



Federal Student Aid

Student Handbook

July 2017 – June 2018

Federal Student Aid Office
University of Management and Technology

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2017-2018 FSA Award Year

2017 Summer Semester

1 July
3 July – 17 September
3 – 9 July
5 – 17 July
13 August
14 August – 22 September
28 August – 22 September
8 September
11 – 17 September
17 September
12 – 18 September
30 September

1 July – 30 September

2017-18 FSA Award Year Begins
Summer Semester
Add/Drop/Change Period
FSA Disbursement
Last Day to Submit Withdrawal Requests
FSA (2017 Fall) Processing
FSA Students (2017 Fall) Course Registration
Last Day to Submit FAFSA Application (2017 Fall)
Final Exam
U.S. Constitution Day
SAP Evaluations (2017 Summer)
2016-17 UMT Academic Year Ends

2017 Fall Semester

1 October
1 October
2 October – 17 December
2 – 8 October
4 – 16 October
12 November
13 November – 22 December
27 November – 22 December
8 December
11 – 17 December
12 – 18 December

1 October – 31 December

2018-19 FAFSA Becomes Available
2017-18 UMT Academic Year Starts
Fall Semester
Add/Drop/Change Period
FSA Disbursement
Last Day to Submit Withdrawal Requests
FSA (2018 Winter) Processing
FSA Students (2018 Winter) Course Registration
Last Day to Submit FAFSA Application (2018 Winter)
Final Exam
SAP Evaluations (2017 Fall)

2018 Winter Semester

1 January¹ – 18 March
1 – 7 January
3 – 15 January
11 February
12 February – 23 March
26 February – 23 March
9 March
12 – 18 March
13 – 19 March

1 January – 31 March

Winter Semester
Add/Drop/Change Period
FSA Disbursement
Last Day to Submit Withdrawal Requests
FSA (2018 Spring) Processing
FSA Students (2018 Spring) Course Registration
Last Day to Submit FAFSA Application (2018 Spring)
Final Exam
SAP Evaluations (2018 Winter)

2018 Spring Semester

2 April – 17 June
2 – 8 April
4 – 16 April
13 May
14 May – 22 June
28 May – 22 June
8 June
11 – 17 June
12 – 18 June

1 April – 30 June

Spring Semester
Add/Drop/Change Period
FSA Disbursement
Last Day to Submit Withdrawal Requests
FSA and Annual Transfer into Term-Based (2018 Summer) Processing
FSA Students (2018 Summer) Course Registration
Last Day to Submit FAFSA Application (2018 Summer)
Final Exam
SAP Evaluations (2018 Spring)

¹ UMT offices are closed for the New Year's Day holiday. Students will receive access to courses but attendance is not required.

The University of Management and Technology (UMT) publishes the university's general policies in the catalogs of undergraduate programs and graduate programs annually by the start of the academic year. UMT also publishes and updates federally required information in its Consumer Information Disclosures. The URLs for these documents are:

UMT Catalog for Undergraduate Programs: <http://umtweb.edu/pdfdocs/UndergraduateCatalog.pdf>

UMT Catalog for Graduate Programs: <http://umtweb.edu/pdfdocs/GraduateCatalog.pdf>

Consumer Information Disclosures: <http://umtweb.edu/GI.aspx?key=id&typ=none>

UMT's Federal Student Aid Office (FSAO) is responsible for preparing and communicating information on Federal Student Aid (FSA) and helps students apply for and receive student loans, grants, scholarships and other types of financial aid. Refer to the "Financial Assistance" section in UMT catalog for financial options available at UMT. Refer to the Student Aid website for more guidance on how to find and apply for scholarships: <https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships>.

UMT students in the term-based program must follow pertinent policies contained in catalogs and review Consumer Information Disclosures in addition to the policies identified in this *Federal Student Aid Student Handbook (FSA Student Handbook)*.

1 FSA Award & Academic Years

The FSA Award Year begins on 1 July and ends on 30 June the following year. The standard UMT Academic Year begins on 1 October and ends on 30 June the following year. UMT also offers a summer semester, which begins 1 July and ends 30 September. The FSA Academic Year is the equivalent of UMT's standard Academic Year (9-months).

To receive FSA for an applicable semester, new students who plan to use FSA must complete all processing requirements on time in accordance with the FSA calendar.

