



**2009-2010
UNIVERSITY OF PHOENIX
CONSUMER INFORMATION GUIDE**

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INTRODUCTION

All institutions participating in federal financial student aid programs are required to notify enrolled and prospective students and current and prospective employees regarding consumer information available. This document provides access to required consumer information. Each section lists specific locations where additional information is available. Additionally, the right to request and receive this information in writing is available by contacting the campus director, or designee at each University of Phoenix location during regular business hours.

STUDENT FINANCIAL AID (SFA) CONSUMER INFORMATION 2009-2010

University of Phoenix participates in federal financial aid programs, to include

- Federal Pell Grant
- Academic Competitiveness Grant (ACG)
- National Science and Mathematics Access to Retain Talent (SMART) Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College Higher Education (TEACH) Grant
- Perkins Loans
- Federal Family Educational Loan (FFEL) Program
- William D. Ford Federal Direct Loan (DL) Program
- Federal Parent Loan for Undergraduate Student (PLUS)
- PLUS loans for Graduate and Professional Degree Students

For information on federal financial student aid programs call (866) 766-0766 or contact your local campus finance advisor at http://www.phoenix.edu/campus_locations.html.

Students may also be eligible to receive funding through state grant programs and scholarships. Depending on the program, student eligibility may be need-based, non-need-based, or credit-based. The University currently participates in state grant programs in Arizona, California, Florida, Minnesota, Nevada, Ohio, Pennsylvania, Rhode Island, and Vermont. Contact your local campus finance advisor at http://www.phoenix.edu/campus_locations.html for additional information on state grants.

University of Phoenix has scholarship and grant programs to meet the needs of our students. A **comprehensive scholarship website** features scholarship resources, tips and suggestions, external scholarship links, and institutional scholarship information. Resources provided are available to adult learners nationwide. The website is updated for institutional scholarships, qualifications, and selection criteria to specific University of Phoenix students as opportunities become available.

Degree-seeking students who are U.S. citizens or eligible non-citizens enrolled in an eligible academic program can apply for SFA as a means of assisting with financing their education. Certificate programs may also be eligible for SFA. Contact your local campus finance advisor at http://www.phoenix.edu/campus_locations.html for additional information on the programs available at your campus.

UNIVERSITY OF PHOENIX FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA) AND CONSUMER PRIVACY POLICY

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

Note: Under FERPA, a student is defined as an individual who is or has attended at an educational institution. Students with at least one positive attendance posted are considered a student.

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

The following are not education records:

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

RELEASE OF INFORMATION - DIRECTORY

In compliance with FERPA, a University designated representative without prior written or authorized electronic consent of the student, a judicial order, or a lawfully issued subpoena can release the following education record information, provided the student does not have a FERPA hold on record. The following information is defined by the University as “directory information.”

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

Exception: If a student submits written or authorized electronic request via a FERPA Hold Request form that directory information not be released to a third party, NO INFORMATION can BE RELEASED, absent a judicial order or a lawfully issued subpoena. A FERPA Hold Request is valid throughout the student's enrollment. The listing of directory information contained above will be effective on October 27, 2009. A student must notify the University on or before October 26, 2009 by means of the FERPA Hold Request form if he or she does not want any or all of the types of information about the student and described above to be designated as directory information as of the effective date. A student may file a FERPA Hold Request form at any time thereafter, however, it will only be effective as to directory information on and after the date received by the University.

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

To remove previously authorized parties from his record, the student would complete and submit a FERPA Rescind form listing all parties' information should not be released.

INFORMATION NOT RELEASED – NON-DIRECTORY

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

- Place of birth*
- Month and day of birth*
- Social security number or Individual Record Number (IRN)**
- Grades or grade point averages
- Course schedules
- Employment information, including employer, position held, work address, or work telephone number.
- Academic performance information, i.e. academic suspension, probation disqualification, or academic dishonesty charges.
- Admission information, including test scores or entry GPAs.
- Financial and accounting information

*Although this information may be disclosed without prior written consent according to FERPA, the University's policy is to maintain the confidentiality of this student information. The University will notify students to provide contact information directly to a third party when this information is requested.

**Student IRNs, SSNs, or PINs 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.).

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

Note: University of Phoenix students who are minors and/or dependents are protected by FERPA. All third party inquiries, including parents, require a FERPA Release Form on file unless the third party meets one of the definitions under FERPA allowing access without prior written or authorized electronic consent from the student (e.g. legitimate educational interest, power of attorney, etc.).

Exception: The University can release information to school officials with legitimate educational interest. The University can release information under the following conditions:

- School officials¹ with legitimate educational interest
- Person or company with whom the University has contracted as its agent to provide a service instead of using University employees or officials such as Apollo Group, Netnet Scholarship Management, Aptimus, Protiviti, ACS, UNISA, National Student Clearinghouse, Paradigm, Inc., Education Sales Management, Double Positive and other services.
- Other schools a student seeks or intends to enroll
- Specified officials for audit and evaluation purposes
- Appropriate parties in connection with financial aid to a student
- Organizations conducting studies for, or on behalf of, the school.
- Accrediting organizations
- 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.
- U.S. Immigration and Customs Enforcement (formally Immigration and Naturalization Service (INS)), in compliance with the Student Exchange Visitor Information System (SEVIS) program.
- Under uniting and strengthening America by providing appropriate tools required to Intercept and Obstruct Terrorism Act (USA PATRIOT ACT) of 2001, Section 507 amends FERPA and allows institutions to disclose—without consent or knowledge of the student—PII (Personally Identifiable Information) from the student's education records to the Attorney General of the United States or to his designee in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes specified in 2332b(g)(5)(B) or an act of domestic or international terrorism as defined in section 2331 of title 18 United States Code. Institutions that, in good faith, produce information from education records in compliance with an ex parte order issued under this amendment "shall not be liable to any person for that production."
- Under the Campus Sex Crime Prevention Act, institutions may disclose information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act.
- The institution may disclose the results of a disciplinary proceeding if the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and found to violate the institution's policies and procedures with respect to the allegation. Disclosures can only be made if the institution determines the student violated policies and such disclosures must only include student name, violation committed, and sanction imposed against the student.
- The institution must disclose, upon written request, to the alleged victim of a crime of violence, or a non-forcible sex offense, the results of any disciplinary hearing conducted by the institution against the student who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased because of the crime or offense, the institution must provide the results of the disciplinary hearing to the victim's next of kin, if so requested.
- The disclosure is to organizations conducting studies for, or on behalf of, educational agencies or institutions.
- If a student initiates legal action against an educational institution, the institution may disclose to the court, without a court order or subpoena, the student's education records that are relevant for the institution to defend itself.
- The disclosure is to parents of a dependent student as defined in section 152 of the Internal Revenue Code of 1986.

¹A school official is defined as:

1. A person employed by the University in an administrative, supervisory, academic, research, or support staff position.
2. A person employed by or under contract to the University to perform a task.
3. A person serving on an institutional governing body or committee.

A school official has a legitimate educational interest if:

- Performing a task specified in his/her job description/contract
- Performing a task related to a student's education
- Providing a service or benefit relating to the student or student's family
- Representing a school in which a student seeks to enroll
- Disclosing information to federal and state authorities auditing compliance of federal or state-support programs
- Disclosing information in connection with financial aid, if the information is necessary for such purposes as to determine:
 - eligibility for aid,
 - amount of aid,
 - conditions for aid, or
 - enforce terms and conditions of the aid.

- Disclosing information to state and local officials to whom this information is specifically allowed to be disclosed pursuant to state laws if the allowed disclosure concerns the juvenile justice system and the system's ability to effectively serve the student whose records are released
- Performing studies on behalf of educational institutions
- Disclosing information to accrediting organizations carrying out their function
- Complying with a judicial order or lawfully issued subpoena; provided notification to the student is made before complying with the subpoena
- Performing responsibilities as committee members

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

1. This disclosure is to other school officials whom we determine have legitimate educational interest.
2. The disclosure is to officials of other schools where the student seeks or intends to enroll.
 - a. The disclosure is, subject to requirements of 34 CFR §99.35, to authorized representatives of the Comptroller General of the United States, Secretary, or state and local educational authorities.
3. The disclosure is in connection with financial aid² the student has applied for or received, if the information is necessary for such purposes as to determine:
 - a. eligibility for aid
 - b. amount of aid
 - c. conditions for aid
 - d. enforce terms and conditions of the aid.
4. Students requesting demographic or PII on other UOPX students for survey/research purposes must contact the Campus Director of Operations/Academic Affairs when approved through the Human Subjects Committee in the Office of the Provost.
5. The University shall retain a record of student information disclosed to a third party if disclosure does not fall under a FERPA exception. This information is made on University computer system containing dates, names, and reasons for release.
6. Students shall have reasonable access to their educational records and may request to review and challenge the contents, which they feel to be inaccurate, misleading, or otherwise in violation of their privacy or other rights. FERPA regulations require the University to comply with the students' right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, University Services will respond to student's requests to review their records within 14 days from receipt of the request. Students should submit their request to the University registrar and specify the record(s) they wish to receive copies of or inspect.

Procedure

Students alleging their University records are inaccurate or misleading, or who allege violations of FERPA, may present their challenges to the registrar's office.

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

- Student must submit request for amendment in writing to the registrar identifying the specific portion of his/her record s/he wants changed and why s/he believes it's inaccurate or in violation of his/her privacy. The registrar will respond to the request within 14 days.
- If the University denies the request to change the record, the registrar will notify the student of the decision and advise him/her of his/her right to challenge the information.

²Financial aid means a payment of funds (or a payment in kind of tangible or intangible property to the individual) that is conditioned on the individual's attendance at an educational agency or institution [authority: 20 U.S.C.1232g (6)(1)(0)]

- Students' request for a formal hearing must be made in writing and submitted to the University Services. 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 or represented at the hearings by one or more persons of their choice, including an attorney, at the student's expense.
- A hearing panel appointed by the registrar shall represent the University. The panel shall consider all relevant evidence supporting students' allegations of inaccurate or misleading information in students' records. Decisions of the panel will be final.
- The University will provide a written decision within 14 days of the hearing based on evidence presented at the hearing and will include a summary of evidence presented and the rationale for the decision.
- If the University decides that the challenged information is not misleading, inaccurate, or in violation of the student's privacy rights, it will notify the student within 14 days of his/her right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.
- The statement will be maintained as 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.

