

# University of St. Augustine for Health Sciences

## Office of Financial Aid Program Terms and Conditions **2023-2024**

Updated 10/2023

### **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 Direct Loan Program (formerly known as William D. Ford Federal Direct Loan Program).

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

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

Fill out the 2024-2025 FAFSA if you are **starting** your program in the Fall 2024, Spring 2025 or Summer 2025 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 G031713 for all campus locations.** Students will need the code when filling out their FAFSA.

## Entrance Counseling

Direct Loan borrowers at USAHS are required to complete Direct Loan Entrance Counseling before receiving the first disbursement of a Direct Loan. Federal Direct Loan Entrance counseling is completed online at [www.studentaid.gov](http://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.

## 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 (accumulate) 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/> for more information. If a student chooses not to pay the interest while they are in school and during the grace period, deferment or forbearance periods, the interest

will accrue and be capitalized, which means interest will be added to the principal amount of your loan.

Students may borrow up to \$20,500 per academic year (annual loan limits) or graduate study ([aggregate loan limits](#)).

**The interest rate** for Direct Unsubsidized loans, for graduate/professional students, first disbursed on or after July 1, 2023 and before July 1, 2024 is a fixed rate of 7.05%.

The Direct Unsubsidized Loan has an origination fee which is deducted from the amount borrowed. Loans first disbursed on or after October 1, 2020 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](http://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) based on their cost of attendance and other financial aid received. Loan funds can be used to cover direct and indirect education costs. If loan funds remain, the excess proceeds will be returned to the student within 14 days of the disbursement date. All loan funds must be used for education expenses.

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. For Direct Subsidized and Unsubsidized Loans: Under the sequester, when the first disbursement of the loan is made after October 1, 2014, and before October 1, 2015, the loan fee will be 1.073% of the amount of each disbursement. Direct PLUS Loans: For student borrowers, when the first disbursement of the loan is made after October 1, 2014, and before October 1, 2015, the loan fee is 4.292% of the amount of each disbursement. The FY 24 sequester fees are the same as the FY 23 sequester fees. All loans made on or after October 1, 2020, and before October 1, 2024, the loan fees are 1.057% for Direct Subsidized Loans and for Direct Unsubsidized Loans. The fees for Direct PLUS Loans are 4.228%.

## Application and Acceptance Process

- If a FAFSA® has not been submitted for the current year, the student completes the Free Application for Federal Student Aid (FAFSA) online at [www.studentaid.gov](http://www.studentaid.gov) under the “FAFSA” tab.
- The student completes the Direct Unsubsidized Loan Master Promissory Note (MPN) and Direct Unsubsidized Loan Entrance Counseling. Each year the student accepts a new federal student loan, the University requires that the student acknowledge their understanding of federal student loans and how it may affect their financial future.
- All forms are available online at [www.studentaid.gov](http://www.studentaid.gov) under the “Loans and Grants” tab.
- The Office of Financial Aid receives the Direct Unsubsidized Loan MPN from the U.S. Department of Education (ED) and adds the Direct Unsubsidized Loan award through the USAHS [myFinAid portal](#).
- The student goes to the USAHS [myFinAid portal](#) to accept, reduce, or decline the Direct Unsubsidized Loan award amount.
- If the student is registered and all official records required for enrollment are on file with the Office of Admissions, the Office of Financial Aid sends a Direct Unsubsidized Loan origination record to ED.

## Federal Direct Grad PLUS Loans

Federal Direct Grad 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., housing and food, personal, transportation expenses), and books and supplies. Graduate/professional students must use their Federal Direct Unsubsidized Loan funds prior to applying for a Federal Direct Grad PLUS loan.

Federal Direct Grad 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 Grad PLUS loans first disbursed on or after July 1, 2023 and before July 1, 2024 is fixed at 8.05%.

The Federal Direct Grad PLUS loan has an origination fee. Loans first disbursed on or after October 1, 2020, and before October 1, 2024 have a 4.228% loan fee.