Current students who plan to transfer from UMT's self-paced program to the term-based program to use FSA must complete all processing requirements on time in accordance with the FSA calendar before summer semester begins.

2 FSA Eligibilities

To be eligible to receive FSA at UMT, a student must meet the following criteria prior to the FSA processing end date:

1. Officially admitted by UMT into a FSA eligible education program² and to have a learning plan accepted. Refer to "Admission Policy" in UMT Catalogs.
2. Completed a current award year FAFSA application (<https://fafsa.ed.gov/>) with UMT's school code (041103) at least fifteen (15) days prior to the FSA processing end date
3. Completed FAFSA and other school verification, if required, at least seven (7) days prior to the processing end date
4. Have a high school diploma or General Education Development (GED) certificate
5. A US citizen or an eligible non-US citizen with valid Social Security number
6. If the student is a male between the ages 18-25, he must be registered with the Selective Service
7. Not been convicted of an illegal drug-related offense
8. Not be incarcerated
9. Not be in default on a Federal Student Loan or owe an overpayment on a FSA grant or loan
10. Not have borrowed in excess of the annual or aggregate loan limits in FSA
11. Certify that FSA funding only be used for educational purpose
12. Acknowledge *UMT Annual Notice* and *UMT FSA Student Handbook* including all term-based program guidelines
13. Complete an *Institutional Worksheet* that is used to determine FSA eligibility
14. Register in a Term-based program
15. Prior to a loan disbursement, complete Entrance Counseling and a Master Promissory Note (MPN) for Direct Subsidized/Unsubsidized Loans on the Student Loan website (<https://studentloans.gov/myDirectLoan/index.action>)

² Ineligible degrees include ASGS & BSGS. Ineligible certificates include all certificates and the executive certificates in homeland security and criminal justice. The PM Suite program and those enrolled under the self-paced enrollment program are ineligible.

16. Enroll at least halftime to receive a Federal Direct Loan
17. Attend school on a regular basis per UMT's term-based study requirements on attendance and continuous enrollment
18. Maintain Satisfactory Academic Progress (SAP)

3 Types of Federal Student Aid

3.1 Office of FSA of the Department of Education (OFSA)

The Office of FSA (OFSA) is a part of the Department of Education (ED) responsible for managing the student financial assistance programs authorized under Title IV of the Higher Education Act (HEA) of 1965. The Office of FSA of the Department of education provides grants, loans, and work-study funds from ED to eligible students and their parents (in the case of the Parent PLUS loan) enrolled in Title IV participating universities, colleges or schools. UMT encourages students and parents to visit the Student Aid website (<https://studentaid.ed.gov/sa/>) to better understand OFSA's role. Please don't confuse OFSA of the Department of Education with UMT FSA Office.

3.1.1 FSA Glossary

The OFSA provides a glossary of all FSA related terms here: <https://studentaid.ed.gov/sa/glossary>.

3.1.2 OFSA Feedback and Complaints

The OFSA provides a way for students to reach out here: <https://studentaid.ed.gov/sa/contact/feedback>.

UMT participates in the following FSA programs:

3.2 Federal Student Grant Program³

3.2.1 Federal Pell Grant

The Pell Grant, a financial need-based grant. A Pell Grant is awarded to students who demonstrate financial need and who have not earned a bachelor's or graduate degree. The maximum amount for an Award Year is subject to change and students should refer to the FAFSA Student Aid Report (SAR). The total Pell Grant a FSA student may receive over a lifetime is limited by federal law to the equivalent of six years.

3.3 Federal Student Loans Programs

Federal Student Direct Loans are low interest loans with flexible repayment terms, grace periods⁴, benefits, and options available to cover the cost of the education at participating schools. ED is the lender and loan repayment is owed to ED.

3.3.1 Direct Subsidized Loan

A loan available to undergraduate students with financial need and if they meet other eligibility requirements. ED pays interest on these loans while borrowers are enrolled at least half-time, during grace periods, or during authorized periods of deferment.

3.3.2 Direct Unsubsidized Loan

A loan not based on financial need available to undergraduate, graduate, and professional degree students if they also meet other eligibility requirements. The borrower is responsible for interest payments during all periods.