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

- Confidential letters and recommendations for which they have waived their rights of inspection
- Educational records containing information about more than one student (access is permitted only to that part of the record concerning the inquiring student).
- Records of instructional, supervisory, administrative, and certain educational personnel, which are in the possession of the originator.
- Records connected with an application to attend the University if the application was denied. (e.g., a student is enrolled in an undergraduate program and applies for admission to a graduate program but is denied.)
- University of Phoenix cannot deny students access to their records
- Copies do not need to be provided, unless by not providing copies, the student's rights are denied.

Exception: The University may release foreign transcripts to students.

- The University reserves the right to deny transcripts or copies of records not required to be made available by FERPA in any of the following situations, absent a judicial order or legally issued subpoena:
 - Student has an unpaid financial obligation with the University.
 - The University issues transcripts for students who have filed for bankruptcy provided UOPX obtain a copy of the bankruptcy petition filed with the courts.
 - There is an unresolved disciplinary action against the student.
- Students have the right to file a complaint with the FERPA office in Washington, D.C., inquiries should be directed to:
 Family Policy Compliance Office
 U.S. Department of Education
 400 Maryland Avenue, SW
 Washington, DC 20202-5920
- For a period of 25 years following the death of a student, requests for education records on deceased students must have written authorization from the estate executor
 - Beyond this time, requests for these records may be released to anyone after review and approval from the Registrar's Office

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

Prospective students can obtain a copy of the FERPA policy at http://www.phoenix.edu/about_us/regulatory/consumer_information.html

Current students can obtain a copy of the FERPA policy at <https://mycampus.phoenix.edu/secure/ferpa/ferpa.pdf>.

FEDERAL, STATE, AND INSTITUTIONAL FINANCIAL AID PROGRAMS

GENERAL REQUIREMENTS

General eligibility requirements are as follows:

- Student must be enrolled in an eligible program
- Student cannot also be enrolled in elementary or secondary school
- Student must have a high school diploma or equivalent, pass an approved ability-to-benefit test, or have been home-schooled
- Student must make satisfactory academic progress (SAP)
- Student must meet enrollment status requirements
- Student must have resolved any drug conviction issue

FEDERAL GRANT PROGRAMS

Federal Pell Grant

A Federal Pell Grant is awarded based on each student's financial need. Need is primarily based on Adjusted Gross Income (AGI) and family size, but other factors such as assets and the number of family members in college are also taken into account. The exact eligibility amount is calculated when the University receives and processes an ISIR from the U.S. Department of Education. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree. The maximum Pell Grant for the 2009-2010 award year is \$5,350.

Academic Competitiveness Grant (ACG)

ACG is available for first-academic-year students who graduated from high school after January 1, 2006 and second-academic-year students who graduated from high school after January 1, 2005. An ACG provides up to \$750 for the first year of undergraduate study and \$1,300 for the second year of undergraduate study to students who:

- are U.S. citizens or eligible non-citizens
- are eligible for a Federal Pell Grant
- successfully completed a rigorous high school program, as determined by the state or local education agency or a designated official consistent with state law and recognized by the Secretary of Education
- are second year students and maintained a cumulative GPA of at least 3.0

The U.S. Department of Education notifies each federal financial student aid applicant who is potentially eligible for an ACG based on information the applicant provides on the 2009-2010 FAFSA. Further information and final eligibility status is forwarded from the University.

National Science and Mathematics Access to Retain Talent (SMART) Grant

A national SMART Grant provides up to \$4,000 for each of the third and fourth years of undergraduate study to students who are U.S. citizens or eligible non-citizens, eligible for a Federal Pell Grant, and majoring in physical, life, computer sciences, mathematics, technology, or engineering, or in a foreign language determined critical to national security. The U.S. Department of Education publishes a list of eligible majors using the Classification of Instruction Program Codes developed by the National Center for Education Statistics. The student must also have maintained a cumulative GPA of at least 3.0 in coursework required for the major. Further information and final eligibility status will be forwarded from University of Phoenix.

If you are eligible for funding from one of the above programs, the corporate processing center calculates the award and mails an Award Letter, with the award amount and anticipated disbursement dates. Awards will be divided into two payment periods based on individual course schedule. Payment periods will be based on increments of 12 credits each.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is awarded to undergraduates having exceptional financial need, with priority given to Federal Pell Grant recipients with the lowest EFC. The annual award for each student will be \$1,000. The minimum FSEOG amount is \$100. This amount is disbursed equally in two payment periods within the award year. Students will be awarded FSEOG based on the availability of funds at the University. The University cannot guarantee every eligible student will receive an FSEOG award.

Teacher Education Assistance College of Higher Education (TEACH) Grant

The TEACH Grant Program is a non-need based program that provides up to \$4,000 per year to students enrolled in an eligible program at University of Phoenix. Grant recipients will agree to teach for at least four years within eight years of finishing their teacher preparation program and to teach high-need subjects in designated schools that serve low-income students. Recipients who do not complete the four-year teaching obligation will have the grant converted to an unsubsidized direct loan.

FEDERAL PERKINS LOAN

The Federal Perkins loan is a deferred payment, deferred interest loan administered by the University, which is awarded to undergraduate and graduate students with exceptional financial need. The annual award amount for each student is \$4,000 dollars. This amount is disbursed equally in two payment periods within the award year. Students are awarded based on availability of funds at the University. The University cannot guarantee every eligible student will receive a Perkins loan award. This loan is made with government funds, with a share contributed by the school. Students who receive a Federal Perkins loan are subject to the terms and conditions disclosed on the [Federal Perkins Loan Master Promissory Note](#).

An interest rate of 5% per annum begins to accrue and repayment begins nine months after the borrower graduates or withdraws from the University. The monthly payment amount depends on the amount of debt and length of repayment period. The minimum monthly payment is \$40. This loan must be repaid to the University.

A Perkins loan borrower is not charged any fees. However, after repay begins, if a payment is skipped, make a payment late, or make less than a full payment, a late charge can apply. If you continue to not make payments as required, you will pay collection costs.

Perkins Loan Repayment Examples

Total Loan Amount	Number of Payments	Approximate Monthly Payment	Total Interest Charges	Total Repaid
\$4,000	120	\$42.43	\$1,091.01	\$5,091.01
\$5,000	120	\$53.03	\$1,364.03	\$6,364.03
\$15,000	120	\$159.10	\$4,091.73	\$19,091.73

Under certain conditions, borrower can receive a deferment or forbearance on loan(s), as long as the loan is not in default. Further information is presented during the required Perkins loan entrance and exit interview process.

FEDERAL STAFFORD STUDENT LOANS

Federal Family Education Loan (FFEL) Program

Loans made through this program are referred to as FFELP loans. Private lenders provide funds that are guaranteed by the federal government. FFEL loans include subsidized and unsubsidized FFEL Stafford loans, FFEL PLUS loans, and FFEL Consolidation loans. You repay the loans to the bank or private lender that made you the loan.

William D. Ford Federal Direct Loan Program (DL)

Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans), Direct PLUS Loans, and Direct Consolidation Loans. These loans are paid directly to the U.S. Department of Education.

A subsidized loan is awarded based on financial need. You will not be charged any interest before you begin repayment or during deferment periods. The federal government subsidizes the interest during these periods.

An unsubsidized loan is not awarded based on need. You will be charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accrue while you are in school or during other periods of non-payment, it will be added to the principal, amount and additional interest will be based on that higher amount. You can choose to pay the interest as it accumulates.

The amounts you can borrow will depend on your grade level and dependency status at the University. The following table indicates Stafford loan limits based on your status of dependent undergraduate, independent undergraduate or graduate student.

Annual Loan Limits for Subsidized and Unsubsidized Stafford

	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate/Professional Student
1st Year	\$3,500	\$9,500 - No more than \$3,500 of this amount can be subsidized loan	\$20,500 - No more than \$3,500 of this amount can be subsidized loan
2nd Year	\$4,500	\$10,500 - No more than \$4,500 of this amount can be subsidized loan	
3rd & 4th Years	\$5,500	\$12,500 - No more than \$5,500 of this amount can be subsidized loan	

Undergraduate certificate programs - Loan limits are based on the length of the program. For certificates that are less than an academic year, the \$9,500 loan limits would be prorated by the lesser fraction of the weeks or credits in the program, divided by the University's academic year definition of weeks or credits. For students in undergraduate certificate programs that are greater than an academic year, the maximum amount borrowed is \$9,500 per academic year. Final academic years less than 24 credits (graduating students in undergraduate degree or certificate programs that are greater than an academic year) – Loan limits will be prorated based on the number of credits in the final academic year divided by 24. Please note you may also receive less funding if you receive other financial aid that is used to cover a portion of cost of attendance.

A student whose parent cannot obtain a PLUS loan is allowed to borrow additional unsubsidized Stafford amounts. Your dependency status will be determined based on your answers to questions on the FAFSA.

Interest Rates For New Subsidized Stafford Loans For Undergraduate Students

First disbursement of a loan		Interest rate on unpaid balance	
Made on or after	Made before	Undergraduate	Graduate
July 1, 2008	July 1, 2009	6.0%	6.8%
July 1, 2009	July 1, 2010	5.6%	
July 1, 2010	July 1, 2011	4.5%	
July 1, 2011	July 1, 2012	3.4%	

- FFEL PLUS loans first disbursed on or after July 1, 2006 have a fixed interest rate of 8.5%
- Direct PLUS loans first disbursed on or after July 1, 2006 have a fixed interest rate of 7.9%

Interest rate on a borrower's loan may be changed to 6.0% during the borrower's active duty military service. This applies to both FFEL and Direct loans. Additionally, this law applies to borrowers in military service as of August 14, 2008.