## Application and Acceptance Process

- If a FAFSA® has not been submitted for the current year, the student completes the Free Application for Federal Student Aid (FAFSA) online at [www.studentaid.gov](http://www.studentaid.gov) under the “FAFSA” tab.
- The student completes the Direct Grad PLUS Loan Application, Direct Grad PLUS Master Promissory Note (MPN), and Graduate or Professional Direct PLUS Loan Entrance Counseling. Each year the student accepts a new federal student loan, the University requires that the student acknowledge their understanding of federal student loans and how it may affect their financial future.
- All forms are available online at [www.studentaid.gov](http://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 through the USAHS [myFinAid portal](#).
- The student goes to the USAHS [myFinAid portal](#) to accept, reduce, or decline the Grad PLUS award amount.
- If the student is registered and all official records required for enrollment are on file with the Office of Admissions, the Office of Financial Aid sends a Direct Grad PLUS Loan origination record to ED.

## 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 15-week 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 to process new loans at USAHS.

### Graduate PLUS Loans and Parent PLUS Loans

These loans are also processed based on three 15-week trimesters per academic year. They are limited annually by the cost of attendance minus any financial aid received or anticipated for the academic year.

### 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](http://www.studentaid.gov) under your profile.

**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\*

Grade Level	Dependent Undergraduate Student	Independent Undergraduate Student
<b>Year 1*</b> (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.
<b>Year 2*</b> (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.
<b>Years 3–4*</b> (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.
<b>Lifetime Maximum Total Debt from Stafford and Direct Loans (in each status)</b>	\$31,000—Only \$23,000 of this amount may be in subsidized loans.	\$57,500—Only \$23,000 of this amount may be 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
<b>Per Academic Year</b>	\$20,500

<b>Lifetime Maximum Total Debt from Direct Loans</b>	\$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>
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## Exit Counseling

To help students manage their student loans after graduation, federal regulations also require that they complete Direct Loan 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:

- Within 30 days 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 Direct Loan 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 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 Plan.** On a standard repayment plan, a borrower pays a fixed monthly amount for a loan term of up to 10 years (within 10 to 30 years for Consolidation Loans).
2. **Graduated Repayment Plan.** 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 (within 10 to 30 years for Consolidation Loans), depending on the amount borrowed.
3. **Extended Repayment Plan.** The Extended Repayment Plan is for outstanding Direct Loans more than \$30,000. Payments are fixed or graduated to be paid off within 25 years.
4. **Saving on a Valuable Education (SAVE) Plan – formerly the REPAYE Plan.** The SAVE plan is based on 10 percent of discretionary income. Payments are recalculated each year based on updated income information and family size. Any outstanding loan balance will be forgiven if not repaid in full after 20 years (loans taken out for undergraduate study) or 25 years (if taken out for graduate or professional study).
5. **Pay As You Earn Repayment Plan (PAYE).** This plan is for new loan borrowers on or after October 1, 2007, and received disbursements on or after October 1, 2011. The monthly payment is based on 10 percent of discretionary income, never more than what would have been paid under the 10-year Standard Repayment Plan. Payments are recalculated each year and based on income and family size.



6. **Income-Based Repayment Plan (IBR).** This plan is based on high debt relative to income. The monthly payment will be either 10 or 15 percent of discretionary income, but never more than what would be paid under the 10-year Standard Repayment Plan. Payments are recalculated each year based on income and family size. Outstanding balances for prior loans will be forgiven if they haven't been repaid in full after 20 years or 25 years depending on when the first loans were received.
7. **Income-Contingent Repayment Plan (ICR).** This plan is for any loan borrower. The monthly payment will be the lesser of 20 percent of discretionary income, or the amount on a repayment plan with a fixed payment over 12 years, adjusted according to income. Payments are recalculated each year based on updated income, family size, and the total amount of Direct Loan(s). Any outstanding balance will be forgiven if not repaid in full after 25 years.

