



2021-2022 Consumer Information Guide

November 2021

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Consumer Information

All institutions participating in federal financial aid programs must provide required consumer information to enrolled and prospective students as well as current and prospective employees. Where applicable, each section lists specific locations where additional information is available. To request and receive this information in writing, contact the campus director or designee at a University of Phoenix location during regular business hours. A list of campus locations is available at:

<https://www.phoenix.edu/campus-locations.html>

About University of Phoenix

Accreditation, Licensures, Reviews and Approvals

University of Phoenix is accredited, reviewed, and/or approved by federal, state and international agencies, as well as private accreditation bodies.

Federal

University of Phoenix has been approved by the Department of Education to participate in each of the following Title IV Higher Education Act (HEA) programs:

- Federal Pell Grant Program
- Federal Direct Student Loan Program
- Federal Supplemental Educational Opportunity Grant Program
- Federal Work Study

Institutional Accreditation

University of Phoenix is accredited by the Higher Learning Commission (<https://www.hlcommission.org/>). Since 1978, University of Phoenix has been continually accredited by the Higher Learning Commission (HLC) and its predecessor. University of Phoenix obtained its most recent 10-year Reaffirmation of Accreditation in 2012-13. The HLC conducted an interim Comprehensive Evaluation in 2018, and the next Comprehensive Evaluation for Reaffirmation of Accreditation is scheduled for 2022.

Higher Learning Commission

230 S. LaSalle St., Suite 7-500

Chicago, IL 60604-1411

Phone: (312) 263-0456

(800) 621-7440

Fax: (312) 263-7462

<https://www.hlcommission.org/>

For more information about University of Phoenix accreditations and licensures, please visit:

https://www.phoenix.edu/about_us/accreditation.html

State and International Licensures

University of Phoenix is approved to operate in the following U.S. states and district, either through licensure, registration, general or specific approvals, consent, or exemption.

Arizona State Board for Private Postsecondary Education
California Bureau for Private Postsecondary Education
Hawaii Post-secondary Education Authorization Program
Illinois Board of Higher Education
Nevada Department of Employment, Training and Rehabilitation: Employment Security Division,
Commission on Postsecondary Education
Board of Governors for the University of North Carolina
Texas Higher Education Coordinating Board

State Council of Higher Education for Virginia

For additional information on state and international licensures, visit:

https://www.phoenix.edu/about_us/accreditation.html

Programmatic Accreditation

Business Accreditation

The Accreditation Council for Business Schools and Programs (ACBSP) has accredited the following programs in the College of Business and Information Technology at University of Phoenix:

- Associate of Arts with a concentration in Accounting Fundamentals*
- Associate of Arts with a concentration in Business Fundamentals
- Bachelor of Science in Accounting
- Bachelor of Science in Business
- Master of Business Administration
- Master of Management
- Master of Science in Accountancy*
- Doctor of Business Administration
- Doctor of Management

**These programs are not available for new enrollment.*

For additional information, please visit: <http://www.acbsp.org>

Accreditation Council for Business Schools and Programs

11520 W 119th St
Overland Park, KS 66213
(913) 339- 9356



Healthcare Accreditation

The Master of Health Administration (MHA) program is programmatically accredited by the Commission on Accreditation of Healthcare Management Education (CAHME).



Commission on Accreditation of Healthcare Management Education

P.O. Box 911
Spring house, PA 19444
(301) 298-1820

Nursing Accreditation

The baccalaureate degree program in nursing and master's degree program in nursing at University of Phoenix are accredited by the Commission on Collegiate Nursing Education, 655 K Street NW, Suite 750, Washington, DC 20001, 202-887-6791.



Counseling Accreditation

The Master of Science in Counseling program in Clinical Mental Health Counseling at the Arizona and Utah campuses is accredited by the Council for Accreditation of Counseling and Related Educational Programs (CACREP®). For additional information, please visit <https://www.cacrep.org/>.

Council for Accreditation of Counseling and Related Educational Programs

500 Montgomery Street, Suite 350
Alexandria, VA 22314
(703) 535-5990



The following program is accredited by the National Council for Accreditation of Teacher Education (NCATE), a specialized accrediting body. Following a merger of accreditors, NCATE accreditation is administered by the Council for the Accreditation of Educator Preparation (CAEP).

The following program* is accredited at the Utah Campus:

- Master of Science in Counseling/School Counseling

**This program is not available for new enrollment.*

For additional information, visit <http://caepnet.org>.

Council for the Accreditation of Educator Preparation

1140 19th St NW, Suite 400
Washington, DC 20036

Education Accreditation

The following programs offered by the College of Education are accredited by the National Council for Accreditation of Teacher Education (NCATE), a specialized accrediting body. Following a merger of accreditors, NCATE accreditation is administered by the Council for the Accreditation of Educator Preparation (CAEP).

The following initial teacher preparation programs* (Hawaii-specific) are accredited:

- Bachelor of Science in Education/Elementary Education
- Master of Arts in Education/Elementary Education
- Master of Arts in Education/Secondary Education
- Master of Arts in Education/Special Education

The following initial teacher preparation and advanced preparation programs* (Utah-specific) are accredited:

- Bachelor of Science in Education/Elementary Education
- Master of Arts in Education/Elementary Education
- Master of Arts in Education/Secondary Education
- Master of Arts in Education/Special Education
- Master of Arts in Education/Administration and Supervision

**These programs are not available for new enrollment.*

For additional information, visit <http://caepnet.org>.

Council for the Accreditation of Educator Preparation

1140 19th St NW, Suite 400
Washington, DC 20036

In addition, educator preparation programs have been reviewed and approved by the state education agencies in Arizona and California. Individual programs vary by state, and not all programs are available at all locations or in both online and local campus modalities.

Additional Information

A student can view additional information at https://www.phoenix.edu/about_us/accreditation.html To obtain a copy of University accreditation and licensure documents, or information on how to contact any of the agencies that regulate the University, contact the University Legal Services at (602) 557- 1554.

Academic Programs, Facilities and Instructional Personnel Information

Please refer to the University's [Academic Catalog](#) for further information on academic programs, facilities and instructional personnel information.

Articulation Agreements

Please refer to the University's [Academic Catalog](#) for further information on articulation agreements.

Credit Transfer

Please refer to the University's [Academic Catalog](#) for further information on credit transfer.

Disability Services

Please refer to the University's [Academic Catalog](#) for further information on disability services.

General Contact Information

Direct any questions regarding admissions, academics, financial options, facilities or general institutional issues to the following offices:

Central Administration

4035 S Riverpoint Parkway
Phoenix, AZ 85040-0723
(800) 366-9699

Online

University of Phoenix
4035 S Riverpoint Parkway
Phoenix, AZ 85040-0723
(866) 766-0766

Registrar's Office- Admissions and Records Service Center

4035 S. Riverpoint Parkway
Phoenix, AZ 85040-0723
(800) 866-3919
(480) 446-4600
ARSC@phoenix.edu

Campus contact information is located at <https://www.phoenix.edu/campus-locations.html>

Faculty

University of Phoenix faculty members are accomplished managers, technology leaders, professional educators, corporate executives, financial officers, healthcare human services professionals and leaders in other professional areas who possess advanced degrees. A complete list of faculty for each school and college can be found under the Faculty Credentials section at <https://www.phoenix.edu/faculty.html>. A list of faculty at a particular location may be obtained from each local campus.

To find a local campus, go to <https://www.phoenix.edu/campus-locations.html>.

Faculty profiles can be found at <https://www.phoenix.edu/faculty.html>

Student Borrowing

During the period of time spanning September 1, 2019, through August 31, 2020, 57.4% of students enrolled received federal student loans.

Loan Default Rate

The University's loan default rate for Fiscal Year 2018 was 8.7 and the national average was 7.3. The University's loan default rate for Fiscal Year 2017 was 11.1 and the national average was 9.7.

Average Federal Loan Borrowing

All Students Enrolled

Annually, the University calculates the average federal loan borrowing by its students. For students who attended the University during the period July 1, 2020 to June 30, 2021, the average cumulative federal loan borrowing is displayed below. Your borrowing may be different.

	Subsidized and/or Unsubsidized Loans Only ¹	Grad PLUS Loans Only ²	Subsidized, Unsubsidized, and/or Grad PLUS Loans ³
Average Cumulative Federal Loans ⁴	\$25,100	\$25,778	\$26,520
Standard Monthly Payment	\$244	\$277	\$259
Payment Period	120 months	120 months	120 months
Interest Rate ⁵	3.1%	5.3%	3.2%

Footnotes:

1 - Includes borrowers who obtained only Subsidized, only Unsubsidized, or only Subsidized and Unsubsidized loans.

2 - Includes borrowers who obtained only Grad PLUS loans.

3 - Includes borrowers who obtained Subsidized, Unsubsidized, and/or Grad PLUS loans. Interest rate used represents the weighted average of the Grad PLUS and Subsidized/Unsubsidized rates based on the amounts borrowed.

4 - Includes all borrowers attending during 7/1/20 – 6/30/21. Loans represent disbursed loans, net of returns to lender, that were disbursed any time during the student's academic history at the University through 6/30/21.

5 - Interest rates represent those in effect for loans disbursed during 7/1/20 – 6/30/21 and where necessary, were weighted based on the percentage of each type of loan if the rates varied. These rates may not be representative of the rates in effect for a student's individual loans borrowed.

Graduated Students

The table below includes all borrowers who completed a program in the respective credential level during the 2020-2021 federal award year and who obtained subsidized, unsubsidized and/or PLUS loans. Amounts represent the average subsidized, unsubsidized and PLUS loans disbursed. Loans are included as follows: associate degree completion – associate degree and undergraduate certificate loans; bachelor's degree completion – bachelor's degree, associate degree and undergraduate certificate loans; master's degree completion – master's degree and graduate certificate loans; doctoral degree completion – doctoral degree, master's degree and graduate certificate loans.

Average Graduated Student Debt

Undergraduate Certificate	\$7,927
Associate	\$18,225
Bachelors	\$33,944
Graduate Certificate	\$15,939
Graduate	\$33,773
Doctorate	\$80,417
Overall Average	\$30,907

Footnotes:

Includes all borrowers who completed a program in the respective credential during the specified AY and who obtained Subsidized, Unsubsidized, and/or PLUS loans.

Loans are included as follows:

- Undergraduate certificate completion - undergraduate certificate loans only
- Associate degree completion - associate degree and undergraduate certificate loans
- Bachelor degree completion - bachelors degree, associate degree, and undergraduate certificate loans
- Graduate certificate completion - graduate certificate loans only
- Masters degree completion - masters degree and graduate certificate loans
- Doctoral degree completion - doctoral degree, masters degree, and graduate certificate loans

Amount represents the average Subsidized, Unsubsidized, and PLUS loans disbursed.

Graduation Rates

IPEDS Graduation Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics (NCES). This graduation measure includes the cohort of first-time, full-time (FTFT) degree/certificate-seeking undergraduate students and tracks their completion status at 150% of the normal time to complete all requirements of their program of study. A first-time student is defined as a student who has no prior postsecondary experience attending any institution for the first time at the undergraduate level.

Data are collected on the number of students entering the institution as FTFT degree- and/or certificate-seeking undergraduate students in a particular cohort year. Graduation rates are disaggregated by race and ethnicity, gender, and federal financial aid grant or loan funds. The graduation rates shown below represent students from the 2014-2015 cohort and the percentages of those students who graduated within 150% by Aug 31, 2020.

The table below shows FTFT undergraduate students and is derived from the Integrated Postsecondary Education Data System (IPEDS) graduation rate survey, although shown in aggregate rather than by degree/award type. The University is a nontraditional institution that caters to a wide variety of students, including many who have previously attended another institution of higher

education and would not be classified as first-time students. Data includes recipients of Pell Grants or subsidized loans or neither type of aid during the 2014-2015 cohort year (Sept. 1 - Aug. 31).

FTFT Degree- or Certificate-seeking Undergraduate Students in the 2014–2015 Cohort

	Enrolled FTFT Undergraduates *	Enrolled FTFT Undergraduates Graduated Within 150% Time Frame Allowed	Graduation Percent Enrolled FTFT Undergraduates
Totals	15,626	1,841	12%
Male	5,557	550	10%
Female	10,069	1,291	13%
Nonresident Alien	8	3	38%
Hispanic/Latino	1,325	219	17%
American Indian or Alaskan Native	49	6	12%
Asian	85	25	29%
Black or African American	3,215	292	9%
Native Hawaiian or Other Pacific Islander	109	11	10%
White	5,264	798	15%
Two or More Races	568	79	14%
Race or Ethnicity Unknown	5,003	408	8%
Pell Grant Recipients	10,104	1,224	12%
Subsidized Stafford Loan Recipients Who Did Not Receive a Pell Grant	839	184	22%
Students Who Received Neither Pell Grants nor Subsidized Stafford Loans	4,683	433	9%

* Excludes 30 students who became deceased after entering the cohort but before they graduated.

Institutional Graduation Rate

The 150% institutional graduation rate reflects the percentage of University students in the cohort who had completed their program of study within 150% of the published length of the program. It includes students in the cohort if they began a program in the degree level during the cohort year and attended for at least 30 days (consistent with IPEDS logic). Students who became deceased prior to completion were excluded from the cohort (consistent with IPEDS logic). The cohort year represented in the chart below is FY17 for associate and master's, and FY13 for bachelor's.

Institutional Graduation Rate

Associates Institutional	25.5%
Bachelors Institutional	39.9%
Masters Institutional	46.3%
Blended Undergraduate Institutional	38.2%
Blended Associates, Bachelors, Masters Institutional	39.2%

Retention Rates

IPEDS Retention Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding retention rates of degree- and/ or certificate-seeking first-time, full-time (FTFT) undergraduate students entering the institution.

Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. The table shown below is the percentage of FTFT undergraduate degree- and/or certificate-seeking students from the previous fall who were still enrolled as of August 1st of the following year.

Retention Rates for FTFT Undergraduate Students

Count of FTFT undergraduate students enrolled Fall 2019 (8/1/2019 to 10/31/2019) *	1,904
Count of FTFT undergraduate students enrolled Fall 2019 (8/1/2019 to 10/31/2019) still enrolled as of 8/1/2020	624
Retention	32.8%

* Excludes students who became deceased and those who were enrolled in and completed a certificate program shorter than one year in length who would not be expected to be retained in the following year.

Current regulations require the institution to disclose its retention rate as reported to the Integrated Postsecondary Education Data System (IPEDS). The University's FTFT bachelor's retention rate reported to IPEDS is shown in the table below.

Retention Rates for FTFT Bachelors Students (IPEDS)

Count of FTFT bachelors students enrolled Fall 2019 (8/1/2019 to 10/31/2019)	960
Count of FTFT bachelors students enrolled Fall 2019 (8/1/2019 to 10/31/2019) still enrolled as of 8/1/2020	397
Retention	41.4%

Institutional Retention Rates

The University's institutional retention rates reflect the percentage of students who posted their first attendance in the reported program during the cohort year (Federal Award Year July 1 - June 30). A student is deemed "retained" if he or she posted attendance in his or her fourth class within the following time frames: (i) associate, 175 days; (ii) bachelor's, 175 days; (iii) master's, 210 days.

Institutional Retention Rates

Associates Institutional	58.9%
Bachelors Institutional	72.0%
Masters Institutional	74.4%

Student Diversity

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding student diversity as defined by the Integrated Postsecondary Education Data System (IPEDS). Data reported are for enrolled full-time students.

Table 1 represents all enrolled students from July 1, 2019, through June 30, 2020. Of the total enrolled students, those who received Pell Grant funds during the July 1, 2019, through June 30, 2020, time frame are shown in Table 2.

Table 1: All Enrolled Students by Gender and Race/Ethnicity

	Total Enrolled	Percentage
Total Enrollment	153,742	100%
Male	48,268	31.4%
Female	105,474	68.6%
Nonresident Alien	467	0.3%
Hispanic/Latino	16,276	10.6%
American Indian or Alaska Native	988	0.7%
Asian	2,440	1.6%
Black/African American	30,325	19.7%
Native Hawaiian or Other Pacific Islander	974	0.6%
White	40,021	26.0%
Two or More Races	3,592	2.3%
Unknown	58,659	38.2%

Table 2: Pell Grant Recipients by Gender and Race/Ethnicity

	Total Enrolled	Percentage
Pell Grant Recipients	57,899	100%
Male	14,633	25.3%
Female	43,266	74.7%
Nonresident Alien	30	0.0%
Hispanic/Latino	6,371	11.0%
American Indian or Alaska Native	407	0.7%
Asian	542	0.9%
Black/African American	13,555	23.4%
Native Hawaiian or Other Pacific Islander	329	0.6%
White	14,116	24.4%
Two or More Races	1,606	2.8%
Unknown	20,943	36.2%

Note: Information reported on student diversity for all enrolled students is from the IPEDS 12 Month Enrollment Survey (July 1, 2019, to June 30, 2020). Pell recipients were those students from the 12 Month Enrollment Survey who were disbursed Pell funds during the July 1, 2019, to June 30, 2020 time frame.

Types of Education in Which Graduates Enroll

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding the types of graduate and professional education in which graduates of the institution's four-year degree programs enrolled.

Approximately 24% of students who completed a bachelor's degree from University of Phoenix between July 1, 2019, and June 30, 2020, went on to enroll in a graduate or professional program. The most common programs students enrolled in are as follows:

- Business Administration and Management
- Healthcare Administration/Management
- Psychology
- Management Information Systems
- Mental Health Counseling

The data is derived from the IPEDS Completions Survey (July 1, 2019, to June 30, 2020, data) and the National Student Clearinghouse Student Tracker to identify enrollment in graduate programs as of December 31, 2020.

Working Alumni

Based on responses from the Alumni Association's 2012 survey, the following represents the types of industries in which our alumni work:

University of Phoenix Alumni Employment by Industry*

Health Services	17%	Business Services	2%
Education	16%	Social Services	2%
Manufacturing	5%	Insurance	2%
Retail Trade (Non-Restaurant)	5%	Transportation	2%
Technology	5%	Finance/Financial Services	2%
State and Local Government	5%	Banking	2%
		Military	2%

* Question #28: In what industry do you work? Bases: Respondents who are employed — 13,507.

Alumni Occupations

The following represents occupations of University of Phoenix alumni based on a survey completed in 2012 between Jan 25 and March 2 by 13,507 respondents:

University of Phoenix Alumni Occupation*

Engineer/Architect (including technology)	2%	Other Health Professional	4%
Finance/Accountant	5%	Protective Services (Police, Fire, Security)	3%
Teacher Educator/Education Administrator	10%	Admin Support, Records/Data Processor	8%
Sales/Marketing Representative	4%	Consultant	2%
Registered Nurse/Other Nursing Professional	6%	Human Resources	2%
Executive/Manager/Administrator	9%	Psychologist/Counselor/Social Worker	2%
Operations/Production	6%	Business Owner	3%
Technician/Technologist	4%	Other	22%

* Question #29: What is your occupation? Bases: Respondents who are employed — 13,507.

Title II of Higher Education Act — Academic Year 2017–2018

In compliance with Title II of the Higher Education Act (HEA), University of Phoenix has submitted institutional questionnaires that detail the University's program offerings, student demographics and student performance in those states where the University has teacher education programs that have produced program completers, also known as graduates. University of Phoenix provides professional preparation for teachers in multiple states. This is an overview of the information contained in the Institutional Report for University of Phoenix.

To view these reports by state, please visit <https://title2.ed.gov/Public/Home.aspx>

Title II HEA Pass-Rate Information

Program completers achieved the following scores for academic year 2017-2018:

Arizona

Traditional Assessment Data

Professional knowledge – Elementary: 98%

Professional knowledge – Secondary: 100%

Professional knowledge – Early Childhood: Fewer than 10 candidates, score not provided

Aggregate professional knowledge: 99%

Aggregate content areas: 98%

Special populations: 96%

Alternative Assessment Data

Aggregate summary all tests: Fewer than 10 candidates, score not provided

California

Traditional Assessment Data

California Basic Educational Skills Test (CBEST): 100%

Reading instruction competence assessment (RICA) – Elementary only: 69%

Aggregate content areas: 99%

Alternative Assessment Data

California Basic Educational Skills Test (CBEST): 100%

Reading instruction competence assessment (RICA) – Elementary only: 100%

Aggregate content areas: 100%

Colorado

Aggregate summary all tests: 92%

Hawaii

Aggregate basic skills: 100%

Aggregate professional knowledge: Fewer than 10 candidates, score not provided

Aggregate academic content areas: Fewer than 10 candidates, score not provided

Aggregate summary all tests: 100%

Indiana

Aggregate academic content areas: Fewer than 10 candidates, score not provided

Aggregate professional knowledge: Fewer than 10 candidates, score not provided

Missouri

Aggregate academic knowledge: Fewer than 10 candidates, score not provided
Aggregate professional knowledge: Fewer than 10 candidates, score not provided
Aggregate summary all tests, combined 3 academic years: 93%

Nevada

Aggregate basic skills: Fewer than 10 candidates, score not provided
Aggregate academic content areas: Fewer than 10 candidates, score not provided
Aggregate professional knowledge: Fewer than 10 candidates, score not provided
Aggregate teaching special education: Fewer than 10 candidates, score not provided
Aggregate summary all tests: 82%

New Mexico

Aggregate basic skills: Fewer than 10 candidates, score not provided
Aggregate academic content areas: Fewer than 10 candidates, score not provided
Aggregate summary all tests, combined 3 academic years: 82%

Texas

Aggregate academic content areas: Fewer than 10 candidates, score not provided
Aggregate professional knowledge: Fewer than 10 candidates, score not provided

Utah

Aggregate academic content areas: Fewer than 10 candidates, score not provided
Aggregate teaching special populations: Fewer than 10 candidates, score not provided
Aggregate summary all tests, combined 3 academic years: 100%

Program Information for Academic Year 2017–2018

	AZ	CA	CO	HI	IN	MO	NM	NV	TX	UT
Number of students enrolled	6,256	930	46	64	7	4	30	61	4	8
Number of students in student teaching	509	164	13	17	1	2	7	13	1	6
Number of supervising faculty including part- and full-time	237	48	9	5	1	1	2	7	1	2
Student-to-faculty ratio for student teaching	2:1	3:1	1:1	3:1	1:1	2:1	3:1	2:1	1:1	3:1
Average hours per week in student teaching	40	40	40	40	40	40	40	40	40	40
Number of weeks of student teaching	12	15	15	13	12	12	16	13	14	12
Is the Teacher Education Program currently approved by the state?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Is the Teacher Education Program currently designated as low performing?	No	No	No	No	No	No	No	No	No	No

Federal Financial Aid Application Process

To begin the federal financial aid process, students must complete the Free Application for Federal Student Aid (FAFSA), available at <https://studentaid.gov/h/apply-for-aid/fafsa>. This is the first step in determining a student's eligibility for federal financial aid.

Federal financial aid will be processed after submitting an application for admission and registering for courses in an eligible degree program. Admissions and program requirements vary by state. Please refer to the Academic Catalog for state- and/or program-specific information at: <https://www.phoenix.edu/degrees/academic-catalog.html>

In addition to the FAFSA, the following may be required to be completed during the federal financial aid process:

- Annual Student Loan Acknowledgement
- Federal Direct Loan Master Promissory Note (MPN)
- Entrance counseling

A student should reapply for financial aid prior to the start of each new academic year.

Referrals to the Office of Inspector General

University of Phoenix is required by law to make referrals to the Office of Inspector General any time there is credible information or evidence that an applicant (student) may have engaged in fraud or other criminal misconduct in connection with the application involving federal financial aid programs.

Federal, State and Institutional Financial Aid Programs

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program at the University can apply for federal financial aid as a means of assisting with financing their education. Certificate programs may also be eligible for federal financial aid. Depending on the program, student eligibility may be need-based, non-need-based, credit-based or dependent on other specific conditions.

Students may also be eligible to receive funding through state grant or scholarship programs in their states, where available. Students should contact Student Financial Services at (866) 766-0766 for additional information on the financial aid programs available at each campus. A list of campuses is available at <https://www.phoenix.edu/campus-locations.html>

General Eligibility Requirements

General eligibility requirements that must be met prior to a student receiving federal financial aid for most federal, state, and institutional funding are as follows:

- Must file a FAFSA for the current award year
- Must be admitted as a degree-seeking student to a qualified undergraduate, post-baccalaureate, graduate, or eligible certificate program
- Must be a U.S. citizen or eligible noncitizen
- Must have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Must be registered with the Selective Service Administration, if required by law
- Must be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program*
- Must be enrolled at least half time to be eligible for Direct Loan Program funds
- Must not be in default on any prior federal student loan
- Must be meeting the University's Financial Aid Satisfactory Academic Progress standards
- Must submit all requested documents and those documents must not be found to limit the student's eligibility
- Must not owe an overpayment on any federal financial aid grant or federal Direct Loan program funds
- Must have a high school diploma or GED certificate, or pass a test approved by the U.S. Department of Education, or have completed a high school education in a home school setting approved under state law

For additional eligibility requirements, visit:

<https://studentaid.gov/understand-aid/eligibility/requirements>

* Federal aid funding is available only for those credits required to complete the student's primary program of study. Federal aid funding will cease once the maximum number of credits for the primary program has been completed. Federal financial aid may not be available for additional coursework in the pursuit of a concentration or otherwise, if not included within the requirements of the primary program of study.

Victims of Natural Disaster

If an affected individual (student and/or parent, if applicable) impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)) notifies the University that he/she has been impacted, any federal or state aid, whether in the form of grants or low-interest loans, received by the affected individual for the purpose of providing financial relief is not counted as income for calculating the family's EFC. Students should contact their Finance Advisor for further information.

Grant Programs

Federal Grant Programs

University of Phoenix participates in the following federal grant programs:

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants may be awarded to undergraduate students who have not earned a bachelor's or a professional degree. The amount of aid students can receive varies depending on their financial need, cost of attendance and other eligibility criteria.

Students can receive the Federal Pell Grant for no more than 12 semesters or the equivalent:
<https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>

For more detailed information on eligibility and how to apply for the Federal Pell Grant, visit:
<https://studentaid.gov/understand-aid/types/grants/pell>

For additional information on how the University calculates and awards Pell Grants, please review the [Federal Pell Grant/IASG Policy](#) in the Financial Aid Policies appendix.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG program is for undergraduate students pursuing their first bachelor's degree and demonstrating exceptional financial need. Federal Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for an FSEOG. FSEOG does not have to be repaid.

For more detailed information on eligibility and how to apply for FSEOG, visit:
<https://studentaid.gov/understand-aid/types/grants/fseog>

Iraq and Afghanistan Service Grant (IASG)

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001, may be eligible to receive the Iraq and Afghanistan Service Grant if:

- The student is pursuing a first bachelor's degree;
- The student is not eligible for a Federal Pell Grant on the basis of the student's Expected Family Contribution (EFC) but meets the remaining Federal Pell Grant Eligibility requirements; **and**
- At the time of the parent/guardian's death, the student was less than 24 years old OR enrolled at least part time at an institution of higher education.

The maximum award of the IASG is equal to the maximum Federal Pell Grant that is available for the award year, but cannot exceed the student's cost of attendance when coordinated with the student's other financial aid awards. As required by the Budget Control Act of 2011 (the sequestration law), award amounts for any IASG that is first disbursed on or after October 1, 2020, and before October 1, 2021 must be reduced by 5.7 percent. This amount changes every year based on the Budget Control Act.

For more detailed information on eligibility and how to apply for the IASG, visit:
<https://studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service>

For additional information on how the University calculates and awards IASG grants, please review the [Federal Pell Grant/IASG Policy](#) in the Financial Aid Policies appendix.

State Grants

Students may also be eligible to receive funding through state grant or scholarship programs, where available. Depending on the program, student eligibility may be need-based, non-need-based, credit-based or dependent on other specific conditions. Contact Student Financial Services at (866)766-0766 for additional information on state grant and/or scholarship programs. A list of campuses is available at: <https://www.phoenix.edu/campus-locations.html>

The actual amount of state grants awarded to any student is contingent on the availability of funds. The University cannot guarantee any funding from the state grant sources listed, as the list is subject to change without notice based upon changes in state budgetary constraints, state law or regulation, and/or University participation

For information regarding the grants offered by states – how to apply, eligibility, deadlines, etc. – see the list of programs and their respective websites and phone numbers below. For additional specific eligibility information, the institution may contact you directly when determining grant eligibility. Please note that states sometimes change eligibility requirements for existing grant programs or even eliminate programs for a period of time.

ARIZONA

Arizona Commission for Postsecondary Education (ACPE)
(602) 258-2435
<https://highered.az.gov>

Leveraging Educational Assistance Partnership (LEAP) Grant
<https://azgrants.az.gov/arizona-leveraging-educational-assistance-partnership-azleap>

OHIO

Ohio Higher Ed
<http://www.ohiohighered.org/>

Ohio College Opportunity Grant Program
Tamika Braswell
(614) 728-8862
<https://www.ohiohighered.org/ocog>

Ohio War Orphans Scholarship
Amber Brady
(614) 752-9528
<https://www.ohiohighered.org/ohio-war-orphans>

VERMONT

Vermont Student Assistance Corp (VSAC)
(800) 882-4166 | Burlington area (802)-654-3750
<https://www.vvac.org/>

Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)
<https://www.vvac.org/about/our-outreach-programs/gear-up>

Vermont Incentive Grant Program
<https://www.vvac.org/pay/student-aid-options/grants>

Scholarships

The University of Phoenix website has a comprehensive scholarship section at https://www.phoenix.edu/tuition_and_financial_options/scholarships.html to aid students in their scholarship efforts. This website features scholarships offered by University of Phoenix, links to various external scholarships through iGrad, scholarship resources, tips, answers to frequently asked questions (FAQ) and more.

Federal Scholarships

Children of Fallen Heroes Scholarship

A Federal Pell Grant-Eligible student whose parent or guardian died in the line of duty while serving as a public safety officer is eligible, under the Children of Fallen Heroes Scholarship, to receive a maximum Federal Pell Grant award.

To qualify for this scholarship, a student must:

- Be otherwise eligible for the Federal Pell Grant;
- Have a Federal Pell Grant eligible EFC; and
- Be less than 24 years of age OR enrolled at an institution of higher education at the time of the parent or guardian's death

Definition of a public safety officer:

- As defined in section 1204 of title I of the Omnibus Crime Control and Safe Streets Act of 1968 (42 U.S.C. 3796b);
- An individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, as a firefighter, or as a chaplain;
- an employee of the Federal Emergency Management Agency who is performing official duties of the agency in an area, if those official duties—
 - are related to a major disaster or emergency that has been, or is later, declared to exist with respect to the area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.); and
 - are determined by the director of the Federal Emergency Management Agency to be hazardous duties;
- an employee of a state, local, or tribal emergency management or civil defense agency who is performing official duties in cooperation with the Federal Emergency Management Agency in an area, if those official duties—
 - are related to a major disaster or emergency that has been, or is later, declared to exist with respect to the area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.); and
 - are determined by the head of the agency to be hazardous duties; or
- a member of a rescue squad or ambulance crew who, as authorized or licensed by law and by the applicable agency or entity, is engaging in rescue activity or in the provision of emergency medical services.
- A fire police officer, defined as an individual who is serving in accordance with State or local law as an officially recognized or designated member of a legally organized public safety agency and provides scene security or directs traffic in response to any fire drill, fire call, or other fire, rescue, or police emergency, or at a planned special event.