Borrower must contact the creditor (loan holder) in writing to request the interest rate adjustment and provide a copy of the borrower's military orders.

FFEL Loans

Stafford Loans are charged origination fees, which are taken out of the loan proceeds by the lender. For loans disbursed on or after July 1, 2008, and before July 1, 2009, the maximum origination fee that a lender may charge a borrower will be 1%. This fee drops to 0.5% on July 1, 2009. The fee will be eliminated as of July 1, 2010.

Effective for loans guaranteed on or after July 1, 2006, the optional 1% insurance premium fee that guarantee agencies could charge have been eliminated and replaced with a federal default fee equal to 1% of the principal amount of the loan. The default fee will be deducted and collected from the proceeds of the loan.

University of Phoenix has FFEL preferred lenders that meet or exceed minimum operational standards as well as offering competitive borrower benefits. However, the University processes loan applications through any lender who participates in federal financial aid loan programs.

DL Loans

Stafford Loans are charged origination fees, which are taken out of the loan proceeds by the U.S. Department of Education. For loans disbursed on or after July 1, 2008, and before July 1, 2009, the maximum origination fee will be 2%. This fee drops to 1.5% on July 1, 2009, and to 1% on July 1, 2010.

FFEL and DL Comparison Chart

For more information on loan terms and conditions, refer to the Borrower's Rights and Responsibilities section of the [Federal Direct Stafford/Ford Loan Master Promissory Note \(MPN\)](#).

After you have completed and forwarded the completed MPN to your lender, an award letter is sent from the University and a disclosure statement from the lender informing you of the types and amount of student loans awarded for the loan period. The guarantee agency will mail you a disclosure statement and notify you of anticipated disbursement dates. When the funds are received, the University confirms eligibility and currently registered for courses. Any changes and/or breaks in attendance or failure to start class as scheduled, may prevent your federal financial aid funds from being disbursed.

Loans are processed for an academic year, which is a minimum of 24 credits and 30 weeks of instructional time. You can re-apply for subsequent loans after successfully completing these requirements. The University will disburse your loan in at least two installments, with the first half disbursed at the beginning of the loan period and the second half disbursed at the midpoint of the loan period. In order to meet eligibility standards for second and subsequent loan disbursements you must successfully complete the previous credits and meet the calendar and instructional week midpoint of your loan period.

Financial Aid Entrance and Exit Counseling

The University ensures an entrance interview is conducted individually, in a group, or online, before a FFEL borrower takes out a loan. The interview includes an explanation of the use of an MPN, importance of repayment obligation, description of consequences of default, sample repayment schedules, information in reference to a borrower's rights and responsibilities, and other terms and conditions. Loan exit counseling is provided at completion of program or withdrawal from the University.

If withdrawal occurs prior to completing the exit interview process, exit counseling can be completed online or materials are mailed to the last known address. The exit counseling should be completed and returned to the address provided.

The Financial Aid Entrance /Exit Interview form can be viewed at <http://cdn-static.phoenix.edu/content/dam/uphx/upx-entrance-exit-interview.pdf>

Federal Parent Loan for Undergraduate Student (PLUS)

If you are a dependent undergraduate student, your parents may apply for a PLUS loan to assist with your educational expenses. The application process includes completion and submission of a PLUS Loan application by your parents. The application process is completed through a participating lender of your parent's choice or through the Direct Loan Program. This loan is based on credit worthiness as determined by the lender or U.S. Department of Education. The yearly limit is equal to the cost of attendance minus any other financial aid received. Interest is charged on the loan from the date first disbursement is made until the loan is paid in full. The parent borrower has the option to begin repayment either within 60 days from date loan is fully disbursed by the lender or the U.S. Department of Education or wait six months after the dependent student [on whose behalf the parent borrowed] ceases to be enrolled at least half-time basis. The parent has the option to defer payment on the loan and interest while the student is enrolled in school. Repayment on the loan begins six months after the date student ceases to be enrolled at least half-time. Under certain circumstances, your parents may receive a deferment or forbearance on their loan, as long as it is not in default. Generally, the same deferment or forbearance provisions that apply to Stafford loans also apply to PLUS loans.

Students whose parents receive a PLUS loan are subject to the terms and conditions disclosed on the [Federal PLUS Loan Application and Master Promissory Note \(MPN\)](#).

PLUS Loans for Graduate and Professional Degree Students

Graduate students are now eligible to borrow under the PLUS loan program. Graduate students can borrow an amount up to the cost of attendance minus other estimated financial assistance from the FFEL and DL programs. The terms and conditions applicable to parent PLUS loans also applies to graduate PLUS loans. Applicants are required to complete the FAFSA and are given an opportunity to request the maximum eligibility under the FFEL Program before applying for a graduate PLUS loan.

Students who receive a graduate PLUS loan are subject to the terms and conditions disclosed on the [Federal PLUS Loan Application and Master Promissory Note](#).

PREFERRED LENDERS

A list of University preferred lenders is located at:

Stafford – <http://fa.phoenix.edu/lenderlist/stafford/default.htm>

PLUS – <http://fa.phoenix.edu/lenderlist/plus/default.htm>

Private – <http://fa.phoenix.edu/lenderlist/private/default.htm>

STATE GRANTS

Arizona

LEAP (Leveraging Educational Assistance Partnership)

The annual award maximum amount is no more than \$2,500 per student.

Schools select recipients based on eligibility criteria:

- Must have EFC of 2140 or less
- Must be Pell recipient
- Must have valid award year ISIR
- Must have financial need and completed FAFSA for current award year
- Must be AZ resident for at least one year
- Must be U.S. citizen or eligible non-citizen
- Must be enrolled at least half-time
- Must be meeting SAP with at least a 2.0 GPA
- Must not be in default or owe an overpayment on federal financial aid
- Must be an undergraduate student

The procedures and forms by which students apply for assistance

- Student completes application on [ACPE website](#)

PFAP (Private Postsecondary Education Student Financial Assistance Program)

The maximum grant is \$2,000 per year, for up to two years.

Schools select recipients based on eligibility criteria:

- Be attending full-time
- Submit a completed PFAP application to the Commission
- Be a graduate of a public Arizona community college with an associate degree
- Be accepted in a nationally or regionally accredited private postsecondary educational institution in AZ
- Have completed a FAFSA for current award year
- Have financial need
- Be a U.S. citizen or eligible non-citizen
- Maintain SAP as determined by the institutions for the previous year (renewal applicants only)

The procedures and forms by which students apply for assistance

- Student completes application on [ACPE website](#)

Qualified expenses are limited to tuition, books, and fees. The funds must be repaid to the state if student fails to achieve a bachelor's degree within three years.

PEG (Postsecondary Education Grant) Program

The PEG award is \$2,000 annually for a maximum of four calendar years to be used for tuition, books, and fees.

To be eligible for PEG, a student must:

- Be a U.S. citizen or eligible non-citizen
- Must meet one:
 - Is currently an Arizona resident for one year (as of July 1 of the prior award year)
 - Have graduated from an Arizona high school, completed the equivalent of grade 12 in a home-school, or obtained a GED in the state,
- Is a member of the military service of the United States stationed in this state or the spouse or dependent of a member of the military service of the United States stationed in this state
- Recent high school graduate with a 2.5 GPA or equivalent or ranked in the upper 50% of their class or a first-time college student, over the age of 22, deemed college ready by the institution.
- A continuing college student making SAP
- Completed and submitted a FAFSA for the current award year
- Must be enrolled at least part-time
- Must not be in default or owe an overpayment on federal financial aid
- Be attending an eligible private postsecondary institution
- Be in an undergraduate baccalaureate program
- Must not be an employee of the institution or a family member who is eligible for a tuition waiver

The procedures and forms by which students apply for assistance

- Student submits copies of transcripts to the school they are attending
- Completes current award year FAFSA application
- Completes [ACPE website](#) application

If the student fails to receive a baccalaureate degree within five years from receipt of first award, the student shall reimburse the state the total amount awarded.

ACAAP (Arizona College Access Aid Program)

Maximum award is \$2,000. Funds can be applied toward any educational expense documented in the COA at their institution.

To be eligible for ACAAP, a student must:

- Be a U.S. citizen or eligible non-citizen
- Be a resident of Arizona for at least the previous 12 months at the time of application completion
- Complete and submit a FAFSA for the current award year
- Be enrolled at least part-time
- Not be in default or owe an overpayment on federal financial aid
- Be attending an eligible private postsecondary institution
- Be considered a sophomore, junior, or senior college student seeking an associate or bachelors degree
- Show substantial financial need (Pell eligible) as determined by the FAFSA
- Not be an employee of the institution or a family member who is eligible for a tuition waiver

The procedures and forms by which students apply for assistance

- Students complete the current award year FAFSA application and application on [ACPE website](#) after July 1 of current award year

Monies are distributed on a first-come, first-serve basis and are contingent upon registered enrollment at a qualified private postsecondary institution.

SLEAP (Special Leveraging Educational Assistance Partnership)

Maximum award is \$2,000. Funds can be applied toward any educational expense documented in the student's COA at their institution.

To be eligible for SLEAP, a student must:

- Be a U.S. citizen or eligible non-citizen
- Be a resident of Arizona for at least the previous 12 months at time of application completion
- Complete and submit a FAFSA for the current award year
- Be enrolled at least part-time
- Not be in default or owe an overpayment on federal financial aid
- Be attending an eligible private postsecondary institution
- Be considered a sophomore, junior, or senior college student seeking an associate or bachelors degree
- Show substantial financial need (Pell eligible) as determined by the FAFSA
- Be meeting SAP
- Be majoring in STEM or Education/Teaching programs
- Not be an employee of the institution or a family member who is eligible for a tuition waiver

The procedures and forms by which students apply for assistance

- Students complete the current award year FAFSA application and application on [ACPE website](#) after July 1 of current award year

Monies are distributed on a first-come, first-serve basis and are contingent upon registered enrollment at a qualified private postsecondary institution

California

CSAC Cal Grant (California Student Aid Commission)

The amount is established every year by the California Legislature based on the type of school and funding available.