3.3.3 Direct PLUS Loan

A loan not based on financial need available to graduate or professional degree students and parents of dependent undergraduate students. Borrowers must not have negative credit history and a PLUS Loan requires credit approval by

³ Grants do not have to be repaid unless unearned, for example, the student is awarded funds incorrectly or withdraws from school prior to the planned end of a term.

⁴ A grace period is a period of time after borrowers graduate, leave school, or drop below halftime enrollment where they are not required to make payments on certain federal student loans. Some federal student loans will accrue interest during the grace period, and if the interest is unpaid, it will be added to the principal balance of the loan when the repayment period begins.

ED. Borrowers can apply through the Student Loans website (<https://studentloans.gov/myDirectLoan/index.action>) and if approved, borrowers will have to complete the *Federal Direct PLUS Loan Master Promissory Note (MPN)*.

4 Federal Loan Borrower's Rights and Responsibilities

In addition to FSA eligibility criteria, FSA Direct Loan borrowers have rights and responsibilities as follows.

4.1 Rights

- Repay borrowed loan(s) in whole or in part at any time without penalty.
- Written notification if borrowed loans are sold or transferred for servicing.
- A grace period which begins when a borrower drops below a halftime enrollment status, before loan repayment.
- Request forbearance or defer repayment for a specific time period if qualified.
- Receive a copy of the signed MPN, and request the return of the MPN once loan(s) are paid in full.
- Receive a repayment schedule and detail information about interest, fees, balance, and repayment options.
- Have loans forgiven if the borrower dies or becomes permanently disabled.
- Contact information for OFSA's Ombudsman at <https://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman>.

4.2 Responsibilities

- Maintain FSA student eligibility including Satisfactory Academic Progress (SAP).
- Provide complete and true information on all loan documents.
- Notify the Direct Loan Servicing Center immediately about any changes to name, address, telephone number, Social Security Number, or student status.
- Repay loan(s) on time even if the borrower does not complete education, is dissatisfied with the education received, or is unable to find employment after graduation.
- Make repayments on loan(s) even if the borrower does not receive a bill or repayment notice.
- Notify the Direct Loan Servicing Center if having trouble making payments. The borrower may be able to postpone or reduce payments.
- If the borrower applies for a deferment or forbearance, the borrower must continue to make payments on loan(s) until notified that the request has been granted.
- Be sure to read the MPN for more descriptions in the rights and responsibilities.

Students can visit the National Student Loan Data System (NSLDS: http://www.nsls.ed.gov/nsls_SA/) to monitor Pell Grant Lifetime Eligibility Used (LEU) and Direct Loan servicers and balances. All information on NSLDS is accessible by students, guaranty agencies, lenders, and schools authorized by ED as users of NSLDS.

4.3 Borrowing Limit

A loan period is equivalent to the student's academic year. Once the borrowed amount has reached the lifetime aggregate loan limit, a borrower cannot borrow more until the principal loan balance is under the maximum.

For Federal Direct Loan purposes, undergraduate students are classified based on grade level progression year by year, which is determined by the total credits completed at UMT for the academic program, including transfer credits. UMT will determine the loan grade level prior to the start of the academic year and it will stay the same for the entire academic year.

Dependent students, whose parents are unable to obtain PLUS loan due to adverse credit or other documented exceptional circumstance, may borrow additional unsubsidized loans up to the independent student loan levels.

The maximum loan an undergraduate student can borrow per loan period is \$3,500 to \$12,500 – depending on dependency and year – but cannot exceed financial need. Aid from all sources, excluding VA benefits – except housing – cannot exceed a student's cost of attendance at UMT.

Grade Level Progression	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
1 st Year (0-26 credits)	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
2 nd Year (27-53 credits)	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
3 rd Year & Beyond (>54 credits)	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Lifetime Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans. The aggregate limit includes all federal loans received as dependent.

The maximum loan a graduate student can borrow per loan period is \$20,500. However, aid from all sources, excluding VA benefits – except housing, cannot exceed a student’s cost of attendance at UMT.

Year	Graduate or Professional Students
Every Year	\$20,500 (unsubsidized only)
Lifetime Aggregate Loan Limit	\$138,500—No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

4.4 Interest Rates⁵

The table below provides the interest rates for all new loans made on or after July 1, 2017 and before July 1, 2018.

