University of St. Augustine for Health Sciences

Financial Aid Program Terms and Conditions

2026-2027

Updated 07/2026

Financial Services/Financial Aid
San Marcos, CA / St. Augustine, FL / Miami, FL / Austin, TX / Dallas, TX
University of St. Augustine for Health Sciences
1 News Place
St Augustine, FL 32086

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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 (USDE). 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 given to all students prior to the new or revised policy's effective date.

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 FAFSA Submission Summary (formerly known as a Student Aid Report [SAR]); SAI Student Aid Index within 3-5 days after submitting the FAFSA.**

Fill out the 2026-2027 FAFSA, if you are **starting** your program in the Fall 2026, Spring 2027 or Summer 2027 term.

Fill out the 2027-2028 FAFSA, if you are **starting** your program in the Fall 2027, Spring 2028 or Summer 2028 term.

If applying for federal student loans, a fully executed Master Promissory Note (MPN) and Entrance Counseling (EC) must be on file within 5 calendar days after the student is notified of the offer/award.

Note: The USAHS Title IV school code is G31713 for all campus locations. Students will need the code when filling out their FAFSA.

Entrance Counseling

Direct Loan borrowers at USAHS must complete Direct Loan Entrance Counseling before receiving the first Direct Loan disbursement. 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 receives 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 can pay the accruing interest (accumulated) while enrolled in school unless they arrange to postpone the interest payment. To determine the servicers on your Direct Loan visit www.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 financial aid award year (annual loan limits) for graduate study. Eligible students starting a USAHS program on or after July 1, 2026 may borrow up to $20,500 per financial aid award year (annual loan limits) for graduate degree programs and $50,000 per financial aid award year (annual loan limits) for professional degree programs (see aggregate loan limits)

The interest rate for Direct Unsubsidized loans, for graduate/professional students, first disbursed on or after July 1, 2026, and before July 1, 2027, is a fixed rate of 8.07%. The Direct Unsubsidized Loan has an origination fee which is deducted from the amount borrowed. Loans first disbursed on or after October 1, 2020, and before October 1, 2027 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 award year based on their cost of attendance and other financial aid received. ***At USAHS, the financial aid award year is defined as three 15-week terms for students who were enrolled in a program at USAHS as of June 30, 2026, and who previously received a federal Direct loan for that program (including a Graduate PLUS Loan), and who remain enrolled in the same graduate program at USAHS. Once these students complete their first financial aid award year, they will then convert to a two-term financial aid award year. For students starting a USAHS program on or after July 1, 2026, the financial aid award year is defined as two 15-week terms. Loan funds can be used to cover direct and indirect education costs.*** If loan funds remain on a student's account, 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.

Application and Acceptance Process

- If a FAFSA® has not been submitted for the current award year, the student completes the Free Application for Federal Student Aid (FAFSA®) online at 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 students acknowledge their understanding of federal student loans and how it may affect their financial future.
- All online forms are available online at www.studentaid.gov under the "Loans and Grants" tab.
- The Financial Aid Office 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 Admissions Office, the Financial Aid Office sends a Direct Unsubsidized Loan origination record to ED.

Federal Direct Grad PLUS Loans

Federal Financial Aid Changes and What You Need to Know

On July 4, 2025, the One Big Beautiful Bill Act (OBBBA) was signed into law, introducing changes to federal student aid programs. The US Department of Education (USDE) released its final regulations on May 1, 2026, to implement the statutory changes enacted by the OBBBA. Effective July 1, 2026, new federal loan rules affect how graduate students borrow and finance their education.

These regulatory changes impact all Title IV-participating higher education institutions offering graduate programs.

Based on the enacted legislation and regulatory language, key changes include:

- The elimination of Graduate PLUS Loans for new borrowers starting their program on or after July 1, 2026, with a temporary transition period for continuing students.
- The establishment of new federal loan limits for new graduate students borrowing on or after July 1, 2026.

Federal Direct Grad PLUS loans are available to current student borrowers who are enrolled in a program at USAHS as of June 30, 2026, and have previously received a federal Direct Loan for that program (including a Graduate PLUS loan), and who remain enrolled in the same program at USAHS, will be considered current borrowers and eligible for the interim exception to the new loan limits established effective July 1, 2026. These borrowers are also known as **"legacy"** borrowers eligible to continue to participate in federal loan programs existing prior to July 1, 2026. Under the new regulations, current/legacy students may continue borrowing under the existing Graduate Plus program for a limited period based on their "expected time to credential" or time to graduation, provided they remain continuously enrolled in the same program and do not have a break in enrollment after June 30, 2026.

Students must be enrolled at **least half-time** in an eligible graduate program without adverse credit history (unless they qualify through an approved endorser or documented extenuating circumstances, as permitted under federal regulations). Eligible 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., food and housing, personal and transportation expenses), and books and supplies.

Eligible Grad PLUS loans are limited annually by the cost of attendance minus any financial aid received or anticipated for the financial aid award year.

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, 2026, and before July 1, 2027, is fixed at 9.07%. The Federal Direct Grad PLUS loan has an origination fee. Loans first disbursed on or after October 1, 2020, and before October 1, 2027 have a 4.228% loan fee. Learn more here about loan interest rates.

Please visit our Federal Financial Aid Changes webpage to learn more about the updated regulations.

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 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 students acknowledge their understanding of federal student loans and how it may affect their financial future. Grad Plus eligibility* applies to students whose status is classified as "Legacy", due to prior borrowing history before July 1, 2026, of a Federal Direct Loan.

- All forms are available online at www.studentaid.gov under the "Loans and Grants" tab.
- The Financial Aid Office 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 Admissions Office, the Financial Aid Office sends a Direct Grad PLUS Loan origination record to ED for eligible loans.

