td>60</td>
<td>3.0</td>
<td>20 terms</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Doctor of Health Sciences (DHSc)</td>
<td>60</td>
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<tr>
<td>Post Professional</td>
<td>Doctor of Nursing Practice (BSN-DNP)</td>
<td>64</td>
<td>3.0</td>
<td>15 terms</td>
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<tr>
<td>Post Professional</td>
<td>Doctor of Nursing Practice (MSN-DNP)</td>
<td>42-52</td>
<td>3.0</td>
<td>11 terms</td>
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<tr>
<td>Post Professional</td>
<td>Doctor of Nursing Practice, FNP role specialty (BSN-DNP-FNP)</td>
<td>71</td>
<td>3.0</td>
<td>18 terms</td>
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<tr>
<td>Post Professional</td>
<td>Master of Health Administration (MHA)</td>
<td>37</td>
<td>3.0</td>
<td>9 terms</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Master of Health Science (MHS)</td>
<td>36</td>
<td>3.0</td>
<td>9 terms</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Master of Science in Nursing (MSN)</td>
<td>36</td>
<td>3.0</td>
<td>9 terms</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Master of Science in Nursing, Family Nurse Practitioner Role Specialty (MSN-FNP)</td>
<td>50</td>
<td>3.0</td>
<td>12 terms</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Master of Science in Nursing, Psychiatric Mental Health Nurse Practitioner-Primary Care (MSN-PMHNP-PC) Role Specialty (effective Summer term 2022)</td>
<td>55</td>
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<td>14 terms</td>
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<tr>
<td>Post Professional</td>
<td>Master of Science in Nursing, Adult Gerontology Nurse Practitioner (MSN-AGNP) Role Specialty (effective Summer term 2022)</td>
<td>55</td>
<td>3.0</td>
<td>12 terms</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Master of Science in Nursing, NEd, NEx, &amp; NI Role Specialties</td>
<td>36</td>
<td>3.0</td>
<td>9 terms</td>
</tr>
<tr>
<td>Post Professional</td>
<td>PG Certificate-Family Nurse Practitioner (FNP)</td>
<td>31</td>
<td>3.0</td>
<td>8 terms</td>
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<tr>
<td>Post Professional</td>
<td>Post Professional Doctor of Occupational Therapy (Bachelor entry)-ppOTD</td>
<td>60</td>
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<td>20 terms</td>
</tr>
<tr>
<td>Post Professional</td>
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<td>3.0</td>
<td>12 terms</td>
</tr>
<tr>
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<td>24</td>
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<td>11 terms</td>
</tr>
<tr>
<td>Post Professional</td>
<td>Transitional Doctor of Physical Therapy (Bachelor track)-tDPT</td>
<td>60</td>
<td>3.0</td>
<td>18 terms</td>
</tr>
</tbody>
</table>
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 attempted credits toward the student’s pace or maximum timeframe. Only the highest grade is included in the GPA calculation.

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 credits, but do not impact the GPA.

No Credit: No credit grades count as credits attempted and not completed credits, but they do not impact the 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 SAP calculations will be reset for students who complete one program or degree at USAHS and begin a subsequent program or degree as long as no courses transfer to the new program. The SAP calculation will not be reset for students that have earned degrees or certificates “Along the Way” at USAHS and will be calculated on the longest program in which the student is enrolled.

Transfer Credits: All transfer credits are considered as both attempted and completed when calculating the pace rate and maximum timeframe. Transfer credits do not impact the GPA.

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

Withdrawals: Courses dropped after the add/drop periods are considered to be attempted but not completed credits, but do not impact the GPA.

SAP Sanctions

Financial Aid Warning

After the first trimester in which a student fails to meet the satisfactory academic progress standards, the student is placed on Financial Aid Warning. Students who are placed on Financial Aid Warning are required to meet with their Faculty Advisor to develop an Academic Improvement Plan on how to improve their academic study. The Academic Improvement Plan may alter the minimum SAP requirement for the student and failure to meet these altered requirements will result in the standard SAP sanctions. A Title IV student on Financial Aid Warning remains eligible for federal financial aid for the warning trimester.

Loss of Federal Financial Aid Eligibility and Appeal Process

If the student fails to meet the minimum Satisfactory Academic Progress standards at the completion of the warning trimester, the student loses federal financial aid eligibility and may be dismissed from their program. If a student on Financial Aid Probation fails to meet the Satisfactory
Academic Progress standard following the probation trimester, the student will lose Title IV eligibility and may be dismissed from the program.

Students who become ineligible to receive federal financial aid but remain in compliance with the academic progress standards for continuance in their program and are not withdrawn from their program 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.**

**Financial Aid Probation**

If the student successfully appeals the loss of federal financial aid eligibility, the student is placed on Financial Aid Probation and federal financial aid eligibility is reinstated. The Financial Aid Probation status is for one consecutive trimester unless permitted by the Academic Improvement Plan.
Reinstatement of Title IV Eligibility

If the appeal is denied, the student may take coursework at their own expense until such time that the SAP requirements have been met. The student will become eligible for additional federal financial aid funding for the trimester after meeting the minimum SAP standards.

FINANCIAL AID NOTICE

The Office of Financial Aid sends a notice to a federal financial aid 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):

Academic Standing and Evaluation

1. **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 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 minimum cumulative grade point average of a 2.7 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 of 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.

2. **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 a 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 a student's GPA 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)

**Academic Evaluation and Right of Appeal**

A student may appeal the dismissal to the Academic Appeals Committee/Program Director (see [https://catalog.usa.edu/content.php?catoid=39&navoid=2242#academic-appeal-process](https://catalog.usa.edu/content.php?catoid=39&navoid=2242#academic-appeal-process)). 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.

**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:

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Grading Scale</th>
<th>Quality Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>90–100</td>
<td>4.0</td>
</tr>
<tr>
<td>B+</td>
<td>85–89</td>
<td>3.5</td>
</tr>
<tr>
<td>B</td>
<td>80–84</td>
<td>3.0</td>
</tr>
<tr>
<td>C+</td>
<td>75–79</td>
<td>2.5</td>
</tr>
<tr>
<td>C</td>
<td>70–74</td>
<td>2.0</td>
</tr>
<tr>
<td>D+</td>
<td>65–69</td>
<td>1.5</td>
</tr>
<tr>
<td>D</td>
<td>60–64</td>
<td>1.0</td>
</tr>
<tr>
<td>F</td>
<td>&lt; 60</td>
<td>0.0</td>
</tr>
</tbody>
</table>

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

- AU: Audit
- F: Fail
- NG: No Grade Reported
- 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 the 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 the 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 https://catalog.usa.edu/content.php?catoid=39&navoid=2242#repetition-of-a-course 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 is 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 Courses 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 participation in 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%).