To be eligible for a Cal Grant a student must:

- Be a U.S. citizen or eligible non-citizen
- Be a California resident
- Attend an eligible California school
- Be enrolled at least half-time
- Maintain SAP
- Not have already received a bachelor's degree
- Have registered with the U.S. Selective Service, if required
- Not be incarcerated
- Not be in default on a federal student loan
- Not exceed the total family income or family assets ceilings established by CSAC

The procedures and forms by which students apply for assistance

- Student completes current award year FAFSA application by March 2
- CSAC selects recipients based on eligibility criteria and funding levels established each year by the California State Legislature

Florida

FSAG (Florida Student Assistance Grant)

The amount is established every year by the Florida Legislature appropriations and is varies based on funding and type of school.

Schools select recipients based on the eligibility criteria. To be eligible a student must:

- Be a U.S. citizen or eligible non-citizen
- Be a Florida resident (student must submit a signed copy of the residency form to the institution)
- Meet enrollment requirements
- Be enrolled and admitted in an undergraduate degree program
 - Online and Axia students are not eligible
- Not have already received a bachelor's degree
- Meet the institutions measurable progress standards
- Not be in default on a student loan
- Not owe repayment of a grant or scholarship unless satisfactory arrangements have been made to repay
- Complete the FAFSA and has an official ISIR/EFC
- Not exceed the Max EFC requirement of 5542
- Maintain a 2.0 GPA

Bright Futures Scholarship Program, Florida Medallion Scholars Award & Florida Gold Seal Vocational Scholars Award

The amount is established every year by the Florida Legislature appropriations and varies based on funding and type of school.

The Florida Department of Education Office evaluates application documents based on the eligibility requirements. To be eligible a student must:

- Be a U.S. citizen or eligible non-citizen
- Be a Florida resident
- Submit a signed copy of the residency form to the institution
- Attend an eligible Florida college
 - Online students are not eligible
- Be admitted in an undergraduate degree program
- Be enrolled for at least six semester hours
- Begin using the award within three years of high school graduation
- Meet and maintain GPA requirements for scholars award
- Earn required test score on the SAT, ACT, or CPT

The procedures and forms by which students apply for assistance

- Students submit an Initial Student Florida Financial Aid Application during last year in high school beginning December 1 and prior to graduation on [Florida Department of Education website](#).

Hawaii

Kamehameha Schools Scholarships

Na Ho Okama A Pauahi (Need-Based Scholarship)

The amount of this scholarship award varies depending on the availability of Kamehameha Schools funds, program costs, and the applicant's level of need. The criteria for selecting recipients from the group of eligible applicants are made by Kamehameha Schools selection committee based on application and eligibility requirements.

To be eligible a student must:

- Be a Hawaii resident
 - Preference is given to applicant's of Hawaiian ancestry
- Be a full-time student

Exception: a non-traditional student may be considered if they are part-time

- Non-traditional students are single parents, sole income provider, incarcerated or previously incarcerated, and homeless]

- Be a degree-seeking student at an accredited educational institution in the U.S.
 - UOPX is only qualified in Hawaii
- Have financial need as demonstrated in the completed College Board College Scholarship Services (CSS) /Financial Aid Profile application (there is a registration cost)

The procedures and forms by which students apply for assistance

- Students complete the College Scholarship Services (CSS) Profile application by April 1
- Submit college acceptance letter and/or official transcripts to Kamehameha Schools Financial Aid and Scholarship Services

Imi Na Auao (Graduate Scholarship)

The scholarship award is \$15,000 per academic year for up to two years.

To be eligible a student must:

- Be a Hawaii resident
 - Preference is given to applicant's of Hawaiian ancestry
- Be a full-time student

Exception: a non-traditional student may be considered if they are part-time

- Non-traditional students are single parents, sole income provider, incarcerated or previously incarcerated, and homeless]

- Be enrolled, or accepted for enrollment, in a graduate program at an accredited educational institution in the U.S.
 - UOPX is only qualified in Hawaii

Selection is made by Kamehameha Schools selection committee based on

- Leadership Qualities
- Community Service
- Academic standing
- Area of study

- Non-traditional student
- Interview
- Review by selection committee

The procedures and forms by which students apply for assistance

- Students must complete the scholarship application
- Submit three letters of recommendation
- New applicants must also submit school acceptance letter and official undergraduate transcripts

Michigan

Michigan Promise Scholarship

Eligible students can receive half their \$4,000 award in two installments for the first two years. The second half is awarded when the student completes 50% of their program.

The student eligibility requirements are:

- Take the state assessment test
- Have not received a Merit Award under the Merit Award Act
- Must certify eligibility for scholarship installment payments
- Enroll at an approved Michigan postsecondary institution or military service academy within two years of becoming a high school graduate (period would be extended for service in the armed forces or Peace Corps)
- Complete the postsecondary education requirements (associate degree, two-year certificate, vocational education program, or 50% of the academic requirements for a bachelor's degree)
- Achieve a cumulative college GPA of 2.5
- Be a high school graduate or have passed the GED or any other graduate equivalency exam approved by the State Board of Education
- Be a Michigan resident

The procedures and forms by which students apply for assistance

- Eligible students apply directly through the Office of Scholarships and Grants (OSG) Student Financial Services Bureau and certify they are attending an eligible school
 - The deadline to apply is November 15 of current award year

Minnesota

MOHE (Minnesota Office of Higher Education) State Grant

Awards can range from a minimum of \$100 (\$50 per semester) to approximately \$9,838 for private four-year institutions.

The student eligibility requirements are:

- Be a U.S. citizen or eligible non-citizen
- Be a Minnesota resident as defined in Minnesota Statutes 136A.101, Sub 8
 - Also considered Minnesota residents (as of 06/07):
 - Member (or spouse or dependent) of the armed forces of the U.S. stationed in MN on active federal military service as defined in MS190.05 Subd.5c; or
 - A person (or spouse of) who relocated to Minnesota from an area that is declared a presidential disaster area within the preceding 12 months, if the disaster interrupted the person's post-secondary education; or

- A person defined as a refugee under U.S. Code, Title 8, section 1101(a)(42) who upon arrival in the U.S. moved to Minnesota and as continued to reside in Minnesota.
- Not have completed the equivalent of four academic years of full-time postsecondary attendance
- Be a graduate of a secondary school/GED recipient/or 17 years of age or older by June 30 of the academic year
- Not owe the Agency for a state grant overpayment
- Not be in default on a student educational loan
- Be enrolled and admitted in an undergraduate degree program at an eligible Minnesota post-secondary institution
- Not have already received a bachelor's degree
- Be meeting SAP requirements
- Not more than 30 days in arrears for child support owed to a public agency, unless they have established payment plans with the appropriate agency
- Not be receiving tuition reciprocity benefits from another state
- Met financial need criteria established in Minnesota rules; Official ISIR/EFC

The procedures and forms by which students apply for assistance

- Student must complete the FAFSA for current award year and school Eligibility Questionnaire

Child Care Grant

The maximum award amount is \$2,600 per eligible child per academic year.

The amount of the award cannot exceed 40 hours of childcare per week per eligible child. The institution may increase the amount shown on the maximum award chart by 10 % for infant care in certain counties.

The student eligibility requirements are:

- be a U.S. citizen or eligible non-citizen
- meet state residency requirements
- not be recipient of MFIP
- be enrolled at least half-time (defined in statute for this program as six credits per term)
- not have earned a baccalaureate degree or been enrolled on a full-time basis for eight semesters, 12 quarters, or the equivalent
- not be in default of an educational loan
- be meeting SAP requirements
- not be receiving tuition reciprocity benefits from another state
- be pursuing a non-sectarian program or course of study that applies to an undergraduate degree, diploma or certificate.
- must have a child 12 years of age or younger, or 14 years of age or younger who is handicapped as defined in Minnesota Statute section 125A.02, and who is or will be receiving care on a regular basis from a licensed or legal non-licensed care giver.
 - The child must meet the requirements for inclusion in the independent student's household size or dependent student's parental household size as specified in applicable Tilt IV program regulations
 - Foster children are not eligible

The procedures and forms by which students apply for assistance

- Student must complete the Student Certification Section of the Postsecondary Child Care Grant Program Application along with the Child Care provider.

GI Bill Program

Funds are allocated to campuses by the State of Minnesota to cover awards based on the number of veterans attending the campus as approved by the DVA. Maximum award is \$2,000 per fiscal year and \$10,000 during their lifetime. Minimum award per term is \$50.

The eligibility requirements for applicant must be:

- A veteran who is serving or has served honorably in any branch of the U.S. armed forces at any time on or after September 11, 2001; or
 - A non-veteran who has served honorably for a total of five years or more cumulatively as a member of the Minnesota National Guard or any other active or reserve component of the United States armed forces, and any part of that service occurred on or after September 11, 2001; or
 - A surviving spouse or dependent of a person who has served in the military at any time on or after September 11, 2001, and who has died or has a total and permanent disability as a direct result of that military service.
- Be a Minnesota resident
- Apply for MN GI Bill benefits before the last day of the term for which benefits are requested
- Be less than 62 years old before the beginning of the term for which benefits are requested
- Be current on child support obligations, if applicable.
- Be enrolled in an eligible Minnesota postsecondary institution in a certificate, diploma, or degree program.
- Be meeting SAP

The procedures and forms by which students apply for assistance

- Student must complete an application online through the Minnesota Office of Higher Education and/or the school
- Provide eligibility documentation to the school before the end of the term

Nevada

NSIG (Nevada Student Incentive Grant)

UOPX currently awards students up to \$2,500 per award year. Minimum amount is \$200.