Annual Loan Limit, Aggregate Loan Limit and Lifetime Maximum Loan Limit

Direct Unsubsidized Loans have three different types of loan limits:

1. **Annual loan limit –** The maximum loan amount you can borrow each financial aid award year.
2. **Aggregate loan limit –** The maximum amount of unpaid principal balance minus any capitalized interest that you can have outstanding at any point in time on all of your subsidized and unsubsidized loans for undergraduate, graduate, or professional study.
3. **Lifetime maximum loan limit –** The maximum amount you can receive, regardless of any amount paid or discharged, in any combination of subsidized loans unsubsidized loans, and PLUS loans for graduate or professional study.

If you're enrolled less than full time for an financial aid award year, your annual loan limits shown in the chart (or the lower limits set by your school) are adjusted downward proportionally based on your level of enrollment.

The University will notify you of the actual loan amount you're eligible to receive based on factors such as:

- your school's loan limit for your program of study;
- your cost of attendance;
- your enrollment status in your specific program;
- your available resources to help pay for postsecondary education, based on the information reported on your *Free Application for Federal Student Aid* (FAFSA®) form;
- Other financial aid you receive; and
- Your remaining eligibility under the annual, aggregate, or lifetime maximum loan limits

The amount of Direct Unsubsidized Loans or Direct PLUS Loans you're eligible to receive can increase or decrease based on changes in your circumstances. Your school will notify you of any changes in your eligibility.

Annual Loan Limits

The USDE limits the annual amount of Federal Direct Loan(s) that students can borrow. Eligible students in "graduate degree" programs may borrow up to $20,500 per financial aid award year. Eligible students in "professional degree" programs may borrow up to $50,000 per financial aid award year. USAHS defines its annual financial aid award year as three 15-week terms for students who enrolled in a program at USAHS as of June 30, 2026, and who previously received a federal Direct loan for that program (including a Graduate PLUS Loan), and who remain enrolled in the same graduate program at USAHS. Once these students complete their first financial aid award year, they will then convert to a two-term financial aid award year.

For students starting a USAHS program on or after July 1, 2026, the financial aid award year is defined as two 15-week terms. Loans borrowed at a prior institution can impact the student's eligibility at USAHS. The Financial Aid Office may ask students to provide additional information about prior loans to process new loans at USAHS.

Aggregate and Lifetime Maximum Loan Limits

The federal government limits the aggregate and lifetime maximum amounts of Federal Direct Loans that students can borrow in their lifetime (more information can be found here). 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.

The lifetime aggregate and maximum lifetime limits for Direct Loans are currently as follows:

FEDERAL DIRECT LOAN CHANGES EFFECTIVE 7/1/2026		
BORROWERS BEFORE 7/1/2026	**LOAN TYPE**	**BORROWERS ON AND AFTER 7/1/2026**
Graduate students may borrow up to \$20,500 annually in unsubsidized Direct Loans	**Direct Unsubsidized Loans**	Graduate students (starting a program on or after July 1, 2026) may borrow up to \$20,500 per financial aid award year (unchanged); new aggregate limit of \$100,000 (not including undergraduate borrowing) Professional students (starting a program on or after July 1, 2026) may borrow up to \$50,000 per financial aid award year, \$200,000 in aggregate (minus any amount that was received as a graduate student)
Students may borrow up to the cost of attendance minus other financial assistance	**Grad PLUS**	Eligible students can continue to borrow under Grad PLUS for up to 3 financial aid award years (6 terms at USAHS) if meeting interim exception conditions (see Federal Direct Grad PLUS Loans), but discontinued for new borrowers
\$138,500 in subsidized and unsubsidized loans (only received for graduate or professional study)	**Lifetime Maximum Limit**	\$257,500 in Title IV for all federal student loans (except Parent PLUS) without regard to amounts repaid, forgiven, canceled or otherwise discharged (unless student meets interim exception requirements)for students starting on or after July 1, 2026
Only on a case-by-case basis with documented justification	**Institutionally Determined Limit**	Institutions may limit borrowing for a program of study if the limit is applied consistently to all students in that program

FEDERAL DIRECT LOAN ELIGIBILITY COMPARISON SUMMARY OF CHANGE	
Previous Regulations (Before July 1, 2026)	**New Regulations (Effective July 1, 2026)**
Students enrolled at least half-time could generally receive the full annual federal loan limit, subject to eligibility requirements.	Annual loan limits may be prorated based on enrollment intensity.
A graduate student enrolled at least half-time could generally receive up to \$20,500 annually in Direct Unsubsidized Loans.	A half-time graduate student would be limited to approximately \$10,250 annually.

Full annual loan eligibility was generally available to students enrolled at least half-time.	Full annual loan eligibility is generally reserved for students enrolled full-time.
Loan eligibility was not generally reduced solely because a student attended less than full-time (provided they remained at least half-time).	Students enrolled three-quarter time, half-time, or other reduced enrollment levels will receive a proportionately reduced annual loan amount.
Applied to eligible Federal Direct Loan borrowers.	Applies to all eligible Federal Direct Loan Programs, including Direct Unsubsidized Loans and Graduate PLUS Loans (where grandfathered eligibility exists).

Beginning **July 1, 2026**, federal loan eligibility will be **prorated based on enrollment** intensity (status) in the financial aid award year, meaning students enrolled less than full-time will receive a reduced annual loan limit proportional to their enrollment status. See below for examples for schedule of reduction based on a term of enrollment.