Students who believe they qualify for this scholarship must notify the University's Student Financial Services at StudentFinancialServices@phoenix.edu or (888) 346-8679 and provide any required documentation requested. The University will determine, based on the documentation submitted, whether or not the student meets the eligibility criteria.

Institutional Scholarships

University of Phoenix offers a number of institutional scholarships to current or potential students. The University website, https://www.phoenix.edu/tuition_and_financial_options/scholarships/institutional-scholarships.html is updated regularly for institutional scholarships, qualifications and selection criteria as opportunities become available.

External Scholarships

External scholarships are available to the general public, which may include University of Phoenix students. Private outside entities develop and fund external scholarships. A student's eligibility for an external scholarship depends on qualifying requirements that vary from scholarship to scholarship as determined by the provider. We've partnered with iGrad to provide a search tool with a list of many available national and local scholarships. Current students can access iGrad directly through the student portal. Prospective students can create an iGrad account at <https://phoenix.igrad.com/> to learn more.

University Tuition Adjustments

The University understands that from time to time a student may experience an unexpected financial hardship impacting his/her ability to pay a tuition and fee balance owed to the University. The University offers several programs to assist these students. These programs will have varied eligibility criteria and may require the student exhaust all other forms of federal financial aid including Federal Pell Grant and Direct Subsidized and Unsubsidized Loans. Students who are experiencing a financial hardship and wish to be considered for these programs should speak with their Financial Advisor.

Note: The University reserves the right to discontinue these programs without advance notice.

Loans

Federal Direct Loan (DL) Program

Direct Loans, from the William D Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U S Department of Education at participating schools.

Direct Subsidized Loans – Direct Subsidized Loans are for students with financial need. The University will review the results of the FAFSA and determine the amount a student can borrow. The student is not charged interest while enrolled in school at least half time.

Direct Subsidized Loan Time Limitation Note: Federal regulations limit a first-time borrower's * eligibility for Direct Subsidized Loans to a period not to exceed 150% of the length of the borrower's educational program. Under certain conditions, first-time borrowers who have exceeded the 150% limit may lose the interest subsidy on outstanding Direct Subsidized Loans. For more detailed information on Direct Subsidized Loan Time Limitation, visit <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#eligibility-time-limit>

Direct Unsubsidized Loans – Direct Unsubsidized Loans are available to students with and without financial need. Like subsidized loans, the University will review the results of the FAFSA to determine the amount a student can borrow. Interest accrues (accumulates) on an unsubsidized loan, even while the student is in school, beginning on the date the loan is initially disbursed. The student can pay the interest while in school and during grace periods and deferment or forbearance periods or can allow it to accrue and be capitalized (that is, added to the principal amount of the loan). If a student chooses not to pay the interest as it accrues, this will increase the total amount to be repaid because the student will be charged interest on a higher principal amount.

Terms and Conditions – Students who receive a Direct Loan are subject to the terms and conditions disclosed on the Federal Direct Loan Master Promissory Note (MPN), <https://studentaid.gov/app/launchMpn.action> and the Direct Loan Disclosure Statement.

Borrower's Rights and Responsibilities – Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <https://studentaid.gov/app/subUnsubHTMLPreview.action>, attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for the Federal Direct Loan Program, visit <https://studentaid.gov/understand-aid/types/loans>

* Generally, a first-time borrower is one who did not have an outstanding balance of principal or interest on a Direct Loan or on an FFEL Program Loan on July 1, 2013

Federal Direct PLUS Loan for Parent(s)

Parents of dependent students may apply for a Direct PLUS Loan to help pay their child's education expenses as long as certain eligibility requirements are met. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

Terms and Conditions – Students whose parent(s) receive a PLUS Loan are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at <https://studentaid.gov/app/launchMpn.action>

Borrower's Rights and Responsibilities – Parents receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <https://studentaid.gov/app/mpnPlusHTMLPreview.action>, attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for Direct Parent PLUS Loans, visit: <https://studentaid.gov/understand-aid/types/loans/plus>

Federal Direct PLUS Loan for Graduate and Professional Degree Students

Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses at a fixed interest rate. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or to obtain an endorser.

Award Amount – Students are eligible to receive a Graduate PLUS Loan award up to their academic year cost of attendance (COA) minus any other financial assistance received.

Terms and Conditions – Students who receive a PLUS Loan for Graduate and Professional programs are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at <https://studentaid.gov/app/launchMpn.action>

Borrower's Rights and Responsibilities – Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <https://studentaid.gov/app/mpnPlusHTMLPreview.action> attached to the Master Promissory Note (MPN) for Direct PLUS Loans.

For more detailed information on eligibility and how to apply for the Direct PLUS Loan for Graduate and Professional students, visit <https://studentaid.gov/app/launchPLUS.action?plusType=gradPlus>

For information regarding Federal Student Loan Interest Rates, including Direct PLUS Loans, please visit <https://studentaid.gov/understand-aid/types/loans/interest-rates>

Federal Direct Subsidized and Unsubsidized Annual Loan Limits

Federal Direct Subsidized and Unsubsidized Annual and Aggregate Loan Limits are as follows:

Grade Level	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate/Professional Student
1 (Freshman)	\$5,500 No more than \$3,500 of this amount can be a subsidized loan	\$9,500 No more than \$3,500 of this amount can be a subsidized loan	
2 (Sophomore)	\$6,500 No more than \$4,500 of this amount can be a subsidized loan	\$10,500 No more than \$4,500 of this amount can be a subsidized loan	\$20,500 Unsubsidized Loan only The aggregate amounts for graduate students include loans for undergraduate study
3 & 4 (Junior & Senior)	\$7,500 No more than \$5,500 of this amount can be a subsidized loan	\$12,500 No more than \$5,500 of this amount can be a subsidized loan	
Maximum total loan debt (aggregate loan limits)	\$31,000 No more than \$23,000 of this amount may be in subsidized loans	\$57,500 No more than \$23,000 of this amount may be in subsidized loans	\$138,500 No more than \$65,500 of this amount may be in subsidized loans. The aggregate amounts for graduate students include loans for undergraduate study

Undergraduate certificate programs — Loan limits are based on the length of the program. For certificates that are less than an academic year, the \$9,500 loan limits would be prorated by the lesser fraction of the weeks or credits in the program, divided by the University academic year definition of weeks or credits. Students in undergraduate certificate programs that are greater than an academic year cannot borrow more than the Grade Level 1 loan limits for each academic year. Final academic years less than 24 credits (graduating students in undergraduate degree or certificate programs that are greater than an academic year): Loan limits will be prorated based on the number of credits in the final academic year divided by 24. Please note students may also receive less funding if they receive other financial aid used to cover a portion of cost of attendance.

A student whose parent cannot obtain a PLUS Loan is allowed to borrow additional unsubsidized federal Direct amounts up to the amounts available to independent undergraduate students. Student dependency status will be determined based on answers to questions on the FAFSA.

Federal Education Loan Interest Rates and Origination Fees

For information regarding Federal Student Loan Interest Rates and Origination Fees, please visit: <https://studentaid.gov/ed/gov/types/loans/interest-rates>

Interest Rate Cap for Military Members

During military service, students who qualify under the Servicemembers Civil Relief Act may be eligible for a 6% interest rate cap on the loans obtained before entering military service. Qualifying students must contact their loan servicer to request this benefit.

In addition, no interest is charged (for a period of no more than 60 months) on Direct Loans first disbursed on or after Oct. 1, 2008, while a borrower is serving on active duty or performing qualifying National Guard duty during a war, other military operation or national emergency, and serving in an area of hostilities qualifying for special pay. Qualifying students should contact their loan servicer for eligibility details and to request this benefit.

Prior Federal Loans and Financial Aid History

Federal financial aid borrowers can check the interest rate, servicer information and other financial aid history via the National Student Loan Data System (NSLDS) at https://nslds.ed.gov/nslds/nslds_SA/

State Loans

The University does not actively participate in nor promote any specific state loan programs. Students interested in a state loan program should contact their respective state for information on rates, how to apply, and any terms and conditions. The University will complete and provide information to the state for any state loans that have been requested as required. Based on University records, students have recently received state loans from the following states:

ARIZONA

Arizona Commission for Postsecondary Education (ACPE)
(602) 258-2435
<https://highered.az.gov>

Arizona Teacher Student Loan Program (formerly Math, Science, and Special Education Teacher Loan Forgiveness Program)
<https://azgrants.az.gov/arizona-teacher-student-loan-program-formerly-math-science-and-special-education-teacher-loan>

NEW JERSEY

Higher Education Student Assistance Authority
<https://www.hesaa.org/Pages/Default.aspx>
NJCLASS Family Loan
<https://www.hesaa.org/Pages/NJCLASSHome.aspx>

OHIO

Ohio Higher Ed
<http://www.ohiohighered.org/>
Nurse Education Assistance Loan Program (NEALP)
Tamika Braswell
(614) 728-8862
<https://www.ohiohighered.org/nealp>

VERMONT

Vermont Student Assistance Corp (VSAC)
(800) 882-4166 | Burlington area (802)-654-3750
<https://www.vsac.org/>

Vermont Student Assistance Corp Loan
<https://www.vsac.org/student-loans>

Private Student Loans

Private loans may be available for both students and parents who are not eligible for need-based federal financial aid or who want to supplement their federal and/or state financial aid. These loans are made privately through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. Students may choose to use any eligible lender that offers private loans. The University does not maintain a list of lenders that offer private loans, nor will it endorse a particular lender. For debt management purposes, the University encourages applicants to first complete the federal financial aid application to determine eligibility for grants and federal direct loans and to borrow wisely, utilizing funding solely for direct educational expenses related to attendance at the University.

Students applying for a private loan are required to complete a Self-Certification form before the lender can disburse funds to the University. Students complete the form directly with the lender. However, the University may assist in completion of applicable sections of the form. If a student requests a self-certification form, the University will provide the written or electronic form developed by the Secretary. The lender determines eligibility and amounts are limited to the cost of attendance minus other aid, including discounts and any other resources received.

For more information on the difference between federal and private loans, please visit:
<http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/>

Financial Aid Awarding

For students who have completed all required financial aid materials, the University will evaluate student eligibility for federal, state and institutional aid programs. State grant program eligibility is determined by each state authority. The University is notified of student eligibility by the state authority. Institutional grant and scholarship eligibility determination will vary.

Academic Year Requirements for Financial Aid Recipients

The University defines its academic year as follows:

- Undergraduate Certificate programs are a minimum of 24 credits and 40 weeks of instructional time.
- Graduate Certificate programs are a minimum of 24 credits and 48 weeks of instructional time.
- Associate programs (9-week model) are a minimum of 24 credits and 36 weeks of instructional time.
- Associate programs (5-week model) are a minimum of 24 credits and 40 weeks of instructional time.
- Bachelor's programs are a minimum of 24 credits and 40 weeks of instructional time.
- Master's programs are a minimum of 24 credits and 48 weeks of instructional time.
- Competency Based Education (CBE) Programs are a minimum of 24 credits and 32 weeks of instructional time.
- Doctoral programs are a minimum of 24 credits and 48 weeks of instructional time.

Note: The academic year definition may vary based on program level, version and course length.

The academic year begins with the first eligible course of a degree program and ends when a student successfully completes both the credits and weeks of instructional time requirements. An academic year has no calendar time constraints and continues through periods of nonattendance that are fewer than 180 days until both the credit and weeks requirements are met. A week of instructional time is a week (a consecutive seven-day period) in which one day of instruction occurs. Instructional time does not include periods of vacation, orientation or homework. An academic year that begins before a previous, existing academic year has ended is considered an overlapping academic year.

Students who overlap courses or take courses concurrently may be required to complete additional credits to meet the number of weeks of instructional time required to complete the academic year.

The academic policy of the University prohibits a student from taking more than two courses concurrently without written approval from the Campus Director of Academic Affairs. Please refer to the University's Academic Year Definition Policy found in the University's Academic Catalog for further information.

Cost of Attendance

The cost of attendance (COA) is used in calculating a student's amount of federal financial aid eligibility and awarding financial aid for a specific period of enrollment. The following chart lists the University's current COA. To learn more about the University's COA, refer to the Cost of Attendance Policy in the appendices.

Cost of Attendance Components	Undergraduate Certificate 3	Associate 9-Week	Associate 5-Week	Bachelor's Degree (non-CBE)	Graduate Certificate 4	Master's Degree (non-CBE)	Degree CBE	Doctoral Certificate	Doctoral Degree
Tuition ¹	\$8,274	\$9,480	\$9,480	\$9,336	\$12,294	\$15,600	\$7,200	\$12,150	\$19,368
rEsource Fees	\$1,197	\$1,368	\$1,368	\$1,368	\$1,170	\$1,560	-	\$1,020	\$1,632
Living Expense/ Loan Fees ²	Total: \$7,857	Total: \$7,866	Total: \$8,740	Total: \$8,750	Total: \$7,893	Total: \$10,548	Total: \$7,016	Total: \$7,032	Total: \$10,512
Room and Board	\$5,265	\$5,265	\$5,850	\$5,850	\$5,265	\$7,020	\$4,680	\$4,680	\$7,020
Transportation/ Miscellaneous/ Personal Care Expenses	\$2,556	\$2,556	\$2,840	\$2,840	\$2,556	\$3,408	\$2,272	\$2,272	\$3,408
Loan Fees	\$36	\$45	\$50	\$60	\$72	\$120	\$64	\$80	\$84
Annual COA	\$17,328	\$18,714	\$19,588	\$19,454	\$21,357	\$27,708	\$14,216	\$20,202	\$31,512

1 The tuition component is based on a per credit weighted average for each credential level across the entire University.

2 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for board. Living expenses include allowances for room and board, transportation and miscellaneous educational expenses.

3 The figures provided for undergraduate programs are illustrative and based on 21 credits.

4 The figures provided for graduate certificate programs are illustrative and based on 18 credits.

For detailed information regarding actual tuition fees for programs and locations, contact a finance advisor or visit the tuition and fees web page

https://www.phoenix.edu/tuition_and_financial_options/tuition_and_fees.html. For a list and definitions of all tuition and mandatory fees, including rEsource Fee, at the University, visit:

<https://www.phoenix.edu/degrees/academic-catalog.html>

Grade-Level Determination

Determination of grade level is an important part of calculating eligibility for federal and state financial aid. The University determines the student's grade level by calculating the total number of credits that were completed at the beginning of an academic year. For example, a student with 12 transfer credits at the start of his or her program at the University will be considered a grade level 1 student. After the completion of one academic year of 24 credits, the student will have a total of 36 credits completed, making the student eligible for grade level 2 loans in his or her second academic year.

The following chart illustrates the number of credits required to complete each grade level.

Undergraduate Grade-Level Determination

Grade Level	Credits Completed for Primary Program (Includes Transfer Credit)
GL 1 (freshman)	0–24
GL2 (sophomore)	25–48
GL 3 (junior)	49–72
GL4 (senior)	73+

Note: A student in a two-year program cannot receive more than a grade level 2 (GL 2) annual loan limit in any given year, no matter how long it takes to complete the program. A student in an undergraduate certificate program cannot receive more than a grade level 1 (GL 1) annual loan limit in any given year, no matter how long it takes to complete the undergraduate certificate. For information on academic year definitions, please see the Academic Year Definition Policy in the Financial Aid Policies appendix.

Verification

A federal financial aid student may be selected for verification by the U.S. Department of Education Central Processing System (CPS). The CPS prints an asterisk next to the expected family contribution (EFC) on the Student Aid Report (SAR) or SAR Acknowledgement to identify the student has been selected for verification. The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications. For further information on the verification process and actions required, refer to the [Verification Policy](#).

Professional Judgment

The University may exercise discretion to accommodate special circumstances, with respect to some aspects of eligibility, using professional judgment. Professional judgment allows the University to treat a student individually when the student has special circumstances not sufficiently addressed by standard procedures. The University uses professional judgment on a case-by-case basis.

Special circumstances will include conditions that differentiate an individual student from a whole class of students and those impacted by a federally declared major disaster, as defined in the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)).

The University will not accept professional judgments made for a student by another school but will independently review the circumstances and, if appropriate, document the professional judgment decision. The decision of the University regarding professional judgment is final and cannot be appealed to the U.S. Department of Education.

If a student wishes to request a professional judgment, the student should email Student Financial Services at StudentFinancialServices@phoenix.edu or speak over the phone at (888) 346-8679.

The following are a few *examples* of when the University *may* make a professional judgment:

- elementary or secondary school tuition,
- medical or dental expenses not covered by insurance,
- nursing home expenses not covered by insurance,
- dependent care,
- childcare costs,
- a student who is a dislocated worker,
- the loss of employment of an independent student,
- cases where a family member is a dislocated worker,
- cases where a change in the student's housing status results in homelessness,
- recent unemployment of a family member whose income is included,
- other changes in the family's income, assets or a student's status,
- number of parents enrolled at least half-time in a degree, certificate, or other program leading to a recognized educational credential at an institution with a program participation agreement

NOTE: The use of professional judgment is neither limited to nor required in the situations mentioned above. The University will complete verification before exercising professional judgment for students who have been selected for verification.

Conflicting Information

The University must identify and resolve discrepancies in the information received from different sources that affect a student's eligibility for federal student aid. Some of these areas include but are not limited to:

- All student applications (e.g. Admissions Application, FAFSA, etc.)
- Need analysis documents received from ED {e.g., Institutional Student Information Records (ISIRs)}
- Federal Tax Return Transcripts and copies of federal tax returns
- Information regarding a student's citizenship
- Previous educational experience (e.g., school credentials such as a high school diploma)
- Documentation of the student's Social Security Number (SSN)
- Late arriving aid from third party sources (see Other Resources section below)
- Other factors relating to the student's eligibility for Federal Student Aid Programs (e.g., compliance with the Selective Service registration requirement)

Other Resources

Students are required to disclose financial assistance (i.e., other resources) that will be paid by a third party on their behalf. Based on the type of other resource received, it may be considered estimated financial assistance (EFA). If it is considered EFA, it will be included in determining if the student's assistance exceeds the cost of attendance. For examples of other resources, please refer to the [Packaging Philosophy Policy](#).

A student must have financial need to receive all federal financial aid funds except for Direct Unsubsidized and PLUS Loans under the Direct Loans program. As such, a student's expected family contribution and other resources will be subtracted from the cost of attendance when determining

eligibility for federal financial aid (Title IV). All awards, including need and non-need-based aid, cannot exceed a student's annual cost of attendance.

If the University receives other additional resources that cause the student to exceed the cost of attendance, it will adjust the awards appropriately to eliminate the overaward. This may include reducing future disbursements for a second or subsequent payment period or returning awards to the funding source. Funds will be returned in the order most beneficial to the student. Please refer to the Overawards and Overpayments Policy for further information.

Satisfactory Academic Progress

Information regarding University academic progress standards for individual programs and information regarding the University's Program and Cumulative Grade Point Average policy may be found under the Academic Policies section of the appropriate University Academic Catalog at <https://www.phoenix.edu/degrees/academic-catalog.html>

Information regarding satisfactory academic progress for financial aid recipients can be found in the [Federal Financial Aid Satisfactory Academic Progress \(SAP\) Policy](#)

Satisfactory Academic Progress for VA Education Benefits

To receive Department of Veterans Affairs (VA) education benefits, a student must maintain satisfactory academic progress (SAP) and conduct. Accordingly, benefits will be terminated for individuals who are disqualified, suspended or expelled from the University.

Academic Probation

Academic probation (AP) shall occur when a grade point average (GPA) falls below acceptable levels for the program. Probation lasts for a period of four consecutive program-applicable courses. Concurrent enrollment is prohibited during the four-course AP sequence.

Associate degree students enrolled online should continue traditional block scheduling format with concurrent enrollment in two courses (excluding AACR and AAPF). In graduate programs, the four-course sequence excludes any undergraduate prerequisite courses.

Financial aid students will continue to receive funds during the probationary period.

Veteran students will continue to receive VA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student VA file will be recorded when the probationary period commenced.

Academic Disqualification

Academic disqualification (AD) will result if a student fails to clear an academic probation status within four courses from the onset of probation. Veteran students will not be eligible for VA educational benefits after disqualification. The VA and student will be notified of the disqualification. If returning to a Nursing or Counseling program, to reapply, a formal application for admission must be submitted in accordance with University admission procedures. In addition, applicants should explain the reasons for the scholastic deficiencies, the manner in which the intervening time has been spent and why they should be given favorable consideration for readmission.

The readmission file will be reviewed by the Student Appeals Center, and a decision will be reached regarding readmission. If approved, the student would be required to complete all program requirements in effect at the time of readmission. An application for DVA education benefits will also be necessary to re-establish benefits with University of Phoenix. If readmission into a Nursing or

Counseling program at the University is approved, please contact your academic counselor to determine if your chosen program remains eligible for VA education benefits.

Student Financial Responsibilities, Policies and Options

Student Financial Responsibilities

The University will invoice students for all courses and mandatory fees anticipated for a payment period, which represents half of the student's academic year. A payment period typically includes four courses. Students are responsible for ensuring all tuition and mandatory fees are paid, whether in attendance or not. Students can access account balances and student account information on the student portal. When a student is considered administratively, officially or unofficially withdrawn from his or her program, the University must determine how much federal financial aid funds were earned and return any unearned portion to the appropriate federal financial aid program(s). As a result, the withdrawn student may owe payment to the University or may be eligible to receive a refund.

Meeting Financial Plan Obligations

Students are subject to finance approval by Financial Services prior to enrolling in a course. Tuition, mandatory fees, and sales tax, if applicable, for each course must be paid according to the terms of the primary financial option indicated in the student's Financial Plan located on the student website. Students may not be allowed to attend courses if a payment is due or if paperwork is required. All necessary paperwork or payment arrangements should be resolved prior to the course deadline.

A student may be administratively withdrawn from the program for failure to make payment in accordance with the Student Responsibility to Pay Agreement. Students who are administratively withdrawn will not be permitted to attend a future course until the amount owed is paid in full or satisfactory payment arrangements are made. In addition, students are required to be in compliance with University financial policies before grades and transcripts will be issued or the degree awarded, unless otherwise required by law. If payment for tuition and electronic course materials fees is not received, the student may be withdrawn from the program and subjected to the collections process. The University reserves the right to refer your delinquent account to a 3rd party collection agency. All costs of collection, court costs and reasonable attorneys' fees may be added to delinquent accounts collected through third parties.

Tuition

Information regarding the University's tuition rates is published in the University's Academic Catalog's Tuition and Fees section.

Mandatory Fees

Information regarding the University's mandatory fees is published in the University's Academic Catalog's Tuition and Fees section.

State Tax

The University will collect sales tax on tuition, mandatory fees, digital goods or access to digit information as required by state law. Contact Student Financial Services for the current list of states requiring sale tax to be collected.

Financial Policies

Multiple-Tuition Discount Policy

The University offers various promotional offers which may have overlapping active periods. Students will receive all promotional offers for which they qualify per each promotion's eligibility standards. There are some promotions which may not combine with other offers. If you have a question regarding not receiving promotional benefits for which you believe you qualify please contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 888.346.8679.

Payment Policies

Payments are accepted on the student portal at <http://my.phoenix.edu> by check, credit card or debit card. Student Financial Services can also process credit card or debit card payments. The student can mail a check, certified check or money order payment to the following address:

University of Phoenix
Dept 880175
PO Box 29650
Phoenix, AZ 85038-9650

If a credit card or a debit card is provided with a completed Authorization to Charge form, tuition, mandatory fees, and applicable sales tax will be charged to that card. Automatic payments are set prior to each course upon request.

The University is not responsible for fees or penalties incurred as a result of payment with a debit card or other restrictive payment cards. The student should contact his or her financial institution for account balances, daily transaction limits and other restrictions.

Tuition Refund Policy¹

Institutional

The following provisions pertain to all refund policies applied by the University, unless specifically stated otherwise.

- Students who withdraw from a course prior to the start date will receive a 100% refund for that course.
- Students who have completed 60% or less of the course are eligible for a pro rata refund. The pro rata refund percentage will be calculated by dividing the number of weeks remaining by the total number of weeks in the course. *
- The University does not refund tuition for any completed course.

When a student begins a program under Applicant (RR) status, pending the completion of the student admission file, and is subsequently denied admission, the student may be eligible for a full tuition refund. A request for such a refund must be made in writing to a Financial Advisor within 60 days of the denied admission.

¹ rEsource fees are nonrefundable, unless prohibited by law. A student who withdraws from a course will be granted access to the electronic course materials for that course without additional charge if the course is retaken within 180 days of the course's original start date.

Here is an illustrative example of a refund for a 5-week course at the University:

Weeks Attended	Refund for 5-Week Course
1 Week	80% Refund
2 Weeks	60% Refund
3 Weeks	40% Refund
4 Weeks	No Refund
5 Weeks	No Refund

* Attendance for doctoral residency is submitted after the student has attended and completed all days in the residency.

State

If a student attends a class in one of these states, the specific state refund policy will be applied in addition to the University Institutional Refund Policy. In the event that there is a conflict in the policies, the state policy will supersede the general University policy, unless the University policy is better for the student's situation. These policies are outlined below.

Arizona

Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement. Otherwise, students in Arizona will have tuition refunded using the University Institutional Refund Policy.

California

Students in the state of California will have tuition refunded using the University Institutional Refund Policy with the following exception: Students have the right to cancel the Enrollment Agreement and obtain a refund of charges paid through attendance at the first class session or the seventh day after enrollment, whichever is later.

To cancel enrollment, the student must submit a written request postmarked on or before the applicable time period to the campus services operations manager at the appropriate address listed below.

Refund administrative address for students attending any of the five California regions (Southern California, San Diego, Bay Area, Central Valley and Sacramento Valley):

University of Phoenix
3110 E Guasti Road
Ontario, CA 91761

Refund administrative address for California residents attending online:

University of Phoenix
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Nevada

Students in the state of Nevada will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- If it is determined the University substantially failed to furnish the program agreed upon in the enrollment agreement, the University will refund to the student all the monies paid.

- If the student withdraws, or is expelled, after the start of the first class session and before the completion of more than 60% of the program, the institution shall refund to the student the tuition agreed upon in the enrollment agreement in accordance with the University's Institutional Refund Policy, minus 10% of the tuition agreed upon in the enrollment agreement or \$150, whichever is less.
- Students who cancel enrollment any time before the start of the first class session will receive a full refund of all monies paid minus 10% of the tuition agreed upon in the enrollment agreement or \$150, whichever is less.
- The University may retain any nonrefundable deposit paid to secure a position in the program upon acceptance.
- Refunds will be paid to the person who paid the tuition within 15 calendar days after one of the following, whichever is applicable:
 - The date of cancellation by a student of his or her enrollment
 - Termination by the University of the enrollment of the student
 - The last day of an authorized leave of absence, if a student fails to return after the period of authorized absence
 - The last day of attendance of a student
- For purposes of this refund calculation, the period of attendance is measured from the first day of instruction, as set forth in the Enrollment Agreement, through the last day of actual attendance, regardless of absences. In addition, tuition must be calculated using the tuition and fees set forth in the Enrollment Agreement and does not include books, educational supplies or equipment listed separately from tuition and fees. Books, educational supplies or equipment for individual use are not included in the policy for refund, and a separate refund will be paid by the University to the student if those items were not used by the student.

Online

Online students will be subject to the Arizona refund policy. Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement. Otherwise, students will have tuition refunded using the University Institutional Refund Policy.

Financial Options

Understanding and choosing the right finance plan is critical to the successful completion of the student's selected program. University of Phoenix offers a number of finance plan options to assist student's in managing financial obligations. The University will invoice students for all courses and mandatory fees anticipated for a payment period, which represents half of the student's academic year. A payment period typically includes four courses. The student can utilize one or more of the plans listed below, depending on personal circumstances. For more detailed information regarding actual tuition and fees for programs and locations, please refer to the University's Academic Catalog or contact a finance advisor with any questions regarding financial options and scholarships.

Cash Plan

The Cash Plan is available to students who will be using e-checks or credit cards to pay for tuition and mandatory fees. Under the Cash Plan, tuition and mandatory fees will be assessed and invoiced in a single invoice at the beginning of the payment period, which is payable in full at the time of invoice or incrementally prior to the start of each applicable course.

To learn more, please visit <https://www.phoenix.edu/student-orientation/paying-for-school.html>

Federal Financial Aid Plan

The Federal Financial Aid Plan is available to students receiving federal grants, federal loans or both to pay for tuition and mandatory fees. Under the Federal Financial Aid Plan, tuition and mandatory fees will be assessed and invoiced in a single invoice at the beginning of the payment period.

The University will defer payment of applicable tuition and mandatory fees based on anticipated federal grant and/or loan disbursements. The Federal Financial Aid Plan requires all federal aid disbursed to be applied to tuition and mandatory fees invoiced. Tuition and mandatory fees invoiced but not paid by anticipated or actual federal grant and/or loan disbursements are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

To learn more, please visit <https://www.phoenix.edu/student-orientation/paying-for-school.html>

Tuition Deferral Plan

The Tuition Deferral Plan is available to students who will receive military education benefits or whose employers offer to repay some or all of their employees' tuition. Under the Tuition Deferral plan, tuition and electronic materials fees will be assessed and invoiced in a single invoice at the beginning of the payment period.

Military Education Benefits

The University will directly bill the U.S. Department of Veterans Affairs or U.S. Department of Defense for the student's tuition and will defer payment of applicable tuition invoiced based on these agencies' reimbursement policies and timeline. Electronic materials fees are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

The University does not encourage or require a student using military Tuition Assistance benefits to pay his or her electronic course materials fee prior to attending class.

Employer Tuition Reimbursement

The University will defer payment of applicable tuition invoiced based on when the student will receive reimbursement from his or her employer. Electronic materials fees are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

To learn more, please visit

http://www.phoenix.edu/tuition_and_financial_options/financial_options/tuition-deferral-plan.html

Third-Party Billing Plan

The Third-Party Billing Plan is available to students who receive tribal education benefits or whose employer is approved by the University for direct billing of the student's tuition. Under the Third-Party Billing Plan, tuition and electronic materials fees will be assessed and invoiced in a single invoice at the beginning of the payment period.

Approved Employer

Under the Third-Party Billing Plan, the University will directly bill the employer for the student's tuition and will defer payment of applicable tuition invoiced based on the approved employer's tuition payment policies and timeline. Electronic materials fees are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

American Indian Tribal Nation Education Benefits

Several American Indian tribal nations provide funding for the tuition and electronic materials fees of a student who is a recognized member under the Third-Party Billing Plan. The University will directly bill the American Indian tribal nation and defer payment of applicable tuition and electronic materials fees invoiced based on the American Indian tribal nation's education benefit reimbursement policy and timeline. For more information, please contact tribalrelations2@phoenix.edu.