To be eligible for NSIG, a student must:

- Be a U.S. citizen or eligible non-citizen
- Be a resident of Nevada for at least 6 months (information on FAFSA is sufficient information to verify residency)
- Be enrolled or accepted for enrollment as a full-time or part-time undergraduate student
- Have a substantial financial need as determined annually
- Maintain SAP in a course of study at the eligible institution
- Not owe a refund on a grant previously received at any institution pursuant to any SFA program
- Not be in default on a loan made, insured or guaranteed by the SFA loan program
- Sign a statement concerning compliance with educational purpose

University Requirements:

- Zero EFC
- Must be FSEOG and Pell recipient
- Have valid ISIR
- Cannot be attending Online

- Have completed the NSIG student application

The procedures and forms by which students apply for assistance

- The student completes the FAFSA application for current award year
- Students are selected by the school based on grant eligibility criteria
 - When selected, the student completes the NSIG student application.

Ohio

OCOG (Ohio College Opportunity Grant)

Maximum award amounts for full-time enrollment for the 2008-2009 award year were \$5,994 for proprietary schools. To date, the 2009-2010 funds have not been approved. Private schools may not be eligible for academic year 2009-2010.

The Commission selects recipients based on the eligibility requirements. To be eligible for OCOG, a student must:

- Be a U.S. citizen or eligible non-citizen
- Be an Ohio resident as defined in Ohio Statutes
- Cannot have a selective service C-code
- Cannot be an employee of the institution or a family member who is eligible for a tuition waiver
- Be enrolled and admitted in an eligible undergraduate degree program at an eligible Ohio post-secondary institution
- Not have already received a bachelor's degree
- Maintain SAP in a course of study at the eligible institution
- Have an EFC of less than or equal to 2190 with a total family income of \$75,000
- Currently be considered a first, second, or third year student enrolled as full-time, three-quarter-time, half-time or one-quarter-time

The procedures and forms by which students apply for assistance

- The student completes a current award year FAFSA application and an Ohio state grant application online on the [Ohio Board of Regents website](#).

Pennsylvania

PHEAA (Pennsylvania Higher Education Assistance Agency) State Grant Program

The annual award amount is determined by PHEAA based on the students or parents annual income. The Commission selects recipients based on the eligibility requirements. To be eligible for PHEAA State Grant, a student must:

- Be enrolled at least half-time
- Be a Pennsylvania resident for at least 12 months
- Meet SAP (see Roster Process section for PHEAA Grant SAP rules)
- Not be in default
- Be a high school graduate or GED recipient
- Not have already received a bachelor's degree
- Cannot receive more than four academic years of state grant funds (5th year is on an exception basis only)
- Not have W grade posted within the semester
- Must have at least 12 credits in the semester
- Not have any breaks in the semester

- LOAs approved by the school are still considered break in attendance for PHEAA Grant purposes
- Not be attending Online campus
- Meet Gift Aid Test requirements

The procedures and forms by which students apply for assistance

- Student completes the current award year FAFSA application and the State Grant Form on the [PHEAA website](#)

NETS (New Economy Technology Scholarship)

Students can receive \$3,000 per year if eligibility requirements are met.

Selection is made by the Commission based on the eligibility requirements. The student eligibility requirements to qualify are:

- Be a resident of the Commonwealth of Pennsylvania
- Be a high school graduate
- Be at least a sophomore enrolled as a full-time student pursuing a Certificate, Associates or Baccalaureate degree in an approved science or technology field at an approved Pennsylvania public, private college or university
- Maintain at least a 3.0 cumulative GPA at time of application for this program and maintain at least that average throughout postsecondary study
- Begin employment in the state within one year after completion of studies, one year for each year the scholarship was awarded
- Apply for a Federal Pell Grant and Pennsylvania State Grant

The procedures and forms by which students apply for assistance

- First time applicants must complete the combined application and master promissory note
- Mail it to PHEAA in addition to the current award year FAFSA by September 30 to be considered for funds

The amount of scholarship funds received will convert to a loan if a student fails to satisfy the requirements of the program or fails to perform the work obligation.

Rhode Island

RIHEAA (Rhode Island Higher Education Assistance Authority) State Grant

Award amounts range from a minimum of \$250 to a maximum of \$900. Amounts increase in \$50 increments.

RIHEAA uses a formula published on their Web site to determine a student's need and eligibility.

The criteria for determining the amount of a student's award and student eligibility requirements are:

- Be a U.S. citizen or eligible non-citizen
- Be a Rhode Island resident since January 1 prior to the academic year in which the applicant enrolls in school
- Be enrolled or accepted for enrollment in a program leading to a degree or certificate
- Attend school on at least a half-time basis
- Not owe a refund on federal financial aid
- Not be in default of federal financial aid without having made satisfactory repayment arrangements with the holder of the loan to re-establish eligibility
- If already enrolled, be making SAP as defined by the school's policy.
- Not have already received a bachelor's degree
- Students must have a RIHEAA calculated financial need of at least \$1,000 to be eligible for a

RI state award

The procedures and forms by which students apply for assistance

- Students must complete a current award year FAFSA by the March 1 deadline and list Rhode Island as their legal state of residence to be considered

Vermont

VSAC (Vermont Student Assistance Corporation) Grant

VSAC pulls eligibility information from the current year ISIR to determine award amounts ranging from \$500 to \$10,800.

To be eligible for VSAC a student must:

- Be a Vermont resident
- Be an undergraduate student enrolled in a program leading to a degree, diploma or certificate
- Have financial need as determined by the VSAC Grant Program
- Be maintaining SAP as defined by the institution
- Be attending an eligible institution
 - Online students are eligible
- Not have already received the equivalent of ten semesters of Vermont grants
- Not have already received a bachelor's degree

The procedures and forms by which students apply for assistance

- To apply a student must complete a Vermont grant application online and the current award year FAFSA.

INSTITUTIONAL GRANTS

Advantage Grant

The Advantage Grant is a need-based program with limited funding to assist students with their financial obligation to attend the University. Grant awards range from \$500 to \$5000 and are applied to the direct costs of a degree program.

Thinking Ahead Grant (TAG)

The TAG is directed toward new students with an EFC of 12500 or less and has a minimum unmet need of \$200. The grant award is applied to unmet direct costs, not to exceed \$1,500 per academic year, of a bachelor's degree program for students maintaining continuous enrollment. Eligibility is reviewed and determined after federal financial aid certification.

Millennial Grant

The Millennial Grant is directed toward high school seniors who are University of Phoenix first-time degree-seeking students. The grant award of \$500 is applied to the direct costs of an associate's degree program.

Early Start Grant

The Early Start Grant is directed toward high school seniors who are University of Phoenix first-time degree-seeking students enrolling prior to the traditional fall enrollment date. The grant award of \$1,000 is applied to the direct costs of an associate's degree program.

Pathway for Success Grant

The Pathway for Success Grant is directed toward high school juniors and seniors who complete Pathways courses at Axia College and enroll at Axia after high school graduation. The grant award is between \$300 and \$1,200 dollars and is applied to the direct costs of an associate's degree program.

PRIVATE STUDENT LOANS

Private student loans are available to students who are not eligible for federal financial aid loans or who need assistance beyond their financial aid eligibility. These loans are made privately through banks and other financial institutions and are subject to a credit check and individual lender terms. Private loans should only be considered after applying for federal financial aid. Contact your campus Financial Aid Office for additional information.

APPLICATION PROCESS

Required Documentation

- Apply Web
- Student Financial Agreement Form
- Supplemental Student Authorization to Charge Form (if you choose this option)

You can apply for student financial aid after submitting an application for admission to your local campus or Apply Web and registering for courses in a degree program. During the application process, the following forms may be completed for student financial aid grants and loans:

- University of Phoenix Financial Aid Application
- Free Application for Federal Student Aid (FAFSA)
- Federal Stafford Loan Master Promissory Note (MPN)
- Entrance Interview Form

The average processing time for financial aid awards is 90 days. We highly recommend using our online financial aid application process at <https://faw.phoenix.edu>. This access allows you to complete and electronically sign required student financial aid documents, including the FAFSA.

Students qualifying for financial aid may receive a new award each academic year, defined as the period of time in which you successfully complete a minimum of 24 credit hours and 30 weeks of instructional time. Therefore, you may have your eligibility assessed for grants and/or loans several times during your program of study. You should reapply for student financial aid prior to the start of each new academic year.

Re-application Process

The University notifies students when new aid year paperwork is necessary, provided the student be considered enrolled. Returning students may be proactive and submit completed paperwork.

Verification

A financial aid student may be chosen to participate in the verification process³ by the U.S. Department of Education Central Processing System (CPS), following procedures established by federal regulations. CPS prints an asterisk next to the EFC on the ISIR, SAR, or SAR Acknowledgement to identify students selected for verification.

If you are selected for verification, the University will request a copy of tax returns signed by you and, if applicable, your parent(s) or spouse, and a verification worksheet. Additional documents may be requested by the University to complete the application process. You will receive written notification from the University of verification requirements and the timelines for completion of the process.

Failure to comply with request for verification documents can result in disqualification for federal financial aid.

³The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications. Federal regulations require verification be completed for some students awarded federal financial need-based aid. Verification is not required to be completed in cases where the student is awarded only non need-based aid such as unsubsidized Stafford loans and PLUS loans.

STUDENT RIGHTS AND RESPONSIBILITIES

Students receiving federal financial student aid have varying rights and responsibilities. These rights and responsibilities include receiving the following information:

- The need-based and non-need-based federal financial aid that is available to students
- The need-based and non-need-based state and local aid programs, University aid programs, and other private aid programs available
- How students apply for aid and how eligibility is determined
- How the school distributes aid among students
- How and when financial aid will be disbursed
- The terms of, the schedules for, and the necessity of loan repayment and required loan exit counseling
- The criteria for measuring SAP and how a student who has failed to maintain SAP may re-establish eligibility for federal financial aid

STATEMENT OF EDUCATIONAL PURPOSE

Financial aid is to be used solely for educational expenses related to a student's attendance at University of Phoenix.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal Regulations (668.16) requires the University establish a quantitative measurement that consists of a maximum period of time in which a student must complete their educational program as well as a qualitative measurement of the student's work for all federal financial aid recipients. The University must include a schedule designating the minimum number of credits or amount of work that the student must successfully complete at the end of each increment. The maximum period must be divided into increments not to exceed the lesser of one academic year or one-half the published program length. Students must also maintain the minimum GPA as specified by the Federal Regulations (668.7) or by school policy (whichever is stricter).