Loan	Interest Rate
Direct Subsidized Loans (Undergraduates)	4.45%
Direct Unsubsidized Loans (Undergraduates)	4.45%
Direct Unsubsidized Loans (Graduate or Professional Students)	6.00%
Direct PLUS Loans (Parents and Graduate or Professional Students)	7.00%

Learn more about [rates and fees](https://studentaid.ed.gov/sa/types/loans/interest-rates) here: <https://studentaid.ed.gov/sa/types/loans/interest-rates>.

5 Cost of Attendance

The information below represents the estimated cost of attendance for a student attending UMT and not the actual cost charged to the student. Indirect costs are estimated for books, room/board, dependent care, and miscellaneous expenses. Estimates are moderate and not intended to meet the actual living expenses.

Students should carefully consider the amount of student loans borrowed in excess of actual tuition expenses. Unlike scholarships and grants, student loans must be repaid with interest. The estimates below are based on a full time enrollment status and the student’s off-campus housing plan.

Estimated Costs ⁶	Undergraduate	Graduate	Executive Certificate	Graduate Certificate
Tuition and Fees	\$ 10,620	\$ 7,110	\$5,940	\$8,310
Loan Fees (Processing)	\$ 135	\$ 165	\$140	\$190
Room/Board*	\$ 6,435	\$ 6,435	\$3,220	\$3,220
Books	\$ 270	\$ 300	\$250	\$350
Dependent Care**	\$ 900	\$ 900	\$900	\$900
Miscellaneous	\$ 500	\$ 500	\$500	\$500
Total	\$ 18,860	\$ 15,410	\$10,950***	\$13,470***

*Students living in military housing, receiving a military housing allowance, and/or dependent students living with parents are only eligible for 25 percent of room/board. Dependent students not living with parents are only eligible for 50% room/board.

⁵ Per Bipartisan Student Loan Certainty Act of 2013, federal loan interest rates are tied to the financial market. The interest rates for the life of the loan will be determined for the new loans being made for the upcoming award year.

⁶ Pell Grant only cost of attendance does not include loan fees.

**Applicable only for students with dependents. Amount can be increased on a case-by-case basis only for students with a disability and/or to allow for special circumstances.

***Certificate programs have different academic year periods and requirements. Executive Certificates are based on the 15-credits and an assumed full-time enrollment for three (3) semesters. The Graduate Certificate is based on the 21-credits and an assumed full-time enrollment for four (4) semesters.

5.1 Shopping Sheet

The FSAO provides the ED Shopping Sheet to help students understand educational costs, the aid available to meet those costs, and to compare the cost of attendance and aid awards across schools in an ED standard format.

5.2 Net Price Calculator

The Net Price Calculator (<https://www.umtweb.edu/NPC/npcalc.htm>) is another tool to assist in estimating costs at UMT.

6 FAFSA Verification

Federal regulations prohibit fraud and abuse in FSA programs. UMT is required to verify data on a FAFSA flagged for verification by ED's Central Processing System (CPS) for irregularities, discrepancies, and/or potential inaccuracies. UMT may also flag a FAFSA for verification if there is conflicting, incomplete, or incorrect information. UMT and the FSAO have the authority to require a FAFSA applicant – and spouse, if a student is married – to provide additional documentation deemed necessary to complete verification.

The CPS produces a Student Aid Report (SAR) – available on FAFSA on the Web (<https://fafsa.ed.gov/>) – which advises the applicant if s/he is selected for verification. Additionally, the SAR details an applicant's expected family contribution (EFC), which is used to determine Pell Grant eligibility.

Unless the FSAO has reason to believe inaccuracy, it will not require an applicant to verify the reported FAFSA information of the parents of a dependent applicant or of the spouse of an independent applicant if any of the following apply to those parties:

- Mentally incapacitated.
- Has died.
- Resides in a country other than the United States and cannot be contacted by normal means.
- Cannot be located because the applicant does not have and cannot get contact information.

Unless the FSAO has reason to believe inaccuracy, it does not require CPS-flagged verification applicants who are only eligible to receive an unsubsidized or a graduate PLUS loan to clear the CPS verification flag; however, documents voluntarily submitted will be reviewed for conflicting information.

