



2022-2023 Consumer Information Guide

April 2023

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Nevada Department of Employment, Training and Rehabilitation: Commission on Postsecondary Education

Texas Higher Education Coordinating Board

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 concentratio

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 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/principal preparation programs have been reviewed and approved by Arizona Department of Education. The California specific programs (BSLS, MAED-TED, and CTEL) have been reviewed and approved by the California Commission on Teacher Credentialing (CCTC). Individual program offerings vary by state.

Additionally, the Graduate Initial Teacher Certificate programs (CERT/G-ELM, CERT/G-SEC, and CERT/G-SPE) have been reviewed and approved by the North Carolina Department of Public Instruction (NCDPI).

Additional Information

A student can view additional information at https://www.phoenix.edu/about_us/accr_creditation.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, <https://www.phoenix.edu/degrees/academic-catalog.html>, for further information on academic programs, facilities and instructional personnel information.

Articulation Agreements

Please refer to the College Articulation Agreement section of University's Academic Catalog, <https://www.phoenix.edu/degrees/academic-catalog.html>, for further information on articulation agreements.

Credit Transfer

Please refer to the Acceptable Transfer Activity and Evaluation of Transfer Activity Policies in the University's Academic Catalog, <https://www.phoenix.edu/degrees/academic-catalog.html>, for further information on credit transfer.

Disability Services

Please refer to the Accessibility and Disability Services Office and the Extended Time /In Progress Extension Accommodations sections of the University's Academic Catalog , <https://www.phoenix.edu/degrees/academic-catalog.html> , 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

ONTV mp | A I - Admissions and Records Service Center
4035 S. Riverpoint Parkway
Phoenix, AZ 85040-0723
(800) 866-3919
(480) 446-4600
ARSC@phoenixedu

Student Demographics, Metrics and Outcomes

Student Borrowing

During the period of time spanning September 1, 20 21, through August 31, 20 22, 59.5% of students enrolled received federal student loans .

Loan Default Rate

The University's loan default rate for Fiscal Year 2019 was 2.6 and the national average was 2.3. The University's loan default rate for Fiscal Year 2018 was 8.7 and the national average was 7.3.

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,

4.3.3

Undergraduate Certificate	\$7,916
Associate	\$18,241
Bachelors	\$33,093
Graduate Certificate	\$17,040
Graduate	\$33,157
Doctorate	\$79,497
Total	\$222,050

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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 2015–2016 cohort year (Sept. 1 – Aug. 31).



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Retention Rates

IPEDS Retention Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each post

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, 2020, through June 30, 2021. Of the total enrolled students, those who received Pell Grant funds during the July 1, 2020, through June 30, 2021, time frame are shown in Table 2.

Table 1: AI E

Types of Education

In accordance with the Higher Education Act, every postsecondary educational institution must provide a minimum amount of professional education in which students are enrolled.

Approximately 2.4% of students enrolled in graduate programs between July 1, 2020, and June 30, 2021, completed a graduate program. The most common programs are:

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

The data is derived from the IPEDS Completions Survey (July 1, 2020, to June 30, 2021, data) and the National Student Clearinghouse Student Tracker to identify enrollment in graduate programs as of December 31, 2021.

Working Alumni

Based on responses from the Alumni Association's 2022 survey, the following represents the types of industries in which our alumni work:

Industry of Postsecondary Alumni Employment

Executive/Manager/Administrator	8.4%	Clinical Psychologist/Counselor/Social Worker	2%
Health Professional (Non-Nursing)	6.9%	Protective Services (Police, Fire, Security)	1.7%
Operations/Production Manager/Supervisor	5.7%	Computer Programmer/Systems Analyst	1.8%

Title II of Higher Education Act Academic Year 2018-2019

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. T

Missouri

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.

Not all programs are eligible for federal financial aid. Contact your enrollment representative for information.

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:

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

A student should reapply for financial aid each year.

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.

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 Oppor 0 0 1 102.02 378.79 Tm 0.0196 0.608 1 rg 0.0196 0.608 1 RG [(h)] TJ ET Q q C om the st

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;

- o 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

Federal Direct Subsidized and Unsubsidized Annual Loan L

Federal Education Loan Interest Rates and Origination Fees

For information regarding Federal Student Loan Interest Rates and Origination Fees, please visit :
Error! Hyperlink reference not valid. [ed.gov/types/loans/interest-rates](https://www.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 by logging in to

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 for financial aid eligible programs 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.

- o Graduate Initial Teacher Certificate (Elementary and Special Education only) are a minimum of 27 credits and 61 weeks of instructional time

Associate programs (9-week model) are a minimum of 24 credits and 36 weeks of instructional time.

Associate programs (5

Cost of Attendance

The cost of attendance (COA) is used in calculating a student's amount of federal fi

For detailed information regarding actual tuition fees for programs and locations, contact a finance advisor or visit the tuition and fees section of the University's academic catalog:
<https://www.phoenix.edu/degrees/academic-catalog.html> .