## Loan Deferments

Under certain circumstances, an enrolled borrower is entitled to have the repayment of a loan deferred. If a loan deferment is granted, the borrower may still be responsible for paying the interest that accrues during the deferment period. Deferments are not automatic and must be coordinated through the loan servicer. There are several deferment options: Cancer Treatment Deferment, Economic Hardship Deferment, Graduate Fellowship Deferment, In-School Deferment, Military Service and Post-Active Duty Student Deferment, and Parent PLUS Borrower Deferment, Rehabilitation Training Deferment, and Unemployment Deferment. Know what options best fits the situation by contacting the loan servicer. Log into the [studentaid.gov](http://studentaid.gov) website, "My Aid" to view information about all of the federal student loans other financial aid, and to contact the assigned loan servicer.

Students who have a valid Social Security number on file at USAHS have their enrollment at the institution 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 Grad PLUS loan, private education loans and self-paying are a few financing options for the GAP.

## Office of the Ombudsman FSA

The USAHS Office of Financial Aid is always ready to assist with any questions or concerns

regarding Title IV federal student aid. If loan issues cannot be resolved by the institution, the Ombudsman Office is the final resource after individuals needing assistance go through other customer service avenues with the Customer Service Centers of Federal Student Aid Offices. The Ombudsman Office is for borrowers with concerns about their student loans. Student borrowers can contact the Ombudsman 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 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.

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

\*Rates adjust annually

\*\* First disbursed on or after October 1, 2022 and before October 1, 2024

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

#### Direct PLUS Loans

#### Private Loans

*Who is responsible for repaying?*

The student

The student and cosigner, if applicable

*Which students are eligible?*

Requires at least half-time enrollment.

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

What are the approval requirements?

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.

What are the interest rates?

**7.05% Fixed**

Loans first disbursed after July 1, 2023; the interest rate is **7.05% fixed**.

**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.

Are there origination fees?

**4.228%**

Loans originated on or after October 1, 2021 and before October 1, 2024 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](http://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>.

## 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](mailto: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> (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 <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

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) and Hybrid Immersion 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]) (Prior to 01/2022)	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]) (Effective 01/2022)	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
First Professional	Master of Science in Physician Assistant Studies (MSPAS)	12 credits and above	6 credits - 11 credits	N/A	5 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 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	RN-Master of Science in Nursing (RN-MSN)	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	PG Certificate-Psychiatric Mental Health Nurse Practitioner (PMHNP)	6 credits and above	3 credits - 5 credits	N/A	2 credits or less	N/A
Post Professional	Post Professional-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.

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.

***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 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. Please refer to the [Bursar page](#) on MyUSA (Student Services>Bursar).

## **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.

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

<b>Mark's cost of attendance is as follows:</b>	<b>Cost</b>
Tuition	\$7,326.83
Fees	\$105.00
Total	\$7,431.83

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

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 4<sup>th</sup> and ends August 17, which is 106 days trimester, and the student ceases academic engagement on August 9<sup>th</sup>, which is 98 days into the term. John drops his classes.

<b>John's cost of attendance is as follows:</b>	<b>Cost</b>
Tuition	\$13,213.08
Fees	\$ 60.00
Total	\$13,273.08

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

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 Policy**

To maintain good academic standing, graduate and certificate-seeking students in entry-level and post-professional programs must maintain Satisfactory Academic Progress (SAP) based on federal, state, and institutional requirements, which are consistently applied to all enrolled students regardless of their use of Title IV financial aid. The SAP requirements are reflected below and are evaluated at the end of each trimester once grades are posted.