UMT automatically selects FAFSAs flagged by the CPS for citizenship, disability, selective service, or Unusual Enrollment History (UEH) for verification. UEH identifies students that have received FSA at multiple institutions during the last four consecutive award years.

An application CPS flagged "UEH 2" and "UEH 3" will be reviewed by the FSAO to determine whether or not the student is enrolling long enough to receive a cash disbursement of FSA. All required documentation must be received and the UEH flag must be resolved before an applicant is eligible to receive federal student aid.

UMT is unable to disburse FSA to any applicant who does not submit requested documentation and verification forms. If UMT receives a subsequent FAFSA, which is CPS-flagged or becomes UMT-flagged for verification, UMT will hold future disbursements until the flag is resolved. The FSAO must receive verification documents via email, fax, or regular mail, before the processing end date. The FSAO will go by the post-marked date for mailed documents. Notarized documents must be mailed and electronically reproducible. The FSAO will notify the applicant of results within 14 days after all documents are received and processing is complete.

The FSAO will refer any potential fraud or falsified information or other criminal misconduct in connection with an applicant's FAFSA to the Office of Inspector General (OIG). Anyone may submit a confidential report by contacting the

OIG at 1-800-MIS-USED (1-800-647-8733) or by completing the online complaint form at <http://www2.ed.gov/about/offices/list/oig/hotline.html>.

7 Attendance

UMT takes FSA student class attendance. UMT monitors attendance of the FSA students weekly. The first week attendance and academic activities establish the evidence needed to allow UMT to disburse FSA. Attendance and academic activities will be used to determine student participation within the semester. Academic activities include online studying/accessing of course modules and/or sections, submitting required assignments, taking exams, and participating in course discussions in the Academic Forum. Students are required to participate in the forum discussions weekly except for the final exam week of the semester.

Students may miss two (2) weeks of study but if two or more consecutive weeks are missed, it may prompt withdrawal processing. Please refer to UMT policies below in Withdrawal and Return to Title IV for more guidance.

8 FSA Disbursements

Disbursements depend upon attendance and/or satisfactory academic progress. A Pell Grant is disbursed based on enrollment status. Direct Loans are borrowed based on an assumed full-time enrollment status so the amounts do not change if the student attends less than or more than full-time.

FSA disbursements are applied first to tuition, fees, and/or debt as applicable. The remaining FSA funds are disbursed to the student or parent (in the case of the Parent PLUS loan) by direct bank deposit or mailed check within 14 calendar days after the first day of class. A voluntary written authorization is required if a student or parent would like UMT to hold or apply all or a portion of an FSA balance towards future charges, past balances, and/or non-institutional charges such as but not limited to a loss of eligibility repayment. UMT is authorized to hold up to \$200 of a disbursement to apply towards a prior academic year's tuition and fees debt.

For students who need funds to purchase books and supplies in a timely fashion for their study, UMT aims to disburse the funds by the 7th day after the semester start date, if UMT has received funds from the ED.

8.1 Partial Disbursements

Starting with UMT's October-Fall semester, for new loan borrowers or for students who require a one (1) semester enrollment period, UMT can only disburse half of any loan disbursement(s) at the start of the semester and the remaining half – if eligible – after the mid-point of the semester. The Pell Grant will be disbursed in full. UMT at its discretion may adjust disbursements so students have aid to purchase books; however, the amount will not be more than 60 percent of the disbursement total.

A new loan borrower is someone who has no outstanding balance on a Federal Loan Program loan when receiving a new loan from a Federal Loan Program on or after a specific date.

The below are the types of students who will be subjected to a one (1) semester enrollment period:

- Those enrolling in final courses/semester at the start of his/her individual academic period.
- Those who did not enroll in the second semester of an academic period but enroll for the final semester.

Students must still be enrolled and attending classes at least halftime to receive the remaining disbursement.

9 Enrollment

9.1 Continuous Enrollment

FSA students are required to maintain continuous enrollment in the term based program. FSA students are expected to complete their courses at the end of the semester. Students who do not complete their coursework after 13 weeks from the start date will be given an administrative grade of Incomplete (I). Refer to "Incomplete Coursework" policy in UMT catalogs.

Students who do not complete at least 1-course in the semester will be considered unofficially withdrawn for the semester. Refer to UMT policies on Withdrawal and Return to Title IV below for guidance.