Policy

Federal financial aid satisfactory academic progress (SAP) is assessed by two components for both graduate and undergraduate students:

1. Grade Point Average and Academic Standing
2. A maximum period to complete the educational program of study

Grade Point Average (GPA) and Academic Standing

The qualitative measure of a student's SAP will be the GPA and academic standing at the University. The GPA is monitored on a continuous basis for academic purposes. The University academic standing requirements specify that an undergraduate student whose cumulative program GPA drops below the minimum program cumulative GPA of 2.0 (or required minimum, if higher) must achieve a 2.0 cumulative program GPA at the conclusion of four (4) consecutive courses. Furthermore, the University's graduation requirements specify that an undergraduate student must ultimately achieve a cumulative program 2.0 GPA (or required minimum, if higher) in order to graduate. Students not meeting the policy will be placed on probation as described in the Academic Policy. Federal financial aid funding will continue during the qualitative probationary period provided all other eligibility requirements are met. The University academic standing requirements specify that a graduate student whose cumulative program GPA drops below the minimum program cumulative GPA of 3.0 must achieve a 3.0 cumulative program GPA at the conclusion of four (4) consecutive courses. Furthermore, the University's graduation requirements specify that a graduate student must ultimately achieve a cumulative program 3.0 GPA in order to graduate. Students not meeting the policy will be placed on probation as described in the Academic Policy. Federal financial aid funding will continue during the probationary period provided all other eligibility requirements are met.

If the student fails to raise his or her GPA to University standards during the probationary period, the student will be academically disqualified, at which time all federal financial aid funding will cease. Students may regain eligibility as described in the Reestablishing Academic Progress section of this policy or may appeal the determination of disqualification as described in the Student Appeals section of this policy.

Students who are put on Scholastic Disqualification, Scholastic Suspension or who are expelled will be considered ineligible and will be placed on financial aid disqualification at which time all federal financial aid funding will cease.

In the case of students who were Scholastically Disqualified (SD), the student must follow the procedures for regaining eligibility as outlined in the University catalog, by program.

Maximum Time Frame

A maximum period establishes an outer time limit for a student's federal financial aid eligibility. Given the nontraditional nature of the University's educational programs and the individual nature of each student's start date, the University measures the maximum period by evaluating courses earned against courses attempted, rather than using elapsed calendar time.

- a. Progress will be measured in 24-attempted credit increments.
- b. The maximum time frame allowed is based on the published program length (in credits), less any degree applicable transfer, times 150%. This is the maximum number of degree applicable credits the student can attempt. The completion rate required for each increment will be at least 67% in order for the student to demonstrate they are capable of being within the maximum period.
Exception: For programs that are less than 48 credits in length, the increments will be the lesser of the academic year (24 credits), or one-half published length of the program. The number of credits required for completion per increment will be based on the length of the program. The completion rate required for the increment will be at least 67%.
- c. Incremental progression against the maximum period is evaluated for all periods of attendance at the University, including periods during which the student did not receive aid. Students who transfer between programs or drop and re-enter will have their progression evaluated based on the courses that apply to the new program.
- d. Successfully completed courses, for the purpose of this policy, are those degree applicable course grades indicated in the Grading Procedures section of the University catalog. Each degree applicable course of the student's program that the student attends counts as an attempted credit. Only courses that are successfully completed count as completed. The following will not be counted as completed courses:
 - i. A grade of I (Incomplete) will not be counted as successful credits or as attempted credits. When the grade is posted, the course will be counted based on the quality points awarded.
 - ii. Grades of less than D-, or less than the minimum grade requirement for the course, will count as attempted but not completed. If the course is later repeated and quality points are awarded, the repeated course will be counted as attempted and successfully completed credits.
 - iii. Courses that are repeated that are not required (repeated for GPA reasons) will be counted as attempted in each case; however, the most recent will be counted as successfully completed.
 - iv. A grade of W (Withdrawal) will be counted as credits attempted but not as credits successfully completed.
- e. Students who are not making satisfactory progress will be placed on Financial Aid Probation for a 24-credit increment. Students placed on probation will be given an opportunity to demonstrate they can earn sufficient credits to complete their educational program within the maximum period of 150% of the length of that student's educational program. Once a student falls below 16 credits or 67% in a given increment, the student will be placed on probation. A student on probation will have progress monitored at the completion of each course. If the student cannot earn at least 67%, or is more than 8 credits deficient while on probation, the student becomes disqualified. If a student on probation successfully completes the probationary period but still has a credit deficiency, the student will continue to be monitored for credit deficiency until the completion of the next increment. If at any point, it is clear that the student cannot meet the 67% completion standard, the student will be placed on financial aid disqualification. Conversely, if the student on probation successfully completes each course, the student is allowed to receive financial aid. The examples below illustrate the evaluation that will be performed:

Example 1

This case illustrates a student who made progress when measured at the end of the first and the second increment. However, the student did not make sufficient progress at the end of the third increment and was placed on probation. Because the student is in a probationary status, the student's progress will be monitored and measured at the completion of each course. In this example, after three courses, it is mathematically impossible for the student to meet the 67% standard; consequently, the student is disqualified after attempting only nine credits.

Credits Completed	Current Status	Rationale
16 credits out of 24 attempted		The student achieved the 16 credit (67%) minimum as of the end of the increment. The student is making acceptable progress.
24 credits out of 24 attempted	Regular	The student achieved 67% minimum as of the end of the increment. The student continues to make satisfactory academic progress.
12 credits out of 24 attempted	Regular	The student earned less than the 16 credit minimum and deficient 4 credits [16-12]. The student achieved 50% as of the end of the increment and is placed on probation.
0 credits out of 9 attempted Course 1 = W grade Course 2 = W grade Course 3 = W grade	Probation - monitoring progress is occurring on a course-by-course basis - Disqualified after Course 3	The monitoring process determined that the student failed to demonstrate sufficient progress towards completion of the program within the maximum period. The student was disqualified at the point in which they could neither achieve the 16 credit minimum, nor resolve prior increment credit deficiency. After course 3, the student became ineligible and was disqualified and is no longer eligible for federal financial aid funding.
NA	Disqualified	The student is no longer eligible for federal financial aid funding.

Example 2

This case illustrates a student who made progress when measured at the end of the first increment. However, the student did not make sufficient progress at the end of the second increment and was therefore placed on probation. Unlike Example 1, this student is able to achieve the 67% standard while on probation and is therefore, permitted to continue to receive financial aid for the fourth increment. During the fourth increment, the student met the 67% standard and earned four credits that were still deficient from the third increment. The student returns to Regular status for the fifth increment.

Credits Completed	Current Status	Rationale
24 credits out of 24 attempted	Regular	The student achieved 67+% minimum as of the end of the increment. The student continues to make SAP.
12 credits out of 24 attempted	Regular	The student earned less than the 16-credit minimum and was deficient 4 credits (16-12). The student achieved 50% as of the end of the increment and is placed on probation.
16 credits out of 24 attempted	Probation - monitoring progress is occurring on a course-by-course basis	The student achieved the 16 credit (67%) minimum to meet the SAP requirement. The student remains deficient 4 credits from the prior increment. The student will continue to be monitored for credit deficiency.
21 credits out of 24 attempted	Monitoring status for credit deficiency continues. Student earned regular status at the end of the period. Note: If student had not made up credit deficiency, student would have been disqualified.	The student achieved the minimum 16 credits (67%), and resolved the 4 credit deficiency. The student is making acceptable progress, can achieve completion of the program within 150% of the maximum period.

Student Appeals

Students who failed to meet satisfactory academic progress required for an academic program, and who were not able to meet the minimum requirements during the probationary period, may appeal the disqualification in order to regain eligibility for student financial aid. If there are extenuating circumstances that should be considered during the appeal process, student financial aid reinstatement may be possible. Appeals are only considered if the reasons preventing successful academic progress are serious and compelling. For example:

- Medical issues
- Family difficulties, to include divorce, illness, death
- Other special circumstances

To appeal student financial aid disqualification, the student must submit an appeal letter along with any supporting documentation to the student's finance counselor. The documentation from the student must explain the nature and timing of the circumstances, a description of how the circumstances prevented the student from meeting the standards, and how the circumstances have been resolved to allow the student to once again meet the requirements of satisfactory academic progress. The counselor will conduct a preliminary review of the appeal and will then forward the documentation to the Professional Judgment Committee. The appeals will be evaluated by the Committee on a case-by-case basis. All Committee decisions are final.

Re-establishing Academic Progress

Students may not regain eligibility by merely paying for courses or sitting out for an increment. Students who have been disqualified due to a violation of the qualitative component may reestablish eligibility without filing an appeal by meeting the cumulative GPA criteria or academic standing required by the program of study. Students who have been disqualified due to a violation of the quantitative component may regain eligibility by earning enough credits out of the credits attempted to demonstrate, through the appeals process, that they will be able to graduate within the maximum timeframe allowed.

COST OF ATTENDANCE (COA)

The cost of attendance (COA) includes an estimated monthly tuition cost based on campus and program of study. The University establishes budgets as a basis for awarding federal financial aid funds. These budgets are not intended to represent exact living expenses that will be incurred but represent average expenses based on information from the Bureau of Labor Statistics. The COA includes electronic course material, books, tuition, average living expenses, and other fee charges.

The **actual** electronic course material fees per course are as follows:

Undergraduate	\$ 85
Graduate	\$ 105
Doctorate	\$ 120

Contact your local campus for detailed information regarding actual tuition expenses.