### **Good Academic Standing**

1. Maintain the minimum Cumulative Grade Point Average (CGPA) requirement for your program.
  - a. 2.70 for DPT, MOT, OTD and MS-SLP.
  - b. 3.00 for DNP, EDD, MHA, MHS, MSN, MSPAS, PPOTD, TDPT and all certificates.
2. Earn a grade of C or better in all courses, to include course repeats.
3. Ensure maximum course withdrawal limits are not exceeded.
  - a. Limit of one withdrawal in any single course, regardless of program.
  - b. Limit of one course withdrawal total for all certificates requiring 23 or fewer credits for completion.
  - c. Limit of two course withdrawals total for DPT, MOT, OTD, MS-SLP, MSPAS and certificates requiring 24 or more credit hours for completion. Course withdrawals resulting from an officially approved leave of absence are excluded from the maximum withdrawal limit.
  - d. Limit of three course withdrawals total for DNP, EDD, MHA, MHS, MSN, PPOTD, and TDPT (see items b and c above for limits in certificate programs). Course withdrawals resulting from an officially approved leave of absence are excluded from the maximum withdrawal limit.
4. Meet the pace requirement by completing a minimum of 67% of cumulative attempted credits.
5. Complete the program of study within the maximum timeframe, which is 150% of the published program length and measured by the number of terms attempted. See table below for maximum time allowed for each program of study.
6. If a student on Academic/Financial Aid Probation fails to meet Satisfactory Academic Progress in any subsequent trimester, the student is permanently dismissed from the program, has no right of appeal and loses Title IV eligibility for Title-IV eligible programs.
7. Maximum Timeframes (all degree and certificate programs)

### **Maximum Timeframes (all degree and certificate programs)**

The maximum time allowed to complete a degree is 150% of the published length of the program as evaluated by the number of terms attempted. For example: if a program requires 8 terms to complete, the maximum time allowed would be 12 terms. If at any point it becomes mathematically impossible for the student to complete the program of study within the maximum time allowed, the student will become ineligible for further Title IV financial aid funds (for Title IV-eligible programs) and may be dismissed from the program. In instances when a student is granted an exception to the policy and allowed to continue in the program beyond the 150%-time

limit, the approval is for enrollment purposes only and does not extend to Title IV financial aid funding, for Title IV-eligible programs.

### **First Professional**

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 Science in Physician Assistant Studies (MSPAS)	115	3.0	11 terms
First Professional	Master of Occupational Therapy (MOT); Hybrid Immersion 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

### **Post Professional**

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	18 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), NEd and NEx role specialties	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	55	3.0	14 terms
Post Professional	Master of Science in Nursing, Adult Gerontology Nurse Practitioner (MSN-AGNP) Role Specialty	55	3.0	12 terms
Post Professional	RN-Master of Science in Nursing, Family Nurse Practitioner Role Specialty (MSN-FNP)	59	3.0	15 terms
Post Professional	RN-Master of Science in Nursing, Psychiatric Mental Health Nurse Practitioner-Primary Care (MSN-PMHNP-PC) Role Specialty	64	3.0	15 terms
Post Professional	RN-Master of Science in Nursing, Adult Gerontology Nurse Practitioner (MSN-AGNP) Role Specialty	64	3.0	17 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	18 terms
Post Professional	Post Professional Doctor of Occupational Therapy (Master track)-ppOTD	35	3.0	11 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

Students should speak with their faculty advisor, student success advisor or the Registrar's Office if they have any questions about the SAP policy, their academic standing, eligibility to continue in the program and/or reinstatement options. Questions regarding financial aid eligibility should be directed to the Financial Aid Office.

Students who do not meet satisfactory academic progress requirements are ineligible to participate in work-study or student-worker programs.

### Evaluation

**Satisfactory Academic Progress (SAP)** is evaluated at the end of each trimester by the Registrar and Financial Aid offices.



1. Notifications regarding changes to academic standing and eligibility to continue in the program are emailed to students by the Registrar's Office. Notifications regarding changes to financial aid eligibility are emailed to students by the Financial Aid Office.
2. Satisfactory Academic Progress pace requirements include all periods of enrollment, including periods in which the student did not receive financial aid.
3. The SAP calculations are reset for students who complete one program or degree at USAHS and begin a subsequent program or degree in a different division as long as no courses transfer to the new program. The SAP calculation is not reset for students that have earned degrees or certificates "along the way" at USAHS and is calculated on the longest program in which the student is enrolled.

## **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. Note that all evaluation periods are measured, including ones where the student may not have received financial aid.