To learn more, please visit

https://www.phoenix.edu/tuition_and_financial_options/financial_options/third_party_billing.html

Military Benefits

Veterans Education Benefits

Students who are entitled to federal VA education benefits must make initial contact with a campus Veterans Affairs certifying official. A formal application for admission to the University should be completed before applying for federal VA education benefits. Applications for veteran education benefits should be sent to a local campus point of contact, school certifying official at University of Phoenix central administration or Student Financial Services for submission to the U S Department of Veterans Affairs (VA).

Each University of Phoenix program segregated by instructional modality (classroom-based or distance education) requires separate State Approving Agency (SAA) approval for the training of veterans

or eligible persons. A student should contact a local campus for information on current approvals. Students who intend to use federal VA educational benefits for a specific program at an institution should confirm the program is eligible for federal VA funding on the WEAMS Institution Search website.

Federal VA education benefit eligibility and payment rates vary depending on each individual's military history and the educational program being pursued. Only the VA can determine eligibility. For information, a student should contact a VA representative at 888 GI BILL (888 442 4551) or review <http://www.gibill.va.gov>

If the VA determines that the student is not eligible for federal VA education benefits or that the student's Certificate of Eligibility is for less than 100%, the student is responsible for paying any difference between the eligibility determination and the tuition and fees charged by the University.

Students needing to withdraw from the University should provide official notification of their intent to withdraw. Withdrawing may impact federal VA education benefits for the current course, as well as the availability of federal VA education benefits in future courses. Please contact your academic counselor to discuss the impact of withdrawing from a course.

Directed study courses have Defense Activity for Non-Traditional Education Support (DSST-DANTES) approval for tuition reimbursement. For more information on this program, a student should contact the educational service officer on the military base.

University of Phoenix does not participate in the VA education advanced payment program. More information about veterans benefits can be reviewed at https://www.phoenix.edu/colleges_divisions/military.html

Visit the Department of Veterans Affairs website, <http://www.gibill.va.gov>, for additional information on educational entitlements.

Credit for Prior Education and Training

Credit for prior education or training must be evaluated and reported to the U S Department of Veterans Affairs (VA) prior to the start of week 25 of enrollment. The VA may not always pay federal education benefits after week 24 if the VA records indicate the student has a large amount of transfer credits.

Please ensure all prior education transcripts and Joint Services Transcripts (JST) (Army, Navy, Marine), Coast Guard Institute transcripts, or DD-295 and DD-214 forms are submitted for evaluation in a timely manner. The student is responsible for ensuring all transcripts are submitted to the University. Academic credits earned for courses appearing on an official transcript from an accredited or candidate-for-accreditation college or university will be evaluated according to University policies, and accepted subject to the approval of the University Office of Admissions and Evaluation.

Transfer credits based on a different unit of credit than the one prescribed by University of Phoenix are subject to conversion before being transferred. Only the official transcript and course evaluations performed by the University Office of Admissions and Evaluation or Prior Learning Assessment Center are final. Any preliminary reviews by campus personnel are unofficial, not binding and subject to change.

Students receiving Chapter 30, 32, 33, 35, 1606 and 1607 benefits while attending University of Phoenix North Carolina campuses are required to submit a copy of high school transcripts if they are transferring fewer than 24 credits to University of Phoenix from a previously attended postsecondary institution.

Military Tuition Assistance

To obtain federal Military Tuition Assistance, visit your local installation education office or virtual education center to receive college counseling and develop an education plan. From that point, a student can submit a Military Tuition Assistance request; for more information, visit https://www.phoenix.edu/colleges_divisions/military/military-financial-options.html

A student can currently receive 100% of federal tuition assistance from military service, with a \$250 cap per semester hour. Annual tuition assistance limits are determined by each branch of service and are subject to change at any time. If a student wants to apply for Military Tuition Assistance, that student will need to submit a completed authorization form to a military advisor at least two weeks before a course start date.

VA Tuition Assistance Top-Up Benefit

Top-Up allows VA to pay the difference between what Tuition Assistance (TA) pays and the cost of the course. The law prohibits active-duty students from receiving regular Chapter 30 benefits and TA for the same course; however, VA students, including National Guard and Reserve servicemembers who earned Chapter 30 benefits while on active duty, in receipt of TA may receive the Chapter 30 Top-up benefit. Detailed information about Tuition Assistance Top-up and about applying for Top-up is available on the GI Bill® website, http://www.benefits.va.gov/gibill/tuition_assistance.asp *

* GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>

Unearned Tuition Assistance

In alignment with the Department of Defense Memorandum of Understanding (DOD MOU), the University has a policy that returns any unearned tuition assistance (TA) funds on a proportional basis through at least the 60% portion of the period for which the funds were provided.

This policy applies to military servicemembers who receive Military Tuition Assistance. The University will return unearned tuition to the applicable military service as follows:

- a. If a student does not begin attendance at the University, start a particular course or the course is canceled by the University, the University will return 100% of any TA funds received
- b. If a student withdraws from a course, TA funds received by the University will be returned on a pro rata basis according to the student's last date of attendance, also known as LDA. The last date of attendance will be used to determine the number of weeks the student attended the course. Once the last date of attendance has been determined, the University will calculate the pro rata percentage by dividing the number of weeks remaining by the total number of weeks in the course.

Here is an illustrative example of a refund for a 5-week course at the University:

Weeks Attended	Refund for 5-Week Course
1 Week	80% Returned
2 Weeks	60% Returned
3 Weeks	40% Returned
4 Weeks	No Return
5 Weeks	No Return

In instances when a servicemember stops attending due to a military service obligation, the University will work with the affected servicemember to identify solutions that will not result in student debt for the returned portion.

- c. Unearned tuition assistance funds will be returned to the service, unless otherwise directed in writing by the Department of Defense or service.

Servicemember Readmission

Please refer to the Servicemember Readmission Policy in the University's Academic Catalog for further information on the readmissions of servicemembers.

Federal Financial Aid Counseling

Federal Direct Loan Entrance Counseling

The University ensures loan entrance counseling is conducted using an online counseling module for students borrowing Federal Subsidized/Unsubsidized Loans or PLUS Loans for the first time. A link to the iGrad entrance counseling module is displayed within the University financial aid website.

Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS), https://nslds.ed.gov/nslds/nslds_SA/
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent
- The impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

The goal of entrance counseling is to help the borrower understand what it means to borrow federal student loans.

Federal Direct Loan Exit Counseling

The University notifies students to complete loan exit counseling online at the U.S. Department of Education website (<https://studentaid.gov/app/counselingInstructions.action?counselingType=exit>) within 30 days of completion of a program, withdrawal from the University or when a student ceases to be enrolled at least half time.

Exit counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS), https://nslds.ed.gov/nslds/nslds_SA/
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent
- The impact of borrower responsibility for accruing interest on the borrower's total debt
- A caution to the borrow about third-party debt relief companies
- Other terms and conditions

A letter is sent to students advising them of the exit counseling requirement. This letter includes an attachment with all required exit information. The attachment can be found at <https://studentaid.ed.gov/sa/sites/default/files/loan-exit-counseling.pdf>

Federal Loan Repayment

Federal Student Loan Deferments (Postponing Payments)

A deferment is a temporary postponement of payment on your federal student loan(s) that is allowed under certain conditions. Students may be eligible for a variety of deferment options including:

- In-school deferment
- Economic hardship deferment
- Cancer treatment deferment
- Graduate fellowship deferment
- Military service and post-active duty student deferment
- Parent PLUS borrower deferment
- Rehabilitation training deferment
- Unemployment deferment

For students enrolled at least half-time at the university, in-school deferment of federal loans is generally automatic based on enrollment reporting the university provides to the National Student Loan Data System (NSLDS) on a weekly basis. If you are enrolled at the university at least half-time and your federal loans are not automatically deferred, please contact your federal loan servicer and request a loan deferment form. Completed deferment forms may be submitted by fax: (480) 643-1000 or email: studentrecordsspecialists.inbox@phoenix.edu.

For all other deferment options, students should contact their federal loan servicer. More information on each deferment option may be viewed at <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment>.

Federal Student Loan Simulator

The Federal Student Loan Simulator is a tool that may be used by students or potential students to calculate monthly payments under the different student loan repayment plans available. For more information regarding loan payment plans and to simulate other repayment plan options please use the ED's loan simulator tool available at <https://studentaid.gov/loan-simulator/>.

Sample Standard Repayment Calculator Detail	
Loan Amount	\$15,000
Interest Rate	2.8%
Repayment Summary	
Months in Repayment	120
Monthly Payment	\$143
Total Interest Payment	\$2,174
Total Loan Payment	\$17,174

With the standard plan, a fixed payment amount is due each month until loans are paid in full. Monthly repayments will be at least \$50, and borrowers have up to 10 years to repay.

Graduated Repayment Detail – 120 months starting at a payment of \$79 and a final monthly payment amount of \$237 Total interest paid would be \$2,688, for a total of \$17,688

Extended Repayment (Fixed or Graduated Plans) – Only available for loan amounts greater than \$30,000

Payment amounts under the Pay as You Earn, Revised Pay As You Earn, Income-Based and Income-Contingent repayment plans will be available in the Loan Simulator after you enter tax filing status, adjusted gross income, family size and state of residence.

Federal Student Loan Consolidation

A Direct Loan consolidation allows a borrower to combine multiple federal student loans into one, which results in one bill and one lender. It can also lower monthly payments by giving borrowers up to 30 years to repay their loans; however, by increasing the length of the repayment period, you will also make more payments and pay more interest. Most federal student loans, including the following, are eligible for consolidation:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- Direct PLUS Loans
- PLUS Loans from the Federal Family Education Loan (FFEL) Program
- Supplemental Loans for Students (SLS)
- Federal Perkins Loans
- Federal Nursing Loans
- Health Education Assistance Loans
- Some existing consolidation loans

When considering consolidation, it is important to consider the pros and cons. Consolidation could give borrowers access to alternative repayment plans, which they did not have before, and enable them to switch from a variable interest rate loan to a fixed interest rate. Consolidation may also cause borrowers to lose benefits offered with the original loans, such as interest rate discounts, principal rebates or some loan cancellation benefits, which can significantly reduce the cost of repaying loans.

More information regarding loan consolidation is located at <https://studentaid.gov/app/launchConsolidation.action>

Federal Student Loan Forgiveness, Cancellation and Discharge

In certain situations, borrowers can have their federal student loans forgiven, canceled or discharged. Below is a list of the type of forgiveness, cancellation and discharges available:

- Total and Permanent Disability Discharge
- Death Discharge
- Discharge in Bankruptcy (in rare cases)
- Closed School Discharge
- False Certification of Student Eligibility or Unauthorized Payment Discharge
- Unpaid Refund Discharge
- Teacher Loan Forgiveness
- Public Service Loan Forgiveness
- Perkins Loan Cancellation and Discharge (includes Teacher Cancellation)
- Borrower Defense to Repayment

Detailed information on these options is available <https://studentaid.gov/manage-loans/forgiveness-cancellation>

Financial Aid Disbursements

Federal Funds

A student is eligible to receive the first disbursement of federal financial aid when the University confirms the student is enrolled in courses for the payment period and is eligible to receive the funds. The student becomes eligible to receive a disbursement of federal financial aid for the second payment period when the student successfully completes one-half the weeks of instructional time **and** earns one-half the credit hours in the defined academic year (AY). Typically, the University disburses funds once the student successfully completes half the credits and weeks of instruction in the current AY, which may consist of more credit hours and weeks of instruction than the defined AY.

First-time, first-year undergraduate borrowers will not have the first installment of the Direct Loan disbursed until 30 calendar days after the program of study academic year begins.

NOTE: Students enrolled in Competency Based Programs (CBE) at the University will receive their first disbursements after the third week of classes has begun to confirm enrollment (academic related activity) in all courses scheduled for the payment period.

	First Disbursement Eligibility	Second Disbursement Eligibility
Federal Loans		
Direct First-Time, First-Year Borrower	30 days after academic year or program start date	Successfully completes ½ weeks and credits in academic year
Direct Subsequent Borrower, Parent PLUS and Graduate/Professional PLUS	3 days from the academic year start date or 3 days from date of certification if the academic year start date is in the past	or program, is meeting SAP and has posted attendance for the second payment period
Federal Grants		
Pell Grant Iraq and Afghanistan Service Grant (IASG)	3 days from the academic year start date or 3 days from date of certification if the academic year start date is in the past	Successfully completes ½ weeks and credits in academic year
Federal Student Education Opportunity Grant (FSEOG)	3 days from the academic year start date or 3 days from date of certification if the academic year start date is in the past	or program, is meeting SAP and has posted attendance for the second payment period
State and Institutional Grants	Varies: Dependent on individual state requirements	Varies: Dependent on individual state requirements
Private Loans	Varies: Dependent on individual state requirements	Varies: Dependent on individual state requirements

For additional information on student eligibility for standard, late and post-withdrawal disbursements from the University, please refer to the [Disbursements Policy](#) in the Financial Aid Policies appendix.

Federal Financial Aid Book Voucher

Pell eligible students may use Pell funds to purchase books if those funds could have been disbursed 10 days prior to the beginning of the payment period and disbursed funds would create a federal financial aid credit balance. Student Financial Services will notify these students of the University's book voucher request process. If the student requests a book voucher, the student will be provided with the lesser of the amount of the credit balance or the amount needed for the books and supplies, as determined by the University. These funds will be issued to the student no later than the seventh day of the payment period.

Students may opt out of this offer by not requesting the book voucher.

Federal Financial Aid Credit Balance

Whenever the University credits federal financial aid funds to a student's account and those funds exceed the student's allowable charges, a federal financial aid credit balance occurs. The University will pay the excess federal financial aid funds directly to the student or parent as soon as possible, but no later than 14 days after the balance occurred on the student's account. For more information, please review the [Federal Financial Aid Credit Balance Policy](#) in the Financial Aid Policies Appendix.

On an exception basis, the University may, at its discretion, provide a student access to his or her anticipated federal financial aid credit balance. Students who may need to request this exception should speak with the finance department.

Note: If an exception is granted, the student will be responsible for any balance due to the University resulting from providing the student access to this anticipated federal financial aid credit balance.

Cancellation of Federal Financial Aid

The student (or parent in the case of a Parent PLUS Loan) must inform the University if all or a portion of federal financial aid funds are to be canceled. Once the loan is disbursed, the University sends the student/parent a Right to Cancel letter, which includes the time given to respond should the student and/or parent borrower wish to cancel their loan request(s). This notification is mailed after the loan disbursement has been credited to the student's account.

Borrowers who wish to cancel all or a portion of their loan must inform the University within 30 days from the date the University sends the disbursement notification. Any requests received after the 30 days but prior to 110 days from the disbursement date will be honored as a partial cancellation based on Title IV funds that are currently unapplied. The University notifies the student/parent in writing of the outcome of his or her request regardless of when the cancellation request is received.

State Funds

A payment period for state funds is defined according to individual state requirements. The payment period determines when funds are disbursed and the exact amount to be disbursed.

Awarding Aid to Transfer Students

A student who enrolls in a program at the University who has an overlapping academic year (AY) with a prior program, either at the University or at another institution is referred to as a transfer student. An overlapping AY exists if the student begins a program at the University prior to the expiration of the student's prior AY. There are 3 types of transfers: external, internal, and advancing programs.

External Transfer Student

Student previously attended a program at an institution other than the University of Phoenix.

Internal Transfer Student

Student previously attended a program at the University of Phoenix but did not complete this program.

Advancing Program Student

Student previously attended a program at the University of Phoenix, completed this program, and began another program at the University.

For more information on the University's treatment and determination of federal financial aid eligibility for transfer students, please refer to the [Awarding Aid to Transfer Students Policy](#).

Determining Enrollment at the University

Please refer to the Enrollment Status Policy in the University's Academic Catalog for further information on determining enrollment at the University.

Course Attendance Policy

Please refer to the Course Attendance Policy in the University's Academic Catalog for further information on course attendance.

Withdrawing from the University

Circumstances may necessitate withdrawal from the University. For further information on officially, unofficially or administratively withdrawing from the University, please see the University's [Withdrawal Policy](#) in the Academic Catalog. For information on tuition refunds, please see the [Tuition Refund Policy](#).

Students who withdraw and are receiving federal student aid funds should refer to the [Return of Title IV Policy](#) found in the Financial Aid Policies Appendix for information regarding any impact to their federal student aid.

Leave of Absence

Any student wishing to request a Leave of Absence (LOA) should contact his or her academic counselor to discuss available options. The Leave of Absence request form can be completed by accessing the student portal. Refer to the University's Academic Leave of Absence Policy found in the University's [Academic Catalog](#) for further information.

Students who are granted an LOA and are receiving federal student aid funds should refer to the [Leave of Absence Policy](#) found in the Financial Aid Policies Appendix for information regarding any impact to their federal student aid.

Consumer Policies and Codes of Conduct

University of Phoenix Family Educational Rights and Privacy Act

University student records are confidential for all schools receiving funding under programs administered by the U.S. Department of Education in accordance with the Family Educational Rights and Privacy Act (FERPA) of 1974. Generally, information pertaining to a student record is not to be released to a third party without written or authorized electronic consent via a FERPA release form, judicial order or lawfully issued subpoena.

The University is required to provide students a copy of its FERPA policy annually and upon written request from students. Current students can obtain a copy of the FERPA policy in the appropriate online Academic Catalog at <https://www.phoenix.edu/degrees/academic-catalog.html>

Under FERPA, a student is defined as an individual who is or has attended an educational institution. Students with at least one academically related activity (or one positive attendance "Y" posted, whichever happens sooner) in a university course are considered students at University of Phoenix.

Note: University Orientation Workshops are not considered university courses.

Access to Education Records

University student records are confidential for all schools receiving funding under programs administered by the U.S. Department of Education in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA). Generally, information pertaining to students' records shall not be released to a third party without written or authorized electronic consent via a FERPA Release form, judicial order or a lawfully issued subpoena.

Education records are defined as all records, files, documents and materials that contain information directly related to a student and maintained by an educational institution.

The following are not interpreted as education records:

- Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible to others
- Records of the law enforcement unit of an educational institution
- Personnel records; records related to a person as an employee not used for any other purpose
- Medical records
- Records created after the student is no longer a student; alumni records

Releasable Information — Directory

In compliance with FERPA, a University-designated representative without prior written or authorized electronic consent of the student can release the following educational record information, provided the student does not have a FERPA Hold Request form on record.

- Student name
- Home address
- Email address
- Home telephone number
- Year of birth
- Dates of attendance at the University
- Dates of admission to the University
- University programs of study
- University degree completion dates and type of degrees earned
- Current enrollment status
- Most recent previous institutions attended and degree(s) earned
- Grade level (freshman, sophomore, junior or senior)
- Photographs
- Honors and awards received
- Participation in officially recognized activities

Exception: If a student submits written or authorized electronic requests via a FERPA Hold Request form that directory information not be released to a third party, no information can be released, absent a judicial order or a lawfully issued subpoena. A FERPA Hold Request is valid throughout the student's enrollment.

To add a FERPA Hold Request, the student must complete and submit a FERPA Hold Request form to the Registrar's Office.

For a student to remove a FERPA Hold from his or her record, the student will need to fill out a FERPA Hold Release form.

For a student to remove previously authorized parties from his or her record, the student would complete a FERPA Release Rescind form listing any or all parties to which that information should no longer be released.

Information Not Released — Non-Directory

Information that must not be released:

In compliance with FERPA, the following student information shall not be released by the University without prior written or authorized electronic consent of the student, a judicial order or a lawfully issued subpoena. The student's signature on the written requests shall be verified before acting upon the request.

- Place of birth*
- Month and day of birth*
- Social Security number (SSN), individual record number (IRN) or personal identification number (PIN)**
- Grades or grade point averages
- Course schedules
- Employment information, including employer, position held, work address or work telephone number
- Academic performance information, such as academic suspension, probation disqualification or academic dishonesty charges
- Admission information, including test scores or entry grade point averages
- Financial and accounting information
- Gender*
- Race*
- Ethnicity*
- Citizenship*
- Country of origin*

Note: Non-directory information can only be released to third parties via telephone or in person if the student has provided written or authorized electronic consent including a security word. If the student does not complete the release information, including security word, information is not released via telephone or in person.

Note: All third parties, including parents, with inquiries require a FERPA Release form on file unless the third party meets one of the definitions under FERPA allowing access without prior written or authorized electronic consent from the student.

* Although this information may be disclosed without prior written consent according to FERPA, the University policy is to maintain the confidentiality of this student information.

** Student IRN, SSN or PIN numbers generally should not be released to a third party, unless necessary to perform a required task (e.g., Student Financial Agreement, FBI request, etc.).

Exceptions: The University may release personally identifiable information (PII), directory and non-directory information without the student's consent under the following conditions:

- School officials with legitimate educational interests, which include any University employee acting within the scope of his or her University employment, and any duly appointed agent or representative of the University acting within the scope of his or her appointment
- Person or company with whom the University has contracted as its agent acting as a school official to provide a service instead of using University employees or officials such as Apollo Education Group, Aptimus, Blackboard, Protiviti, National Student Clearinghouse, Taylor Corporation, Education Sales Management, InsideTrack, Salesforce, Iron Mountain, Vocado, iGrad, Google, Regent Education, TK20, College Board, Loan Science, Civitas, Pendo io, Inc, Tevera, and other services
- Collection agencies (States Recovery Systems, FMS, CBE Group and Resolution Assets Services)
- Other schools to which a student seeks or intends to enroll
- Specified officials for audit and evaluation purposes
- Appropriate parties in connection with financial aid to a student (The disclosure is in connection with financial aid for which the student has applied or received, if the information is necessary for

such purposes as to determine the following: eligibility for aid, amount of aid, conditions for aid and/or enforcement of terms and conditions of the aid)

- Organizations conducting studies for, or on behalf of, the school
- Accrediting organizations
- Authorized representatives of the Comptroller General of the United States, Secretary of Education, or state and local educational authorities
- To comply with a judicial order or lawfully issued subpoena
- Appropriate officials in cases of health and safety emergencies
- State and local authorities, pursuant to state law
- To appropriate officials to comply with federal law (e.g., the USA Patriot Act, Solomon Amendment, SEVIS program)
- Under the Campus Sex Crime Prevention Act, institutions are permitted to disclose information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act
- The institution may disclose the results of a disciplinary proceeding if the student is an alleged perpetrator of a crime of violence or nonforcible sex offense and he or she has been found to have violated the institution's policies and procedures with respect to the allegation Disclosures may only be made if the institution determines the student did violate its policies and such disclosures must only include the name of the student, violation committed and any sanction imposed by the institution against the student
- The institution must, upon written request, disclose to the alleged victim of a crime of violence, or a nonforcible sex offense, the results of any disciplinary hearing conducted by the institution against the student who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the crime or offense, the institution must provide the results of the disciplinary hearing to the victim's next of kin, if so requested
- The disclosure is to organizations conducting studies for, or on behalf of, educational agencies or institutions
- If a student initiates legal action against an educational institution, the institution may disclose to the court, without a court order or subpoena, the student's education records that are relevant for the institution to defend itself
- The disclosure is to parents of a dependent student as defined in Section 152 of the Internal Revenue Code or to parents of students under the age of 21 when laws or university policies regarding alcohol or drugs are violated

A school official is defined as:

- A person employed by the University in an administrative, supervisory, academic, research or support staff position
- A person employed by or under contract to the University to perform a task
- A person serving on an institutional governing body or committee A school official has a legitimate educational interest if:
 - Performing a task specified in his or her job description or contract
 - Performing a task related to a student's education
 - Providing a service or benefit related to a student or a student's family
 - Representing a school in which a student seeks to enroll
 - Disclosing information to federal and state authorities auditing compliance of federal or state support programs
 - Disclosing information in connection with financial aid to determine financial aid eligibility, amount of aid, conditions for the aid or to enforce the terms of conditions of the aid
 - Disclosing information to state and local officials to whom this information is specifically allowed to be disclosed pursuant to state laws if the allowed disclosure concerns the juvenile justice system and the system's ability to effectively serve the student whose records are released
 - Performing studies on behalf of educational institutions
 - Disclosing information to accrediting organizations carrying out their function

- Complying with a judicial order or lawfully issued subpoena provided notification to the student is made before complying with the subpoena

The University can disclose personally identifiable information (PII), directory and non-directory, without student consent if the disclosure meets one of the following conditions:

- This disclosure is to other school officials, whom the University determines have legitimate educational interests
- The disclosure is to officials of other schools where the student seeks or intends to enroll
- The disclosure is, subject to requirements of 34 CFR 99.35, to authorized representatives of the Comptroller General of the United States, Secretary, or state and local educational authorities
- The disclosure is in connection with financial aid for which the student has applied or received, if the information is necessary for such purposes as to determine the following:
 - Eligibility for aid
 - Amount of aid
 - Conditions for aid
 - Enforce terms and conditions of the aid

Financial aid means a payment of funds (or a payment in kind of tangible or intangible property to the individual) that is conditioned on the individual's attendance at an educational agency or institution [authority: 20 U S C 1232g (6)(1)(0)].

Students requesting demographic or PII on other University of Phoenix students for survey or research purposes must contact the appropriate director of operations and Academic Affairs after it has been approved through the University's Human Subjects Committee and/or Committee on Research, as appropriate.

The University shall retain a record of disclosure of student information disclosed to a third party. This information will be stored on the University computer system and will contain dates, names and reasons for release. Students shall have reasonable access to their educational records, may request to review their educational records and may challenge the contents of their educational records if they feel the contents to be inaccurate, misleading or otherwise in violation of their privacy or other rights.

Student Right to Access

Students wishing to review their educational records shall submit a written request to the Registrar specifying the records to be reviewed. Only records covered by FERPA will be made available. If necessary, the Registrar's Office will work with a campus designee so that the student can review the record.

FERPA regulations require the University to comply with the students' right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, the Office of Admissions & Records will respond to students' requests to review their records within 14 days of receipt of the request. Students should submit their request to the University Registrar and specify the record or records they wish to have a copy of or to inspect.

Students who wish to review their records at a campus location must present photo identification before access to educational records is allowed. For copies of records from a student's file, the student must fill out and submit the Student Request for Information from Files form. Distance education students must submit a written request specifically outlining which record they would like to review.

A designated University official must be present when a student wishes to review his or her records at a campus location. This includes documents on file or student history notes that do not reference other student information. Printed files requested by the student and mailed from the Registrar's Office will not include history notes from any record systems.

Procedure

Students alleging that their University records are inaccurate or misleading, or who allege violations of FERPA, may present their challenges to the University Registrar.

Students have the right to correct record-keeping errors but not to seek to overturn administration decisions and assessments. The Registrar shall review students' challenges and, when appropriate, amend students' records accordingly. Students will be notified within 14 days of the Registrar's actions and, based on the action, may request a formal hearing.

A student must submit a request for amendment in writing to the Registrar identifying the specific portion of his or her record he or she wants changed and why he or she believes it is inaccurate or in violation of his or her privacy. The Registrar will respond to the request within 14 days.

If the University denies the request to change the record, the Registrar will notify the student within 14 days of the decision and advise the student of his or her right to challenge the information.

A student's request for a formal hearing must be made in writing and submitted to the Office of Admissions & Records. The Registrar will arrange for a hearing and notify the student within 14 days of receipt of the request of the date, place and time of the hearing. The student may present relevant evidence and may be assisted or represented at the hearings by one or more persons of his or her choice, including an attorney, at the student's expense.

The University shall be represented by a hearing panel appointed by the Registrar. The panel will be comprised of individuals who do not have a direct interest in the outcome of the hearing. The panel shall consider all relevant evidence supporting students' allegations of inaccurate or misleading information in students' records. Decisions of the panel will be final.

The University will provide a written decision within 14 days of the hearing based on evidence presented at the hearing and will include a summary of evidence presented and the rationale for the decision.

If the University decides that the challenged information is not misleading, inaccurate or in violation of the student's privacy rights, it will notify the student within 14 days of his or her right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.

The statement will be maintained as part of the student's record as long as the contested portion is maintained. If the University discloses the contested portion of the record, it must also disclose the statement.

If the University decides the information is inaccurate or in violation of the student's right of privacy, it will amend the record and notify the student within 14 days, in writing, that the record has been amended.

Exception: Students may not inspect and review the following absent a judicial order or legally issued subpoena:

- Confidential letters and recommendations for which they have waived their right of inspection
- Educational records containing information about more than one student
- (Access is permitted only to that part of the record concerning the inquiring student.)
- Records of instructional, supervisory, administrative and certain educational personnel, which are in the possession of the originator
- Records connected with an application to attend the University if the application was denied (For example, a student is enrolled in an undergraduate program and applies for admission to a graduate program but is denied)

University of Phoenix cannot deny students access to their records. Copies do not need to be provided, unless by not providing copies, the students' rights are denied.

Exception: The University may release foreign transcripts to students.

Rationale: Original transcripts from institutions in other countries may be difficult or impossible for students to replace

The University reserves the right to deny transcripts or copies of records not required to be made available by FERPA in any of the following situations absent a judicial order or legally issued subpoena:

- The student is not in compliance with his or her UOPX financial plan.
- There is an unresolved disciplinary action against the student

Transcripts will be issued as an exception to the above if one of the two following exception criteria is met:

- A student has filed for bankruptcy and has provided UOPX with a copy of the bankruptcy petition filed with the courts.
- A student has graduated from a previous UOPX program on record as that student had previously satisfied his or her financial obligation for that program.

If a student believes he or she qualifies for one of the aforementioned policies or exceptions but is unable to order a transcript on the University student website, the student should contact the Admissions and Records Service Center at **(800) 866-3919** for assistance.

Students have the right to file a complaint with the FERPA. Inquiries should be directed to:

Family Policy Compliance Office

U S Department of Education
400 Maryland Ave SW
Washington, DC 20202-5920

For a period of 25 years following the death of a student, education records of deceased students may only be released to the executor of the estate (written authorization required) or immediate family members (notarized affidavit required) defined as: spouse or legally recognized domestic partner, parents, children (over the age of 18) and siblings. Beyond this time, requests for these records may be released to anyone after review and approval from the Registrar's Office.

The University is required to provide students a copy of its FERPA policy annually and upon written request from the student.

Solomon Act

University of Phoenix complies with the Solomon Act, which provides certain information to military recruiters Information that may be released includes the following:

- Student name
- Home address
- Telephone listing
- Age (date of birth)
- Level of education
- Academic major

If available, the following information will also be provided:

- Email address
- Degrees received
- Most recent educational institution attended

Student Loan Code of Conduct

The University protects students with established loan policies. University of Phoenix follows federal regulations that govern student loan requirements. The Student Loan Code of Conduct at https://www.phoenix.edu/tuition_and_financial_options/student_loan_code_of_conduct.html creates and maintains uniform student loan practices that focus on the best interest of student borrowers. It also manages relationships between school employees, learning institutions, lender advisory board members and student loan organizations.

University of Phoenix encourages students to review the Student Loan Code of Conduct at https://www.phoenix.edu/tuition_and_financial_options/student_loan_code_of_conduct.html to learn about loan regulations.

Student Code of Conduct

University of Phoenix has established a Student Code of Conduct. Students are expected to conduct themselves ethically, honestly and with integrity as responsible members of the University's academic community. This requires the demonstration of mutual respect and civility in all University- related academic and professional discourse.