EXAMPLES OF SCHEDULE OF REDUCTIONS FOR LESS THAN FULL-TIME ENROLLMENT PER TERM			
Program Definition	**Credit Hours Enrolled**	**Enrollment Intensity**	**Graduate Annual Loan Eligibility**
Full-Time = 9 credits	9 credits	100%	$10,250
Full-Time = 9 credits	6 credits	50%	$5,125
Full-Time = 9 credits	Less than 3 credits	Less than 50%	Not Eligible
Full-Time = 6 credits	6 credits	100%	$10,250
Full-Time = 6 credits	3 credits	50%	$5,125
Full-Time = 6 credits	Less than 3 credits	Less than 50%	Not Eligible

Exceeding Annual or Aggregate Loan Limits

The FAFSA Submission Summary 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 more than 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 Grad 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. Please visit here for more information on loan limits.

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 under the "Loan Repayment" tab.

The time to complete an *Exit Counseling* form is within 30 days of:

- graduation;
- transferring to another institution;
- withdrawing and institutional leaves of absence; or
- when enrolled less than half-time.

Federal Student Loan Repayment Plans

Federal Direct 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 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 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. **Tiered Standard Repayment Plan.** The tiered standard plan allows for fixed payments within 10 to 25 years, depending on the amount borrowed.
3. **Graduated Repayment Plan**. Unlike standard and extended repayment plans, graduated repayment starts 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 repayment term selected.
4. **Extended Repayment Plan**. The Extended Repayment Plan is for outstanding Direct Loans in an amount more than $30,000. Payments are fixed or graduated, and repayment terms may extend up to 25 years.
5. **INCOME-DRIVEN REPAYMENT (IDR) PLANS**

   IDR plans are based on a monthly payment amount on how much money is made and family size. There are four IDR plans:

   Repayment Assistance Plan (RAP). This plan allows a repayment amount that is a percentage of your annual income (most commonly your adjusted gross income, or AGI) divided by 12. The amount can change depending on the number of dependents, or if you're married and file a joint tax return.

   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. Students must apply and be enrolled in the PAYE plan before July 1, 2027. No new enrollments into the plan will be accepted on or after July 1, 2027.

   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. Any remaining balance may be forgiven after 20 years (for newer borrowers) or 25 years (for older borrowers) of qualifying payments, depending on when the borrower first received federal student loans.

Income-Contingent Repayment Plan (ICR). This plan is available to eligible borrowers with Direct Loans. 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 may be forgiven if not repaid in full after 25 years.

After satisfying a certain number of months of qualifying payments on an IDR plan, the borrower can get the remaining balance of their loans forgiven.

Loan Deferments and Forbearance

Under certain circumstances, an enrolled borrower is entitled to request a loan deferment or forbearance. 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, Parent PLUS Borrower Deferment, Rehabilitation Training Deferment, and Unemployment Deferment. Know what options best fit the situation by contacting the loan servicer. Log into the studentaid.gov website, “My Aid” to view information about all the federal student loans other financial aid, and to contact the assigned loan servicer.

Student loan forbearance is another option of postponing loan repayment. There are several forbearance options: when experiencing financial difficulties, such as medical expenses or change in income; serving AmeriCorps; performing service that would qualify for partial loan forgiveness through the U.S. Department of Defense; working in a medical or dental internship or residency; serving in the National Guard; have student loan payments that are high in relation to the income; working as a teacher to qualify for Teacher Loan Forgiveness. There are eligibility requirements for all types of forbearance, and documentation will have to be submitted to the 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 services 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
Registrar’s Office
University of St. Augustine for Health Sciences
1 News Place
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 National Clearinghouse weekly.

When the amount of money needed to fund the balance of tuition and living expenses is not covered by scholarships or Federal Unsubsidized loans, private education loans and payment plans are a few financing options available.

Federal Student Aid Ombudsman Group

The USAHS Financial Aid Office is always ready to assist with any questions or concerns regarding federal student aid. If loan issues cannot be resolved by the institution, the Ombudsman Group is the final resource for individuals to contact. The Ombudsman Group 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: 1-800-433-3243
Postal 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
Credit Check Required?	Direct Loan Unsubsidized: No PLUS/Grad PLUS: Yes (limited)	Yes
Credit Score or Debt-to-Income	Direct Loan Unsubsidized: No PLUS/Grad PLUS: No	Yes
Co-Signer Required?	Direct Loan Unsubsidized: No PLUS/Grad PLUS: Usually no	Usually yes
Deferment Options	Several options	Varies by lender
Grace Period	Direct Loan: 6 months	Varies by lender
Flexible Repayment Options	Many options available	Varies by lender
Interest Rates*	Fixed	Fixed or variable
Loan Fees**	Direct loan Unsubsidized: 1.057% PLUS: 4.228%	Varies by lender
Loan Forgiveness Options	Several options available	Generally, none
Penalties for Early Repayment	None	Varies by lender

*Rates adjust annually
** First disbursed on or after October 1, 2020, and before October 1, 2027

Additional Funding Options

Direct GRAD PLUS Loans **Legacy borrower who borrowed GRAD PLUS prior to July 1, 2026**	**Private Loans**
Who is responsible for repaying? The student and endorser, if applicable	The student and cosigner, if applicable
Which students are eligible? *Students who had a GRAD PLUS loan originate and disburse prior to July 1, 2026 and remain continuously enrolled within the same program up to completion or three financial aid award years, whichever comes first.* Requires at least half-time enrollment.	Varies by lender; some lenders allow less than half-time enrollment.
What are the approval requirements? Applicants or endorser must not have any adverse credit history. May appeal decision.	Approval of a private loan is based on the creditworthiness of the borrower and cosigner.
What are the interest rates? 9.07% Fixed Loans disbursed after July 1, 2026 and before July 1, 2027; the interest rate is 9.07% fixed.	Fixed *or* Variable Many lenders offer both variable and fixed interest rates. Rates range by lender and can vary from 3.62% to 16.9% for variable and 2.49% to 17.49% 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, 2020, and before October 1, 2027, will have a 4.228 % disbursement fee.	Varies by lender Most offer 0%

Details to Consider

We recommend that 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; this 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 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 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?
- Is there an aggregate limit that the student can borrow for their program?
- Does the lender provide a co-signer release?
- 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 Financial Aid Office to certify a student's eligibility before approving the loan. If students receive financial aid, they must notify the Financial Aid Office of any private loans they borrow, as it may affect their aid eligibility.