## **Impact of a Student Not Maintaining Good Academic Standing**

1. **Automatic Dismissal** – A student is automatically dismissed from the program/University and loses Title IV eligibility if enrolled in a Title IV-eligible program when any one of the following requirements are not met. Academically dismissed students have the right to appeal in most instances. Additional details about the Academic Appeal process are outlined in its own section titled Academic Evaluation and Appeals.
  - a. For all entry-level programs (DPT, MOT, OTD, MS-SLP and MSPAS):
    - i. Earned a grade of F at any point in the program.
    - ii. Earned two or more D+ or D grades in any combination at any point in the program.
    - iii. Earned a grade below a C in a repeated course.
    - iv. Has more than one withdrawal in the same course.
    - v. Has accumulated three or more course withdrawals at any point during the duration of the program, excluding those recorded as part of an official leave of absence or program withdrawal.
    - vi. The student has previously been placed on academic/financial aid warning or academic probation status for the program they are currently pursuing, and the student fails to meet SAP standards at any subsequent evaluation point.
    - vii. MSPAS students placed on academic warning for failure to meet SAP conditions in the didactic portion of their curriculum (trimester 1-4) will be required to restart the program at the next available intake. A program restart requires students to repeat all courses, regardless of whether the student previously earned a passing grade.
  - b. For post-professional programs (DNP, EDD, MHA, MHS, MSN, PPOTD, TDPT and all certificates):
    - i. Earned two grades of F, two grades of D, or a combination of one F or one D throughout the duration of the program.
    - ii. Has more than one withdrawal in the same course.
    - iii. Earned a grade below a C when repeating a course.
    - iv. Has accumulated four or more individual course withdrawals at any point during the duration of any degree program, more than two course

withdrawals total for certificates requiring 24 or more credit hours for completion, or more than one course withdrawal total for certificates requiring 23 or fewer credits for completion excluding those recording as part of an official leave of absence.

- v. The student has previously been placed on academic/financial aid warning or academic probation status for the program they are currently pursuing and the student fails to meet SAP standards at any subsequent evaluation point.

2. **Academic/Financial Aid Warning** – A student is placed on warning for the subsequent trimester when any one of the Good Academic Standing criteria is not met and when the dismissal criteria are also not met at the end of an evaluation period. In addition:

- a. MSPAS students placed on Academic/Financial Aid Warning while in the clinical portion of their curriculum (trimester 5 and later) who receive a D or D+ grade in a clinical experience will not be required to restart the program, but instead will be required to remediate or repeat the clinical course in a timely way as determined by the Program Director.
- b. 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 and mitigate their risk of future dismissal.
- c. Students retain eligibility for Title IV funding only for the subsequent trimester upon which they were placed on Academic/Financial Aid Warning, if otherwise approved for that student and program of study.

3. **Academic/Financial Aid Probation** – A student is placed on probation upon successful appeal of an automatic dismissal. The student is reinstated in the program and federal financial aid eligibility is restored for the subsequent trimester of enrollment.

- a. A student can retain federal aid for only one trimester while on Academic/Financial Aid Probation. If a student does not meet SAP after the probation period, the student loses federal aid and is permanently dismissed from the program with no right of appeal.
- b. Academic/Financial Aid Probation status remains with the student through the remainder of their enrollment in the program for which the probation initially occurred for internal tracking purposes only and is NOT reflected on a student's academic transcript.
- c. Please refer to the appeal section titled Academic Evaluation and Appeals to review the process for appealing an Automatic Dismissal and returning to the program on Academic/Financial Aid Probation status.

### **Treatment of Certain Grades and Courses in the SAP Calculation**

- 1. **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.
- 2. **Drops:** Courses dropped before the end of the add/drop period (first seven days of the trimester) are not included in the satisfactory progress calculations.
- 3. **Incompletes:** Incomplete grades count as credits attempted and not completed credits, but do not impact the GPA.
- 4. **No Credit:** No credit grades (NG) count as credits attempted and not completed credits, but they do not impact the GPA.

5. **Transfer Credits:** All transfer credits are considered as both attempted and completed when calculating the pace rate and maximum timeframe. Transfer credits earned at external institutions and PLA credits are not calculated in the student's USAHS GPA.
6. **Withdrawals:** Courses dropped by the student after the add/drop period are recorded as W grades and courses dropped by the institution due to student non-attendance for 14 or more days are recorded as WA grades, and while both are calculated as attempted but not completed credits, withdrawals do not impact the GPA.