9.2 Reporting

For Federal Student Loan and enrollment reporting purposes, if a student has no enrollment within 90 days after the student's last semester's end date, or the student has not obtained an approved leave of absence, the FSAO must report a withdrawn status effective on the last grade date. This will prompt the borrower's grace period before loan repayment.

The FSAO reports the enrollment of any student on the roster, which may include students not receiving FSA at UMT.

10 Satisfactory Academic Progress (SAP)

Maintaining Satisfactory Academic Progress (SAP) is one of important eligibility criteria to receive FSA funding.

Students using FSA funding will receive a SAP report at the end of the current semester and prior to the beginning of the next informing them of SAP and FSA eligibility.

Students transferring from a self-paced to term-based program seeking FSA funding will receive a SAP evaluation prior to the beginning of the semester informing them of SAP and FSA eligibility.

UMT employs two criteria to measure SAP:

- Cumulative grade point average (CGPA), which assesses the quality of the student's study efforts;
- Credit hour completion, which assesses the extent to which students are completing their work quantitatively, including: 1) term enrollment credit hour completion; and 2) program credit hour completion within the maximum time duration allowed for a program of study.

Following are descriptions of each of these criteria:

10.1 Cumulative Grade Point Average (CGPA)

In order to successfully complete a degree program, undergraduate students must achieve a minimum CGPA of 2.0 and graduate students must achieve a minimum CGPA of 3.0. Students are also required to meet or exceed the CGPA threshold established by UMT at different stages in their progress toward a degree, in accordance with the table below,

	Credits Completed (excluding transfer credits)	Threshold CGPA
Undergraduate (Associate or Bachelor)	First semester	1.67
	After first semester	2.00
Graduate	First semester	2.67
	After first semester	3.00

10.2 Credit Hour Completion

10.2.1 Term Enrollment Credit Hour Completion

Undergraduate students must complete at least 67 percent of their attempted courses per semester. Graduate students must complete at least 50 percent of their attempted courses per semester.

A course will be treated as completed if it receives an official letter grade of A through F. A course will be treated as attempted but not completed, if it receives a grade of W (Withdrawal), I (Incomplete), or WU (Unofficial Withdrawal). UMT considers transfer credits as completed.

A student is ineligible to receive FSA once s/he has completed all required courses for the degree.

10.2.2 Program Credit Hour Completion

Students using FSA may repeat a course to improve academic performance. However, the FSA program requires students to complete their programs within 150 percent of the credits needed to earn a degree and within the maximum time limits specified. Computation of credit hours of study includes transfer credits and credits earned from repeating a course that count toward meeting degree requirements.

11 SAP Warning, Probation and FSA Suspension

Students should strive to achieve or exceed minimum requirements in SAP both qualitatively and quantitatively.

If a student fails either one of these criteria, the student will be automatically put on FSA warning for one semester if the enrollment was the first semester of studies or s/he met SAP in the previous semester. The student must also have completed at least 33 percent of attempted credits for the semester.

After the warning semester, if the student still cannot meet SAP requirements, the student will be suspended from FSA funding. A student has the right to submit a SAP appeal. If a student's SAP appeal request is approved, the student will be put on FSA probation for one semester. The student must achieve a FSA eligible SAP status in the probation semester or the student will be suspended from FSA funding.

12 SAP Appeal Process

In the event that unusual circumstances – such as an academic program change, serious prolonged illness, death of a family member, or other traumatic event – are hindering a student's successful academic performance leading to the suspension of FSA, the student may submit a formal written appeal accompanied by relevant supporting documentation to the UMT FSA Office for approval by the Dean's Office. Appeals based on a need for assistance or claims of ignorance that the assistance was at risk will not be considered. Students are allowed only one appeal per academic year.

Students who desire to file an appeal should do so immediately upon notification of FSA suspension or will have to make provisions to pay their tuition and fees using non-FSA resources if an appeal remains under consideration at the start of the next semester. The student will be notified in writing whether the appeal is denied or approved within two weeks of its submission. UMT may require the student to provide an Academic Plan for SAP Improvement (APSI) for up to two (2) semesters.

Students whose FSA eligibility is suspended may be reinstated when they are able to reestablish SAP.