Students are accountable for their actions and are required to work independently and collaboratively with teams in achieving learning goals and objectives. As a member of the University's academic community, students acknowledge and accept an obligation to abide by the Student Code of Conduct on or off campus which is determined to impair, interfere with or obstruct the opportunities of others to learn, or which disrupts the mission, processes or orderly functions of the University, will be deemed misconduct. A violation of the Student Code of Conduct will be subject to appropriate disciplinary action.

For additional information on the Student Code of Conduct, see the [Academic Catalog](#) or contact the campus, <https://www.phoenix.edu/campus-locations.html>

Consumer Privacy Policy

Summarized below are key elements of the University Privacy Policy. The full version of the policy is available at https://www.phoenix.edu/copyright-legal/privacy_policy.html.

Scope of Privacy Policy

The Privacy Policy applies to Personal Information we collect about users of our Sites, Apps, Wi-Fi hotspots, and other online services, (collectively, our “Services”), as well the Personal Information we otherwise collect about individuals, including current and potential students, alumni, visitors to our campuses, prospective students, and others with whom we interact, whether online, via phone, or offline. Certain Services may be subject to additional privacy policies or privacy disclosures relating to the services provided on the Site(s).

Information Collected & Used

We collect information about you directly from you, from third parties, and automatically through your use of our Services or interactions with us. We may combine the information we collect from these various sources. This table provides a summary of the personal information we collect and how we use it, which is further explained in our full Privacy Policy. While the actual information we collect and our use of such personal information varies depending upon the nature of our relationship and interactions, the table below provides a general overview of the categories of personal information we collect and the purposes for which we use such information.

Categories of Personal Information Collected	Uses of Personal Information
Name, contact information, and other identifiers: such as real name, alias, postal address, telephone number(s), unique personal identifier, online identifier, internet protocol (IP) address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers.	Administering applications, enrollment, registration, and financial services Providing support and services
Customer records: including paper and electronic customer records containing Personal Information, such as name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, other financial information, medical information, or health insurance information.	Personalizing content and experiences Marketing and promotional purposes Analyzing and improving our services and operations
Protected classifications: such as race, color, sex, age, religion, national origin, disability, and citizenship status.	Securing and protecting our assets and rights and preventing misconduct
Commercial information: including records of personal property; products or services purchased, obtained, or considered; or other purchasing or consuming histories or tendencies.	Complying with legal obligations
Biometric information: physiological, biological, or behavioral characteristics that can be used alone or in combination with each	Supporting our general business operations

<p>other to establish individual identity, including imagery of fingerprint, face, and voice recordings—from which an identifier template can be extracted.</p>	
<p>Internet or other electronic network activity information: including, but not limited to, browsing history; search history; and information regarding a consumer’s interaction with an Internet website, application, or advertisement.</p>	
<p>Geolocation data: precise geographic location information about a particular individual or device.</p>	
<p>Audio, video and other electronic data: audio, visual, electronic, thermal, olfactory, or similar information, such as photos, call recordings, and CCTV footage.</p>	
<p>Employment history: professional or employment-related information.</p>	
<p>Education information: information regarding past and present education, including institutions attended, years of attendance, courses of study, attendance records, grades, awards earned, degree(s) obtained, discipline records, financial aid awards and payment history, as well as assignments and other student-generated work or contributions to online discussions. The information collected from a student or potential student may include both directory and non-directory information as those terms are defined in FERPA and the University’s FERPA policy.</p>	
<p>Inferences drawn from any of above categories of Personal Information: inferences used to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p>	
<p>California residents. If you are a California resident, please be sure to review the Additional Information for California Residents section of the Privacy Policy for important information about the categories of personal information we collect and disclose and your rights under California privacy laws.</p>	

Your Rights and Choices

MARKETING COMMUNICATIONS

If you do not wish to receive marketing communications from us, you may express your choice where indicated on the applicable communication, or you may unsubscribe as follows:

- **Email.** If you do not wish to receive marketing emails, follow the opt-out instructions in the footer of any marketing email we send or unsubscribe at: https://www.phoenix.edu/about_us/contact_us/unsubscribe.html.

- **Postal Mail.** If you do not wish to receive marketing mailings, you may unsubscribe at: https://www.phoenix.edu/about_us/contact_us/unsubscribe.html.
- **Phone.** If you do not wish to receive marketing telephone calls, you may express your choice during the call or unsubscribe at: https://www.phoenix.edu/about_us/contact_us/unsubscribe.html.
- **Text.** If you do not wish to receive text messages, you may opt out by responding **STOP** to cancel future text messages. To get help, text **HELP**. You may also get additional support or help by sending an email to TextMsgSupport@phoenix.edu or by calling 866-766-0766.

The CCPA grants California residents certain additional rights and imposes restrictions on business as set forth in our Privacy Policy. If you are a California resident, your additional rights can be found here: https://www.phoenix.edu/copyright-legal/privacy_policy.html#ccpa.

COOKIES AND ADVERTISING

You also have certain choices about how we use your Personal Information for interest-based advertising purposes. You may update your preferences for third party tags and cookies on our Sites using our Preference Center, or you can select Do Not Track options on your personal devices or browsers. To opt out of third-party advertising cookies and tags on our Sites, select “Manage cookie preferences” from the footer of our webpages and turn off Targeting cookies.

We may also use device information, particularly in mobile advertising, to help deliver our advertising and measure ad campaign effectiveness. To assist us in using device information, we participate in the Adobe Experience Cloud Device Co-op. To learn more about Adobe’s Experience Cloud Device Co-op, please visit Section 8. Interest-Based Advertising of our Privacy Policy: https://www.phoenix.edu/copyright-legal/privacy_policy.html.

SOCIAL NETWORKING CONTENT

You may change various user settings related to sharing your Personal Information contained in any user profile you set up as part of Social Network activities furnished by us, subject to contractual, academic, legal, or technical restrictions and reasonable notice. Note that your withdrawal from Social Network activities might prevent us from providing you with certain products or services.

For more information on your ability to opt out, email Office.ComplianceJOPX@phoenix.edu.

OTHER IMPORTANT INFORMATION

We have implemented security measures to protect against the loss, misuse, and alteration of the Personal Information under our control. However, no data transmission over the Internet can be guaranteed to be completely secure. As a result, although we will utilize such measures, we do not guarantee you against the loss, misuse, or alteration of Information under our control, and you provide Personal Information to us at your own risk. You should always take care how you handle and disclose your Personal Information and should avoid sending Personal Information through insecure email, Social Networks, or other Internet channels.

If you become a student, your educational records are subject to the U.S. federal Family Education Rights and Privacy Act (FERPA), state laws and your University policies. To obtain a copy of the Students’ Rights to Privacy and Access to Educational Records policy, visit https://www.phoenix.edu/about_us/regulatory/consumer-information.html

You may also contact us via one of the below methods:

Mail: University of Phoenix

Registrar’s Office
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Registrar’s Office- Admissions and Records Service Center

Phone: (800) 866-3919

University of Phoenix may update its policy or revise it from time to time. If you are concerned about how your personal information is used or disclosed, you should contact the University as described above or review the web page at https://www.phoenix.edu/copyright-legal/privacy_policy.html

Contact Us

Should you have any questions about our privacy practices, please contact us at Office.ComplianceUOPX@phoenix.edu or by mail:

University of Phoenix

Ethics, Compliance, and Data Privacy
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Dispute Resolution Policy and Procedures

The following policy and procedures are to be used to mutually resolve disputes by and between students and the University. Students are encouraged to first bring the concerns outlined below to the attention of the appropriate individual/department, as set forth in Step One below.

In connection with the University policies identified in Steps One, Two and Three below, this policy is intended to address disputes between a student and the University and create a framework by which a student and the University can resolve disputes. The University strongly recommends using the resources identified in Steps One, Two and Three to resolve disputes. None of these steps, however, precludes any student from seeking other forms of resolution, including in a court of law.

We agree that neither we nor anyone else will use this provision to stop you from bringing a lawsuit concerning our acts or omissions regarding the making of the Federal Direct Loan or the provision by us of educational services for which the Federal Direct Loan was obtained. We also agree that neither we nor anyone else will use this provision to stop you from being part of a class action lawsuit in court. You may file a class action lawsuit in court, or you may be a member of a class action lawsuit even if you do not file it. This provision only applies to class action claims concerning our acts or omissions regarding the making of the Federal Direct Loan or the provision by us of educational services for which the Federal Direct Loan was obtained. We agree that only the court is to decide whether a claim asserted in the lawsuit is a claim regarding the making of the Federal Direct Loan or the provision of educational services for which the Federal Direct Loan was obtained.

Step One: Internal Resolution

Students should first attempt to resolve any dispute or issue by contacting the following individuals/ departments and utilizing the process set forth in the corresponding section(s) of the Academic Catalog, as referenced below. Please note that the information provided below represents only the initial contact with whom such disputes should be reported. Students should carefully consult the Academic Catalog to gain a fuller understanding of the processes associated with reporting and resolving disputes related to these subject matters.

- A. Allegations of sex discrimination or sexual harassment:** Bridget Beville, Title IX Coordinator, Resolution Services. See Nondiscrimination Policy and Harassment Policy in Academic Catalog
- B. Student Code of Conduct Violations (other than sex discrimination and sexual harassment):** Registrar, See Student Code of Conduct section in Academic Catalog
- C. General Student Grievances (other than sex discrimination and sexual harassment):** Resolution Services. See General Student Grievances section in Academic Catalog
- D. Student Grievances relating to financial aid, account balances or collections:** Campus Management. See General Student Grievances section in Academic Catalog

- E. **Academic Issues:** Student Appeals Center in Resolution Services. See Student Appeals Center Section in Academic Catalog
- F. **Grade Disputes:** Director of Academic Affairs or designee. See Grade Disputes section in Academic Catalog

Step Two: Mediation

If a dispute is not resolved as a result of Step One, all parties are encouraged to participate in a formal mediation session facilitated by a professional, neutral mediator. Mediation is not mandatory but is strongly encouraged as an effective way to resolve disputes.

The physical location for the mediation shall be mutually selected by the parties. If the party's elect mediation, the costs associated with the mediation shall be paid by the University. Both the student and the University shall submit in writing to the other the name(s) of one or more professional, neutral mediators as a potential mediator in the matter. The parties will exercise their best efforts to agree on the selection of a mediator. If the parties cannot agree on the selection of a mediator, then the parties can submit the matter to the American Arbitration Association (AAA) for the purpose of having a neutral mediator appointed in accordance with AAA's mediation rules.

The mediator shall schedule the mediation as expeditiously as possible. All parties will have the opportunity to attend and participate in the mediation. Any party may be represented by counsel of his or her choosing, at his or her own expense. The mediator shall direct how the mediation will be conducted. As with all mediations, any resulting resolution must be mutually agreed to by the parties, which shall constitute a final and binding resolution of the matter.

Step Three: Binding Arbitration

If a dispute is not resolved as a result of Steps One and Two, all parties are encouraged to participate in binding arbitration as an alternative to resolving the dispute in a court of law. Arbitration is not mandatory but is strongly encouraged as an effective way to resolve disputes.

If the parties mutually agree to binding arbitration as the method to resolve their dispute, the following shall apply:

1. The parties shall select the neutral arbitrator and/or arbitration sponsoring organization by mutual agreement. If the parties cannot mutually agree to an arbitrator and/or arbitration sponsoring organization, the arbitration will be held, and the arbitrator selected under the auspices of the American Arbitration Association ("AAA"). Except as provided in this Agreement, the arbitration shall be held in accordance with the then current Consumer Arbitration Rules of the AAA ("AAA Rules"). The AAA Rules are available by navigating to the "Rules and Procedures" section of <https://www.adr.org/> or by requesting a hard copy from the University Legal Services, currently at 4035 S. Riverpoint Parkway, Phoenix, AZ 85040.
2. In arbitration, the parties will have the right to conduct adequate civil discovery, bring dispositive motions, and present witnesses and evidence as needed to present their cases and defenses, and any disputes in this regard shall be resolved by the arbitrator. The arbitrator may award any party any remedy to which that party is entitled under applicable law, but such remedies shall
3. be limited to those that would be available to a party in his or her individual capacity in a court of law for the claims presented to and decided by the arbitrator, and no remedies that otherwise would be available to an individual in a court of law will be forfeited by virtue of this Agreement. The arbitrator shall apply the substantive law of the state in which the claim arose, or federal law, or both, as applicable to the claims asserted. The arbitrator is without authority to apply any different substantive law.
4. Each party will pay the fees for his, her or its own attorneys, subject to any remedies to which that party may later be entitled under applicable law. The University shall initially bear the administrative costs associated with the conduct of the Arbitration, subject to: (1) a one-time payment by the student toward these costs equal to the filing fee then required by the court of

general jurisdiction in the state where the student in question attended the University (if the student is financially unable to pay a filing fee, the student will be relieved of the obligation to pay the filing fee); and (2) any subsequent award by the arbitrator in accordance with applicable law. In the event the law (including the common law) of the jurisdiction in which the arbitration is held requires a different allocation of arbitral fees and costs, then such law will be followed.

5. The Federal Rules of Evidence shall apply. The arbitrator shall have jurisdiction to hear and rule on pre-hearing disputes and is authorized to hold pre-hearing conferences by telephone or in person, as the arbitrator deems necessary. The arbitrator shall have the authority to entertain a motion
6. to dismiss and/or a motion for summary judgment by any party and shall apply the standards governing such motions under the Federal Rules of Civil Procedure and applicable federal common law.
7. The arbitrator will issue a decision or award in writing, stating the essential findings of fact and conclusions of law. Except as may be permitted or required by law, as determined by the arbitrator, neither a party nor an arbitrator may disclose the existence, content or results of any arbitration hereunder without the prior written consent of all parties. A court of competent jurisdiction shall have the authority to enter a judgment upon the award made pursuant to the arbitration.

State Authorization and Contact Information for Filing Complaints

University of Phoenix is regulated by a number of state regulatory bodies across the country for filing complaints in the state that a student resides. If a student chooses to file a complaint, he or she can submit an internal complaint to the University's [Resolution Services](#) or file an external complaint with the designated state regulatory agency.

State Authorization Reciprocity Agreement (SARA)

University of Phoenix is approved by the National Council for State Authorization Reciprocity Agreements (NC-SARA) as a SARA participating institution (<https://nc-sara.org/>). The University has reciprocity with other SARA states for its distance education programs. Please visit the NC-SARA website for the most current list of states that participate in SARA.

Distance education students residing in a SARA state may appeal a complaint to the Arizona SARA Council (AZ SARA) for review after exhausting the institution's internal complaint process and the complaint process of the Arizona State Board for Private Postsecondary Education. SARA complaints must first be submitted internally for resolution through the University's Resolution Services. The Arizona SARA Council will not review complaints regarding student grades or student code of conduct violations. For more information visit the AZ SARA Council website (<https://azsara.arizona.edu/content/complaint-process>).

Arizona students and distance education students from non-SARA states may file a complaint with the Arizona State Board for Private Postsecondary Education or their applicable state regulatory agency.

Arizona: If the complaint cannot be resolved after exhausting the institution's grievance procedure, the student may file a complaint with the Arizona State Board for Private Postsecondary Education. The student must contact the State Board for further details. The State Board address is 1740 W. Adams, Suite 3008, Phoenix, AZ 85007; telephone (602) 542-5709; <https://ppse.az.gov/>

California: The student may contact the California Bureau for Private Postsecondary Education, C/O Department of Consumer Affairs, P.O. Box 980818, W. Sacramento, CA 95798-0818; telephone (916) 431-6959, (888) 370-7589

Commonwealth of the Northern Mariana Islands: The student may contact the Commonwealth of the Northern Mariana Islands Office of the Attorney General, Office of the Consumer Counsel, 2nd

Floor, Juan A. Sablan Memorial Buildings, Capitol Hill, Saipan, MP 96950; telephone (670) 237-7500, website: <https://www.cnmioag.org/divisions/consumer-protection/online-student-complaint>

Hawaii: The student may contact the Hawaii Post-Secondary Education Authorization Program, P.O. Box 541, Honolulu, HI 96809; telephone (808) 586-7327, <http://cca.hawaii.gov/hpeap/>

Illinois: The student may contact the Illinois Board of Higher Education, 1 N Old Capital Plaza, Suite 333, Springfield, IL 62701-1377; telephone (217) 782-2551, website: www.ibhe.org

Nevada: The student may contact the Nevada Department of Employment, Training and Rehabilitation: Employment Security Division, Commission on Postsecondary Education, 2800 E. St. Louis, Las Vegas, NV 89104; telephone (702) 486-7330

North Carolina: The student may contact the Board of Governors of the University of North Carolina, General Administration, 910 Raleigh Road, Chapel Hill, NC 27515-2688; telephone (919) 962-4558

Texas: The student may contact the Texas Higher Education Coordinating Board, 1200 E. Anderson Lane, PO Box 12788, Austin, TX 78711-2788; telephone (512) 427-6101, website: <https://www.highered.texas.gov/links/student-complaints/>

Virginia: The student may contact the State Council of Higher Education, James Monroe Building, 101 N. 14th St., 10th Floor, Richmond, VA 23219; telephone (804) 225-2600

Copyright Infringement and Peer-to-Peer File Sharing Policy

Copyright Law and Infringement

Copyright is a form of legal protection provided by U S law, Title 17 U S C §512(c) (2), which protects an owner's right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is provided with specific rights for fair use of copyrighted works.

Copyrighted works protect original works of authorship and include:

- Books, articles and other writings
- Songs and other musical works
- Movies and television productions
- Pictures, graphics and drawings
- Computer software
- Pantomimes and choreographic works
- Sculptural and architectural works

Copyright law provides the owner of a copyright the exclusive right to do the following:

- Reproduce the work in copies
- Prepare derivative works based upon the work
- Distribute copies of the work to the public by sale or other transfer of ownership, or by rental, lease or lending
- Perform the work publicly
- Display the copyrighted work publicly
- Perform the work publicly by means of a digital audio transmission in the case of sound recordings

17 U S C § 501(a) states, "Anyone who violates any of the exclusive rights of the copy-right owner is an infringer of the copyright or right of the author." Generally, under the law, one who engages in any of these activities without obtaining the copyright owner's permission may be liable for infringement.

Specific information on copyright law and fair use may be found at the following sites:

- The U.S. Copyright Office: <http://www.copyright.gov>
- The Electronic Frontier Foundation fair use frequently asked questions: <https://www.eff.org/teachingcopyright/handouts#fairuseFAQ>

Peer-to-Peer File Sharing

Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing compatible P2P software, to connect with each other and directly access digital files from one another's hard drives. Many copyrighted works may be stored in digital form, such as software, movies, videos, photographs, etc. Through P2P file sharing it has become increasingly easy to store and transfer these copyrighted works to others, thus increasing the risk that users of P2P software and file-sharing technology will infringe the copyright protections of content owners.

If P2P file-sharing applications are installed on your computer, you may be sharing someone else's copyrighted materials without realizing you are doing so. As a user of the University network, recognizing the legal requirements of the files that you may be sharing with others is important. You should be careful not to download and share copyrighted works with others.

The transfer and distribution of these works without authorization of the copyright holder is illegal and prohibited.

Violations and Penalties under Federal Law

In addition to University sanctions under its policies as more fully described below, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For willful infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

University Methods to Effectively Combat Unauthorized Distribution of Copyrighted Material and Student Sanctions

A student's conduct in the University classrooms and websites is subject to and must fully conform to the University Student Code of Conduct policy, its Acceptable Computer Use for Faculty and Students policy and any other applicable University policies.

The University may monitor traffic or bandwidth on the networks using information technology programs designed to detect and identify indicators of illegal P2P file-sharing activity. In addition to, or as an alternative, the University may employ other technical means to reduce or block illegal file sharing and other impermissible activities.

The University will also provide for vigorous enforcement and remediation activities for those students identified through the University Digital Millennium Copyright Act policy as potential violators or infringers of copyright.

Disciplinary sanctions will be based on the seriousness of the situation and may include remediation based on a comprehensive system of graduated responses designed to curb illegal file sharing and copyright offenses through limiting and denial of network access or other appropriate means. These sanctions may be in conjunction with additional sanctions through the University Student Code of Conduct, its Acceptable Computer Use for Faculty and Students policy and any other University policy applicable to the particular situation.

Students who are subject to professional codes of conduct that apply to their enrollment at the University shall be sanctioned according to the requirements of the respective code.

Education and Awareness

The University uses a variety of means to inform students, faculty and other network users about copyright laws and the response to copyright infringement claims by the University.

The University informs its campus community through the Consumer Information Guide and other periodic communications that unauthorized distribution of copyrighted material, including unauthorized P2P file sharing, may subject students and faculty to civil and criminal liabilities and their possible extent.

The Consumer Information Guide, https://www.phoenix.edu/about_us/regulatory/consumer-information.html, is available on the University website, is provided to potential students and employees, and is sent by email on a yearly basis to current students, faculty and employees.

Legal Sources for Online Music and Videos

The legal sources for online music and videos are reviewed annually by the University's Sr Director of Governance, Risk and Compliance. The following links are online sources that provide information on legal access to copyrighted music and videos:

EDUCAUSE is an association of colleges and universities, which maintains a list of legal media sources: <https://www.educause.edu/focus-areas-and-initiatives/policy-and-security/educause-policy/legal-sources-online>

The Recording Industry Association of America (RIAA) provides a list of legal music sources: <https://www.riaa.com/resources-learning/for-students-educators/>

The legal sources for online music and videos are reviewed annually by the Sr Director of Governance, Risk and Compliance.

Digital Millennium Copyright Act Policy

The University computer networks, including its online library and classroom environment, are critical assets. Accordingly, University of Phoenix respects the rights of the copyright owners and expects its faculty, staff, students and other network users to comply with U.S. copyright laws. Federal law prohibits the reproduction, distribution, public display or performance of copyrighted materials over the Internet without permission of the copyright owner, except in compliance with fair use or other copyright applicable statutory exceptions. Please refer to the University's Copyright Infringement and Peer-to-Peer File Sharing Policy for more information.

University of Phoenix may terminate the network accounts or access to users who have repeatedly infringed on the copyrights of others. In addition to sanctions that may be applicable under the University Student Code of Conduct, the Acceptable Computer Use for Federal and Student, or other policies. University of Phoenix, in compliance with the federal Digital Millennium Copyright Act (DMCA), has established a mandated process for receiving and tracking alleged incidents of copyright infringement.

The University has designated an agent who will investigate notices of alleged copyright infringement and take appropriate actions. Such actions may include terminating repeat infringers' accounts under the DMCA.

Copyright infringement notices must be given in writing, preferably by email, or by U S mail to the agent listed below:

University of Phoenix
Copyright Agent
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Email: copyrightagent@phoenix.edu

If a valid DMCA notification is received, the University will respond under the Process for Filing Notice of Alleged Infringement' by taking down the infringing content found on our networks. On taking down content under the DMCA, the University will take reasonable steps to contact the owner of the removed content so that a counter notification may be filed. Upon receiving a valid counter notification, the University will generally restore the content in question, unless the University receives notice from the notification provider that a legal action has been filed seeking a court order to restrain the alleged infringer from engaging in the infringing activity.

The DMCA provides that you may be liable for damages including costs and attorneys' fees if you falsely claim that someone is infringing on your copyright. Alternatively, an individual can also be liable for damages including attorneys' fees if you materially misrepresent that an activity is infringing

on the copyright of another. Therefore, the University recommends contacting an attorney if you are unsure whether a work is protected by copyright laws.

Pursuant to the DMCA, unless the University receives notification that legal action to seek a court order restraining the alleged infringer from further engaging in the infringing activity has been filed, upon receiving a valid counter notification, the University will:

1. Provide the person who filed the original notification with a copy of the counter notice
2. Inform him or her that the material will be reinstated or access to it restored between 10 and 14 business days following receipt of the counter notice

Process for Filing Notice of Alleged Infringement

Below is the process for filing a notification under the DMCA when an individual believes his or her work has been infringed upon. Notice must be given in writing to the designated agent as specified above and contain the following information:

1. Identify in sufficient detail the copyrighted work that you believe has been infringed upon; for example, describe the work that you own
2. Identify the material that you claim is infringing on your copyright as set forth in number one and provide detailed information that is reasonably sufficient to locate the infringing item; for example, provide the link to the infringing material
3. Provide sufficient contact information: phone number, address and email address.
4. If possible, provide information that allows the University to notify the alleged infringing party of notice of the alleged infringement
5. The following statement must be included in your notice: "I have a good faith belief that the use of the copyrighted materials described above and contained on the service is not authorized by the copyright owner, its agent or by protection of law."
6. The following statement must be included in your notice: "I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed."
7. The notice must be signed

Process for Filing Counter Notification of Alleged Infringement

The person or provider of the alleged infringing material may present a counter notification pursuant to the DMCA. Upon proper counter notification, the University may reinstate the removed content. Notice must be given in writing to the designated copyright agent as specified above and contain the following information:

1. Identify the material that has been removed. This may include providing the location or the URL when possible.
2. Provide your name, address, telephone number and email address if available.
3. Provide a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which you reside, or for any address outside the United States or any judicial district, in which the service provider may be found, and that you will accept service of process from the person who provided notification to the University of the alleged infringement or an agent of such person.
4. Provide the following statement: "I swear, under penalty of perjury, that I have a good faith belief that the material identified above was removed or disabled as a result of a mistake or misidentification of the material to be removed or disabled."
5. The notice must be signed.

Register to Vote

University of Phoenix makes the effort to educate students regarding the importance of exercising their right to vote and makes voter registration information available at the campuses. Additionally, the University makes a good-faith effort to distribute voter registration forms to students attending locations in states covered under the National Voter Registration Act of 1993 (NVRA).

The National Mail Voter Registration Form can be used by U.S. citizens to register to vote, to report a name or address change, or to register with a political party. Please follow the generic and state specific instructions for completing the form prior to mailing it to the address provided for the state in which you reside.

For more information on elections, registration, and voting in your state please visit <https://www.eac.gov/voters/register-and-vote-in-your-state>. Please note that the following states do not allow for same-day voter registration so you must plan accordingly: AZ, FL, GA, HI, IL, MI, NV, NJ, NM, NC, PA, TN, TX, UT, VA, and WA.

Campus Safety and Security

Annual Security Report

The University of Phoenix publishes an Annual Security Report annually by October 1st. The report is comprised of two parts, (1) the current Campus Safety Policies and (2) the Campus Crime Statistics, for the last three calendar years.

Visit https://www.phoenix.edu/about_us/campus-safety.html to access a PDF file of each separate campus Annual Security Report.

Campus Safety Policies

The University Campus Safety Policies at https://www.phoenix.edu/content/dam/altcloud/doc/about_uopx/Campus-Safety-Policies.pdf have been prepared to increase the campus community's awareness of current programs that exist to protect its members' safety and well-being and to satisfy the requirements of the Drug-Free Schools and Communities Act and the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act). The information included relates to the following:

- Alcohol and other drug abuse prevention, health risks, effects of use, and counseling services
- Crime statistics
- Available counseling and assistance resources
- Crime prevention measures
- Reporting criminal activities
- Emergency mass notification
- Information related to campus safety programs
- Penalties and sanctions regarding the unlawful use, sale, possession or distribution of illegal drugs and alcohol
- Prohibited use or distribution of alcohol and other drugs
- Safety and awareness
- Sex offender registry
- Sexual violence programs aimed at awareness and prevention

The information is intended to provide a useful description of University of Phoenix campus safety policies; however, it is not intended to serve as a contractual agreement between the University and the recipient. Additionally, the University will disseminate and publicize, for each of its campus locations, crime statistics from the most recent calendar year and two preceding calendar years.

Campus Crime Statistics

The Clery Act delineates the violations that need to be reported. The University of Phoenix Annual Security Report includes all Clery Act crimes reported to campus security authorities (CSAs), regardless of who reported, whether an investigation is initiated, or whether there is any decision by a court, prosecutor, or any other non-campus official unless it has been "un-founded" by law enforcement personnel. In addition, the University's Annual Security Report includes any Clery crimes reported to local law enforcement collected by the Campus Safety Coordinator through an information request. The statistics cover crimes reported to the University over the previous three years that occurred on-campus, in certain off-campus (noncampus) buildings or property owned or controlled by the University, and on public property within or immediately adjacent to and accessible from the campus. If a crime has occurred but has not been reported, it cannot be reflected in the following statistics. For this reason, University of Phoenix encourages everyone to report all crimes to a CSA and local law enforcement agency.

The following Clery Act crimes meet definitions in the FBI's Uniform Crime Reporting (UCR) Program. For the categories of Domestic Violence, Dating Violence and Stalking, definitions are provided by the

Violence Against Women Act of 1994 (VAWA) and repeated in the U S Department of Education's Clery Act regulations.

- **Criminal Offenses** - Criminal Homicide (Murder and Non-Negligent Manslaughter, Manslaughter by Negligence), Sex Offenses (Rape, Fondling, Incest, Statutory Rape), Robbery, Aggravated Assault, Burglary, Motor Vehicle Theft, and Arson
- **VAWA Offenses** - Any incidents of Domestic Violence, Dating Violence, and Stalking
 - Sexual Assault is also a VAWA Offense but is included in the Criminal Offenses category for Clery Act reporting purposes
- **Hate Crimes** - Any of the above-mentioned offenses (excluding Manslaughter by Negligence, Domestic Violence, Dating Violence, or Stalking), and any incidents of Larceny-Theft, Simple Assault, Intimidation, or Destruction/Damage/Vandalism of Property that were motivated by bias
- **Arrests and Referrals for Disciplinary Action for Weapons** - Carrying, Possessing, etc. Law Violations, Drug Violations, and Liquor Law Violations
 - Hate crimes are not reported for these violations or referrals

Specific campus location crime statistics are available electronically in their respective Annual Security Report at https://www.phoenix.edu/about_us/campus-safety.html or by requesting a paper copy of the report from a Campus Safety Coordinator (contact information can be viewed at https://www.phoenix.edu/about_us/campus-safety/campus-safety-contact-list.html) or any University representative.

University of Phoenix expressly reserves the right to modify or to adopt additional campus policies and procedures relating to campus safety, at any time without notice.

Statement of Policy on Sex Offender Registration

The Campus Sex Crimes Prevention Act of 2000 requires institutions of higher education to advise members of the campus community where they can obtain information provided by the state concerning registered sex offenders. It also requires sex offenders to notify the state of each institution of higher education in the state at which they are employed or enrolled or carrying on a vocation. The state is then required to notify the University of any such information it receives. This notice should be directed to the Campus Safety Coordinator at their local campus.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the sex offender databases at <http://www.sexoffender.com/> and <https://www.nsopw.gov/>. You can search by city, county or ZIP code. This information is collected by other agencies, and the University cannot guarantee this information is correct or complete. The database link is provided to comply with the Clery Act and for campus safety purposes only. It should not be used to intimidate, threaten or harass. Misuse of this information may result in prosecution.

Emergency Mass Notification Policy

The University maintains emergency management policies, procedures, and systems to protect lives and property, and to continue necessary critical functions and essential services.

An emergency is defined as a situation that poses an immediate threat to the health or safety of someone in the campus community at a University site or that significantly disrupts the normal course of University business.