### Academic/Financial Aid Appeal Process

Please refer to the [Academic Evaluation and Appeal Policy](#) found in the "Academic Policies" section of the University Catalog/Handbook for further details.

## 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
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

Additional traditional grades for which credit and quality points are not included in GPA calculations are as follows:

AU	Audit	NG	No Grade Assigned
F	Fail	P	Pass
WA	Withdrawn Administratively	W	Withdraw
CP	Pass (CEU courses only)	CW	Withdraw (CEU courses only)

The grade of W (Withdraw) is used to denote that a student withdrew from a course after the University's add/drop period. To withdraw from a course, see the Course Withdrawal policy in the University Catalog/Handbook.

The grade of WA (Withdrawn Administratively) denotes that the University administratively withdrew a student from a course when a previously assigned In-Progress (IP) grade couldn't be successfully resolved and the student does not deserve a failing grade. See the IP grading policies in the University Catalog/Handbook for additional details.

The grade of NG (No Grade Assigned) is a special grade type limited to specific instances when a student is unable to complete a clinical experience/fieldwork/practicum/rotation and the withdrawal date has already passed, but the Program Director determines that the student receives an NG due to extenuating circumstances. It is also used in instances when a student does not meet the deliverables for a dissertation course as outlined in the Dissertation Handbook.

Generally, students are limited to four NG grades per course and a maximum of eight total. See additional details regarding NG assignment and limits for dissertation courses.

Refer to the Repetition of a Course Policy in the University Catalog/Handbook for more information about university practices to repeat a course.

### **Temporary Grades**

Temporary grades that are not used when calculating GPAs include the following:

**I** Incomplete

**IP** In Progress

**NR** Grade Not Reported

### **Incomplete (I) and In-Progress (IP) Grades**

Faculty may award the temporary grade of Incomplete (I) or In-Progress (IP) in instances when a student is experiencing extenuating circumstances beyond their control that prevents the student from completing course requirements before the end of the registered term. In no instance may an Incomplete (I) or In-Progress (IP) grade be assigned because a student has simply failed to complete the course or as a means of raising the student's grade by doing additional work after the grade report time.

Students are cautioned about the potential consequences of an Incomplete (I) and/or In-Progress (IP) grade assignment on future registrations and financial aid eligibility. Students who receive an Incomplete (I) or In-progress (IP) grade in courses that serve as a prerequisite for other courses in subsequent terms are subject to having those courses dropped from their registration unless the student successfully completes the course and a final grade is submitted prior to the conclusion of the add/drop period for the applicable term or an exception to policy is granted in consultation with the Program Director. Incomplete (I) and In-Progress (IP) grade types are not considered as credits completed and can affect a student's Satisfactory Academic Progress (SAP) status for financial aid eligibility. Incomplete (I) and In-Progress (IP) grades are not included in the GPA calculation and are considered a noncompletion of attempted coursework until the grade is replaced with a permanent grade and SAP can be reevaluated. The awarding of an Incomplete (I) or In-Progress (IP) grade type does not preclude a student from potential academic warning or dismissal should their completed coursework GPA result in such action.

Qualifiers and expectations regarding the assignment of Incomplete (I) and/or In-Progress (IP) temporary grades are outlined below.

### **Incomplete (I) Grade**

The standard Incomplete (I) grade may be used for extenuating student-related circumstances, as deemed acceptable by the instructor, that prevent the student from completing required course work before the end of the term. Students must have successfully completed the majority (typically  $\geq 70\%$ ) of required course assignments with a grade of C or higher to be eligible for an Incomplete grade. Faculty assign Incomplete grades during final grade submission.

Students must make a request for an Incomplete grade in writing to the instructor prior to the last day of class. Students who fail to make the request in writing or who have not completed the majority of the course, receive the grade earned in the course for completed coursework (any remaining gradable items not submitted are given a grade of zero and calculated into the final grade).