13 Leave of Absence

Please refer to "Leave of Absence" in UMT Catalogs.

Under FSA regulations, Leave of Absence for a FSA student is limited to 180 days within a 12-month period. If a student finds it is necessary to interrupt active study in the program, he or she may petition the Dean's Office for a leave. Students must submit an official request form or a written request which includes the reason for a leave and an expected return date.

UMT requires official grades in the last enrolled semester before a leave approval. Students may request an official withdrawal in accordance with the Withdrawal policy below. For students who are unable to request an official withdrawal, UMT may consider a special circumstance withdrawal and issue a 'W' grade if the course has an 'I' grade and the requested leave will extend beyond 90-days from the last semester's start date and the student supplies documentation supporting the extenuating circumstance.

Students who do not return from an approved leave of absence will be considered as withdrawal effective with the previous leave of absence effective date.

14 Withdrawal

Refer to “Withdrawal Policy” in UMT Catalogs. FSA Students should note that withdrawal may cause a debt to ED based on the time enrolled and the withdrawal date. UMT has obligation to collect and return unearned amount that has disbursed for tuition and/or room/board to ED.

Official Withdrawal: FSA students desiring to withdraw from a course should submit a written request to withdraw to the Registrar’s office and FSAO using a withdrawal request form. For semester withdrawals, the latest academic activity date in the semester prior to the request will be used to calculate the percentage for Return of Title IV.

Unofficial Withdrawal: For FSA students, the unofficial withdrawal effective date is determined by the latest academic activity date in the semester.

For previous borrowers in the Federal Student Loan programs, the consequences of withdrawal include, but are not limited to:

- Loss of in-school deferment status.
- Loan repayment grace period will start.
- Exhaust of grace period and immediate loan repayment.

Previous Federal Student Loan borrowers who drop to a less than halftime status are required to complete Exit Counseling through the Student Loans website (<https://studentloans.gov/myDirectLoan/index.action>).

15 Return to Title IV (R2T4)

Refer to “Tuition Refund Policy” in UMT catalogs.

If a student cancels enrollment within seven days resulting in the removal of enrollment history, FSA will be processed based on the new enrollment status. If FSA fund has been disbursed, UMT must calculate the amount to return to the appropriate OFSA program.

15.1 Calculate R2T4

Course withdrawal: The return amount is determined by the refund policy.

Semester withdrawal: FSA fund is disbursed on the assumption that a student will complete a semester so if a student withdraws, the FSAO will calculate the R2T4 amount on a pro rata basis and return the unearned amount.

The percentage of the semester completed up to the withdrawal date is used to calculate the amount of FSA the student has earned. For example, if a student completed 25 percent of the semester, s/he has earned 25 percent of the FSA fund and 75 percent needs to be returned to OFSA. If the withdrawal date is after the 60 percent point in the semester, the student has earned 100 percent FSA and a return is not required.

15.2 Order and Timeframe of R2T4

UMT returns unearned FSA in the following order:

1. Federal Unsubsidized Direct Loans
2. Federal Subsidized Direct Loans
3. Federal Direct PLUS Loans
4. Federal Pell Grant

UMT will return unearned FSA within 45 days from the determination of a student’s withdrawal.

15.3 Post-withdrawal Disbursement

UMT will notify the student in writing if students did not receive all of the funds that they earned and due a post-withdrawal disbursement. Students have 14 days from notification to accept earned funds. If the post-withdrawal disbursement includes loans, students should consider decline the loan to avoid incurring additional debt.

UMT may automatically use all or a portion of students' post-withdrawal disbursements for tuition and fees. For all other school charges, UMT needs the students' permission. Students who do not grant permission will be offered the funds. However, by granting permission, they may be able to reduce their debt to the school.

Example of Post-Withdrawal Disbursement:

Tom officially withdraws from the university and earned 34 percent of FSA; however, he only received 17 percent of FSA fund. UMT notifies Tom that he is eligible to receive the remaining as a "post-withdrawal disbursement." Tom has 14 days to accept or decline earned FSA. If an acceptance is not received within 14 days, UMT will return the funds to the appropriate OFSA program.

16 Federal Compliance

16.1 Campus Safety and Security

UMT has established a campus and workplace safety program to provide safe and healthful environment for employees, students, and visitors.