The Emergency Mass Notification process includes emergency escalation procedures, mass notifications and supporting systems. In an emergency, dangerous or otherwise high-risk situation, these processes enable the University to, without delay, take into account the safety of the community, determine the content of the notification, and initiate the notification system to students, faculty and staff, including those who are enrolled at the University, unless issuing the notification system will, in the professional judgement of the responsible authorities, compromise efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency.

The policy can be viewed in its entirety in the Campus Safety Policies at https://www.phoenix.edu/content/dam/altcloud/doc/about_uopx/Campus-Safety-Policies.pdf

Campus Safety Contact List

To help ensure the safety of the campus community, the University has campus security authority (CSA) reporting contacts, including a designated Campus Safety Coordinator on every local campus.

Below are some of the persons to whom students, faculty and staff should report crimes. Visitors and others not associated with the University can also contact these CSA reporting contacts to report crimes.

Security Operations Center (SOC)

866 992 3301 or 602 557 7000

GSOC@phoenix.edu

Senior Director Security

Steve Lindsey 602 557 7537

Steve.Lindsey@phoenix.edu

Title IX Coordinator

Bridget Beville 602 557 1823

TIXC@phoenix.edu

Ethics Helpline

888 310 9569

<http://www.UOPXhelpline.com>

Campus Safety Coordinators

Find your local campus Campus Safety Coordinator's name and contact information at

https://www.phoenix.edu/about_us/campus-safety/campus-safety-contact-list.html

Alcohol and Other Drug Abuse Prevention

The U.S. Department of Education requires institutions of higher education to implement an alcohol and other drug abuse prevention and awareness program for their students and employees. University of Phoenix abides by the federal regulations for the Drug Free Workplace Act and the Drug Free Schools and Communities Act, regardless of individual state legalization. The University has a “zero-tolerance” policy regarding the unlawful use, sale, possession, or distribution of illegal drugs and alcohol on University Controlled Property, or as part of any University activity. Misconduct violations relating to the Student Code of Conduct, Faculty Code of Conduct, and/or the Code of Ethics are subject to disciplinary sanctions.

Students, faculty and staff are expected to conduct themselves ethically, honestly and with integrity as responsible members of the University’s academic community. Any member of the University community found consuming or selling alcohol and other drugs on University property is subject to disciplinary action up to and including dismissal from the University. Policies and programs concerning alcohol and other drugs, including health risks, effects of use, penalties, and counseling and assistance resources, can be viewed in the Campus Safety Policies at https://www.phoenix.edu/about_us/campus-safety/campus-safety-policies.html.

Prohibition of Illicit Drug Use, Underage Drinking, and Other Violations of Alcohol and Other Drug-Related Policies

The University’s Codes of Conduct clearly state that the unlawful manufacture, sale, delivery, unauthorized possession, or use of any illicit drug is prohibited on property owned or otherwise controlled by the University. The University enforces a “zero-tolerance” policy regarding underage drinking and will enforce state underage drinking laws on its campus premises (**Note:** The minimum legal drinking age in the United States is 21.) If any individual is found violating any alcohol- or other drug- related law while at a University location or activity, the University will fully cooperate with federal and state law enforcement agencies.

Institutional Sanctions for Alcohol and Drug Violations

The University abides by local, state, and federal sanctions regarding unlawful possession of drugs and the unlawful consumption of alcohol. Any member of the University community found consuming or selling alcohol or other drugs on University property is subject to disciplinary action up to and including dismissal from the University. Consistent with local, state, and federal sanctions, the University may impose a disciplinary sanction to students, faculty, or staff requiring the completion of an appropriate rehabilitation program. Failure to comply with disciplinary standards could result in sanctions, up to and including expulsion or termination of employment, and referral for prosecution for violation of the standards of conduct.

Federal Financial Aid Penalties for Drug Violations

According to the Higher Education Act (HEA), students convicted for a drug offense that occurred during a period of enrollment while they were receiving federal financial aid may lose eligibility for federal aid. Federal aid includes Federal Pell and FSEOG Grants, Federal Work Study, Federal Perkins Loans, Federal Stafford Loans, Federal PLUS Loans, Graduate PLUS Loans and other financial assistance.

The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense. If the student answers "yes" to the question, then he or she will be sent a worksheet by the federal processing center in order to determine whether the conviction affects eligibility for aid. Should the financial aid office be notified that a student has been convicted of sale or possession of illegal drugs, financial assistance will be suspended immediately. If a conviction was reversed, set aside or otherwise rendered invalid, it does not count. Convictions occurring during periods of non-enrollment also do not count. In addition, any conviction received as a juvenile does not count, unless the student was tried as an adult.

Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines, imprisonment or both.

Penalties for Drug Convictions

A federal or state drug conviction can disqualify a student for Federal Student Aid (FSA) funds. Convictions only count against student eligibility if they were for an offense that occurred during a period of enrollment for which the student was receiving FSA and they do not count if the offense was not during such a period, unless the student was denied federal benefits for drug trafficking by a federal or state judge. Also, a conviction that was reversed, set aside or removed from the student's record does not count nor does any conviction received as a juvenile count unless the student was tried as an adult.

POSSESSION OF ILLEGAL DRUGS

- First offense: Loss of eligibility for federal financial aid for one year from the date of conviction.
- Second offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Third offense and subsequent offenses: Indefinite ineligibility for federal financial aid from the date of conviction.

SALE OF ILLEGAL DRUGS

- First offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Second offense and subsequent offenses: Indefinite ineligibility from the date of conviction.

Note: The student may regain eligibility the day after the period of ineligibility ends. If the student was convicted of both selling and possessing illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

How to Reduce the Period of Eligibility or Regain Eligibility

The student may shorten the period of ineligibility by:

- Successfully completing an approved drug rehabilitation program that includes passing two unannounced drug tests;
- Having the conviction reversed, set aside or otherwise rendered invalid

Students who regain eligibility during the award year should notify the financial aid office immediately so that they might receive any eligible financial aid which they are entitled to receive.

It is the student's responsibility to certify that a rehabilitation program was successfully completed, as with the conviction question on the FAFSA. The University is not required to confirm the reported information unless conflicting information is determined.

Qualified Drug Rehabilitation Program

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

- Be qualified to receive funds from a federal, state or local government agency or program, or from a state-licensed insurance company, or
- Be administered or recognized by a federal, state or local government agency or court, or by a state-licensed hospital, health clinic, or medical doctor

Convictions for Offense That Occurred During Enrollment

Federal regulations require an enrolled student convicted of a drug offense after receiving federal financial aid to notify Student Financial Services immediately. The student may be ineligible for further aid in that academic year and required to pay back all federal aid received after the date of the conviction. Student Financial Services will work with the student regarding all of the available options.



Appendix: Financial Aid Policies

November 2021

Academic Year Definition Policy

Overview

The Academic Year Definition Policy provides the defined academic year for each program (by credential level) offered by the University.

Policy

A student's academic year begins with the first eligible course of a degree program and ends when the student successfully completes the credits and weeks of instructional time requirements. A week of instructional time is a week (a consecutive seven-day period) in which one day of instruction occurs. Instructional time does not include periods of vacation, orientation, or homework.

The University defines its academic years as follows:

- Undergraduate Certificate Programs are a minimum of 24 credits and 40 weeks of instructional time
- Graduate Certificate Programs are a minimum of 24 credits and 48 weeks of instructional time
- Associate Programs (9-week model) are a minimum of 24 credits and 36 weeks of instructional time
- Associate Programs (5-week model) are a minimum of 24 credits and 40 weeks of instructional time
- Bachelor Programs are a minimum of 24 credits and 40 weeks of instructional time
- Master's Programs are a minimum of 24 credits and 48 weeks of instructional time
- Doctoral Programs are a minimum of 24 credits and 48 weeks of instructional time
- Competency Based Education (CBE) Programs are a minimum of 24 credits and 32 weeks of instructional time

Students who take more than one course at a time or have courses with overlapping instructional weeks may complete the minimum number of credits (24) prior to completing the required weeks of instructional time. In order for a student to complete the academic year, both credits and weeks of instruction must be met. Therefore, students may need to complete additional weeks to successfully complete the academic year definition.

Example:

A student is enrolled in a Bachelor program and has two courses that overlap by one instructional week. The student would be completing 24 credits in 39 weeks; however, the academic year definition is a minimum of 24 credits and 40 weeks. Therefore, the academic year would not be over until the student completes at least one more week of instructional time. In order to do this, the student must complete at least one additional week in the subsequent course.

Allowable Charges Policy

Overview

Federal regulations stipulate that when an institution disburses federal financial aid funds to a student by crediting the student's account, it may do so only for allowable charges. Student nor parent authorization is required to apply disbursed federal financial aid funds to an allowable charge. The Allowable Charges Policy defines what those allowable charges are at the University.

Policy

Allowable Charges

The University defines allowable charges as follows:

- Tuition
- rEsource Fees (electronic course materials fees and books)
 - By using the ED MAP Book Voucher, the student has authorized the use of federal financial aid funds for the book charge. If the student chooses not to use the book voucher, the authorization is no longer valid.
- Sales tax, if applicable and assessed on an allowable charge,
- California Student Tuition Recover Fund (CA STRF), if applicable

Prior-Year Charges

If a student owes allowable charges from a prior loan period, the University will use current loan period Direct Loan funds, not to exceed \$200, to pay those charges. The University does not apply any other type of federal financial aid funds (e.g. Pell and FSEOG) to allowable charges for any prior loan period. (Refer to the *Federal Financial Aid Credit Balance Policy* for additional information.)

Cost of Attendance Policy

Overview

The Cost of Attendance Policy addresses the cost of attendance (COA) established for use in calculating a student's amount of federal financial aid eligibility and awarding financial aid for a specific academic year. The University uses the same COA when awarding Pell Grant, FSEOG, and Direct Loans. If the student is only receiving Pell Grant or IASG, the Pell COA is used for awarding purposes. The COA consists of various components to determine eligibility for an academic year. The University reviews and, if necessary, updates each COA component annually.

Policy

The University's COA is made up of the following components:

- Tuition and mandatory institutional fees
- rEsource Fees (Books and Supplies)
 - rEsource fees encompass course textbooks and electronic materials, the University library, eBook collection, math labs, programming software, the Centers for Math and Writing Excellence, and PhoenixLink
- Living Expense
 - Room and Board (housing and food)
 - Transportation
 - Miscellaneous
 - Personal care expenses
- Federal Loan Fees

If a student is attending less than half time, the COA is limited to the following components:

- Tuition and mandatory institutional fees
- rEsource Fees

To determine the total of each component for a student's COA, the University references its academic year definition for each credential level to establish the number of credits and months to be used. (Refer to [Academic Year Definition Policy](#) for further information)

If a student's academic year is less than a full academic year in either credits or months, each component will be adjusted accordingly.

Exceptions include professional judgment decisions (i.e. child care costs) and elimination of an overaward using a student's actual tuition costs for the period of enrollment. (Refer to the [Overaward & Overpayments Policies](#) for further information.)

Tuition

The tuition component for the COA is based on a per credit weighted average for each credential level across the entire University. The University documents how tuition averages are calculated and makes this information available upon request.

To determine the total tuition component for each student's COA, the University multiplies the weighted average price per credit by the average number of credits per academic year.

rEsource Fees

The books and supplies component is calculated using a standard rEsource fee for each course in the student's academic year based on the credential level.

Living Expense

The living expense component is a per month allowance. The University documents how living expense components are calculated and makes this information available upon request. Students receiving military housing assistance (Basic Allowance for Housing or BAH) will have a reduction in living expenses in the amount of the room allowance (housing). Students who are incarcerated are not eligible to receive living expenses

To determine the total living component for each student's COA, the University references its academic year definition for each credential level to establish the number of months to be used. (Refer to *Academic Year Definition Policy* for further information)

Loan Fees

The University calculates an average loan fee per month based on credential level. The number of months used to determine the living expense component (see above) is also the number of months used to determine the total loan fee component in the student's COA. The University documents how the loan fee component is calculated and makes this information available upon request.

Consortium Agreements Policy

Overview

Written arrangements consist of consortium and contractual agreements. The Consortium Agreements policy documents the University's position on participating in consortium agreements with other institutions for the purpose of receiving or processing federal financial aid funds.

Policy

The University may execute on an institutional basis and act as a host institution for students not enrolled at the University. However, the University will not execute on an individual basis nor execute as a home or host institution for students enrolled as degree seeking students at the University.

Federal Student Aid COVID-19 Exceptions Policy

Overview

The Federal Student Aid (FSA) COVID-19 Exceptions Policy highlights the exceptions made to existing University policies for the 2019-2020, 2020-2021, and 2021-2022 federal award years while administering FSA funds for students impacted by COVID-19.

Policy

In an effort to mitigate the effects of the COVID-19 national emergency, multiple federal actions were enacted to provide relief to impacted organizations and individuals.

- **March 13, 2020:** The President of the United States declared a national emergency concerning the coronavirus (COVID-19).
- **March 27, 2020:** The Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) was signed into law.
- **April 3, 2020:** The Department of Education (ED) deemed the President’s national emergency as equivalent to a federally declared major disaster, as defined in the Robert T. Stafford Disaster Relief and Emergency Assistance Act in 42 U.S.C. § 5122(2) (Stafford Act).

As a result of the above series of events, ED published a series of electronic announcements describing waivers, emergency flexibilities, and regulatory relief that schools may use to aid students impacted by the COVID-19 national emergency.

This policy describes the exceptions to existing University FSA policies permitted for federal student aid applicants and recipients during the coronavirus (COVID-19) national emergency.

Verification and Conflicting Information Policy ¹

Acceptable Documentation for V4 and V5

High School Completion

Applicants selected for V4 or V5 verification must provide acceptable documentation, as detailed in the *Verification and Conflicting Information Policy*, in order to resolve verification. This requirement continues to apply, even during the COVID-19 national emergency. However, if an applicant has attempted but has been unable to obtain documentation to verify his/her high school completion or its equivalent, on an exception basis, the University will accept a signed and dated Attestation of High School Completion from the applicant in which he or she truthfully attests to his or her high school completion or the equivalent. This exception will be permitted only for Verification groups V4 and V5 from May 15, 2020 until the end of the first payment period that begins after the COVID-19 national emergency is rescinded. ² The University will identify students who qualify for this exception and provide the **Attestation of High School Completion Form** for the student to complete and return.

Return of Title IV Policy

Return of Unearned Aid

When an FSA recipient withdraws from the University prior to completing a payment period for which he/she received FSA funds, an R2T4 calculation must be performed to determine the amount of FSA

¹ The attestation **may not** be used to resolve conflicting information, including “none of the above”.

² Any documentation obtained through this exception cannot be used to resolve verification outside of the timeframe designated by the law (i.e. verification conducted in subsequent payment periods and award years).

funds earned as of the date of withdrawal as well as the amount of unearned funds that must be returned to the applicable FSA program(s)³, as detailed in the Return of Title IV Policy. This requirement continues to apply, even during the COVID-19 national emergency. However, for students determined to be eligible for the CARES Act provisions related to R2T4 ('Cares Act relief'), neither the University nor the student is required to return unearned FSA program funds to the applicable FSA program(s). Additionally, if FSA program funds were previously returned and/or reported as an overpayment for students determined to be eligible for Cares Act relief, the University is required to re-disburse these funds and/or remove the reported overpayment. The University will evaluate a student's eligibility for this exception if the student has officially withdrawn from the University during an eligible payment period and appropriately submits the University's required attestation form satisfactorily explaining why the withdrawal from an eligible payment period was the result of the COVID-19 national emergency.

Determination of Eligibility for Cares Act Relief

A student must officially withdraw by following the University's Withdrawal Procedures published in the University's [Academic Catalog](#) and designate their reason for withdrawal to be related to the COVID-19 national emergency to be considered for CARES Act relief. The University will notify potentially eligible official withdrawals via email and provide the University's Truthful Attestation of Coronavirus-Related Circumstances Form. This attestation form must be completed in full and include a detailed explanation describing why the student's withdrawal was the result of the COVID-19 emergency. The completed attestation form MUST be returned to the University within 30 days from the email notification date via email to FinancialServicesSeniorSupport@phoenix.edu. Completed attestation forms received after this deadline will be denied. Students should provide any relevant supporting documentation with the completed attestation form.

The University will review each Truthful Attestation of Coronavirus-Related Circumstances Form submitted and determine whether the student meets the eligibility requirements for CARES Act relief. If the University determines the student is eligible for CARES Act relief, the University will re-disburse any FSA program funds that were included in the R2T4 calculation⁴.

Disbursement Policy

Late Disbursement

The University is required to confirm that certain conditions are met prior to making a late disbursement of FSA program funds, and the conditions vary based on the type of FSA program fund(s) being disbursed. For more information on late disbursements, including post-withdrawal disbursements, and the conditions that must be met, please refer to the Disbursements Policy. This requirement continues to apply, even during the COVID-19 national emergency. However, for students determined to be eligible for the CARES Act provisions related to R2T4 ('Cares Act relief') the University is not required to employ the conditions for determining if a late disbursement, including post-withdrawal disbursements, can be made. Consequently, for students who qualify for Cares Act relief, the University will re-disburse any FSA program funds that were included in the R2T4 calculation.

³ Exceptions notwithstanding, the University must still perform the R2T4 calculation and required actions within the required timelines and document the results.

⁴ If the re-disbursement of FSA program funds previously returned creates a Title IV credit balance, the University must issue funds to the student within 14 days.

Disbursements Policy

Overview

The Disbursements Policy addresses a student's eligibility for standard, late, and post-withdrawal disbursements of federal financial aid funds from the University. The University may only disburse federal financial aid funds to eligible students for allowable charges.

Policy

The University requires the following information be completed before a disbursement of Federal Direct/PLUS loans is made:

- Confirmation of loan amount (fund acceptance)
- Entrance counseling, if applicable
- Master Promissory Note (MPN)

The following are additional items that may be required:

- University's confirmation of financial aid satisfactory academic progress
- A 30-day disbursement delay for first year/first time borrowers

Master Promissory Note Confirmation

The University uses the multi-year MPN and practices an active confirmation process for all borrowers borrowing under the Direct Loan Program. The University requires a student to submit a new MPN if no Direct Loan disbursements are made within one year of the original MPN sign date. The University originates the loan(s) based on the student and/or parent's confirmed loan amount(s) received during the processing of his/her financial aid for each FAFSA award year⁵. Requests may be made for an increase or decrease to the loan amount. However, if the amount(s) of Federal Direct and/or PLUS (PLUS) loans requested exceeds the student's cost of attendance (COA), the University only originates up to the COA.

Standard Disbursement

The University will notify students, before any disbursement is made, of the amount of federal financial aid funds the student (and his/her parent) can expect to receive under each federal financial aid program for each payment period in the academic year (AY) and how and when those federal financial aid funds will be disbursed. The University will schedule disbursements according to procedures; typically, federal financial aid fund disbursements are scheduled to disburse by the 3rd day of a payment period. For students enrolled in Competency Based Education Programs, the disbursements will be made once the student has posted an academically related activity in each course. This is to confirm enrollment in all courses scheduled for the payment period before funds will be disbursed.

At the time of disbursement, the University will confirm the student continues to meet student eligibility requirements in addition to disbursement requirements and is eligible to receive the federal financial aid funds awarded. Typically, a student is eligible to receive a disbursement of federal financial aid funds for the first payment period of the AY when the University confirms the student has posted attendance in an eligible course(s) in the payment period and satisfactory academic progress standards were met, if applicable. The student becomes eligible to receive a disbursement of federal financial aid funds for the second payment period when the student meets the above criteria in addition to successfully completing one-half the weeks of instructional time AND earning one-half the

⁵ The University will maximize the student's Subsidized Direct Loan eligibility when awarding and originating the confirmed Direct Loan amount.

credit hours in the defined academic year (AY). Typically, the University disburses funds once the student successfully completes half the credits and weeks of instruction in the current AY, which may consist of more credit hours and weeks of instruction than the defined AY.

At the time the AY and federal financial aid funding is initially established, if the payment periods are not equal in credit hours and weeks of instructional time, the first payment period will consist of more credit hours and/or weeks of instructional time to ensure the required credit hours and weeks of instructional time are earned/completed before the second payment period disbursement is made, as required. However, based on the student's actual progression thru their AY, the student's federal financial aid funding may be reevaluated resulting in the second payment period consisting of more credit hours and weeks of instructional time than the first payment period.

If a program is longer than one AY and consists of a remaining period that is more than one-half an AY, the remaining period will have two payment periods. Timing and eligibility of the disbursements are the same as outlined above. If the remaining period is equal to or less than one-half an AY, the remaining period will have one payment period. However, the University disburses federal financial aid funds in two disbursements. The second disbursement is not made until the student successfully completes one-half the weeks of instructional time AND earns one-half the credit hours in this single payment period.

Right to Cancel

Once the loan is disbursed, the University will send the student/parent a disbursement notification that contains information regarding a borrower's Right to Cancel, which includes the time given to respond should the student and/or parent borrower wish to cancel all or a portion of their loan request(s). This notice will be sent to the student/parent no later than seven days after crediting the student's account at the University. Borrowers who wish to cancel all or a portion of their loan must login to the student website and navigate to **Account > Awards & Disbursements > Change Loans** to initiate the reduction or cancellation of federal financial aid within 30 days from the date the University sends the disbursement notification. If there are any further questions, students can contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679. Any requests received after 30 days will be denied. The University will notify the student/parent in writing the outcome of his/her request regardless of when the cancellation request is received.

Late Disbursement

Students or parents become ineligible to receive federal financial aid funds on the date the student:

- For Federal Grants, the student is no longer enrolled at the University for the award year; or
- For Direct Loans, the student is no longer enrolled at least half time

If a student completes a payment period or academic year, withdraws during a payment period or period of enrollment, or graduates, the University must make or offer the student (or parent in the case of a PLUS loan) a late disbursement of federal financial aid funds for which the student (or parent in the case of a PLUS loan) was eligible while in attendance at the University.

The U.S. Department of Education regulations do not permit the University to make any late disbursement of federal financial aid funds after 180 days from the date the University determined that the student withdrew or, if the student did not withdraw, became ineligible.

The following conditions must be met **prior to the date** the student **became ineligible** for a late disbursement.

Program		
Pell Grant/IASG	For all programs: 1. ED processed a SAR/ISIR with an official EFC; AND 2. The University received a valid SAR/ISIR by the date established by ED.	No additional requirements
FSEOG		Student is awarded a grant
Direct Loans		A loan record is originated
The following additional limitations must be satisfied before the University may make a late disbursement		
Direct Loans	The University received a valid SAR/ISIR by the date established by ED; and 1. For a first-year, first-time borrower, the student completed 30 days of the program. 2. For a second disbursement, the student graduated or completed the period for which the loan was intended.	

Paying a Late Disbursement of Federal Financial Aid Grant Funds

Without the student's permission, the University may credit a student's account with a late disbursement of federal financial aid grant funds for charges associated with the current payment period. If federal financial aid grant funds remain to be disbursed from a late disbursement after all outstanding charges on the student's account have been satisfied, the University pays the grant funds directly to the student within 14 days.

Paying a Late Disbursement of Federal Financial Aid Loan Funds

Prior to the University making any late disbursement of federal financial aid loan funds, the borrower is notified with an explanation stating the borrower's obligation to repay the loan funds disbursed. The borrower is given an opportunity to accept or decline the loan. The borrower's authorization to receive the loan must be submitted via a verbal request, the late disbursement letter or a signed statement submitted to the University titled "Late Disbursement Notification."

The borrower has 30 days from the date on the late disbursement letter to return the letter to the University; otherwise the loan award is canceled. If the student had a federal financial aid credit balance before becoming ineligible, and the credit balance consists of direct loans, the University offers the funds to the student in writing and does not disburse the direct loan funds directly to the student until the borrower's authorization is received.

Post Withdrawal Disbursement

As a result of the student's Return to Title IV Funds (R2T4) calculation, the student may be eligible to receive federal financial aid funds that had not disbursed but could have been disbursed prior to the student's withdrawal date (Refer to the R2T4 Policy for further information).

If the total amount of federal financial aid grant and/or loan funds earned by the student on the R2T4 calculation is greater than the total amount of federal financial aid disbursed to the student, or parent in the case of a PLUS loan, the student may be eligible to receive a post withdrawal disbursement (PWD).

The University does not include as a PWD any funds from a disbursement the University was prohibited from making on or before the date of the University's determination that the student withdrew, which would apply to the following:

- A first disbursement of a Direct Loan to a first-year, first-time borrower who withdraws before completing 30 days of the program of study;
- Second or subsequent disbursements of Direct Loan funds unless the student successfully completed the loan period; or
- Disbursements of Federal Pell or IASG Grant funds to a student for whom the University did not have a valid SAR/ISIR by the deadline established by ED

A PWD is made from available grant funds before available Direct Loan funds.

Post withdrawal Disbursement of Federal Financial Aid Grant Funds

The University will credit a student's account with a PWD of federal financial aid grant funds (Pell, IASG, and FSEOG), without the student's permission, for outstanding current allowable charges. The University will obtain a student's authorization to apply PWD grant funds toward anything other than current charges. The University disburses any amount of a PWD of federal financial aid grant funds as soon as possible, but no later than 45 days after the date of the University's determination that the student withdrew.

If the student does not respond to the University's notice for authorization, federal financial aid grant funds are used for outstanding allowable charges. (See *Allowable Charges Policy* for the definition of allowable charges).

Post withdrawal Disbursement of Federal Financial Aid Loan Funds

The University notifies a student, or parent in the case of a PLUS loan, in writing prior to making any PWD of Direct Loan funds, whether credited to the student's account or disbursed directly to the student (or parent in the case of a PLUS loan). The written notification is sent to the student (or parent in the case of a PLUS loan) as soon as possible, and within 30 calendar days of the University's date of determination that the student withdrew. The written notification includes the following:

- The type and amount of Direct Loan funds to be credited to the student's account or disbursed directly to the student or parent, in the case of a parent PLUS loan,
- Explanation that the student, or parent in the case of a PLUS loan, has the right to accept or decline all or a portion of the funds offered.
- Information about the borrower's obligation to repay Direct Loan funds, if disbursed.
- A request for authorization to credit Direct Loan funds to the student's account, indicating if authorization is not provided in writing, the student may not receive any Direct Loan funds as a direct disbursement, unless the University concurs.
- Information informing the borrower that no PWD will be made if he/she does not respond in writing within 30 days of the date of the letter. The University may, on an exception basis, choose to accept a late request and/or accept verbal authorization from the borrower. The deadline for a borrower to accept a PWD is the same for both a confirmation of a Direct Loan disbursement to the student's account and direct disbursement of a PWD.

- If the University declines to honor a late request accepting loan funds to be credited to the student's account, or parent in the case of a PLUS loan, the University informs the student, or parent in the case of a PLUS loan, of this decision in writing.
- If the University chooses to honor a late request, all loan funds must be disbursed in accordance with the student or parent's request. The result of the contact and final determination made concerning the disbursement is documented in the student's file.
- Instructions to submit the request electronically or in writing directly to Student Financial Services-Operations (SFS-O) by mail, fax, or via the student website.

If the student, or parent in the case of a PLUS loan, responds in writing to the notice within 30 days of the date of the letter and authorizes the University to make all or a portion of the PWD, the funds are disbursed in the manner specified by the student, or parent in the case of a PLUS loan, within 180 days of the University's date of the determination that the student withdrew.

If the University chooses to honor a late request, all loan funds accepted by the student, or parent in the case of a PLUS loan, are disbursed in accordance with the student's or parent's request. If the University declines to honor a late request accepting loan funds to be credited to student's account, or parent in the case of a PLUS loan, the University informs the student, or parent in the case of a PLUS loan, of this decision in writing.

The University does not request federal financial aid funds for a PWD unless and until it has determined the following:

- A PWD is due and accepted by the student, or parent in the case of a PLUS loan,
- The amount of the PWD, and
- The PWD can be disbursed within three business days of receipt.

Enrollment Reporting Policy

Overview

The Enrollment Reporting policy details how the University confirms and reports the enrollment status of all Title IV students and previous Title IV students who transfer to the University.

Policy

The University reports enrollment both in the Campus-Level Record, representing the student's overall enrollment at the University **and** in the Program-Level Record, for each of the academic programs the student attended using the eight-digit Office of Postsecondary Education Identifier (OPEID) for the location of the course. To complete these reporting requirements, the University contracts with the National Student Clearinghouse (NSC). NSC then provides this information to the participating guaranty agencies, lenders, and servicers.

Even though the University uses NSC for enrollment reporting, the University remains responsible for submitting timely, accurate, and complete responses to Enrollment Reporting roster files and for maintaining appropriate documentation. NSLDS sends the roster to NSC; however, if the response is not received in a timely matter, NSLDS notifies the University rather than NSC.

Reporting Schedule

The University is required to confirm enrollment information for all students on its roster file scheduled at least every two months and must do so within 15 days of the date NSLDS sends the roster to NSC. In addition, any changes in enrollment status to less than half-time, graduated, or withdrawn must be reported within 30 days of becoming aware of the change. To meet this requirement, the University confirms and reports the enrollment status of all students to the NSC on a weekly basis. NSC uses the data provided by the University to complete the Enrollment Reporting file sent from ED on a weekly basis.

NSLDS returns an error report if it identifies errors in the Enrollment Reporting file. Any identified errors must be corrected and resubmitted to NSLDS within 10 days. The University accesses the NSLDS error report via the NSC site promptly after an error is identified to ensure the necessary corrections are made within the 10-day timeframe.

Overall Enrollment Status Categories

Code	Status	How the University Reports the Status Start Date for Enrollment Statuses
F	Full-time	The status start date is not reported on the weekly SSCR report. It is determined by NSC based on the first day of the term (which is the course start date associated with the first academic related activity (ARA) that triggered the full-time status)
L	Less than half-time	The start date of the term date is reported
A	Leave of Absence	The start date of the approved leave of absence
G	Graduated	The academic complete date for the program (which is the end date of the last course)
W	Withdrawn	The student's official last date of attendance (OLDA) at the time the system updates the status to withdrawn
D	Deceased	The date of death (when provided) or the date the University received the request in any event the date of death is not provided

Status Start Date

The University reports the status start date (status effective date) if the student has a Graduated (G), Deceased (D), Withdrawn (W), Less Than Half Time (L), or is on an approved LOA (A) status.

Anticipated Graduation Dates

The anticipated graduation date is the date the student is projected to graduate and is required only for enrollment data and students with F, Q, H, L, or A statuses.

Federal Financial Aid Credit Balance Policy

Overview

The Federal Financial Aid Credit Balance Policy addresses federal financial aid credit balances and how the University handles those credit balances when they occur on a student's account. Whenever the University credits federal financial aid funds to a student's account and those funds exceed the student's allowable charges for the payment period, a federal financial aid credit balance occurs. The University will pay the excess federal financial aid funds directly to the student or parent as soon as possible, but no later than 14 days after the balance occurred on the student's account.

Policy

Whenever the University credits federal financial aid funds to a student's account and those funds exceed the student's allowable charges (Refer to the Allowable Charges Policy for definition of allowable charges), a federal financial aid credit balance occurs. Federal financial aid credit balances will be issued to the student, or parent as applicable, within 14 days of the date federal financial aid funds are disbursed or the date the federal financial aid credit balance occurs (which is the date the funds are applied to the student's account).