Truth in Lending Act

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

- **Private Education Loan Applicant Self-Certification Form**: Students must complete this form and return it to the lender before receiving their first disbursement of loan funds.
- **Federal Direct Loan Disclosure Statement and Right-to-Cancel Period**: After the student signs the promissory note, the Federal Direct Loan Disclosure Statement confirms the terms and conditions of the loan.
- When this disclosure is delivered, the right-to-cancel period begins. During 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.

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 receiving unsubsidized Direct Loan funds and/or Graduate PLUS Loan funds. However, students applying for Federal Work Study (FWS), selected by the Department of Education for verification, must submit additional information before receiving FWS funds. This information may include 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 Financial Aid Office will be scheduled on their *myFinAid portal* page. It is strongly recommended that students have a completed Financial Aid Application at least six weeks before 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; (2) Get Transcript by MAIL at www.irs.gov; (3) automated telephone request 1-800-908-9946; or (4) paper request IRS Form 4506T- EZ www.irs.gov/pub/irs-pdf/f4506tez.pdf. Students can obtain an IRS Verification of Non-Filing Letter by paper request IRS Form 4506T www.irs.gov/pub/irs-pdf/f4506t.pdf.

Once the required documents are received in the Financial Aid Office, 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 Financial Aid Office 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, because of completing the verification process, their Student Aid Index (SAI) 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 Financial Aid Office can make any changes to their cost of attendance (COA) or to the values of the data items required to calculate their SAI.

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 regarding 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 Financial Aid Office processes awards on a rolling basis. **It is strongly recommended that students have a complete Financial Aid Application at least six weeks before the start of their program or renewal date of their existing loan**, **but students must have a complete Financial Aid Application within 30 days before 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 Admissions Office*.

See Catalog/Handbook section titled *Applications for Admission

Current students: If a student begins 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 Registrar's Office.

The Financial Aid Office 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 be disbursed for the term or payment period. Delays outside of the control of the Financial Aid Office 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 promptly.

Financial Aid Notifications

The *myFinAid portal* is the student's 24/7 source for financial aid information for students who complete the FAFSA®. The Financial Aid Office 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 Financial Aid Office via email ContactFinancialAid@usa.edu or telephone 1-904-423-2010.

Students who complete the FAFSA will receive a FAFSA Submission Summary. Students should **read the FAFSA Summary** 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' Financial Aid Office, 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 Financial Aid Office 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 award 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 Financial Aid Office may ask a student to have his or her prior institution (the student can only access this form through their Student Portal – once they have been packaged), provide proof of withdrawal to confirm the last date of attendance and disbursed loan amounts at the prior institution.

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 here.

Students are encouraged to keep a copy of all disclosures for their records. All information submitted to secure a federal student loan is 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.

Financial Aid Annual Award Year Definition

USAHS defines its annual financial aid award year as three 15-week terms for students who enrolled in a program at USAHS as of June 30, 2026, and who previously received a federal Direct loan for that program (including a Graduate PLUS Loan), and who remain enrolled in the same graduate program at USAHS. Once these students complete their first financial aid award year, they will then convert to a two-term financial aid award year (***example:*** *for a student starting in Summer 2026, the first financial award year is defined as Summer 2026/Fall 2026/Spring 2027, the 2nd financial aid award year is defined as Summer 2027/Fall 2027, 3rd financial aid award year*

defined as Spring 2028/Summer 2028, etc.).
For students starting a USAHS program on or after July 1, 2026, the financial aid award year is defined as two, 15-week terms.

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
Entry-Level	Master of Science in Speech Language Pathology (SLP) 5 term	6 credits and above	4 credits - 5 credits	N/A	3 credits or less	N/A
Entry-Level	Master of Occupational Therapy (MOT) and Hybrid Immersion MOT, 6 term and 5 term	9 credits and above	6 credits - 8 credits	N/A	5 credits or less	N/A
Entry-Level	Master of Occupational Therapy Flex (MOT Flex) 9 term and 8 term	6 credits and above	4 credits - 5 credits	N/A	3 credits or less	N/A
Entry-Level	Doctor of Occupational Therapy (OTD)- 8 term and 6 term	9 credits and above	6 credits - 8 credits	N/A	5 credits or less	N/A
Entry-Level	Doctor of Occupational Therapy Flex (Flex OTD 12 term, 11 term and 9 term)	6 credits and above	4 credits - 5 credits	N/A	3 credits or less	N/A
Entry-Level	Doctor of Physical Therapy (DPT) - 7 term and 8 term	9 credits and above	6 credits - 8 credits	N/A	5 credits or less	N/A
Entry-Level	Hybrid Immersion Doctor of Physical Therapy (DPT) - 7 term	9 credits and above	6 credits - 8 credits	N/A	5 credits or less	N/A
Entry-Level	Doctor of Physical Therapy Flex (DPT Flex) - 12 term and 9 term	6 credits and above	4 credits - 5 credits	N/A	3 credits or less	N/A
Post Professional	Doctor of Education - EdD	6 credits and above	3 credits -5 credits	N/A	2 credits or less	N/A
Post Professional	Doctor of 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

Enrollment Statuses for Financial Aid

Study at Another Institution or Study Abroad

Enrollment in certain programs of study at another school approved for study abroad for credit by USAHS may be considered enrollment at USAHS to apply 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 students' 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.