Grade-Level Determination

If a student wishes to request a professional judgment, the student should email Student Financial Services at StudentFinancialServices@phoenix.edu

Financial Policies

Multiple-Tuition Discount Policy

refund. A request for such a refund must be

as applicable, will be assessed and invoiced in a single invoice at the beginning of the payment period.

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
- Access information on all of your federal student loans by logging into [StudentAid.gov](https://studentaid.gov).
- 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 deferment
- 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/exit-counseling/>) within 30 days of completion of a program,

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 both 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:

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.

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 .

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 on their 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 types 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

Information Not Released Non-Directory

In compliance with FERPA, the following student information shall not be released by the University without the 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.

Information which must not be released:

- Place of birth*
- Month and day of birth*
- Social Security number (SSN) or personal identification number (PIN) **
- Individual Record Number (IRN)***
- Grades or grade point averages
- Course schedules
- Employment information, including: employer, position held, work address, or work phone number
- Academic performance information, including 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*

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

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

***Although this information may be disclosed without prior written or authorized electronic consent according to FERPA, the University's policy is to maintain the confidentiality of this student information for verification purposes and should not be released to a third party, unless it is necessary to perform a required task or to provide an approved service authorized by the Registrar's Office.

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

is necessary for such purposes as to determine the following: eligibility for aid, the amount of aid, the 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
- When release of information to appropriate officials is necessary to comply with federal law (e.g., the USA Patriot Act, Solomon Amendment, SEVIS program) from 0.2516ioneties, pursuant to state i

Students must submit a request for amendment in writing to the Registrar identifying the specific portion of their record they want changed and why they believe it to be inaccurate or in violation of their 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 their right to challenge the information.

A Student's request for a formal hearing must be made in writing and submitted to the Registrar's Office. The Registrar will arrange for a hearing, and notify the student within 14 days from the receipt of the request, of the date, place, and time of the hearing. Students may present relevant evidence and may be assisted at the hearings by a person of their choice, 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 their 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 a 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.

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

Family Policy Compliance Office
U S Department of Education
400 Maryland Ave SW
Washington, DC 20202-5920

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 .

To review the Student Code of Conduct in its entirety , see the Academic Catalog, <https://www.phoenix.edu/degrees/academic-catalog.html> , 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 .

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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 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 have certain choices about how we use your Personal Information for interest-based advertising purposes. You may

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 -6

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

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

Emergency Mass Notification Policy

The University

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. "Zero-tolerance" means under no circumstances is the use, sale, possession, or distribution of illegal drugs or alcohol permitted on campus. Misconduct violations relating to the Student Code of Conduct, Faculty Code of Conduct, the employee Alcohol and Drug Abuse Prevention policy, and/or the University's Code of Ethics are subject to disciplinary sanctions.

Students, faculty, and staff are expected to conduct themselves ethically, honestly and with integrity as

rEsource Fees

The books and supplies component is calculated using a standard rEsource fee for each course in the

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

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.

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

o

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

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 100% of their LEU used.

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 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 informa

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

The individual's need as determined using another annual income that more accurately reflects the

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

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 a

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](https://www.phoenix.edu/degrees/academic-catalog.html), <https://www.phoenix.edu/degrees/academic-catalog.html>. 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 Tuition Credit (LOAC) if the student is withdrawn from this course and earns a W grade as a result of an approved LOA. 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-

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

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 ¹⁴ (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 ¹⁵

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.

¹⁴ Loan amounts that exceed the EFC must be counted as estimated financial assistance.

¹⁵ 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.

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 withdrawn¹⁹. 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

¹⁹ If a student wishes to re

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 Federal Direct Loan (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

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 ²¹

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.

²¹ 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 period completed in the payment period (the numerator) is the count of calendar days from the payment period start date to the student's last date of attendance in the payment period.

Title IV Credit Balance and the Return Calculation

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.

- o Waived with Credit (WC)
 - o No Credit (NC)
- Orientations with the following completion statuses:
- o Orientation Complete (OC)
 - o Orientation Not Complete (ON)
 - o 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

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 984 2791>-5<0003>-2<00700055004E>4<0003>/74 225.41 Tm en 0.00000912 0 612 792 re W* n BT /F2 9.4

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.

Example	
0 6495	\$6,495
0 1623 (Calculated and provided by ED)	25%
0 4872 (100% minus % Pell Scheduled Award used at ABC University)	100% - 25% = 75%
75%	

Other Tax Returns

If the tax filer filed a tax return with Commonwealth of Puerto Rico, the U.S. Virgin Islands, the

- o 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.
- o Recapture of first-time homebuyer credit.
- o Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term

Number in College

Unless the student/parent qualifies for one of the permitted exemptions provided below, 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

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

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.

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")