Unclaimed Federal Financial Aid Credit Balances

The University will refund Federal financial aid credit balances to the student or parent via electronic funds transfer (EFT). In the event direct deposit has not been setup or the EFT is rejected, a paper check will be sent to the student or parent using the student's current address on record. Federal financial aid credit balance checks issued to students or parents are required to be negotiated within 90 days of issuance. Any refund check not cashed within the 90 days will be cancelled and the University will return this unclaimed credit balance to the applicable federal financial aid program(s). In the event a check is returned to the University, the University will (re) confirm the student's or parent's current address and reissue this check if the current address has been updated since the original check was issued. If the current address has not been updated, the University will return this unclaimed credit balance to the applicable federal financial aid program(s).

All unclaimed credit balances will be returned in the following order:

- Unsubsidized Direct Loans (other than Direct PLUS)
- Subsidized Direct Loans
- Direct PLUS Loans
- Federal Pell Grants
- FSEOG Grants
- TEACH Grants
- Iraq and Afghanistan Service Grants

Federal Pell Grant/IASG Policy

Overview

The Federal Pell Grant/Iraq and Afghanistan Service Grant (IASG) Policy illustrates how the University calculates and awards Pell Grants (including those funds awarded under the Children of Fallen Heroes or Children of Fallen Soldiers) and IASG to eligible students.

Policy

The University calculates the annual award for Pell eligible students in nonterm credit-hour programs using Federal Pell Grant Formula 4 in conjunction with the Federal Pell Grant full-time payment schedule. The maximum duration of Pell and IASG eligibility is limited to six full-time scheduled awards, as measured by the percentage of lifetime eligibility used (LEU). A student is ineligible to receive further Pell and or IASG funds if they have 600% or greater.

Pell Grant Eligibility

Students who meet general eligibility requirements (Refer to the University's Consumer information Guide for further information on general eligibility) and have a calculated expected family contribution (EFC) number that meets Federal Pell Grant eligibility criteria will be awarded Federal Pell Grant funding.

In addition, students who meet one of the following criteria will be awarded the Federal Pell Grant or IASG funding:

Iraq and Afghanistan Service Grant (IASG)

The IASG is awarded to students whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001 and meets one of the following requirements:

- The student was less than 24 years of age when the parent or guardian died; **or**
- The student was enrolled at an institution of higher education at the time of the parent or guardian's death.

If the student is eligible for a Federal Pell Grant, the University will award and package all federal financial aid based on a zero EFC. If the student is ineligible for a Federal Pell Grant because his/her EFC is too high, the student may receive the IASG. The grant amount is equal to the maximum Federal Pell Grant for the award year and cannot exceed the student's cost of attendance. The IASG is subject to a federal budget cut each year, known as sequestration. Because the IASG awards are subject to a federal budget cut each year, there are reductions from the award amount for which the student would otherwise have been eligible to receive. Each year, this amount changes based on the Budget Control Act of 2011.

Children of Fallen Heroes:

A student whose parent or guardian died in the line of duty while performing as a public safety officer may receive increased amount of federal financial aid under the Children of Fallen Heroes Scholarship if the student is Pell grant eligible and

- The student was less than 24 years of age when the parent or guardian died; **or**
- The student was enrolled at an institution of higher education at the time of the parent or guardian's death.

In these scenarios, all federal financial aid will be based on a zero EFC. The zero EFC is only used for awarding purposes.

The U.S. Department of Education does not provide any notification of eligibility to the University. Consequently, students who believe they qualify for this scholarship must notify the University's

Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679 and provide any required documentation requested. The University will determine based on the documentation submitted whether or not the student meets the eligibility criteria. For more information, please refer to the University's Consumer Information Guide.

Children of Soldiers:

A student whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001, may receive increased federal financial aid funds if at the time of the parent or guardian's death the student was either less than 24 years old or was enrolled in college. Eligibility is based upon the following:

- If the student is Pell grant eligible, the student may receive a Pell grant; **or**
- If the student is not Pell grant eligible because his/her EFC is too high, the student may receive an Iraq and Afghanistan Service Grant.

In these scenarios, all federal financial aid will be based on a zero EFC. The zero EFC is only used for awarding purposes.

The U.S. Department of Education (ED) notifies the University when a student appears to meet the criteria for Zero EFC treatment because a parent or guardian died as a result of U.S. military service in Iraq or Afghanistan. This is based on a match with the U.S. Department of Defense file of eligible dependents)

Calculating Payment Amounts

The award for each payment period will be based upon ED's full-time Pell payment schedule and may be subject to proration. The scheduled Pell/IASG award is prorated based on the percentage of the following:

- Credit hours scheduled to be completed in the payment period over 24 credit hours in the academic year; or
- Weeks of instructional time scheduled to be completed in the payment period over the defined instructional weeks in the academic year. (Refer to the *Academic Year Definition Policy* for further information)

The Pell/IASG award is calculated using the lesser percentage multiplied by the full-time Pell scheduled award.

Year Round Pell/IASG

Students may be eligible to receive up to one and one-half Pell/IASG Grant awards during a single award year, not to exceed 150% of the student's scheduled award for the award year (Referred to as Year Round Pell). Students must meet the following criteria to be considered for a second scheduled award:

- Must be enrolled at least half-time;
- Must have received 100% of the first scheduled award in a single award year in a certificate, associate degree, or baccalaureate degree program;
- Must be enrolled in an eligible program for one or more additional payment periods during the same award year that are not otherwise fully covered by the student's Pell Grant; and
- Must have successfully completed the credit hours of previous payment period

Crossover Payment Periods

When a payment period falls into two federal award years (payment period includes both June 30 and July 1), it is referred to as a “crossover payment period.” If a student’s academic year/loan period includes a crossover payment period, the entire payment period must be considered to occur within one federal award year. The University determines for each Pell/IASG grant recipient the federal award year to be used to determine the recipient’s Pell/IASG grant award.

For payment periods that meet the above definition, the University will award and disburse the largest Pell/IASG grant possible based on all federal award year ISIRs received by the University and eligible for payment at the time the student’s initial disbursement. If an additional FAFSA award year ISIR is subsequently received, which provides a higher total federal grant award (Pell/IASG/FSEOG combined) for the student during the crossover payment period, the University will evaluate and re-award the Pell/IASG grant as long as the initial disbursement has not been made and both federal award years have not been closed by ED⁶.

Pell Payment Calculations and LEU Limitations

If a student has less than 100% remaining of the maximum 600% Pell LEU, the University will disburse 50% of the Pell award in the first Pell payment period. The remaining percentage of the Pell award is disbursed in the second Pell payment period. Rounding rules do not apply to these disbursements.

Pell Payment Calculations and LEU Limitations for End of Program (EOP)

For any remaining portion of a program that is more than half of an academic year (AY) but less than a full AY, the remaining portion is divided into two payment periods. The first payment period is the period in which the student successfully completes half of the credits AND half of the weeks of instructional time in the remaining portion. A student may receive less than a Scheduled Award in an award year, if the program crosses award years and the student’s Pell Grant award in one of the award years is for a portion of the program that is less than a full AY.

- The annual award for a student in a nonterm credit-hour program is taken from the full-time payment schedule even if the student is attending less than full-time.
- Comparable prorations will be performed based on the number of credits in the payment period as they compare to the credits in the defined AY OR the number of weeks of instructional time in the payment period as they compare to the weeks of instructional time in the AY.
- The scheduled Pell award will be multiplied by the lesser of the 2 calculations to determine the Pell payment.
- If a student has more than 500% Pell LEU, the Pell payment will be the lesser amount between the proration calculation and the remaining eligibility award using the Pell LEU calculator.

Disputing the Accuracy of Pell Grant LEU Information

If a student attending the University chooses to dispute the accuracy of the Pell LEU information found in the Common Origination and Disbursement (COD) System, the University will assist the student in resolving this dispute. The University will not escalate the matter should it discover the amount of the Pell Grant LEU percentage being disputed would not, if corrected, make the student eligible for additional Pell Grant funding.

However, if there is a valid dispute, acceptable documentation to resolve the dispute must be collected. This documentation could include, for example, a written statement from the previous

⁶ Official deadlines are published by ED annually in the Federal Register and are provided to schools on <https://ifap.ed.gov>

institution confirming the student never attended, or at least never received Pell Grant funds from that institution for the award year in question. The University will submit the documentation through the COD Web site. The Department of Education (ED), after its review of the student's assertion and any supporting information submitted, will provide the University with a response and instructions on how to proceed. For further information, contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679.

Rounding

The University uses standard rounding rules, applied consistently to all students, and will round Pell and IASG Grant disbursements to the nearest dollar (not to exceed the scheduled Pell/IASG award). See exception under "Pell Payment Calculations and LEU Limitations" section below.

Recalculation

If an expected family contribution (EFC) changes due to corrections, updating, or an adjustment and the EFC change would change the Pell/IASG grant award, the University will recalculate the Pell/IASG award for the entire award year. If, as a result of the recalculation, the student received more Pell/IASG award than the student was eligible for, an overpayment exists. Refer to the *Overawards and Overpayments Policy* for further information on how to resolve the overpayment.

Retroactive Payments

For all prior payment periods for which a student was an eligible student within the FAFSA award year, the University may pay the total lump sum of retroactive payments in two separate installments one day apart from each other.

Regaining Eligibility

If a student resolves ineligibility criteria while attending the University (e.g. resolves a default or over-borrowing), the effective date of regaining eligibility for the Federal Pell Grant and IASG programs begins with the payment period in which the issue is resolved.

Federal Student Aid Fraud Policy

Overview

The Federal Student Aid Fraud Policy addresses the actions the University will take in situations where the University suspects that a student, employee, other individual, or contracted Third-Party Servicer has willfully falsified or misrepresented information for the purpose of obtaining federal student aid that the student would not otherwise be eligible for.

Policy

The University will investigate any student/applicant who is suspected of having engaged in fraud or other criminal misconduct in connection with the application for or receipt of federal student aid programs funds. Following the conclusion of its investigation, if the University has credible information indicating the student, an employee, another individual, or contracted Third-Party servicer may have engaged in fraud or other criminal misconduct in connection with the student's application or receipt of federal student aid funds, the University will refer the information to the Department of Education's Office of Inspector General (OIG).

Federal Student Aid Fraud

Federal student aid fraud is the willful misrepresentation or falsification of information for the purpose of securing federal student aid that the individual is not eligible for or not eligible for to the extent received. Federal student aid fraud can take many forms, including, but not limited to falsification of documents, discrepant information, and/or identity theft. Examples of potential instances of federal student aid fraud include, but are not limited to:

- False claims of high school diploma (or equivalent) completion
- False statements of federal tax return filing status
- False statements of income
- Unresolved conflicting information
- Patterns of misreported information from one federal award year to the next
- Falsified documents (including reporting members that are not part of your household)
- Forged signatures on an application, verification documentation or Direct Loan master promissory notes
- False statements of U.S. citizenship or eligible noncitizen
- False claims of independent student status
- Use of fictitious names, addresses, birth dates, social security numbers
- Identity theft

Federal Student Aid Fraud Investigation

If the University suspects or determines there has been intentional misrepresentation, false statements, or falsification/alteration of documents, which have resulted or could result in the awarding or disbursing of federal student aid funds for which the student is not eligible, the case shall be referred to the University's Student Administrative Services (StAS) Financial Aid Compliance Team for investigation.

When an investigation is initiated, the University will cease processing the student's application for federal student aid, making federal student aid award determinations, and/or disbursing federal

student aid funds previously awarded. In addition, the University may cancel the student's previously awarded federal student aid funds and/or return a federal student aid credit balance(s) to ED.

During its investigation, if the StAS Financial Aid Compliance Team determines additional documentation or actions are required, the student will be notified in writing. This notification will provide the documentation or action required from the student and the due date for submission/completion. If the student fails to provide this additional documentation or action by the due date, the University's investigation will be deemed complete.

Upon completion of the University's investigation, the StAS Financial Aid Compliance Team will determine whether or not the student is eligible for continued participation in federal student aid programs, notify the student of its decision, and if necessary report any overpayment of federal student aid funds received to ED or the loan servicer, as applicable.

Federal Student Aid Fraud OIG Referral

If there is any credible information indicating the student, an employee, another individual, or contracted Third-Party servicer may have engaged in fraud or other criminal misconduct in connection with the student's application or receipt of federal student aid funds, the StAS Financial Aid Compliance Team will refer this information to the OIG for further investigation.

Note: The University is only required to refer the suspected case for investigation, not reach a firm conclusion about the conduct.

Inspector General's Hotline: 1-800-MIS-USED

Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1500

HEROES Act Policy

Overview

The HEROES Act Policy ensures service members who are receiving federal financial aid at the University are not adversely affected because of their military status and minimizes the administrative burden placed on such individuals.

Policy

If an affected individual in one of the categories within this policy notifies the University of his/her affected status, the University will ensure he/she is not disadvantaged because of that status⁷. Contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679 for further information.

Category 1 Individuals

Individuals affected by the waivers and modifications under this category include persons who

- are serving on active duty during a war or other military operation, or national emergency;
- are performing qualifying National Guard duty during a war or other military operation, or national emergency;
- reside or are employed in an area that is declared a disaster area by any federal, state, or local official in connection with a national emergency; **or**
- suffered direct economic hardship as a direct result of a war or other military operation, or national emergency.

The following waivers and modifications affect Category 1 individuals:

Need Analysis

The University substitutes adjusted gross income plus untaxed income and benefits received in the first calendar year of the award year, or another annual income that more accurately reflects the family's current financial circumstances for which such determination is made for any affected individual, spouse and dependents, if applicable, to reflect the financial condition of an affected individual and family. The University has the option of using the applicant's original EFC, the EFC based on the data from the first calendar year of the award year, or the EFC based on another annual income that more accurately reflects the family's current financial circumstances. If the University chooses to use the alternate EFC, it uses the administrative professional judgment procedures established by the Secretary as discussed in the following section.

Professional Judgment

To more accurately reflect financial need; the University uses professional judgment for affected individuals. The University determines the need for an affected individual by determining the most beneficial of the following:

- The individual's need as determined using the adjusted gross income plus untaxed income and benefits received in the first or second calendar year of the award year;

⁷ The HEROES waivers and modifications is separate from those impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act. (Refer to the University's Consumer Information Guide for information on natural disasters.)

- The individual's need as determined using another annual income that more accurately reflects the family's current financial circumstances; or
- The individual's need as determined making no modifications. (I.e. an individual's income increased because of serving on active duty).

The University clearly documents the reasons for any adjustment and the facts supporting the decision. In almost all cases, the University will have documentation from a third party with knowledge of the student's unusual circumstances. As usual, any professional judgment decisions made that affect a student's eligibility for a subsidized student financial assistance program will be reported to the Central Processing System.

Title IV Grant Overpayments

A student who withdraws from the University because of an affected individual status is not required to return or repay any overpayment of grant funds based on the Return of Title IV (R2T4) calculations.

The University does not deny federal financial aid eligibility to an affected individual who owes an overpayment. In addition, the University does not contact the student, notify NSLDS, or refer the overpayment to Debt Collection Services. However, the affected individual's file will be documented to include the amount of the overpayment.

The University does not apply any federal financial aid credit balance toward an overpayment before using the credit balance to pay authorized charges; pay the credit balance to the student (or parent, in the case of a PLUS loan); or use the credit balance to reduce the student's federal financial aid loan debt (with the student's authorization).

Verification of AGI and U.S. Income Tax Paid

For an affected individual who is required to file a U.S. income tax return and has been granted a filing extension by the IRS, the University accepts the following:

1. A copy of IRS Form 4868 "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return" or a copy of the IRS's approval of an extension beyond the automatic six-month extension (if additional extension was requested); **AND**
2. A copy of each W-2 received for the specified year or, for a self-employed individual, a statement signed by the individual certifying the amount of the AGI and U.S. income tax paid for the specified year

If an affected individual has not filed an income tax return by the filing deadline, in lieu of an income tax return, the University will accept the following to verify AGI and U.S. income tax paid:

1. A statement from the individual certifying that he/she has not filed an income tax return or a request for a filing extension because he/she was called up for active duty or for qualifying National Guard duty during a war or other military operation or national emergency; **AND**
2. A copy of each W-2 received for the specified year, or for a self-employed individual, a statement signed by the individual certifying the amount of AGI and U.S. income tax paid for the specified year

The University may request that an individual granted a filing extension submit tax information using the IRS Data Retrieval Tool, or by obtaining a tax return transcript from the IRS that lists tax account information for the specified year after the income tax return is filed. If the University receives the tax information, it will verify the income information of the tax filer(s).

Category 2 Individuals

Individuals affected by the waivers and modifications under this category include persons who

- are serving on active duty;
- are performing qualifying National Guard duty during a war or other military operation, or national emergency; **or**
- reside or are employed in an area that is declared a disaster area by any federal, state, or local official in connection with a national emergency.

The following waivers and modifications affect Category 2 individuals:

Post-withdrawal Disbursement (PWD)

A student who withdraws because of status as an affected individual and who is eligible for a post-withdrawal disbursement has up to 45 days to respond to a PWD offer. However, at the University's discretion, it may honor the PWD if the student (or parent in case of a parent PLUS loan) responds to the offer after 45 days.

Leaves of Absence (LOA)

The University documents the decision for granting an approved LOA to an affected individual if that individual has difficulty providing a written LOA request because of affected status. The documentation includes both the reason for the LOA and the reason for waiving the requirement that the LOA be requested in writing.

Treatment of Federal Financial Aid Credit Balance When a Student Withdraws

The University pays any federal financial aid credit balance to the student, or parent in the case of a parent PLUS loan, within 14 days after the balance occurred.

Loan Cancellation

The University allows an affected individual to request a cancellation up to 60 days after the date the University notifies the borrower of the right to cancel. The cancellation may be for all or a portion of a loan for which proceeds have been credited to the account at the University. If the University receives a loan cancellation after the 60-day period, the University may, but is not required to, comply with the request.

Satisfactory Academic Progress

If a student fails to meet the University's satisfactory academic progress (SAP) standards (Refer to the *SAP Policy* for further information) as a direct result of being an affected individual in this category, the student may request a SAP appeal. The University will approve the appeal based on documentation of military orders.

Category 3 Individuals

Individuals affected by the waivers and modifications under this category include persons who

- are serving on active duty, **or**
- are performing qualifying National Guard duty during a war or other military operation or national emergency.

The following waivers and modifications affect Category 3 individuals.

Institutional Charges and Refunds

If a student is called up for active duty or for qualifying National Guard duty during a war or other military operation or national emergency, the student is eligible for a deferral of any balance owed the University. Additionally, the student is eligible for a drop credit request (DCR) for a course if the student begins the course within 60 days of return from deployment. The amount of the credit is dependent upon the number of weeks attended prior to the student withdrawing for military reasons. (Refer to the *Finance Policy - Military Deployment/Military Leave*)

Category 4 Individuals

Individuals affected by the waivers and modifications under this category include dependents of persons who are

- serving on active duty; **or**
- performing qualifying National Guard duty during a war, other military operation, or national emergency.

The following waivers and modifications affect Category 4 individuals.

Verification Signature Requirements

A dependent student is not required to submit a statement signed by one of the applicant's parents when no responsible parent can provide the required signature because of the parent's status as an affected individual in this category.

Signatures on the Free Application for Federal Student Aid (FAFSA), Student Aid Report (SAR), and Institutional Student Information Record (ISIR)

A dependent student is not required to provide a parent's signature on the FAFSA, SAR, or submitting corrections electronically when there is no relevant parent to provide a signature because of the parent's status as an affected individual in this category. The high school counselor or financial aid administrator may sign on behalf of the parent as long as the applicant provides adequate documentation concerning the parent's inability to provide a signature due to the parent's status as an affected individual.

Federal Student Aid Leave of Absence Policy

Overview

The Federal Student Aid Leave of Absence (LOA) Policy addresses the impact to Title IV recipient students approved for an LOA. For more information regarding the University's Leave of Absence policy, please see the University's [Academic Catalog](#). Students who need to take a formal break from their program can complete an LOA request form by accessing his/her student website at <https://ecampus.phoenix.edu>.

Policy

Federal Student Aid Disbursements

The University may, at its discretion, disburse Federal Pell Grant, IASG, and/or FSEOG funds to a student on an approved LOA; however, under no circumstances will the University disburse Direct loan funds to a student on an approved LOA. Credit balances resulting from federal student aid funds will be issued within 14 days of the date the credit is created.

Tuition and Fees

The University may not increase a student's tuition and fees (e.g. institutional charges) by approving the LOA. Therefore, if an LOA is approved to begin during a course(s), the University will issue the student an LOA Credit (LOAC) if the student fails to successfully complete this course(s). The amount of the LOAC will ensure that the student's tuition and fees for the payment period do not increase as a result of the University's approval of the LOA. The LOAC will be applied to the first course(s) the student attends after the LOA end date as long as the student returns to his/her program of study within 180 days of their official last date of attendance (OLDA) prior to the LOA start date.

Failure to Return

A student is expected to return from an approved LOA, as scheduled; failure to do so may impact the student's Direct loan repayment terms, including the expiration of the student's grace period. If a student does not return from an approved LOA, the withdrawal date and beginning of the grace period will be the student's last date of attendance prior to the LOA. In addition, if the student reenters, after withdrawing from the University, the previously approved LOA days will count towards the student's LOA maximum of 180 days in a 12-month period.

Program Change During Approved LOA

If a student returns from an approved LOA and begins a new program, the University will perform a return of Title IV (R2T4) calculation to withdraw the student from his/her initial program of study. The student's last date of attendance in these scenarios will be the last academic related activity (ARA) prior to taking the approved LOA. The University's date of determination will be the Program Change Effective Date/Program Begin Date. Once the University has withdrawn the student from the initial program, the student will be enrolled and awarded federal aid in the new program. (Refer to the *Awarding Aid to Transfer Students Policy* and *Re-Entry Policy* for further information)

Overawards and Overpayments Policy

Overview

The Overawards and Overpayments Policy addresses how and when the University is required to resolve overawards and overpayments that occur in a student's federal financial aid package.

Policy

An overaward exists if any of the following conditions are met:

- The University awards federal financial aid to a student who is ineligible for the amount received
- A student's award in an individual federal program exceeds the regulatory maximum
- Student's federal financial aid package exceeds his/her need
- Student's award exceeds his/her cost of attendance (COA)
- Student is receiving a Federal Pell Grant or Iraq and Afghanistan Service Grant (IASG) at multiple schools for the same period of enrollment

An overpayment can occur:

- When an overaward cannot be corrected since some or all federal financial aid disbursements have been made
- Immediately at the time a student receives funds for a federal program for which he/she has zero eligibility

Overawards

Adjusting Disbursements

The University first attempts to eliminate an overaward by replacing the EFC with non-need-based loans, provided the student has not been awarded up to the COA. If the overaward is not resolved by replacing the EFC, the University will eliminate the overaward by cancelling or reducing any future Direct Loans or private loans first. The University may also attempt to eliminate an overaward by using actual COA charges for the academic year. If, after making these adjustments, an overaward still exists, the University will reduce aid in the following order:

- Private Loan
- Direct Graduate/Professional PLUS Loan
- Direct Parent PLUS Loan
- Direct Unsubsidized Loan
- Direct Subsidized Loan
- Institutional Grant or Scholarship Aid
- State Grant Funds

Federal Pell Grants

The Federal Pell Grant is *never* adjusted to account for other forms of financial assistance. Therefore, if a student's financial aid package exceeds need, the University will first attempt to eliminate the overaward by reducing other financial aid awarded.

Iraq and Afghanistan Service Grants (IASG)

The IASG, like the Federal Pell Grant, is never adjusted to account for other forms of financial assistance. If a student's financial aid package includes an IASG and the package exceeds the student's need or COA, but the IASG by itself does not exceed the student's need, the University must reduce other financial aid to eliminate the overaward. However, if the IASG payment by itself exceeds the student's COA for a period of enrollment, the total amount of the IASG must be reduced to the federal financial aid (Title IV) COA for the period of enrollment.

If a student receiving an IASG becomes Pell eligible during the award year, the University must treat the Pell Grant as Estimated Financial Assistance (EFA) and may need to adjust the student's financial aid package.

Campus-Based Funds

The University only disburses the Federal Supplemental Education Opportunity Grant (FSEOG) to students who's FSEOG, combined with other estimated financial assistance (EFA) does not exceed the student's financial need.

Estimated Financial Aid Assistance Exceeds Need

Campus-based funding allows for a \$300 overaward tolerance if a student has received additional EFA not included in the calculation of the FSEOG. The \$300 threshold is allowed only if an overaward occurs after Campus-Based aid has been awarded and/or disbursed and the University was unaware the student would receive additional financial assistance.

NOTE: Direct loans do not provide for any type of tolerance in need.

Therefore, if a student received additional amounts of EFA not included in the calculation of the FSEOG and Pell Grant **and** the amount results in the total EFA exceeding **financial need** by more than \$300, the University may take, at its discretion, the following steps:

1. If the student demonstrates increased financial need and the total amount of EFA does not exceed this increased need by more than \$300, no further action will be necessary.
2. If the total amount of EFA still exceeds need by more than \$300, cancel any undisbursed loan or grant funds except for Pell Grant funds.
3. If the total amount of EFA still exceeds need by more than \$300, treat it as an overpayment that must be eliminated.

Direct Loans

Direct Subsidized Loans, in combination with other need-based aid, cannot exceed a student's need or COA. Direct Unsubsidized Loans or Direct PLUS Loans, in combination with other EFA, cannot exceed a student's COA.

If the University discovers, before disbursing Direct Subsidized Loan, Direct Unsubsidized Loan, or Direct PLUS Loan funds, that a student will receive (or has received) EFA for the period the loan was intended and the combined amount of EFA and loans will exceed the amount of financial aid the student is eligible for, the University will reduce or eliminate the overaward by either:

- Using the student's Direct Unsubsidized Loan, Direct PLUS Loan, state-sponsored or another non-federal loan to cover the EFC, if not already done; or
- Reducing or returning one or more disbursements to eliminate the overaward.

State Grants and Pell Grant funds only

In the event there is an overaward, if a student is awarded state grant funds and Pell Grant funds only, state grant funds will be reduced to eliminate this overaward.

Overpayments

If an overpayment exists, it must be repaid to the Department of Education (ED). The responsibility will determine who must return the funds.

University Responsibility

If the overpayment occurs due to an error made by the University, the University is responsible for the overpayment and must repay the entire amount of the overpayment. The following are examples of overpayments for which the University is responsible:

- Unresolved overawards;
- Failure to complete verification;
- Miscalculated COA;
- Payment in excess of loan limits;
- Application errors or misreporting;
- Required recalculations not performed; or
- R2T4 calculations

In the scenarios listed above, the University may attempt to collect the amount from the student. However, the student is never reported to the National Student Loan Data System (NSLDS) or referred to ED for collection. This debt does not result in the loss of federal financial aid eligibility for the student.

Student Responsibility

If the overpayment occurs due to an error made by the student, the student is responsible for the overpayment and must repay amounts of \$25 or more⁸. The University will notify the student of the repayment and inform the student that failure to repay or make satisfactory arrangements to repay the overpayment will result in loss of federal financial aid eligibility.

Inadvertent Overborrowing

Inadvertent overborrowing occurs when a student inadvertently receives Direct Loan funds in excess of annual or aggregate loan limits. A student who has inadvertently overborrowed is ineligible for any further federal financial aid funds until:

- The student has repaid the full excess Direct Loan amount;
- The student makes satisfactory arrangements (loan reaffirmation) with the holder of the loan to repay the excess Direct Loan amount; or
- The student consolidates the Direct Loan(s) which exceeded the annual or aggregate loan limits.

Overpayment Resulting from Return to Title IV

If a student withdraws from the University and as a result of a Return to Title IV (R2T4) Calculation the student has a Federal Pell Grant overpayment, the University immediately sends a written notice to the student requesting repayment of the overpayment amount. The notice, sent within 30 days of the date of determination to any student who owes a grant overpayment as a result of the student's withdrawal from the University, includes a statement that failure to make the repayment, or make satisfactory repayment arrangements with the holder of the overpayment will make the student

⁸ If the overpayment is the result of a Return of Title IV calculation, the student must repay amounts of \$50 or more. (Refer to the Return of Title IV Policy for further information)

ineligible for further federal financial aid until the overpayment is resolved. Students are not liable for, and the University is not required to attempt recovery of or refer to the Secretary, a Pell Grant overpayment that is less than \$50 and is not a remaining balance.

If the student fails to repay the Pell Grant overpayment or make satisfactory repayment arrangements, after the University has contacted the student, the University must refer the overpayment to the U.S. Secretary of Education for collection purposes.

Other Resources

Federal financial aid, including other resources (Refer to the Packaging Philosophy Policy for examples of other resources), may not exceed a student's COA and/or federal financial need. At times, the University may receive EFA, in the form of other resources, it was unaware of for a student. If the EFA was received after the end of the period of enrollment for a student who is still enrolled or who is intending to re-enroll, the University will include the EFA for the period in which it was received.

Packaging Philosophy Policy

Overview

The Packaging Philosophy Policy addresses the University's packaging of financial assistance and its process to ensure students' awards do not exceed their total cost of attendance (COA) for an academic year.

Policy

Prior to determining a student's eligibility for federal financial aid, the University confirms a valid output document - Institution Student Information Record (ISIR) - is on file.

The University treats all applicants in the same manner when awarding funds, packaging up to the student's cost of attendance (COA) by replacing the expected family contribution ⁹ (EFC) with non-need based aid, unless otherwise specified by the student (or parent in case of a PLUS loan).

Determining Need

The University subtracts the EFC and all estimated financial assistance (EFA), which includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and other resources from the COA to determine need for Subsidized Loan eligibility.

Example:

	\$ 12,500	COA
—	\$ 2,500	EFC
—	\$ 1,600	Pell Grant
—	\$ 500	FSEOG
—	\$ 1,400	Scholarship (Other Resources)
<hr/>		
	\$ 6,500	Need

Federal Pell Grant/Iraq and Afghanistan Service Grant ¹⁰

The Federal Pell Grant (including those funds awarded under Children of Fallen Heroes or Children of Soldiers) or, alternatively, Iraq and Afghanistan Servicemembers Grant (IASG) is considered to be the first source of financial assistance to the student.

⁹ Loan amounts that exceed the EFC must be counted as estimated financial assistance.

¹⁰ The Iraq and Afghanistan Service Grant is NOT considered EFA. It is never included in determining if a student's EFA exceeds need or COA.

Other Resources (Other Non-Federal Financial Aid Resources)

Other resources are included as estimated financial assistance (EFA) and count against federal financial need and COA.

Other resources include, but are not limited to, the following:

- Grants and scholarships from private organizations
- University grants and scholarships
- Employer Tuition Assistance or Reimbursement, regardless of whether it is paid directly to the University
- Military tuition benefits ¹¹, including benefits paid under Chapter 101 of Title 10
- AmeriCorps ¹²
- University tuition or rEsource Fee discounts and waivers
- University administration tuition and/or student account adjustments
- Income from insurance programs that pay for the student's education
- Private loans ¹³
- Private and State grants
- Tribal aid
- Funds paid directly to the University for a component of the student's cost of attendance

Note: If an affected individual (student and/or parent, if applicable) impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)) notifies the University that he/she has been impacted, any federal or state aid, whether in the form of grants or low-interest loans, received by the affected individual for the purpose of providing financial relief is not counted as EFA for packaging purposes. Students should contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679 for further information.