Financial Aid Disbursement Process and Requests for Excess Funds

Most financial aid is disbursed in 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 exceeds direct charges, this creates a Title IV credit balance. The Bursar's Office forwards the credit balance directly to the student, no later than 14 calendar days after the Title IV credit balance occurs.

USAHS utilizes BankMobile to process student refunds, and they contact students by email when refunds are available. All students are encouraged to enroll in one of the methods available from BankMobile to receive refunds made by the school.

Students have options on how to receive excess funds:

- DEPOSIT TO AN EXISTING ACCOUNT – Money is transferred to an existing account you select the same business day BankMobile receives funds from the school. Typically, it takes 1 – 2 business days for the receiving bank to credit the money to your account.
- DEPOSIT TO A BANKMOBILE VIBE ACCOUNT – If you open a BankMobile Vibe checking account (upon identity verification), money is deposited the same business day BankMobile receives funds from your school.
- Paper check can be mailed.

Time Frame for Returning an Unclaimed Title IV Credit Balance

If a school attempts to disburse the credit balance by check and the check is not cashed, the school must return the funds no later than 240 days after the date the school issued the check.

If a check is returned to a school or an EFT is rejected, the school may make additional attempts to disburse the funds, provided that those attempts are made not later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and the school does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

The school must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

The Bursar's Office handles all refunds and can be reached at bursar@usa.edu.

Adjustments to Financial Aid

Federal financial aid is awarded based on an estimate of the student's eligibility. The Financial Aid Office 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:

- A student who does not begin any courses by the add/drop period, will have all financial aid for the term cancelled.
- Student who 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 who enrolls in less than half-time would not be eligible for federal direct loans.
- Student changes program or, some cases, modality.

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.

Academic Terms and Subterms (Modules)

The University operates on a 15-week term academic calendar with each term beginning the first part of January, May, and September. Courses may be scheduled for the entire 15-week term or in one of three sub term pairings offered within the framework of the larger 15-week term, as shown in the chart below.

Term	Number of Weeks	Number of Days	Term Start Day	Term End Day
Full Term (Term A)	15	104	Monday	Saturday
Subterm C	10	69	Monday	Saturday
Subterm D	7 wks + 2 days	51	Monday	Tuesday
Subterm E	7 wks + 2 days	51	Friday	Saturday
Subterm F	5	34	Monday	Saturday
Note: If a Monday start date coincides with a holiday, the term typically begins on the following day. Specific start dates for each term can be found in the Academic Calendar				

Confirmation of Return Enrollment After Withdrawal from Part of a Term

Students who withdraw from a course offered in the first part of a term (e.g., subterm or module) are not considered withdrawn for Title IV purposes if the student remains enrolled in at least one full-term (15-week) course during that same term. In these cases, USAHS is not required to obtain written confirmation of the student's intent to return for a later module/subterm, because continued enrollment in the full-term course establishes ongoing attendance in the payment period. Due to USAHS program structures, students are typically enrolled in at least one full-term course each trimester and therefore are generally not eligible to progress to later modules after withdrawing from an earlier module.

If a student were to withdraw from a course in the first part of a term and remain registered for a course in the second part of a term, they would be asked to confirm that they plan to return. Federal rules do not allow USAHS to rely on a student's previous registration if he or she withdraws from the first course. A student would not be considered to have been withdrawn if USAHS obtains a written confirmation from the student at the time of withdrawal that they will attend a module that begins later in the same payment period or period of enrollment. If written confirmation is not obtained, or if the student indicated they will return but ultimately do not attend the later module, USAHS must perform an R2T4 calculation using the withdrawal date from the earlier module. This confirmation must be obtained at the time of withdrawal, even if the student has already registered for subsequent courses, and the later module cannot begin any later than 45 calendar days after the end of the module the student ceased attending. If the student were solely enrolled in modules within a term (no full-term courses), then the 45-day timeframe would apply if the student provided written confirmation to attend a later module within the term.

If the student indicates that they will return, and they do not, 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 Registrar's Office. 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 term, 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 drop period 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 full-term courses after the add/drop period (e.g., not subterm/modular 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 will be returned to the Title IV program(s).

For students who have 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.

Institutional Leave of Absence

A student who takes an approved institutional 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.

Over Award

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 over award of federal funds (the term "over award" 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, Grad PLUS Loans, third-party payments, and other resources. In such instances, the Financial Aid Office will correct the over award 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 of loans will be reduced before any reduction is made to scholarship or grant awards.

Overpayment

An over award can turn into an overpayment. An example of this occurs when a student receives unearned federal financial aid funds that must be returned because of withdrawal. This could happen if the student withdrew before the 60% point in the payment period and received federal student aid funds more than institutional charges. Once the R2T4 is completed, the University may be required to refund any loan funds it has retained. The R2T4 may identify the excess funds the student received were not earned and require the student to return the loan funds.

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 Financial Aid Office 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 term. Students withdrawing from any course(s) in the term prior to the completion of more than 60% of the days in the term may find that funds are owed to the university because 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 full-term coursework 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 full-term coursework 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 Responsibilities

Institutional and Student Responsibilities

USAHS' responsibilities relating to R2T4 processing are as follows:

1. To provide each student with the information in the R2T4 process;
2. To identify students affected by this policy and complete the Return of Title IV Funds (R2T4) calculation;
3. To inform the student of the result of the R2T4 calculation and any balance owed to USAHS because of a required return of funds;
4. To return any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date; and
5. To notify student and/or Grad PLUS (endorser) loan borrowers of eligibility for a Post-Withdrawal Disbursement (PWD), if applicable.