Instructors who agree to award an Incomplete (I) grade must affirm that the student has successfully completed the majority (typically  $\geq 70\%$ ) of the required coursework and document which outstanding assignments still need to be completed on an Incomplete Grade Agreement form. The student, instructor, and Program Director must complete and sign the form, and it must be submitted to the Registrar's Office for processing by the end of the add/drop period in the term immediately following the Incomplete grade assignment. If the Incomplete Grade Agreement form is not received by the deadline, the Incomplete (I) grade is changed to an F (failing) grade.

Incomplete (I) grades must be resolved no later than the term immediately following the term in which the original Incomplete grade is awarded; however, faculty may assign a more aggressive deadline for the completion of the incomplete coursework as appropriate. If the instructor identifies an earlier deadline date for completion, that date is documented on the Incomplete Grade Agreement form and the instructor commits to providing a grade change form to the Registrar's Office within two weeks of course completion. If the instructor elects to allow the student the full term to resolve the Incomplete (I) grade, the student must complete and submit all required coursework to the instructor by Monday of the final week of class in the following term, and the instructor must submit the grade change form to the Registrar's Office by the last day of the term.

Students who do not complete the required work and have the instructor submit the grade change form within the required timeframe receive an F (failing) grade. If, upon completion of the required work, the student is assigned a grade of D or F from the I, appropriate action is then taken under the applicable academic standing policy (Entry-Level programs; Post-Professional programs).

In the rare instance when a student elects to completely withdraw from a program and the student has unresolved Incomplete grades on their transcript, the University assigns the appropriate permanent grade dependent on the date the original Incomplete (I) grade is awarded. If the original I grade is awarded prior to the withdrawal date for that term, the I grade is changed to W. If the original I grade is awarded after the withdrawal date for that term, the student receives the grade earned with all outstanding assignments calculated as zeros.

Exceptions to the one-term resolution period for Incompletes may be given in instances when the program does not offer the course in the next immediate term. Exceptions to the one-term deadline must be approved and documented through the standard exception to academic policy process. Extension periods may not exceed one calendar year from the time the original Incomplete grade is assigned.

### **In-Progress (IP) Grade**

Faculty may use the temporary grade of In-Progress (IP) in instances when a final grade cannot be submitted due to extenuating university-related circumstances that necessitate an extension of time for course completion and/or final grade submission. Examples of such circumstances

include but are not limited to: (1) A clinical education partner who contributes to student final grade assessment does not provide needed information in time for the instructor to submit a grade by the advertised deadline; (2) the course instructor is seriously ill or passes away before the course ends and grades are due; (3) USAHS experiences a systems failure that prevents students from submitting required assignments and/or faculty from submitting grades by the deadline.

In-Progress (IP) grades are expected to be resolved as quickly as possible and no later than the term immediately following the term in which the original IP grade is awarded. The IP grade is not a grade type available for instructors to award during the final grade submission process but instead requires a request (with appropriate rationale) from the program director to the Registrar's Office for recording on the student's record. An Incomplete Grade Agreement form for each student in receipt of an IP grade is not necessary unless deemed appropriate by the instructor and/or program director. When final grades are ready to be recorded, the program director and/or delegate is given access to assign the final grade directly into the student record system (e.g., Jenzabar) as a grade change.

If the student is assigned a grade of D or F from the IP, appropriate action is then taken under the applicable academic standing policy (Entry-Level programs; Post-Professional programs).

A degree cannot be awarded to a student with an Incomplete (I) or In-Progress (IP) course grade on record. All Incomplete (I) and In-Progress (IP) grades for students pending graduation must be resolved before the student's published degree conferral date.

### **Grade Not Reported (NR)**

In the occasional instance when a faculty member does not submit the final grade in time for the Registrar's Office to process the final grade, an NR grade is automatically assigned. The NR grade is a temporary grade that is not included in GPA calculations and requires the instructor to submit a grade change form to update the student record.