¹¹ **EXCEPTION:** The following benefits are excluded as estimated financial assistance: Chapter 103 of Title 10, Chapter 106A of Title 10, Chapter 1606 of Title 10, Chapter 1607 of Title 10, Chapter 30 of Title 38, Chapter 31 of Title 38, Chapter 32 of Title 38, Chapter 33 of Title 38, Chapter 35 of Title 38, Section 903 of the Department of Defense Authorization Act, 1981, Section 156(b) of the "Joint Resolution making further continuing appropriations and providing for productive employment for the fiscal year 1983, and for other purposes", Provisions of Chapter 3 of Title 37

¹² The University does not count AmeriCorps benefits as EFA when determining eligibility for a Subsidized Direct Loan; however, the University does include AmeriCorps benefits when determining eligibility for a Direct Unsubsidized Loan.

¹³ Private loans are **not** considered EFA **unless** the loan substitutes for the EFC and exceeds it, in which case the loan funds which exceed the EFC are considered EFA.

Determining Remaining Non-Need Based Aid

The University subtracts all estimated financial assistance (EFA), which includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and other resources, as well as any Subsidized Loan eligibility from the COA to determine the remaining need for non-need based federal financial aid (Unsubsidized, Parent PLUS, and/or Federal Direct Graduate/Professional PLUS Loans). NOTE: The EFC is NOT included when determining the remaining non-need based aid:

	\$ 12,500	COA
—	\$ 1,600	Pell Grant
—	\$ 500	FSEOG
—	\$ 1,400	Scholarship (Other Resources)
—	\$ 3,500	Direct Subsidized Loan
	<hr/>	
	\$ 6,500	Remaining Need for Non-Need Based Aid

Students eligible for a Graduate/Professional PLUS loan who do not request the maximum Direct Unsubsidized Loan amounts they are eligible for, are notified of their maximum Unsubsidized Loan eligibility, the loan interest rate for Direct Unsubsidized Loans and PLUS Loans, providing the opportunity to request the maximum Direct Unsubsidized Loan they are eligible for.

Conflicting Information and Other Resources

At times, the University may become aware of EFA received by the student for which it was previously unaware. This EFA is considered a type of conflicting information by the U.S. Department of Education (ED). The University is responsible for resolving ALL conflicting information in a student's file and must ensure any EFA received is accounted for in the student's financial aid award. Refer to the *Overaward and Overpayments Policy* for what actions the University may be required to take to address this conflicting information.

Student Re-entering the University Policy

Overview

The Students Re-entering the University Policy addresses how the University will treat Title IV students when they withdraw from the University and re-enter the same program within 180 days or withdraw from the University and re-enter after 180 days, or re-enter into a different program of study. This federal financial aid Re-entry policy is separate from the institution's Academic Program Re-entry policy.

Policy

Introduction

When a student withdraws from the University and subsequently returns, the timing of the student's return and the program into which the student returns will determine the student's financial aid award.

There are three categories:

- Student re-enters the same program within 180 days from his/her withdrawal;
- Student re-enters the same program more than 180 days after his/her withdrawal; or
- Student re-enters into a different program, regardless of when the student returns.

In assessing whether a student returned within 180 days, the 180 days is determined by counting the days between the student's official last date of attendance (OLDA) in a course required of the program and the start date of the first course the student attends after returning to the program. OLDAs that occur during a course extension period or a University institutionally scheduled break are excluded; in these instances, a prior OLDA that meets the requirements is used for the count of days (see the Return of Title IV Policy for further information).

Re-entry within 180 days to the same program

When a student withdraws from the University and re-enters within 180 days to the same program at the University, the student remains in the same payment period the student was in when originally withdrawn¹⁴. Upon the student's re-entry, the University will evaluate and update, as needed, the student's academic year, loan period, payment periods, and disbursement dates according to academic year definitions (Refer to the Academic Year Definition Policy and Disbursements Policy for further information). Regardless of these updates, however, the student's cost of attendance will reflect the original educational costs associated with the payment period from which the student withdrew.

Typically, the student is not eligible for any additional federal financial aid unless the student's previously awarded and/or disbursed federal financial aid funds have been cancelled or returned when the student withdrew.

Presuming the student's eligibility for federal financial aid funds has not changed, in these instances the student is immediately eligible to receive the cancelled or returned federal financial aid funds. The University will take the following actions, if applicable, for a student who re-enters the same program within 180 days:

- Reinstate any federal financial aid funds for the payment period or academic year that had been awarded and then cancelled

¹⁴ If a student wishes to re-enter the University, the student should contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679 for further information.

- Disburse federal financial aid for the payment period the student was otherwise eligible for that had not yet been disbursed at the time the student withdrew
- Re-disburse federal financial aid that was disbursed and returned under the Return of Title IV (R2T4) provisions¹⁵
- Cancel any overpayments assessed to the student as a result of the prior withdrawal
 - If a student withdrew, had a previous overpayment referred to Debt Resolution Services, and re-enters within 180 days, the University will send Debt Resolution Services a **fax** identifying the student overpayment. The fax will state the overpayment should be made void as the student has returned to the University.

When determining the award year from which federal financial aid funds will be re-disbursed or awarded/dispensed, the University must determine whether or not the original federal award year used to award federal financial aid for the applicable payment period remains open with the U.S. Department of Education. Once this determination is made, the University will proceed as follows:

- Federal Pell Grant:
 - Original Federal Award Year Open
 - The University will reinstate and disburse Federal Pell Grant funds under this Federal Award Year through the Common Origination and Disbursement (COD) website.
 - Original Federal Award Year Closed
 - The University will request the Federal Award Year be opened through the COD website, and
 - Once open, the University will reinstate and re-disburse Federal Pell Grant funds under this Federal Award Year through the COD website.
- Campus Based:
 - Funds Available from Original Federal Award Year
 - If the student was awarded campus-based funds and the funds are still available from the original federal award year, the University will reinstate and disburse campus based program funds from the original federal award year.
 - Funds Not Available from Original Federal Award Year
 - If the student was awarded campus based program funds and the funds are no longer available from the original federal award year, the University may, at its discretion, award campus based program funds from the current federal award year if funds are available. However, this does not increase the annual maximum campus-based funds award a student may receive.
- Federal Direct Loans:
 - Original Federal Award Year Open
 - If the student was awarded Federal Direct Loan (DL) funds and the federal award year used to award these DL funds is still open, the University will re-instate and disburse the DL funds under this Federal Award Year through the COD website.
 - The cost of attendance (COA) and expected family contribution (EFC) will reflect the educational costs associated with this Federal Award Year used to award the DL funds.
 - Original Federal Award Year Closed

¹⁵ If a student returns to the University within 180 days and before the required federal financial aid funds are returned due to an R2T4 calculation, the University will not return the federal financial aid funds.

- If the student was awarded Federal Direct Loan (DL) funds and the Federal Award Year used to award these DL funds is closed, the University will request the Federal Award Year be opened through the COD website, and
- Once open, the University will reinstate and re-disburse the DL funds under this Federal Award Year through the COD website.
- The COA and EFC will reflect the educational costs associated with the original Federal Award Year used to award the DL funds initially.

Re-entry After 180 days in the Same Program

When a student withdraws from the University and re-enters in the same program after 180 days have elapsed, the University must award the student based on new payment periods. The length of the program will be the number of credit hours and weeks of instructional time remaining in the program the student re-enters. If the remaining credit hours and weeks of instruction for the program constitute one-half of an academic year (AY) or less, the remaining hours will constitute one payment period. (Refer to the Academic Year Definition Policy and Disbursements Policy for further information.)

If the start of the program's new AY overlaps with its previous AY, meaning the start of the program's new AY begins before the calendar end date of its prior AY, all prior federal financial aid funds disbursed will be taken into consideration when packaging the student for the new AY.

Re-entry Into a Different Program of Study (Within or After 180 days)

When a student withdraws from the University and re-enters into a different program of study at any time, the University will award the student based on new payment periods in the new program. (Refer to the *Academic Year Definition Policy* and *Disbursements Policy* for further information).

If the start of the new program's AY overlaps with the previous program's AY, meaning the start of the new program's AY begins before the calendar end date of the prior program's AY, all prior federal financial aid funds disbursed for the prior program's AY will be taken into consideration when packaging the student for the new program's AY.

Return of Title IV Policy

Overview

The Return of Title IV Policy addresses federal financial aid recipients who withdraw from the University and are subject to a Return of Title IV (R2T4) calculation. For the purpose of R2T4 calculation requirements, a recipient is a student who has actually received federal financial aid funds or has met the conditions that entitled the student to a late disbursement of federal financial aid funds. The University is required to review the amount of federal loan and grant aid a student received for the payment period, to determine what percentage of federal financial aid the student earned prior to withdrawal. The percentage of federal financial aid determined to be unearned for the payment period must be returned to the appropriate federal financial aid program(s).

Policy

When a federal financial aid recipient withdraws from the University prior to the end of a payment period, an R2T4 calculation must be performed to determine the amount of federal financial aid funds earned as of the date of withdrawal. If the total amount of federal financial aid funds earned is less than the amount of federal financial aid funds disbursed to the student or on behalf of the student in the case of a parent PLUS loan, the difference between these amounts is returned to the applicable federal financial aid programs. If federal financial aid funds earned is greater than federal financial aid funds disbursed, the difference between these amounts is treated as a post withdrawal disbursement. A R2T4 calculation is not performed if the federal financial aid recipient withdraws after successfully completing the payment period AND all funds awarded for that period have been disbursed.

Withdrawal Date

The University's [Withdrawal Policy](#) states for official, unofficial, and administrative withdrawals the University will use the student's last academically related activity (ARA) to establish the student's withdrawal date.

Exceptions

However, if this date occurs during an institutionally scheduled break or during a course extension period, it will not be used to establish a student's withdrawal date at the University for the R2T4 calculation purposes. In these instances, the student's withdrawal date and date of determination for the R2T4 calculation purposes will be established as follows:

Withdrawal Date

If a student posts an ARA during an institutionally scheduled break or during a course extension period, the University will look for the most recent ARA that occurred *prior* to the start of the institutionally scheduled break or course extension period. This ARA will be used as the last date of attendance or withdrawal date for Title IV purposes.

Date of Determination

The Date of Determination (DOD) for students who post academic related activities during an institutionally scheduled break will be no greater than 15 days after the end date of the institutionally scheduled break.

The DOD for students who post academic related activities during a course extension period will be the day after a grade of anything other than IX posts.

For example:

The University has a scheduled holiday break from December 20 thru January 4. The student posts an ARA on December 19th and December 27th. The student withdraws. The student's last ARA was on December 27th, which was during the scheduled break. The student requires an R2T4 calculation; the

student's withdrawal date for the R2T4 calculation would be December 19th (the most recent ARA prior to the scheduled break). In addition, the DOD is January 19th (the 15th day after the end date of the institutionally scheduled break).

Return Calculation

The amount of federal financial aid earned is calculated by determining the percentage of the payment period completed applying this percentage to the total amount of aid disbursed and that could have been disbursed for the payment period. The payment period is defined as the period of time it takes the student to complete at least one-half of the weeks and credits in the student's academic year. For purposes of determining **earned federal financial aid**, a student's aid is considered disbursed if it is disbursed as of the student's last date of attendance. As long as conditions for a late disbursement (described below) are met prior to the date the student became ineligible (the student's last date of attendance), any undisbursed federal financial aid will be counted as aid that could have been disbursed.

Conditions for a Late Disbursement (Including Post Withdrawal Disbursements)

- The Department of Education (ED) processed a Student Aid Report (SAR) or Institutional Student Information Record (ISIR) with an official Expected Family Contribution (EFC) for the student (except in the case of a parent PLUS loan)
- The University originated a Direct Loan (DL)
- The University made the award to the student for a Federal Perkins loan or Federal Supplemental Educational Opportunity Grant (FSEOG)
- The University originated the award to the student for the TEACH Grant program

The University does not include as a post withdrawal disbursement any funds the University was prohibited from disbursing on or before the date the student withdrew, which would apply to the following: (Additional information is available in the *Disbursements Policy*)

- Second or subsequent disbursements of DL funds unless the student has graduated or successfully completed the loan period.
- Second disbursements of DL for the period that the University is prohibited from making until the student successfully completes one-half of the weeks of instructional time and one-half the credit hours in the academic year.
- Disbursements of DL or Perkins loan funds for which the borrower has not signed a promissory note.
- Disbursements of Federal Pell Grant, Iraq Afghanistan Service Grant, and TEACH Grant funds to a student for whom the University did not receive a valid SAR or a valid ISIR by the deadline date established by the Secretary in the Federal Register.
- Federal Pell Grant, Iraq Afghanistan Service Grant, and TEACH Grant funds for a subsequent payment period when the student has not successfully completed the earlier payment period for which the student has already been paid.
- Disbursements of DL funds to a first-year, first-time borrower who withdraws before the 30th day of the student's program of study

Inadvertent Overpayments

An **inadvertent overpayment** occurs when the University disburses funds to a student no longer in attendance but prior to the date the University determines the student withdrew from the program. This would include any federal financial aid fund disbursements made after the student's last date of attendance but prior to the University's determination that the student was withdrawn. These inadvertent overpayments are included in the R2T4 calculation as aid that could have been disbursed.

Only students who meet late disbursement criteria are entitled to keep federal financial aid funds disbursed as an inadvertent overpayment. If an inadvertent overpayment cannot be made as a late disbursement, the University returns the entire amount of the federal financial aid funds disbursed. If the inadvertent overpayment can be made as a late disbursement, the University returns only the unearned portion of the inadvertent overpayment within 45 days of the University's date of determination that the student withdrew (Refer to the *Disbursements Policy* for further information). Unearned inadvertent overpayments are returned according to the requirements for the return of unearned funds.

Verification and the Return Calculation

If a student provides required verification documents after withdrawing from the University, but within 30 days of the date of the notification informing the student of the requirements, and in time for the University to meet the 30-day Return deadline, the University performs the R2T4 calculation based on all federal financial aid the student had established eligibility for prior to the withdrawal.

For the Federal Pell Grant Program, if the student provides the verification documents after the 30-day deadline but before the earlier of 120 days after the student's last date of attendance or the deadline established by ED each award year, the University reviews and addresses eligibility as required.

If a student does not provide all verification documents in time for the University to complete verification and meet the R2T4 deadlines, the University includes in the R2T4 calculation only the federal financial aid that was not subject to verification (unsubsidized and PLUS loan funds) and for which the conditions of a late disbursement were met prior to the withdrawal. (Refer to the *Verification Policy* for additional information.)

Institutionally Scheduled Breaks

Institutionally scheduled breaks of five or more consecutive days are excluded from the R2T4 calculation. This includes all holiday and administrative breaks of five or more consecutive days.

Percentage of Federal Financial Aid Earned ¹⁶

The calculation of **Percentage of Federal Financial Aid Earned** includes all financial aid disbursed or that could have been disbursed to a student. This percentage is equal to the percentage of the payment period completed by the student as of the student's last date of attendance in the payment period. This percentage is determined using the University's *rate of progression calculation*.

If the student withdraws after successfully completing the payment period, 100% of the federal financial aid funds are earned and no calculation is required. If the withdraw date occurs after the student completes more than 60% of the payment period, the student earns 100% of the federal financial aid funds.

¹⁶ To recognize that students completing more than 60% of the payment period earn 100% of their federal financial aid, amounts of .6001 through .6004 are not rounded for purposes of determining whether a student earned 100% of the federal financial aid for the payment period.

Rate of Progression Calculation

The percentage of the period completed is calculated as follows:

$$\frac{\text{Number of calendar days completed in the payment period}}{\text{Total number of calendar days scheduled to complete in the payment period}}$$

Total Calendar Days Completed in the Payment Period

The total number of calendar days completed in the payment period (numerator) is the count of calendar days from the payment period start date to the student's last date of attendance.

Required Adjustments to Calendar Days Completed in the Payment Period

Calendar days are **removed** from calendar days completed in the payment period if any of the following occurred between the payment period start date and the student's last date of attendance:

- Institutionally scheduled breaks of five (5) consecutive calendar days or more
 - Holidays
 - Administrative
- Student scheduled or selected breaks of five (5) consecutive calendar days or more **between** course end date and subsequent course start date
- All approved Leave of Absence calendar days
- Unapproved breaks of less than 180 days (Refer to *the Re Entry Policy* for additional information)

Total Calendar Days Scheduled to Complete in the Payment Period

The total number of calendar days in a payment period (denominator) is determined based upon the number and type (credential level and modality) of credits awarded in the payment period.

Required Adjustments to Total Calendar Days Scheduled to Complete in the Payment Period

Additional calendar days will be **added** to the payment period for unsuccessful course(s) completions with grades of I, IX, IP, QC, F, or W that occurred in a course prior to the course the student's last date of attendance occurs within.

If the payment period needs to be extended, it is extended by a defined number of days based upon the following credential levels and modalities:

- Associates Program (9-week courses) - 63 days if one or two courses are needed, 126 days if three or four courses are needed
- Associates Program (5-week courses online) - 35 days if one course is needed, 70 days if two courses are needed, 105 days if three courses are needed, etc.
- Associates Program (5-week courses ground) - 29 days if one course is needed, 58 days if two courses are needed, 87 days if three courses are needed, etc.
- Bachelor Program Online - 35 days if one course is needed, 70 days if two courses are needed, 105 days if three courses are needed, etc.
- Bachelor Program Ground - 29 days if one course is needed, 58 days if two courses are needed, 87 days if three courses are needed, etc.
- Master's/Doctoral Program Online - 42 days if one course is needed, 84 days if two courses are needed, 126 days if three courses are needed, etc.
- Master's /Doctoral Program Ground - 36 days if one course is needed, 72 days if two courses are needed, etc.
- Competency Based Education (CBE) Program - 112 days if one to four courses are needed

Please note: Additional calendar days are NOT added for the course(s) in which the student's official last date of attendance falls within. This includes any course(s) the student was enrolled in but did not complete at the time of withdrawal.

Calendar days are **removed** from the calendar days in the payment period if any of the following occurred or is scheduled to occur from the payment period start date to the payment period end date:

- Institutionally scheduled holiday breaks of five (5) consecutive calendar days or more
- Student scheduled of selected breaks of five (5) consecutive calendar days or more between courses
- All approved Leave of Absence calendar days
- Periods of non-enrollment of five (5) consecutive calendar days or more due to administrative closures
- Unapproved breaks of less than 180 days (Refer to the *Re Entry Policy* for additional information)

Rate of Progression Example

The following illustration demonstrates how an institution calculates the “total days completed” and the “total days scheduled to be completed” in a payment period when there are calendar days that must be excluded from the rate of progression calculation.

$$\frac{\text{\# of days completed in the payment period}}{\text{Total \# of days scheduled to be completed in the payment period}}$$

Days Completed

To determine the total calendar days completed by the student (numerator), calculate the number of calendar days from the first day of the payment period to the student’s last date of attendance, then subtract all applicable exclusion periods.

Days Scheduled to be Completed

To determine the total calendar days scheduled to be completed in the payment period (denominator), calculate the number of calendar days from the first day of the payment period to the last day of the payment period, then subtract all applicable exclusion periods.

In this example, the student completed **54.3%** of the payment period.



Days Completed

Calendar Span of Student’s Attendance (Dec 4 to Mar 10)	97
Institutional Holiday Break (Dec 20 to Jan 2)	- 14
Break Between Classes (Jan 22 to Jan 28)	- 7
Total Days Completed in Payment Period	76

Days Scheduled to Be Completed

Calendar Span of Payment Period (Dec 4 to May 13)	161
Institutional Holiday Break (Dec 20 to Jan 2)	- 14
Break Between Classes (Jan 22 to Jan 28)	- 7
Total Scheduled Days in Payment Period	140

$$\frac{\text{Days Completed}}{\text{Days in Payment Period}} = \frac{76}{140} = 0.5428 = \mathbf{54.3\%}$$

Title IV Credit Balance and the Return Calculation

A Title IV credit balance created during the period is not released to the student nor returned to federal financial aid programs prior to performing the R2T4 calculation. The University holds these funds even if, under the 14-day credit balance payment requirements, funds are otherwise required to be released.

In the R2T4 calculation, the University includes any federal financial aid credit balance as disbursed aid. Although not included in the R2T4 calculation, any federal financial aid credit balance from a prior payment period in the academic year that remains on a student's account when the student withdraws is included as federal financial aid funds for purposes of determining the amount of any final federal financial aid credit balance when a student withdraws. Upon application of any applicable refund policies, a federal financial aid credit balance is allocated first to repay grant overpayments owed by the student as result of the current withdrawal.

Within 14 days of the date that the University performs the R2T4 calculation, the University pays any remaining federal financial aid credit balance in one or more of the following ways:

- Pay authorized charges at the University.
- To the student (or parent for a PLUS loan).

The University applies its own refund policy before allocating a federal financial aid credit balance. However, the University does not actually complete the refund process before completing the steps for allocating the federal financial aid credit balance.

If the University is unable to locate the student (or parent) when attempting to pay a credit balance, it returns the funds to federal financial aid programs. (Refer to the *Federal Financial Aid Credit Balance Policy* for further information)

Return of Unearned Aid

In the R2T4 calculation, the total **Amount Disbursed** plus **Amount that Could Have Been Disbursed** to the student or on the student's behalf, minus the **Amount of Federal Financial Aid Earned by the Student** determines the amount of federal financial aid funds unearned and required to be returned to the funding source

When a return of federal financial aid is required, the University and the student may both need to return funds. The University returns the lesser of the following amount to the appropriate federal financial aid program(s):

- The total amount of unearned aid; or
- The amount equal to the total University charges incurred by the student for the payment period multiplied by the percentage of unearned aid.

University (institutional) charges incurred by the student include tuition, fees, books and directed study (including state sales tax) initially assessed the student for the entire payment period. Initial charges are only adjusted for changes the University makes prior to the student's withdrawal. The amounts of institutional charges included in the R2T4 calculation are those charged or anticipated to be charged to the student's account. Although institutional charges may not have actually been charged due to the student's withdrawal, the University uses the actual charges to date, to include full tuition, fees, books and directed study (including sales tax) for each course in the payment period, and estimate remaining charges based on the students' primary campus or, as applicable. Institutional charges include all invoiced and scheduled charges, as well as any adjustments made to correct these charges, that occur prior to the beginning of the course from which the student withdrew.

Tuition waivers for military students and Campus Footprint initiative are not counted as Estimated Financial Aid (EFA) and will be subtracted from institutional charges in the R2T4 calculation.

If after the student withdraws, the University changes the amount of institutional charges it assessed or decides to eliminate all institutional charges, those changes do not impact the institutional charges or aid earned in the calculation.

The University returns federal financial aid funds to programs in the following order, up to the net amount disbursed from each:

- Unsubsidized FFEL/Direct Stafford Loan
- Subsidized FFEL/Direct Stafford Loan
- Federal Direct PLUS (Graduate Student)
- Federal Direct PLUS (Parent of Dependent Student)
- Federal Pell Grants
- FSEOG
- TEACH Grants
- Iraq & Afghanistan Service Grant (IASG)

After the University allocates its portion of unearned funds, the student must return federal financial aid owed in the same order specified above for the University. The amount of federal financial aid the student is responsible for returning is calculated by subtracting the amount returned by the University from the total amount of unearned federal financial aid funds to be returned.

The student (or parent in the case of funds due to a parent PLUS Loan) must return or repay, as appropriate, the calculated amount to any federal financial aid loan program in accordance with the terms of the loan; and any federal financial aid grant program as an overpayment of the grant. The amount of a grant overpayment due from a student is limited to the amount by which the original grant overpayment exceeds one-half of the total federal financial aid grant funds received by the student. (Additional information is available in the *Overawards and Overpayments Policy*)

The University may round final repayment amounts, for which the University and student are responsible, to the nearest dollar.

Timelines for Return of Funds

The University completes a student's R2T4 calculation within 30 days of the University's date of determination. The University returns the amount of federal financial aid funds for which it is responsible as soon as possible but no later than 45 days after the date the University determines the student has withdrawn. If a student is eligible for a post-withdrawal disbursement, refer to the *Disbursements Policy* for information on specific timelines.

Deceased Student

If the University receives reliable information indicating an individual borrower or student for whom a parent received a PLUS loan dies, the University suspends further awarding and disbursements. An original or certified copy of the death certificate or accurate and complete photocopy of the original or certified copy of the death certificate is requested and forwarded to the Secretary of Education (Secretary). Under exceptional circumstances and on a case-by-case basis, the Secretary may approve a discharge based upon other reliable documentation supporting the discharge request.

Determination of Withdrawal of a Deceased Student

The withdrawal date for a deceased student is the last date of academic attendance or attendance at an academically related activity determined from University attendance records. The date of determination is the date the University becomes aware of the student's death.

Return of Title IV Funds for a Deceased Student

The amount of federal financial aid funds earned by the student is calculated according to the Return of Title IV Funds (R2T4) calculation. If the calculation indicates the amount of funds earned is less than the amount disbursed to the student, or on behalf of the student in the case of a PLUS loan, the difference between these amounts is returned to the appropriate federal financial aid programs. The University does not report grant overpayments for deceased students to NSLDS or refer a grant overpayment to Debt Resolution Services, as the student's estate is not required to return any federal financial aid funds.

The following represents procedures the University follows if a credit balance of federal financial aid funds, created from funds disbursed before the death of the student, exists after the completion of the R2T4 and the University's refund calculations:

- Pay authorized charges owed to the University.
- Return any federal financial aid grant overpayments owed by the student for previous withdrawals from the University.
- Return any remaining credit balance to the federal financial aid programs.

If the University previously referred a grant overpayment to Debt Resolution Services, documentation will be forwarded by the University indicating the student is deceased. Based on this information and documentation, Debt Resolution Services will remove the overpayment from the student's records.

Although the student may be eligible to receive a post-withdrawal or late disbursement, the University is prohibited by federal financial aid Title IV regulations from further disbursements and will, therefore, not request additional funds from federal financial aid programs nor send out a post withdrawal letter.

Federal Financial Aid Satisfactory Academic Progress (SAP) Policy

Overview

The University's Federal Financial Aid Satisfactory Academic Progress (FA SAP) policy determines whether an otherwise eligible student is meeting FA SAP in an educational program and may receive financial aid under the Title IV, HEA programs. This FA SAP policy does not supersede the institution's academic SAP policy.

Policy

The University will calculate a student's FA SAP based on the student's primary program. Students must maintain FA SAP throughout the duration of their primary program to remain eligible for federal financial aid. FA SAP is assessed by *qualitative* and *quantitative* measures and is evaluated at the end of each completed payment period in the student's primary program. For any questions regarding FA SAP, contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679.

Qualitative Measure

Grade Point Average

Undergraduate students must have a cumulative program grade point average (GPA) of 2.0 at the end of each completed payment period, unless otherwise defined by academic policy. Graduate students must have a cumulative program GPA of 3.0 at the end of each completed payment period.

The University uses the cumulative GPA provided by the academic system of record at the time FA SAP is evaluated (e.g. at the completion of the payment period)¹⁷.

Cumulative Grade Point Average Exclusions

The following are *excluded from the cumulative GPA* computation¹⁸:

- Waivers
- National Testing Programs
- Courses with the following grades:
 - In Progress Extension (IX)
 - AUDIT (AU)
 - Incomplete (I)
 - In Progress (IP)
 - No grade awarded (QC)
 - Passing (P)
 - Withdrawal (W)
 - Withdrawal/Failing (WF)
 - Waived with Credit (WC)

¹⁷ If a student applies for and is granted an academic reprieve for a course(s), the program GPA being used to evaluate FA SAP will be different than the program GPA recorded for academic purposes by the University's Registrar. This is to ensure all attempted courses are being taken into consideration, as required, when calculating a student's FA SAP as required by ED regulations.

¹⁸ Refer to the University's [academic catalog](#) for grade definitions

- No Credit (NC)
- Orientations with the following completion statuses:
 - Orientation Complete (OC)
 - Orientation Not Complete (ON)
 - Orientation Extension (OX)

Quantitative Measure

The University publishes the total credit hours required to complete each academic program. The University establishes a pace of completion requirement to ensure a student will complete the program within the maximum timeframe permitted. The maximum timeframe to complete the program cannot exceed 150% of the published length of the program measured in credit hours attempted by the student. Transfer credits, taken at other institutions and applied towards the student's primary program at the University, are included in both attempted and completed hours when measuring the student's pace of completion and maximum timeframe.

Pace of Completion¹⁹

The quantitative measure for the pace of completion is calculated using the following formula:

$$\frac{\text{Cumulative number of credit hours the student successfully completed}}{\text{Cumulative number of credit hours the student attempted}}$$

At the end of each payment period, the student's pace of completion is evaluated. Students must earn at least 67% of the cumulative credit hours attempted toward completion of the primary program. Credit hours taken at other institutions and accepted toward a student's primary program at the University are included in both attempted and completed credit hours when measuring pace of completion.

*Included in Pace of Completion...*²⁰

Courses completed with the following grades are included as attempted in the pace of completion calculation:

- A, B, C, D, and F (+/-)
- Incompletes (I, IX and IP)
- Withdrawal (W)
- Withdrawal/Failing (WF)
- No grade awarded (QC)
- Courses that are waived with credit (WC)
- Pass (P)

¹⁹ The University rounds the calculation to the nearest hundredth of a percentage to determine if SAP has been met or not (example: 66.666 = 66.67%).

²⁰ If a student applies for and is granted an academic reprieve for a course(s), the course will continue to be included in the pace of completion calculation. This is to ensure all attempted courses are being taken into consideration, as required, when calculating a student's FA SAP as required by ED regulations.

Evaluation

The University evaluates FA SAP for the student's primary program, based on a completed payment period (generally, at least 12 credit hours). As a result of the evaluation, a student is assigned an FA SAP status.

Financial Aid Warning

Undergraduate students with less than a cumulative 2.0 GPA, or the minimum as stated in policy, and graduate students with less than a 3.0 OR who do not earn 67% of their attempted credits (cumulatively) at the end of a completed payment period, are automatically placed on financial aid warning (FW) status. The University can disburse federal financial aid funds to students on FW status for one payment period.

Financial Aid Disqualification

If a student cannot complete the program of study within the maximum timeframe (as determined at the end of the payment period) the student will be placed on financial aid disqualification (FD) status. If a student on FW status does not meet FA SAP at the end of the subsequent completed payment period, the student is not eligible for additional federal financial aid and will be placed on an FD status.

Students who are placed on an FD status are ineligible for federal financial aid. The University will not disburse federal financial aid funds to students on FD status.

Financial Aid Probation

If a student is placed on FD, the student may apply for an FA SAP appeal. Students on FD status who are granted an FA SAP appeal will be placed on financial aid probation (FP) status. Students who are placed on an FP status are eligible for federal financial aid for one probationary payment period. The University will disburse federal financial aid funds to students on FP status for one probationary payment period, provided all other eligibility requirements are met. At the completion of this probationary payment period, the student must meet the University's FA SAP standards to maintain federal financial aid eligibility.