Students' responsibilities relating to R2T4 processing are as follows:

1. To become familiar with the R2T4 policy and how withdrawing from all courses affects eligibility for Title IV aid;
2. To notify the official USAHS representative of intent to withdrawal prior to ceasing enrollment;
3. To resolve any outstanding balance owed to USAHS resulting from a required return of unearned Title IV aid; and
4. To resolve any repayment to the U.S. Department of Education because of an overpayment of Title IV funds.

Students Enrolled in Parts of a Term (Subterms/Modules)

For students that may be enrolled in multiple terms, USAHS combines all courses to form a period of enrollment. The R2T4 is calculated based on the terms within the enrollment period. A student is considered withdrawn for Title IV purposes if the student ceases attendance at any point prior to completing the payment period or period of enrollment, unless the University obtains written confirmation from the student at the time of the withdrawal that the student will attend a module that begins within the established timeframes later in the same payment period or period of enrollment or meets one of the R2T4 withdrawal exemptions.

If a student withdraws from a modular course in a later part of the term while still attending the current part of the term, the student is not considered withdrawn based on not attending the later part of the term. However, a recalculation of aid based on the change in enrollment status may be required. This is also true if the student withdraws from a course at the beginning of the term.

The Official 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 must perform this calculation within 30 days of the date the school determines whether 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 Financial Aid Office.

- 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 Financial Aid Office.
- 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 Financial Aid Office determines the amount of Title IV aid initially awarded and whether it is "disbursed" or "could have been disbursed."
- A copy of the current student ledger card is obtained from the Bursar module, including the original tuition and fee charges.
- An R2T4 worksheet is completed using the above data. The Financial Aid Office posts the recalculated amount of aid for which the student is eligible (as per the results of the R2T4 worksheet) to his/her account and notify the Bursar to check the accuracy of data entry and for student billing purposes.
- A copy of the worksheet is maintained in the Financial Aid Office.
- USAHS returns 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 Financial Aid Office 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.

R2T4 Deadlines

1. **Withdrawal date of determination without notification**: 30 days after the end of the term
2. **Return of unearned Title IV funds**: No later than 45 days after the date USAHS determines the student withdrew
3. **Post-withdrawal disbursement for outstanding current allowable charges**: No later than 180 days after the date USAHS determines the student withdrew
4. **Post-withdrawal loan disbursement to the student**: from the date USAHS determined student withdrew is no later than 180 days.

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 <u>not</u> 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 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.

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 term. 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).

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

Mark's financial aid package for the term consists of:	Cost
Direct Unsubsidized Loan	$6,760.00
Direct Grad 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 equals $6,974.29. The rounded amount of 6,760 must be returned to his unsubsidized loan and the balance of $214 refunded to 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 17th, which is 106 days term, 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:	Cost
Tuition	$13,213.08
Fees	$ 60.00
Total	$13,273.08

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

Based on John's 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.

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 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.

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 to the total net amount disbursed from each source:

1. Direct Unsubsidized Loan
2. Direct Grad PLUS Loan

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

Student Cancellation of Loans after Disbursement

Students who wish to cancel all or part of their federal loans that have been disbursed can submit a request to the bursar@usa.edu. Students have 14 days to request, and any balance owed to the University must be paid once the aid is returned. After the 14-day time frame has passed, students are required to return the disbursed aid to their servicer assigned by the U.S. Department of Education. Students can access loan information by logging into www.StudentAid.gov and viewing their dashboard and can contact their servicer for the next steps.

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 term once grades are posted.

Good Academic Standing

1. Maintain the minimum Cumulative Grade Point Average (CGPA) requirement for the program.
   a. 2.70 for DPT, MOT, OTD and MS-SLP.
   b. 3.00 for DNP, EDD, MHA, MHS, MSN, PPOTD and all certificates.
2. Earn a grade of C or better in all courses, including 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, 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, and PPOTD (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. The rate is calculated by dividing the number of completed credits by the number of attempted credits. For purposes of the pace calculation only, it is the institutional policy to round up to 67% when pace equals at least 66.50%. A pace calculation falling below 66.50% will not be rounded up and therefore fails to meet the pace requirement.
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 any of the above SAP requirements in any subsequent term, the student is permanently dismissed from the program, has no right of appeal and loses Title IV eligibility for Title-IV eligible 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.

Program Level	Program	Program Credit Hours	Cumulative GPA	Expected Time Frame	Maximum Time Frame
Entry-Level	Master of Science in Speech Language Pathology (MS-SLP)	55–58	2.7	5 terms	8 terms
Entry-Level	Master of Occupational Therapy (MOT)	93	2.7	6 terms	9 terms
Entry-Level	Master of Occupational Therapy (MOT)	82	2.7	5 terms	8 terms
Entry-Level	Hybrid Immersion Master of Occupational Therapy (Hybrid Immersion MOT)	93	2.7	6 terms	9 terms
Entry-Level	Hybrid Immersion Master of Occupational Therapy (Hybrid Immersion MOT)	82	2.7	5 terms	8 terms
Entry-Level	Flex Master of Occupational Therapy (Flex MOT)	93	2.7	9 terms	14 terms
Entry-Level	Flex Master of Occupational Therapy (Flex MOT)	82	2.7	8 terms	12 terms
Entry-Level	Doctor of Occupational Therapy (OTD)	117	2.7	8 terms	12 terms
Entry-Level	Doctor of Occupational Therapy (OTD)	96	2.7	6 terms	9 terms
Entry-Level	Hybrid Immersion Doctor of Occupational Therapy (Hybrid Immersion OTD)	96	2.7	6 terms	9 terms
Entry-Level	Flex Doctor of Occupational Therapy Flex (Flex OTD)	117	2.7	11 terms	17 terms
Entry-Level	Flex Doctor of Occupational Therapy Flex (Flex OTD)	96	2.7	9 terms	14 terms
Entry-Level	Doctor of Physical Therapy (DPT)	131	2.7	8 terms	12 terms
Entry-Level	Doctor of Physical Therapy (DPT)	110	2.7	7 terms	11 terms