The **average** monthly living expenses, electronic course material, and book estimates used in the federal COA are as follows:

Living Expense	\$ 1,905
Electronic Course Material	
Undergraduates	\$ 50
Graduates	\$ 63
Doctoral	\$ 63
Axia Electronic Course Material	\$ 43

The distribution of living expense costs includes food and housing (51%), miscellaneous expenses for transportation, health and personal care, clothing and entertainment (49%).

LEAVE OF ABSENCE (LOA)

For students receiving federal financial aid, a change in enrollment may result in a cancellation or reduction of funds. For temporary withdrawals, contact your local campus finance advisor to determine if you are eligible for a Leave of Absence (LOA).

In order to maintain federal financial aid eligibility, students must be considered enrolled and attending the University. Students who have not attended class for over 29 days are considered withdrawn from the University unless the student has an approved LOA.

A student on an approved LOA is considered enrolled at the University and entitled to an in-school deferment for federal financial aid funds. A LOA is considered a temporary interruption in your program of study. By completing the following process and with University approval, the LOA will maintain in-school enrollment status.

1. The University may grant a LOA to students who provide a written, signed, and dated request to their campus on or before the last date of class attendance. If unforeseen circumstances prevent a student from providing this request on or before the last date of class attendance, the University may grant the LOA if the campus receives the request and appropriate documentation within 15 days of the student's last date of class attendance.

Unforeseen circumstances may include, but are not limited to, medical and family emergencies, business travel, University course cancellation and/or facility closure, and natural disasters.

2. A student may be approved by the University for two non-consecutive LOAs in a 12-month period. Generally, each leave cannot exceed 60 days. Time in excess of 60 days, not to exceed 90 days per leave in any 12-month period (for a total of 180 days during the 12-month period) may be approved on an exception basis for unusual circumstances. These circumstances may include, but are not limited to, military reasons, circumstances covered by the FMLA, or jury duty.
3. Students who wish to take a second leave during the 12-month period may do so only for special circumstances that include, but are not limited to, military reasons, circumstances covered by the FMLA, ADA accommodations, jury duty, University course cancellation and/or facility closure and natural disasters. Students returning from a first leave of absence must complete at least one course, with a grade other than W or WF prior to requesting a second leave.

4. Students returning from a leave of absence will be allowed to complete coursework started prior to the leave with no additional charges assessed. The University allows students, who start a leave during a course, to withdraw with an Authorized Withdrawal Tuition Credit (AWTC). Students who start a leave of absence during a course and receive a WF grade are not eligible for the AWTC and will, therefore be ineligible for approved LOA.
5. If a student does not return from an approved LOA, the official withdrawal date and beginning of the loan grace period is the last date of class attendance.

TERMS AND CONDITIONS

Prior Loan Deferments

If you are registered and attending classes at the University, you may have federal financial aid loans from previous colleges deferred. Deferment forms can be obtained from the lender if the loan is from another school. Return all deferment forms to your campus finance advisor, who will forward the forms to University Services in Phoenix, Arizona for processing and to the holder of your loan. The loan holder makes the final determination of granting your deferment request.

Students receiving federal financial aid funds may also obtain deferments while serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field on community service. Borrowers must formally request a deferment through the procedures established by the holder of their loan(s). Detailed information regarding deferments may be viewed at www.studentaid.ed.gov. Receiving a deferment is not automatic; therefore, you or your parents must apply for it.

Loan Consolidation

Consolidation loans combine several student or parent loans into one loan from a single lender. The loan is used to pay off balances of the other loans. It is similar to refinancing a mortgage. Consolidation loans are available for most federal financial aid loans, including FFEL (Stafford, PLUS, and SLS), FISL, Perkins, Health Professional Student Loans, NDSL, HEAL, Guaranteed Student Loans and Direct loans.

Some lenders offer **private consolidation loans** for private education loans as well. More information regarding loan consolidation is located at <http://www.finaid.org/loans/consolidation.phtml>.

Loan Forgiveness Information

Special information regarding the terms and conditions under which a federal financial aid loan borrower may obtain deferral of the repayment of principal and interest for service under:

- the Peace Corps Act
- the domestic Volunteer Service Act of 1973
- comparable full-time service as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service is located at www.finaid.org/loans/forgiveness.phtml

Application of Funds

The University will only apply federal financial aid funds to allowable charges. Allowable charges are defined as tuition, electronic course material, books, and directed study fees.

Federal financial aid and/or state assistance funds are retained at the time of disbursement to pay tuition, electronic course material, books, and directed study fees balance owed the University because of monies returned to the student or parent, or returned to the federal financial aid and/or state assistance program.

Authorization to Apply (ATA) Funds

The University applies federal financial aid funds to a student account for current tuition, electronic course material, books, and directed study fees (including state sales tax) for the payment period and prior year charges up to \$200. If student authorized the University, through completion of the Authorization to Apply form during financial aid application process, the University also holds federal financial aid funds for estimated future charges for the payment period including tuition, electronic course material, books or directed study fees (including state sales tax). If student is eligible to receive any remaining funds for the payment period, the credit balance funds are returned to the student in a living expenses check. At that time, the student is notified of the disposition of funds the University retained. Total processing time is approximately two weeks from date the University receives funds from the lender.

The University will not require or coerce the authorization and will notify the student or parent they may cancel or modify the authorization at any time. If the student or parent chooses to cancel or modify the authorization, the cancellation or modification is not retroactive. Funds retained for incurred charges and prior year charges retained prior to the University receiving the authorization to cancel or modify, remains on account. If modifications have been requested, subsequent disbursements will be processed according to remaining authorizations.

There are three options to notify the University regarding Authorization to Apply form:

1. Initial notification on FAW
 - a. The student is prompted to answer ATA questions when going through the application process. When student electronically signs the form and they no longer have access to make corrections on the FAW.
2. Update/Change ATA
 - a. If student wants to update original ATA responses they can submit a Update/Change ATA form. This form is available for print from the FAW site. Student completes and faxes to Apollo Financial Aid (AFA) for processing.
3. Signed statement
 - a. The University will accept a signed statement from student or parent outlining any authorization changes to the University Authorization to Apply form at any time. AFA processes the request accordingly.

When an update is submitted, it is only in affect for future disbursements and the authorizations are not retroactive.

Students or parents are given the opportunity every award year to confirm, modify, or cancel the Authorization to Apply form during the financial aid application process.

Frequency of Disbursements

Federal

A student can receive the first disbursement of federal financial aid funds at the start of program or academic year. The student becomes eligible to receive a disbursement of federal financial aid funds for the second payment period when he successfully completes half the weeks of instructional time AND half the credit hours in the academic year, program or the remaining portion of a program more than one-half of an academic year but less than a full academic year.

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

State

Term based or payment period disbursements are determined by each state. Payment periods are paid in installments over the course of a program of study to help meet the cost in each payment period. The payment period determines when funds are disbursed and the exact amount to be disbursed. The regulations provide a separate payment period definition for each type of academic programs. Programs that measure progress in credit hours and have academic terms, for credit-hour term programs, the payment period is the term.

In the case of programs that measure progress in credit hours without academic terms, the school is required to either divide the program's academic year, program, or portion of a program into payment periods.

FINANCIAL POLICIES AND PROCEDURES

Payment Policies

Tuition for each course must be paid according to the terms and conditions outlined in the Primary Financial Option selected on the Student Financial Agreement form. Students who do not comply with the primary financial option term will not be allowed to attend classes.

A student may be administratively withdrawn for failure to make payment in a timely manner, preventing the student from attending future class sessions, until the amount owed is paid in full or satisfactory payment arrangements are made.

All applicable fees are due and payable as incurred. Electronic course material, and books for each course must be paid at the time they are ordered or in accordance with your stated payment option. Students are required to clear any indebtedness to the University before grades and transcripts will be issued or the degree awarded.

All costs of collection, court costs, and reasonable attorney's fees will be added to delinquent accounts collected through third parties. University of Phoenix may obtain a current credit report as needed to support decision to defer tuition payment or to assist in collection of amounts owed.

All tuition, fees, and payment policies are subject to change.

Students who primarily attend a University of Phoenix campus other than University of Phoenix Online are subject to financial approval by their primary campus prior to enrolling in a course.

Processing Fee and Late Fees

A late fee is assessed for every course for which the student's tuition payment has not been received according to the terms of the Primary Financial Option selected. A processing fee is charged for checks returned for any reason.

Tuition Deferment

In order to be eligible for tuition deferment under the Financial Aid Plan, at least 50% of your annual tuition must be funded through federal financial aid benefits and you must have met the following requirements:

- Completed a financial aid orientation or received a welcome call from your financial representative
- Completed the Entrance Interview Form
- Completed all required financial aid forms
- Submitted all materials requested by your financial representative or the University of Phoenix Financial Aid Processing Center
- Received an eligible Institutional Student Information Report (ISIR) from the U.S. Department of Education
- Completed the Admissions Application
- Paid all applicable fees prior to your first class meeting

If the University determines you are not eligible for student financial aid and/or do not provide all requested documentation to the University, you will be immediately responsible for any outstanding balance and be required to comply with the terms and conditions of the cash plan.

The cash plan requires you pay all tuition and applicable fees prior to each course start date. You may choose to have tuition, electronic course material, and books automatically charged to a credit card. Automatic payments are charged according to timelines set by your local campus.

Students who do not comply with their Primary Financial option term may not be allowed to attend classes. Eligibility to start or continue to attend classes is at the discretion of the University. A student may be administratively withdrawn for failure to make payment in a timely manner, preventing the student from attending future class sessions, until the amount owed is paid in full or satisfactory payment arrangements are made.

If you choose the cash plan, it is your responsibility to pay for each course prior to each course's start date. Invoices are not sent prior to the start of each course. Contact an enrollment advisor for have questions.

FINANCIAL OBLIGATION

The University does not impose penalties on students who are unable to meet financial obligations due to delays caused by the University.