### **Programs' Additional Grading Criteria**

#### **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 Practicums I-V contain assessments for coursework (including course and residency assignments) and clinical experiences (Simucase Student Performance Rating Scale [SPRS], Virtual Clinic SPRS, Practicums SPRS, Residency SPRS). Both areas require a minimum of 80% competency to pass a clinical course.

#### *Coursework Grades*

A cumulative grade of at least 80% competency is required for the coursework.

#### *Clinical Experiences Grades*

Each SPRS rating in the clinical experience components must be at 80% competency or higher, and the grades are weighted for the total grade if there is more than one clinical experience.

#### *Clinical Experiences Remediation*

At midterm, if a student has below 80% in the clinical experiences grade, a meeting with the Clinical Educator, student, and Director of Clinical Education occurs to determine whether a Clinical Action Plan (CAP) is warranted. If a CAP is implemented, the student must have a passing grade on all areas of the CAP and a passing grade on the final SPRS to pass the clinical experience portion. Students with a grade below 80% on a Residency SPRS must complete a remediation.

#### *Competencies Met*

When both components (coursework and clinical experiences) are at 80% or higher, the student has met the course competencies, and the two grades are averaged for the final grade.

#### *Competencies Not Met*

Students who earn an F in one or both components have not met the competencies, and an F is recorded as the final grade.

Students who earn 60–79% on one or both components (coursework and/or clinical experiences) have not met the competencies, and the lowest grade is recorded as the final grade. The component that did not meet 80% must be repeated. When repeating the course, students who earn below 80% on any component of the repeated portion, including any component of the CAP, fail the course and an F is recorded as the final grade.

See the complete Academic Evaluation policy and Repetition of a Course policy in the University Catalog/Handbook.

### **MSPAS**

Students in the PA program must meet the program's Professionalism Competency Review and Competency Minimum Standard. See the [PA Student Handbook](#) for details.

### **EdD**

- Dissertation Courses (EDF 7871 Dissertation I, EDF 7872 Dissertation II, or EDF 7873 Dissertation III courses):
  - Students must meet the deliverables to achieve academic success for the course sequence (DIS I, DIS II, and DIS III) that they are currently enrolled in in order to matriculate to the next DIS sequencing course.
  - The student's dissertation chair is responsible for making a holistic assessment of the student's progress and determine the final grade for the term. The grade determination may be in consultation with the committee member(s), Program Director, and Contributing Faculty (Doctoral Advisor for the course).
  - If the student is showing progress and is meeting the deliverables listed in the Dissertation Handbook for the dissertation course they are enrolled in, then the student receives the highest academic achievement grade and moves onto the next dissertation course in the sequence.

- If the student is not making progress or is not meeting the deliverables listed in the Dissertation Handbook for the course they are enrolled in, then the student receives an NG (No Grade) and must reenroll in the same course. If the student is making progress, then the highest academic achievement grade is given.
- The University allows a maximum of eight NG grades total and a maximum of four NGss in any single dissertation course. If the deliverables are not met but the student is progressing, the student receives a no grade (NG) and reenrolls in the course. The student has up to five attempts at the course. On the fifth attempt, the grade is assessed.
- For each NG grade assigned that requires reenrollment in the dissertation course, the student incurs tuition and fees for that attempted course.
- An Incomplete grade (I) can be assigned when progress is delayed for issues outside the student's control or due to extenuating circumstances and must be approved by the Program Director. If the student is granted an Incomplete, then the student must work with their committee on developing a plan on how to meet the missing deliverables. If the student does not meet the deliverables during the 15-week term, the student is assigned a letter grade, as per the University policy.
- Students must complete all EdD program requirements within the program's established expected completion time or maximum completion time if granted an extension.

### **Extra Credit**

As a graduate-level institution preparing healthcare professionals, the University is opposed to faculty offering extra credit or bonus points in courses. A student's grades should accurately reflect their performance on the criteria determined by faculty as demonstrating student achievement of the course learning outcomes. Awarding extra credit/bonus points may imply that points/grades are more important than learning and can create inequities between students and courses across campuses and delivery methods.

### **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 will be 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%).