Entry-Level	Hybrid Immersion Doctor of Physical Therapy (Hybrid Immersion DPT)	110	2.7	7 terms	11 terms
Entry-Level	Flex Doctor of Physical Therapy Flex (Flex DPT)	131	2.7	12 terms	18 terms
Entry-Level	Flex Doctor of Physical Therapy Flex (Flex DPT)	110	2.7	9 terms	14 terms
Post-Professional	Doctor of Education (EdD)	60	3.0	12 terms	18 terms
Post-Professional	Doctor of Nursing Practice (BSN-DNP)	64	3.0	10 terms	15 terms
Post-Professional	Doctor of Nursing Practice (MSN-DNP)	42–52	3.0	7 terms	11 terms
Post-Professional	Doctor of Nursing Practice, FNP role specialty (BSN-DNP-FNP)	71	3.0	12 terms	18 terms
Post-Professional	Master of Health Administration (MHA)*	37	3.0	6 terms	9 terms
Post-Professional	Doctor of Nursing Practice, FNP role specialty (BSN-DNP-PMHNP)	77	3.0	12 terms	18 terms
Post-Professional	Master of Health Science (MHS)*	36	3.0	6 terms	9 terms
Post-Professional	Master of Science in Nursing, Family Nurse Practitioner Role Specialty (MSN-FNP)	50	3.0	8 terms	12 terms
Post-Professional	Master of Science in Nursing, AGNP Role Specialty*	55	3.0	8 terms	12 terms
Post-Professional	Master of Science in Nursing, PMHNP Role Specialty	55	3.0	9 terms	14 terms
Post-Professional	Master of Science in Nursing, NEd* and NEx Role Specialties	36	3.0	6 terms	9 terms
Post-Professional	Post-Professional Doctor of Occupational Therapy (bachelor's-entry) (PPOTD)	60	3.0	12 terms	18 terms
Post-Professional	Post-Professional Doctor of Occupational Therapy (master's-entry) (PPOTD)	35	3.0	7 terms	11 terms
Post-Professional	Post-Professional Doctor of Occupational Therapy (master's-entry) (PPOTD)	27	3.0	6 terms	9 terms
Post-Professional	PG Certificate-Family Nurse Practitioner (FNP)	31	3.0	5 terms	8 terms
Post-Professional	PG Certificate-Psychiatric Mental Health Nurse Practitioner (MSN/DNP-entry) (PMHNP)	37	3.0	6 terms	9 terms
Post-Professional	PG Certificate-Psychiatric Mental Health Nurse Practitioner (APRN-entry)* (PMHNP)	28	3.0	5 terms	8 terms
Post-Professional	RN to Master of Science in Nursing, FNP Role Specialty (RN-MSN-FNP)	59	3.0	10 terms	15 terms
Post-Professional	RN to Master of Science in Nursing, AGNP Role Specialty (RN-MSN-AGNP)*	64	3.0	10 terms	15 terms
Post-Professional	RN to Master of Science in Nursing, PMHNP Role Specialty (RN-MSN-PMHNP)	64	3.0	11 terms	17 terms
* These programs are not currently enrolling new students.					

Entry-Level

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 term by the Registrar and Financial Aid offices.

1. Notifications regarding changes to academic standing and eligibility to continue in the program and any changes to financial aid eligibility are emailed to students by the Registrar's 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 if no courses transfer to the new program.
4. 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 Registrar 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 in a or b (below) 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 Appeal Policy" in the University Catalog/Handbook (Catalog/Handbook>Academic Policies>Academic Appeal Policy).
    a. For all entry-level programs (DPT, MOT, OTD, and MS-SLP), a student is automatically dismissed when the student commits any of the following:
        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. Accumulates 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. Fails to meet SAP standards at any subsequent evaluation point after previously being placed on academic/financial aid warning or academic probation status for the program in which they are currently enrolled.
    b. For post-professional programs (DNP, EDD, MHA, MHS, MSN, PPOTD, and all certificates) a student is automatically dismissed when the student commits any of the following:
        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. Accumulates 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. Fails to meet SAP standards at any subsequent evaluation point after previously being placed on academic/financial aid warning or academic probation status for the program in which they are currently enrolled.

2. **Academic/Financial Aid Warning** – A student is placed on warning for the subsequent term 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. Students placed on Academic/Financial Aid Warning must 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.
   b. Students retain eligibility for Title IV funding only for the subsequent term 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 term of enrollment.
   a. A student can retain Title IV financial aid for only one term while on Academic/Financial Aid Probation. Students who do not meet SAP after the probation period lose Title IV financial aid and are permanently dismissed from the program with no right of appeal.
   b. Students on Academic/Financial Aid Probation solely for not meeting the pace requirement may be granted one additional term of probation status if their pace of progression has improved and it's mathematically possible to meet the minimum pace requirement by the end of the granted term.
   c. Academic/Financial Aid Probation status remains with the student throughout 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.
   d. Students should refer to the appeal section titled "Academic Appeal Policy" in the University [Catalog/Handbook] (Catalog/Handbook>Academic Policies>Academic Appeal Policy) 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**: Only those courses repeated successfully with a passing grade (C or above) count toward earned credits; however, all course grades (successful or unsuccessful) count as attempted credits toward the student's pace or maximum timeframe calculation. Only the highest grade earned is included in the GPA calculation.
2. **Drops**: Courses dropped before the end of the add/drop period (first seven days of the term) 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 earned credits, but they do not impact the GPA.
5. **Transfer Credits**: All transfer credits are considered 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 students' USAHS GPA.