Any conduct that threatens, intimidates, or coerces another employee, student, or a member of the public at any time, including off-duty periods, will not be tolerated. This prohibition includes all acts of harassment, including harassment that is based on an individual's sex, race, age, or any characteristic protected by federal, state, or local laws.

All threats of (or actual) violence, both direct and indirect, should be reported as soon as possible to immediate supervisor, the Safety Manager, or any other member of management.

Crime statistics are reported to the Department of Education annually and additional information or copies of reports can be obtained from UMT's Safety Manager. Refer to "University Administration" in UMT catalogs. Additional information may be obtained from the Department of Education (ED)'s Campus Safety and Security website (<http://ope.ed.gov/campussafety/>).

The UMT Safety Manager has the responsibility for implementing, administering, monitoring, and evaluating the safety program. Success depends on the alertness and personal commitment of all.

16.2 U.S. Constitution Day

UMT encourages students to study the *United States Constitution*. In accordance with OFSA regulations, UMT requires its students to study the *United States Constitution* on 17 September annually by visiting <http://www.archives.gov/education/lessons/constitution-day> and/or <http://www.archives.gov/education/lessons/constitution-workshop>.

16.3 Disability Services

The location of UMT provides reasonable accommodation(s) for persons defined as disabled under Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and all other local and state requirements dealing with students or visitors who have recognized disabilities.

Students can request additional services and/or accommodations by voluntarily self-disclosing and providing documentation to the Student Services Office for review. After review, UMT will recommend accommodation and notify faculty and staff of agreed accommodations. Students must notify Student Services upon each new registration so faculty and staff are aware of the accommodations.

Online students should refer to the "Online Education" in UMT catalogs for more guidance.

16.4 Drug and Alcohol Policy

UMT desires to provide a drug-free, healthy, and safe campus and workplace. To promote this goal, while on UMT premises, conducting business-related activities off UMT premises, or at any activity UMT sponsors, no employee or student may use, possess, distribute or sell illegal drugs or be under the influence of alcohol.

16.5 Drug Convictions Policy

According to federal law, a student who has been convicted of the sale or possession of illegal drugs under any federal or state law during a period of enrollment for which the student was receiving FSA is not eligible for FSA. A conviction that was reversed, set aside, or removed from the student's record does not affect FSA eligibility, nor does a conviction received when the student was a minor, unless the student was tried as an adult.

The chart below illustrates the period of ineligibility for FSA. A conviction for sale of drugs includes convictions for conspiring to sell drugs.

	Possession of illegal drugs	Sale of illegal drugs
1st offense	1 year from date of conviction	2 years from date of conviction
2nd offense	2 years from date of conviction	Indefinite period
3+ offenses	Indefinite period	

If the student was convicted of both possessing and selling illegal drugs and the period of ineligibility is different, the student may be ineligible for FSA for the longer period of time.

A student regains eligibility the day after the period of ineligibility ends or when he successfully completes a qualified drug rehabilitation program. Further drug convictions will impact federal student aid eligibility as well.

For more information, please review the Student Aid website <https://studentaid.ed.gov/sa/eligibility/criminal-convictions> &or <https://studentaid.ed.gov/sa/sites/default/files/aid-info-for-incarcerated-individuals.pdf>.

16.6 Electronic Signatures

The E-Sign Act⁷ permits schools to use electronic signatures and electronic records in place of traditional signatures and records. UMT seeks voluntary consent from a potential FSA recipient via the online application before conducting additional electronic transactions.

16.7 Vaccinations

International students and students who study on UMT campus, vaccinations are required in accordance to http://www.vaccines.gov/who_and_when/college/. UMT has no vaccination requirements to its online students.

16.8 Voter Registration

UMT makes a good faith effort to distribute electronically a voter registration form to each student enrolled in a degree or certificate program and physically in attendance at UMT. UMT's online students will be responsible for their voter registrations locally based on their residence.

⁷ The Electronic Signatures in Global and National Commerce Act (E-Sign Act) was enacted on June 30, 2000. The E-Sign Act provides, in part, that a signature, contract, or other record relating to a transaction may not be denied legal effect, validity, or enforceability solely because it is in electronic form or because an electronic signature or electronic record was used in its formation.