Student Notification

The University will notify students at any point during their enrollment if they are placed on or taken off the FW, FP, FD or Regular Student (RG) statuses, as these affect student eligibility to receive federal financial aid.

Financial Aid SAP Appeals

Students placed on FD status may appeal the disqualification to regain eligibility for federal financial aid. Students may do so by submitting an FA SAP Appeal Form to Student Financial Services - Operations. The FA SAP Appeal form is located on the [student website](#). If there are *significant extenuating circumstances*, the student's eligibility for federal financial aid *may be* reinstated for **one** payment period on FP status.

The University reviews all FA SAP appeals on a case-by-case basis. Approval and/or reinstatement of federal financial aid eligibility is not guaranteed. Approval is **only** granted when there are significant extenuating circumstances.

The University allows a student to have a **maximum of two approved FA SAP appeals** during their lifetime at the University. These appeals **cannot** be consecutive. Examples of significant extenuating circumstances may include, but are not limited to the following:

- Death of a relative
- An injury or illness of the student
- Other unusual or special circumstances

Students must explain on the FA SAP Appeal Form why the nature and timing of their significant extenuating circumstance(s) directly prohibited them from meeting and maintaining FA SAP, and what has changed in their circumstances that would allow them to demonstrate FA SAP at the next evaluation. If students have more than 12 credits remaining in their primary program, they must demonstrate the ability to graduate within the maximum timeframe allowed and meet the GPA requirements. If students have 12 or less credits remaining, they must demonstrate the ability to complete the remaining credits successfully.

All FA SAP appeal decisions made by the University are final.

Regaining Eligibility after Payment Period of Ineligibility

A student who is not making FA SAP regains eligibility only when the student meets the University's FA SAP requirements. Therefore, if a student loses eligibility for federal financial aid as a result of not meeting FA SAP requirements, the student must pay for credit hours taken during the ineligible payment period using non-federal financial aid funds. If the ineligible payment period is the second payment period of an academic year/loan period already established, any federal financial aid awarded for the second payment period will be canceled and, if necessary, returned to the funding source.

If the student meets all FA SAP criteria after the ineligible payment period, the student's borrower based academic year (BBAY) will start at the beginning of the eligible payment period following the period of ineligibility. The BBAY is packaged for a full 24 credits and 40 weeks of instructional time.

Program Changes

Students who change primary programs at the University are re-evaluated to determine which academic credits apply to the new primary program. The student's FA SAP status at the beginning of the new program will be RG and will be evaluated at the end of each completed payment period in the new academic year. If the student changes back to a program he/she was previously in, the student's FA SAP status will reflect the last status of the original program. Refer to the [Awarding Aid to Transfer Students Policy](#) available in the Consumer Information Guide for further information.

The University will calculate FA SAP based on all successfully completed courses applicable to the new primary program. This includes those courses taken in a previous primary program that the student successfully completed and that apply to the new primary program.

Re Entering the University

If a student withdraws from the University and subsequently re-enters into the same primary program, whether within 180 days or after 180 days, the FA SAP status at the time of re-entry and for the first payment period upon re-entry will be the FA SAP status the student had prior to his/her withdrawal.

If the student re-enters, at any point, into a different primary program not previously attended, the FA SAP status will reset to Regular Student (RG) status. Refer to [Student Re-entering the University Policy](#) available in the Consumer Information Guide for further information.

Repeat Courses

Grades for prior attempts, whether successfully completed or not, are excluded when calculating the primary program GPA. However, credits from all attempts are included calculating pace of completion and maximum timeframe.

Note: Repeat courses taken in a primary program are counted in the FA SAP status for that primary program.

Awarding Aid to Transfer Students Policy

Overview

The Awarding Aid to Transfer Students policy documents the University's treatment and determination of federal financial aid eligibility for students who transfer to the University from another school or advance programs (a.k.a. finish one program and begin another program) or change programs at the University.

Policy

Definitions

Transfer Student

A Student who enrolls in a program at the University who has overlapping academic years (AY's) with a prior program, either at the University or at another institution are referred to as a transfer student. An overlapping AY exists if the student begins a program at the University prior to the expiration of the student's prior AY. There are 3 types of transfers: external, internal, and advancing programs.

External Transfer Student

Student previously attended a program at an institution other than the University of Phoenix.

Internal Transfer Student²¹

Student previously attended a program at the University of Phoenix but did not complete this program.

Advancing Program Student

Student previously attended a program at the University of Phoenix, completed this program, and began another program at the University.²²

Awarding Federal Aid

For all types of transfers, the University will award all federal financial aid (Federal Pell Grant, IASG, FSEOG, and Direct Loans) based on a full academic year in the (new) program at the University. (Refer to the *Academic Year Definition Policy* for further information on defined academic years).

Overlapping Academic Years

An academic year that begins before a prior academic year has ended is considered an overlapping academic year. This most commonly occurs when a student starts with the University after recently attending a different institution, when a student completes a prior program at the University and begins another program, or when a student changes programs at the University. Students in these scenarios should contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 1-888-346-8679 to determine if they have overlapping academic years and if their financial aid eligibility will be impacted.

²¹ This excludes program version changes; students who change program versions are considered in the same program.

²² If a student wishes to advance programs at the University, the student should contact Enrollment Services at (844) 937-8679.

Federal Pell Grant Award

A student cannot receive more than 100 percent (or 150 percent, if the student is enrolled and eligible for a Year-Round Pell award) of his or her scheduled Pell Grant award for a federal award year. (Refer to the *Federal Pell Grant-IASG Policy* for additional information). When a student has already received a Federal Pell Grant during the same federal award year, the University determines the percentage of the scheduled Federal Pell Grant award that the student has already received in order to calculate the student's remaining eligibility (if any) for a Federal Pell Grant award. The University also ensures the student does not exceed the Pell Lifetime Eligibility Used (PELL LEU).

The remaining Federal Pell Grant award amount **may not be divided equally** across the payment periods (PP) in the new program. Instead, the Federal Pell Grant funds **must be** disbursed in an amount up to the student's remaining eligibility for each PP, except that no PP disbursement can exceed 50% of the scheduled Pell Grant annual award.

Pell Example: A student received a portion of a Federal Pell Grant for a program at ABC University, withdrew and then enrolled in a program at the University. The AY for the program at ABC University overlaps with the AY for the program at the University during the same federal award year.

Calculation to Determine Pell Grant Award Amount	
100% Scheduled Pell Grant Award at the University	\$6,345
Percentage of Pell Scheduled Award already used at ABC University from ED (Calculated and provided by ED)	25%
Percentage of Remaining 100% Pell Scheduled Award (100% minus % Pell Scheduled Award used at ABC University)	100% - 25% = 75%
Student's maximum 100% Federal Pell Grant Award at the University (100% Pell Scheduled Award multiplied by Percentage of Remaining Eligibility)	\$6,345 X 75% = \$4,759²³

The student's remaining Federal Pell Grant eligibility is \$4,749. Since this amount is more than half of the scheduled Federal Pell Grant award, the award must be disbursed in two payment periods. As long as the student's first PP in the new program is at least half of an AY (in both credits and weeks), the student may receive half of the scheduled Pell Grant award in the first PP. If the second PP of the AY in the new program falls in the same federal award year, the student will receive the remainder of the Federal Pell Grant amount in the second PP.

University's Program's Academic Year ¹	
Federal Pell Grant Award	
First PP	Second PP
\$ 3172	\$1,586

²³ The University rounds to the nearest whole dollar when calculating Federal Pell Grant disbursement amounts.

Federal Direct Loan Award

If the student is eligible for the Federal Subsidized and/or Unsubsidized Direct Loan program, the loan(s) at the University may not exceed the remaining balance of the student's annual loan limits after the disbursements in the previous program are considered. The University also ensures the loan(s) awarded do not permit the student to exceed their lifetime aggregate undergraduate/graduate borrowing limits.

Direct Loan Example: A student received Subsidized and Unsubsidized Direct Loan disbursements at ABC University, withdrew and then enrolled in a program at the University. The AY for the program at ABC University overlaps with the AY for the program at the University.

The student is enrolled in a program at the University as a first year, independent undergraduate student with maximum annual Subsidized Direct Loan eligibility of \$3,500 and Unsubsidized Direct Loan eligibility of \$6,000.

Direct Loan Disbursements made by ABC University	
Subsidized Loan disbursed	\$1,750
Unsubsidized Loan disbursed	\$2,000

The University must now determine the student's remaining Subsidized and Unsubsidized Direct Loan eligibility for the 1st AY in the program at the University.

Calculations to Determining Direct Loan Award Amounts	
Remaining Subsidized Loan Eligibility	
(Annual Subsidized Direct Loan Limit – Subsidized Direct Loan funds disbursed)	$\$3,500 - \$1,750 = \mathbf{\$1,750}$
Remaining Unsubsidized Loan Eligibility	
(Annual Unsubsidized Loan limit – Unsubsidized Loan funds disbursed)	$\$6,000 - \$2,000 = \mathbf{\$4,000}$

These remaining loan fund amounts will be disbursed based on the PPs in the AY/LP at the University. (Refer to the *Disbursements Policy* for additional information)

Federal Supplemental Opportunity Grant Awards

The Federal Supplemental Opportunity Grant (FSEOG) will follow the same awarding process as the Federal Pell Grant program and Direct Loan Program, starting a new academic year and payment periods based on the program the student is transferring/advancing into at the University.

Verification and Conflicting Information Policy

Overview

Institutions are required to verify information provided by students selected for verification. In addition, institutions are required to identify and address any conflicting information in its records for the student. The Verification and Conflicting Information Policy addresses the Department of Education (ED) different verification groups, types of documents acceptable to complete verification and actions the University will take to address identified conflicting information.

Policy

The University is required to verify students whose FAFSA information is selected for verification by the Central Processing System (CPS).²⁴ The institutional student information record (ISIR) or student aid report (SAR) document received from the CPS will indicate whether the student's application is selected for verification. Students selected for verification must submit all required documentation requested by the University by the applicable deadline to be reviewed for federal financial aid eligibility. The University will not disburse any federal financial aid funds until verification is completed. Students not selected by the CPS or who are exempt from verification but choose to provide taxes or other supplemental documents are not considered selected for verification. However, the University must review all documents provided and resolve any conflicting information prior to awarding and/or disbursing federal financial aid. All documents provided are retained as part of the student financial aid file.

Standard Verification Group (V1)

The University is required to verify the following information for students selected for standard verification:

- Tax Filers
 - Adjusted Gross Income
 - U.S. Income Tax Paid
 - Untaxed Portions of IRA Distributions and Pensions
 - IRA Deductions and Payments
 - Tax Exempt Interest Income
 - Education Credits
 - Number of Household Members
 - Number in College
- Non-Tax Filers
 - Income Earned from Work
 - Number of Household Members

²⁴ On July 13, 2021, the U.S. Department of Education published GEN 21-05 (<https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2021-07-13/changes-2021-2022-verification-requirements>) waiving verification of most Free Application for Federal Student Aid/Institutional Student Information Record (FAFSA/ISIR) information, except for Identity/Statement of Educational Purpose and High School Completion Status under Verification Tracking Groups V4 and V5. This waiver applies for the remainder of the 2021-2022 FAFSA processing and verification cycle. The University implemented the flexibilities outlined in GEN 21-05 as of 09/01/2021. Regardless of this waiver, the University will identify and resolve conflicting information concerning a student's eligibility, including from documentation obtained during the verification process prior to or after these flexibilities were implemented.

- Number in College

Custom Verification Group (V4)

The University verifies the following information for students selected for custom verification:

- High School Completion Status
- Identity/Statement of Educational Purpose

Aggregate Verification Group (V5)

The University verifies the following information for students selected for aggregate verification:

- High School Completion Status
- Identity/Statement of Educational Purpose
- Tax Filers:
 - Adjusted Gross Income
 - U.S. Income Tax Paid
 - Untaxed Portions of IRA Distributions and Pensions
 - IRA Deductions and Payments
 - Tax Exempt Interest Income
 - Education Credits
 - Number of Household Members
 - Number in College
- Non-Tax Filers:
 - Income Earned from Work
 - Number of Household Members
 - Number in College

Acceptable Documentation V1 and V5

The following documentation is acceptable for completing verification of tax filers:

- Specified tax year's tax account information of the tax filer that the Secretary has identified as having been obtained from the Internal Revenue Service (IRS) through the IRS Data Retrieval Tool and that has not been changed after the information was obtained from the IRS;
- A transcript obtained at no cost from the IRS or other relevant tax authority of a U.S. territory (Guam, American Samoa, the U.S. Virgin Islands) or commonwealth (Puerto Rico and the Northern Mariana Islands), or a foreign government that lists 2019 tax account information of the tax filer; **or**
- A signed copy of the income tax return and the applicable schedules that were filed with the IRS or other relevant tax authority of a U.S. territory, or a foreign government that lists the specified tax year's tax account information of the tax filer.

Situations Where Acceptable Documentation May Not Be Available

Situations may occur where a student, spouse, and/or parent may not be able to provide acceptable documentation to resolve verification. The University will accept the following as resolution.

Victims of Identity Theft

For an individual who was a victim of IRS tax-related identity theft, the University may accept the following documentation:

- A Tax Return DataBase View (TRDBV) transcript obtained from the IRS; **and**
- A statement signed and dated by the tax filer indicating that he or she was a victim of IRS tax-related identity theft and that the IRS has been made aware of the tax-related identity theft.

If a filer is unable to obtain a TRDBV transcript, he/she may submit other official IRS documentation as long as it contains all the information needed to complete verification. However, the filer must first attempt to get a TRDBV before he/she can use a copy of other official IRS documentation.

Filers of Joint Returns Who Are No Longer Married

If the filer of a joint return has become widowed, divorced, or separated since filing the return, for verification purposes, it may be necessary to determine the individuals' income and taxes paid using the joint tax transcript and the relevant IRS W-2 forms.

The following documents are required from the student/spouse/parent in order to perform a separation of income (SOI):

- A signed and dated SOI Authorization Form,
- A transcript obtained from the IRS or other relevant tax authority that lists the specified tax year's tax account information of the tax filer(s); **or**
- A copy of the income tax return and the applicable schedules that were filed with the IRS or other relevant tax authority that lists the specified tax year's tax account information of the tax filer(s); **and**
- A copy of IRS Form W 2 for each source of employment income received for the specified tax year or an equivalent document
- In some scenarios, all schedules, forms, and/or worksheets for the tax filing

The University will confirm or update the AGI and income based on the documentation submitted and use the proportional distribution method to determine taxes paid.

Amended Tax Return

When the University becomes aware that a tax filer has filed, or will file, an amended tax return, it will obtain a signed copy of the IRS Form 1040X that was filed with the IRS for the specified tax year, in addition to one of the following:

- An IRS Tax Return Transcript (that will only include information from the original tax return and does not have to be signed), any other IRS tax transcript(s) that includes all of the income and tax information required to be verified, or a copy of the tax return; **OR**
- IRS DRT information on an ISIR record with all tax information from the original tax return

In rare cases, when an applicant and/or spouse, or parent(s) did not file an IRS Form 1040X with the IRS, but whose tax and income information was amended by the IRS, the University may accept documentation that includes the change(s) made by the IRS, in addition to one of the items mentioned above.

Other Tax Returns

If the tax filer filed a tax return with Commonwealth of Puerto Rico, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands, or Guam, the University will obtain a signed copy of the income tax return filed with the relevant tax authority.

If the tax filer filed a tax return with the tax authority for American Samoa, the person must provide a copy of his/her tax account information.

If the tax filer filed a tax return with tax authorities not mentioned above, (i.e. foreign tax authority) and the person indicates that he/she is unable to obtain the tax account information free of charge, the person must provide documentation that the tax authority charges a fee to obtain that information, along with a signed copy of his/her income tax return that was filed with the relevant tax authority.

The income and tax information are converted to U.S. dollars and the University uses the information on the forms that most closely correspond to the income information reported on an IRS tax return. If an individual from a foreign country is not required under the country's government agency rules to file an income tax return, the University will accept a signed statement from the individual certifying all income and taxes paid for the tax year.

Filing Extensions

If the individual has been granted an automatic six-month extension by the IRS, the applicant must still verify income and tax information either by using the IRS Data Retrieval Tool or by submitting to the University an IRS Tax Return Transcript. If the required documentation is not submitted to the University by the established deadline, the student must return all Title IV aid disbursed before the student was selected, except for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. However, this is not applicable to individuals granted a filing extension beyond the University's established deadline because the individual was called up for active duty or for qualifying National Guard duty during a war or other military operation or national emergency (Refer to the HEROES Policy for further information).

If the individual(s) has been granted a filing extension by the IRS beyond the automatic six-month extension for the tax year, the University will accept the following as documentation:

- A copy of the IRS Form 4868 "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return;"
- A copy of the IRS's approval of an extension beyond the automatic six-month extension for the applicable tax year;
- Confirmation of non-filing from the IRS or other relevant taxing authority dated on or after October 1, 2020, except dependent students ("Verification of Nonfiling Letter");
 - See "Non-Tax Filers" section below if individual is unable to obtain a "Verification of Nonfiling Letter"
- A copy of the IRS Form W-2 for each source of employment income received for the applicable tax year by an individual that has been granted a filing extension; **AND**
- If self-employed, a signed statement certifying the amount of the AGI and U.S. income tax paid for the specified tax year;

Note: The University will not delay completing verification if the above documentation is submitted for those individuals granted IRS extensions. However, if the University receives the actual IRS transcript at a later date, it must reverify the AGI and taxes paid.

Non-Tax Filers

Students, spouses, and/or parents who have not filed a tax return, and are not required to file, will not have an AGI. They must report income earned from work on the FAFSA, including any income reported on the individual's W-2 forms, and other earnings from work not reported on these forms. If selected for verification and income was earned, the student, spouse, and/or parent are required to provide copies of W-2 forms from each employer. In addition, the person must provide a signed statement certifying the sources and amounts of income earned from work not on W-2s and that the person has not filed and is not required to file a tax return.

The University will also require the person (except dependent students) to submit a "Verification of Nonfiling (VNF) Letter" from the IRS dated on or after October 1, 2020. If an individual is unable to obtain VNF from the IRS and the University has no reason to question the good-faith effort to obtain the required documentation, the University will accept the following:

- A signed statement certifying that the individual
 - Attempted to obtain the VNF from the IRS or other tax authorities and was unable to obtain the required documentation; and
 - Has not filed and is not required to file an applicable income tax year return, and a listing of the sources of any applicable year income earned by the individual from work and the amount of income from each source; and
- A copy of IRS form W-2, or an equivalent document, for each source of applicable tax year employment income received by the individual

If a student, spouse, and/or parent submits a signed statement claiming non-tax filer status and the University has reason to believe the person was required to file a U.S. tax return, this constitutes conflicting information and must be resolved.

The following is a chart to assist in determining whether or not an individual is required to file an income tax return.

If your filing status is...	AND at the end of 2020 you were...*	THEN file a return if your gross income was at least...**
Single	under 65	\$12,400
	65 or older	\$14,050
Married filing jointly***	under 65 (both spouses)	\$24,800
	65 or older (one spouse)	\$26,100
	65 or older (both spouses)	\$27,400
Married filing separately	any age	\$5
Head of household	under 65	\$18,650
	65 or older	\$20,300
Qualifying widow(er)	under 65	\$24,800
	65 or older	\$26,100

In addition to the above chart, a person must file a return if any of the conditions below apply for the tax year.

- You owe any special taxes, including any of the following.
 - Alternative minimum tax.
 - Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file Form 5329 by itself.
 - Household employment taxes. But if you are filing a return only because you owe this tax, you can file Schedule H by itself.
 - Social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.
 - Recapture of first-time homebuyer credit.
 - Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.
 - Recapture taxes.

- You (or your spouse, if filing jointly) received HSA, Archer MSA or Medicare Advantage MSA distributions.
- You had net earnings from self-employment of at least \$400.
- You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
- Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
- Advance payments of the health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments.
- You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under 965(i).

For a complete listing of who must file an income tax return, visit <https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return>.

Number in Household

The University requires the student (if dependent, requires the parent) submit a verification worksheet (VWS) listing the name and age of each household member and the relationship of that household member to the student.

NOTE: If, at the time of filing a FAFSA, the household information was correct, the information cannot subsequently be updated. If, at the time of filing a FAFSA, the household information was incorrect the STUDENT must correct the information on his/her student aid report (SAR). The University cannot update incorrect information if the student was not selected for verification.

Number in College

The University requires the student (if dependent, requires the parent) submit a verification worksheet (VWS) listing the name and age of each household member who is or will be attending an eligible postsecondary educational institution. The household member must be at least a half-time student in the specified award year and the name of the educational institution must be listed.

NOTE: If the name of the educational institution listed is not an eligible postsecondary educational institution, the University will make a correction to remove the name of the household member from the in college.

Acceptable Documentation V4 and V5

The University will accept the following as resolution of V4 and V5 verification.

High School Completion

To verify high school completion, the University will accept the following types of documentation:

- High school diploma–
 - A copy of the student's high school diploma;
 - A copy of the student's final high school transcript that shows the date a high school diploma was awarded; or
- Recognized equivalent of a high school diploma–
- General Educational Development (GED) Certificate
- California High School Proficiency Examination (CHSPE) Certificate

- HiSET Completion Certificate
- Documentation provided by the State or appropriate Department of Education in the student's state or jurisdiction indicating that the student has earned a secondary completion credential that has the same rights, privileges, and rigor of a normal High School Diploma
- A copy of the 'secondary school leaving certificate' or similar document, obtained from the appropriate government agency, for students who completed secondary school in a foreign country
- An academic transcript indicating the student successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree
- Homeschool
 - If the state requires by law that students obtain a secondary school completion credential for homeschool, a copy of that credential from an institution that holds state approval to confer high school diplomas is needed
 - If the state does not require the above credential, other acceptable documentation includes:
 - Homeschool transcript or diploma issued by an institution that holds state approval to confer high school diplomas or was accredited by an acceptable accrediting body at the time the student attended

Identity/Statement of Educational Purpose

The following is acceptable documentation to verify a student's statement of educational purpose/identity:

- An unexpired valid government-issued photo identification, such as a driver's license or passport
- A signed statement certifying the federal financial aid received will only be used for educational purposes to pay the cost of attending the University for the specified award year.

If the documentation is presented in person, the University will maintain an annotated copy of the ID provided by the student and will include the date the identifying document was received and the name of the University official who obtained the documentation.

If the student is unable to provide the information in person, the following must be provided to the University:

- A copy of a government-issued photo identification, such as a driver's license or passport
 - The copy of the government issued ID does not need to be notarized or signed by the notary; and
- An original notarized statement of educational purpose signed by the student for the specified award year.
 - An original document must contain wet signatures for the student and the notary as well as the required stamp or seal.

Selection after Disbursement

The student or University may submit corrections to the SAR/ISIR, and the student's application may then be selected for verification. If the student's enrollment status is Withdrawn (W), the University is not required to verify the student's information unless the student returns to the University in the same award year. If the student's enrollment status is anything other than withdrawn (W), the University will not make subsequent disbursements until the student's updated application is verified. If the student does not submit verification documents, the student is responsible for repaying all federal financial aid for which he/she is not eligible, including funds already disbursed for the award year. The student

does not have to repay any Direct Loan disbursements made prior to selection as these funds will be repaid according to the terms of the master promissory note; however, the University will cancel any further Direct Loan.

Completing Verification

When the University has obtained all necessary verification documents from the student, the documentation is compared to the ISIR/SAR record. If the verification process shows the student's information is correct, and there are no outstanding issues or conflicting information, the student will be awarded. If the verification process shows the student information requires corrections, the awarding process will not continue until the University receives a final and valid federal output document (ISIR) with an official EFC.

Verification is complete once the University has received all the requested documentation and a valid SAR/ISIR (one that has all the accurate and complete information). This includes any necessary corrections, which must be made by the applicable federal deadlines.

If the University has reason to believe a student or parent, if dependent student, is trying to avoid completing verification and/or suspects potential fraud, the University will initiate an investigation of the student. During the period of investigation, the University will cease award and disbursement of all federal financial aid funds to the student. If satisfactory resolution in the investigation cannot be reached, the student will lose eligibility for federal financial aid funds for at least the federal award year. In addition, based on the outcome of the University's investigation, any credible information indicating that the student may have engaged in fraud or other criminal misconduct in connection with his or her application for federal student aid will be referred to the U.S. Department of Education's Office of Inspector General (OIG). Please refer to the University's *Federal Student Aid Fraud Policy* for more information.

Disbursements

The University will not make disbursements of federal financial aid until verification is completed.

Change Dependency Status due to change in Marital Status

The University will not update a student's dependency status based on a change in the student's marital status after filing of the FAFSA.

Consequences of a change in FAFSA information

For the subsidized student financial assistance programs, if the FAFSA information changes as a result of verification, the University will submit to the Secretary all changes to a nondollar item or an individual data element that is \$25 or more. The University may choose whether or not it will submit changes to the Secretary when all changes to individual data elements are less than \$25 (not exceeding tolerance).

For the Federal Pell Grant Program, if there is a change as a result of verification, the University will recalculate the student's Pell Grant on the basis of the EFC on the correct valid SAR/ISIR. The University will disburse any additional funds under that award only if the University receives a correct valid SAR/ISIR for the student, and only to the extent additional funds are payable based on the recalculation.

For all other subsidized student financial assistance programs, if information changes as a result of verification, the University will adjust the student's financial aid package on the basis of the corrected EFC on the valid SAR/ISIR.

Verification and Professional Judgment

If a student requests a professional judgment and is also selected for verification, the University will require the verification be completed before exercising any type of professional judgment.

Reporting the Student's Verification Status to the CPS

When the University disburses a Federal Pell Grant award, it reports the student's verification status at the time of disbursement when it reports the payment. **Note:** This reporting requirement applies even if the student's application was not selected for verification. However, the University leaves the verification status code field blank if the student was not selected for verification or the selected ISIR transaction has a CPS transaction process date that is after the date the student was no longer enrolled at the University.

Verification Timelines

The University will require Federal Pell Grant, campus-based, and Direct loan students selected for verification to submit all requested verification documents to the University within 30 days of the notification date informing the student of the requirements. If the documents are not submitted or are incomplete by this deadline, appropriate actions are taken, as required, based upon the student's enrollment status as of the deadline date.

For the Federal Pell Grant Program, if the student provides the verification documents after the 30-day deadline, but before the earlier of 120 days after the student's last date of attendance or the deadline established by the U.S. Department of Education each award year, the University will review and address eligibility as required.

For the Direct Loan program, if a student fails to provide the required documentation by the 30-day deadline, the University will not originate a subsidized loan application for the student.

If based on corrections, there is an increase in the Federal Pell Grant amount and the student's valid ISIR is received after he/she is no longer enrolled but before the annual Federal Register deadline, the University will pay the student the higher award amount.

Student Notification

The University will notify the student, in writing, of verification requirements and timelines for submission of necessary documents. Selected students receive the following:

- Documentation requirements
- Timeline of 30 days to return the required documentation
- Correction procedures (provided during the initial application process)
- Consequences of not returning the documents within the prescribed timelines, which may include cancellation of tuition deferral and request of immediate payment of outstanding tuition charges
- Information in reference to written notification of award changes resulting from verification, which are forwarded within 20 days of required adjustments

Verification and Crossover Payment Periods

During a crossover payment period (a payment period that includes both June 30 and July 1), the University will award and disburse federal financial aid funds using the first federal award year ISIR that is ready to be used. Once a federal award year ISIR has been used for awarding and disbursing federal financial aid funds, the University will no longer follow up with the student on collecting documents to complete verification unless those documents are needed for a future academic year.

If the University has reason to believe a student is trying to avoid completing the verification requirements and suspects potential fraud, the University will not award federal financial aid funds using the unselected ISIR. Instead, the University will require the student to complete the verification requirements or lose eligibility for the crossover payment period.

Verification Exclusions

The exclusion described here are applicable only to the affected individual. All other requirements for verification still apply to the non-affected parties (i.e. if one parent meets an exclusion, the student and the other parent are still required to complete verification requirements).

A selected student is exempt from the verification requirements based on the following unusual circumstances:

- The student dies,
- The student will not receive federal financial aid for reasons other than failure to complete the verification, or
- The student was selected for verification **after** the date the student was no longer enrolled at the University, the University is not aware that the student intends to reenroll for the award year, and no further disbursements (including late) will be made.

Parents of a dependent student are exempt from verification requirements if any of the following apply:

- Both parents are mentally incapacitated,
- Both parents or the custodial parent has died
- They reside in a country other than the United States and cannot be contacted by normal means, or
- They cannot be located because the student does not have and cannot obtain their contact information

A spouse of an independent student is exempt from verification requirements if any of the following apply:

- The spouse has died,
- The spouse is mentally incapacitated,
- The spouse resides in a country other than the United States and can't be contacted by normal means, or
- the spouse cannot be located because the student does not have and cannot obtain contact information

If a student selected for verification dies before the deadline for completing verification and does not complete the verification process, the University will not 1) make any further disbursements on the student's behalf, 2) originate or disburse the student's Direct subsidized Loan, and 3) consider any funds disbursed on an interim basis as an overpayment.

The University will document in the student's file the basis for any exclusion, other than the death of a student, using a signed statement from the student.

Verification Following Natural Disasters

If an affected individual, impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)), notifies the University that he/she has been impacted:

- For students whose records are lost or destroyed because of a natural disaster, the University is not required to complete verification. The student's file is documented accordingly and the Pell Grant disbursements for students affected will reflect a verification status code "S", which reflects selected but not verified.
- The University will waive the requirement of a signed verification worksheet verifying number of family members in household and number of family household members enrolled in an eligible postsecondary institution when no parent can provide the required signatures because the parent(s) is affected by a disaster. In these scenarios, the University will note and retain an explanation of why the student's parent(s) was not able to sign the verification worksheet.

The University will extend the verification document submission deadline to 90 days for students affected by a natural disaster and whose records were not lost or destroyed. If the required verification documents are not submitted within this deadline and the University can document the reason is due to a natural disaster, the University will not perform verification and will document the student's file accordingly.

Resolving Conflicting Information

If the University has conflicting information concerning a student's eligibility or has any reason to believe a student's application information is incorrect, the University will resolve such discrepancies before awarding and/or disbursing federal financial aid funds. If discrepancies are identified that were not present at the time the federal financial aid funds were disbursed, the University will reconcile the conflicting information and the student will be responsible for repayment of any federal financial aid funds they were not eligible to receive. The University will report the student to ED as a federal grant and/or loan overpayment to collect repayment of these funds from the student.

Examples of conflicting information may include, but are not limited to the following:

- Social security numbers
- Date of birth
- Legal name
- Discrepant tax data (including whether or not the student/parent was required to file a tax return)
- Number in Household
- Number in College
- Student or parent Marital status
- High school completion
- Untaxed income or resources
- Other Resources, such as Employer Tuition Reimbursement (See the University's *Packaging Philosophy Policy* for other examples of "other resources")