6. **Withdrawals**: Courses from which the student withdraws after the add/drop period are recorded as W grades; courses from which a student withdraws due to a leave of absence are recorded as WL grades, and courses in which the student is withdrawn by the institution due to student nonattendance for 14 or more days are recorded as WA grades. W, WL, and WA grades count as credits attempted and not earned, but they do not impact the GPA.

Academic/Financial Aid Appeal Process

The "Academic Appeal Policy" in the University Catalog/Handbook (Catalog/Handbook>Academic Policies>Academic Appeal Policy) describes the policy for appealing the 150% program completion pace requirements prior to dismissal and the process for appealing an academic dismissal.

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)
WL	Withdraw Leave of Absence		

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 WL (Leave of Absence Withdraw) denotes that a student took an approved Leave of Absence after the end of the add/drop period. The University withdraws the student from the courses, and the student receives grades of WL on the transcript for those courses.

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 in 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 Incomplete (I) grade may be used for extenuating student-related circumstances that prevent the student from completing required course work before the end of the term. The student must meet the following requirements to be eligible to receive an Incomplete grade:

- Successfully complete at least 70% of required course assignments.
- Currently hold a grade of C or higher in the course.
- Provide supporting documentation of the extenuating circumstance.
- Submit the Incomplete Grade Request e-form at least seven calendar days prior to the last day of the term or subterm by 11:59pm EST. The e-form is located on the MyUSA portal, Student Services tab, Forms page (sign in required).

Due to faculty grading timeframes, Incomplete Grade Forms submitted by the student during the last week of the course cannot be approved.

Upon submission of the e-form, the instructor reviews the Incomplete Grade Request e-form. Students who fail to meet the above eligibility requirements have their request denied and 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 approve the student's request for an Incomplete (I) grade must affirm all eligibility requirements are met. The instructor completes the Incomplete Grade Request e-form prior to the end of the term to complete grade processing. The Registrar's Office then enters the Incomplete (I) grade. If the instructor does not complete the Incomplete Grade Form prior to the end of term, a grade of Not Reported (NR) is entered. Not Reported (NR) grades must be resolved by the end of the add/drop period of the immediate following term. The instructor must submit the grade change form to the Registrar's Office by the established add/drop deadline, otherwise the final course grade becomes an F (failing) grade.

Students must resolve their Incomplete (I) grades no later than the immediate following 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 Request e-form and the instructor commits to providing a grade change form to the Registrar's Office within two weeks of 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 ensure the instructor submits 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 Satisfactory Academic Standing and Repeating a Course policies.

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.

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 rational) 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 temporary, not included in GPA calculations, and the instructor must submit a grade change form to update the student record.

Programs' Additional Grading Criteria

DPT

Written Exams

The unweighted average scores of all written/non-practical exams must be 70% or greater to pass the course. The unweighted average is not rounded to the nearest whole number. Students who earn an unweighted average of less than 70% receive either a D or F in the course depending on scores from the graded assignments/assessments in the course.

Practical Exams and Skills Check Assessments

- 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.
- Students may retake a failed practical, or skills check a limited number of times.
- Students who do not pass a practical exam retake or skills check retake can receive a grade no higher than a D in the course.

The course syllabus provides specific information on examinations, assessments, and grading criteria for the course.

MOT, OTD

- 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 Practicum I–V contain assessments for coursework (including course and residency assignments) and clinical experiences (e.g., Simucase, Pro Bono Clinic, Externships, Residency). Both coursework and clinical experiences require a minimum of 80% competency to pass a clinical course. Further, a cumulative grade of at least 80% competency is required for coursework, and a cumulative grade of at least 80% competency is required for the clinical experiences that lead to gaining clinical hours and competencies.

Clinical Grading Criteria

The SLP Academic & Clinical Handbook details the requirements for meeting the competencies and successfully completing each clinical practicum course. Students who must repeat a course are subject to all policies and procedures delineated in the Catalog/Handbook, including but not limited to the Satisfactory Academic Progress policy and the Repeating a Course policy.

In addition to the policies in the Catalog/Handbook, students should review and ensure they fully understand the requirements and criteria in the SLP Academic & Clinical Handbook, which is available to students by logging in to the MyUSA student portal and going to MyUSA, Academics tab, MS-SLP section, then Handbooks.

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) they are currently enrolled in 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 determining the final grade for the term. The grade determination may be with the committee member(s), Program Director, and Contributing Faculty (Doctoral Advisor for the course).
    - Students who show progress and meet the deliverables listed in the Dissertation Handbook for the dissertation course in which they are enrolled receive the highest academic achievement grade and move on to the next dissertation course in the sequence.
    - Students who do not meet the deliverables listed in the Dissertation Handbook for the dissertation course in which they are enrolled are subject to the following criteria and actions:
        - The student is assigned the letter grade earned and is not eligible for an NG.
        - An NG (NG) grade may be assigned due to extenuating circumstances. The student is required to reenroll in the same course and incurs tuition and fees for the attempted course.
        - The University allows a maximum of three NG grades total over the length of the program and a maximum of one NG in any single dissertation course.
    - Students in the dissertation courses are not eligible for the Incomplete grade.
    - 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%).