Veterans Educational Benefits

Students who are entitled to Department of Veterans Affairs (DVA) education benefits must make initial contact with their campus veteran's affairs certifying official. A formal application for admission to the University should be completed before applying for the VA education benefits. Each University of Phoenix program and classroom, or distance education option, requires separate state approving agency approval for the training of veterans or eligible persons. Contact your local campus for information on current approvals.

Application for VA education benefits should be sent to your local campus, for submission to the DVA, so the campus certifying official can submit the proper certification for your enrollment. University of Phoenix does not participate in the DVA advanced payment program.

VA education benefit eligibility and payment rates vary depending on each individual's military history and educational program being pursued. Only the DVA can determine VA applications eligibility, contact a DVA representative in your area, toll free at 1-888-GI-BILL-1 (1-888-442-4551).

Students receiving Chapter 30, 32, 33, 35, 1606, and 1607 benefits attending University of Phoenix North Carolina campuses are required to submit copy of high school transcripts if they are transferring in less than 24 credits.

Credit for Prior Education and Training

Credit for prior education or training must be evaluated and reported to the DVA prior to the start of week 25 of enrollment. DVA may not always pay VA education benefits after week 24 if the DVA records indicate the student has a large amount of transfer credits.

Please ensure all prior education transcripts, DD-295, DD-214, Army/American Council on Education Registry Transcript System (AARTS), Coast Guard institute transcripts, and Sailor/Marine/American Council on Education Registry transcripts are submitted for evaluation in a timely manner. It is the student's responsibility to ensure that all transcripts are submitted to the University. Academic credit earned for courses appearing on an official transcript from a regionally accredited or candidate for accreditation college or university will be evaluated according to University policies and accepted subject to the approval of the University's Office of Admissions and Evaluation. Transfer credits that are based on a different unit of credit than the one prescribed by University of Phoenix are subject to conversion before being transferred. Only the official transcript and course evaluations performed by the University's Office of Admissions and Evaluation or Prior Learning Assessment Center are final. Any preliminary reviews by the campus personnel are unofficial, not binding, and subject to change.

VA Standard of Academic Progress Requirements

To receive VA education benefits, a student must maintain SAP and conduct. Accordingly, benefits will be terminated for individuals who are disqualified, suspended, or expelled from the University.

Academic Probation

Academic probation shall occur when a student's grade point average falls below acceptable levels. Undergraduate degree and certificate program seeking students must maintain a program GPA of 2.0. Graduate and doctoral students must maintain a program GPA of 3.0. Probation lasts for a period of four consecutive courses. Any coursework taken concurrently will be applied to the three consecutive course period. Veteran students will continue to receive VA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student VA file will record when the probationary period commenced.

Academic Disqualification

Academic disqualification will result if students fail to clear their academic probation status within four courses from the onset of probation. Veteran students will not be eligible for VA educational benefits after disqualification. The DVA and student will be notified of the disqualification. To re-enter, a formal application for admission must be submitted in accordance with University admission procedures; in addition, applicants should explain the reasons for the scholastic deficiencies; the manner in which the intervening time has been spent, and why they should be given favorable consideration for re-admission. The admission file will be reviewed by the Student Appeals Center and decision reached regarding re-admission. If approved, the student would be required to complete all program requirements in effect at the time of re-admission. An application for VA education benefits will also be necessary to re-establish benefits with University of Phoenix.

Defense Activity for Non-Traditional Education Support (DANTES)

Directed study courses have DANTES approval for tuition reimbursement. For more information on this program, contact the Educational Service Officer on your base.

Tuition Assistance VA Top-Up (TATU)

Active duty students requesting to use the TATU program should direct all questions or concerns to the DVA at 1-888-GI-BILL-1 (1-888-442-4551) or their website at www.gibill.va.gov/. University of Phoenix VA certifying official is not involved in the processing of any TATU request.

Direct Deposit

Direct deposit is the safest and fastest way to receive your VA education benefits. You may request direct deposit by mail or by calling (877) 838-2778. Be sure to provide your financial institution's routing number, your account number, and type of account (checking or savings).

REFERRALS TO THE OFFICE OF INSPECTOR GENERAL

University of Phoenix is required by law to make referrals to the Office of Inspector General of any cases of suspected fraud and abuse involving the federal financial aid programs.

GENERAL INFORMATION

ENTITIES THAT ACCREDIT, LICENSE, OR APPROVE THE UNIVERSITY

The University is reviewed, approved, and accredited by federal, state, and private agencies.

The Higher Learning Commission of the North Central Association of Colleges and Schools
30 N. LaSalle Street, Suite 2400
Chicago IL 60602-2504
(312) 263-0456, (800) 621-7440

The Bachelor of Science in Nursing Program and Master of Science in Nursing are accredited by the

Commission on Collegiate Nursing Education
One Dupont Circle, NW, Suite 530
Washington, DC 20036-1120
(202) 887-6791

The Master of Science in Counseling Program with a specialization in Community Counseling (Phoenix and Southern Arizona Campuses) and the Master of Science in Counseling Program with a specialization in Mental Health Counseling (Utah Campus) are accredited by

Council for Accreditation of Counseling and Related Educational Programs
1001 North Fairfax Street, Suite 510
Alexandria, CA 22314
(703) 535-5990

The Associate of Arts in Business, Associate of Arts in Accounting, Bachelor of Science in Business, Master of Business Administration, Executive Master of Business Administration, Master of Management, Doctor of Management, and Doctor of Business Administration programs are accredited by

Association of Collegiate Business Schools and Programs
7007 College Blvd., Suite 420
Overland Park, KS 66211
(913) 339-9356

The Master of Arts in Education program with options in Elementary Teacher Education and Secondary Teacher Education is pre-accredited by

Teacher Education Accreditation Council (TEAC)
One Dupont Circle, Suite 320
Washington, DC 20036-0110
(202) 466-7236

For more information go to http://www.phoenix.edu/about_us/accreditation.html

The University is licensed, or deemed exempt from licensure, by the following state, district, commonwealth, or provincial regulatory bodies:

Alabama Commission on Higher Education
Alaska Commission on Postsecondary Education
Alberta Advanced Education, Private Institutions Branch
Arizona State Board for Private Postsecondary Education
Arkansas Department of Higher Education
Ministry of Advanced Education, British Columbia
State of California
Colorado Department of Higher Education, Commission on Higher Education
Department of Higher Education, State of Connecticut
Delaware Department of Education
Government of the District of Columbia, Education Licensure Commission
Florida Commission for Independent Education, Colleges, and Universities
Georgia Non-public Postsecondary Education Commission
Hawaii Department of Commerce and Consumer Affairs
Idaho State Board of Education
Illinois Board of Higher Education
State of Indiana Commission on Proprietary Education (COPE)
Office of the Secretary of State of Iowa
Kansas Board of Regents
Kentucky Council on Postsecondary Education
State of Louisiana Board of Regents
Maryland Higher Education Commission
Commonwealth of Massachusetts Board of Higher Education
State of Michigan Department of Education, Postsecondary Services
Minnesota Higher Education Service Office/Private Career School Licensure
Mississippi Commission on College Accreditation
State of Missouri Coordinating Board of Higher Education
Montana Office of the Commissioner of Higher Education
Nebraska Coordinating Commission for Postsecondary Education
Nevada State Commission on Postsecondary Education
New Jersey Commission on Higher Education
State of New Mexico Commission on Higher Education
Board of Governors of the University of North Carolina
Director of Degree Programs and Undergraduate Issues; Ohio Board of Regents
Oklahoma State Regents for Higher Education
Oregon Office of Degree Authorization
Commonwealth of Pennsylvania Department of Education
Consejo de Educación Superior de Puerto Rico/Puerto Rico Council on Higher Educación
South Carolina Commission on Higher Education
South Dakota Board of Regents
Tennessee Higher Education Commission
Texas Higher Education Coordinating Board
Utah System of Higher Education State Board of Regents
Commonwealth of Virginia Council of Higher Education
State of Washington Higher Education Coordinating Board Degree Authorization Agency
State of Wisconsin Educational Approval Board
Wyoming Department of Education

FEDERAL AGENCY

U.S. Department of Education, Certificate of Eligibility

ADDITIONAL INFORMATION

You can view additional information at http://www.phoenix.edu/about_us/accreditation.html or obtain a copy of the University's accreditation and/or license documents, or information on how to contact any of the agencies that regulate the University, by contacting:

Apollo Legal Department
(602) 557-1818

SERVICES FOR DISABLED STUDENTS

University of Phoenix recognizes and accepts its obligations under the Rehabilitation Act of 1973, Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008, prohibiting discrimination on-the-basis-of a disability and requiring the University to provide reasonable accommodations to qualified disabled students in all University programs and activities.

Students have the responsibility to both self-disclose and request accommodation through the campus Disability Services Advisor. Communication with faculty or other staff members does not constitute fulfilling the University ADA accommodation requirements. Verification through documentation from a health care provider is required prior to accommodations being determined and fulfilled.

OBTAIN INFORMATION

The campus Disability Services Advisor is responsible for managing the ADA process, including negotiations, and finalizing appropriate student accommodations. Additional information and a list of campus Disability Services Advisors is located at http://www.phoenix.edu/about_us/disability-services/disability-services-advisors.html

ACADEMIC PROGRAM AND INSTRUCTIONAL FACILITIES INFORMATION AND GENERAL CONTACT INFORMATION

Academic program offerings and instructional facilities vary according to geographic area and delivery mode (on-campus or online). Not all programs are available at all locations. University of Phoenix offers undergraduate and graduate programs in business and management, information systems and technology, nursing and health care, social and behavioral sciences, and education. Detailed information regarding academic programs offered at specific instructional facilities is located at <http://www.phoenix.edu/programs/degree-programs.html>

Questions regarding available programs, facilities, finance issues, or general institutional issues should be directed to your local campus. Campus contact information is located at <http://www.phoenix.edu/campus-locations.html>

COMPLETION RATES

The University calculates completion rates of all enrolled students, including first-time attendees, as well as those with prior college experience. The University completion rate is defined as the percentage of students who completed at least 3 credits and went on to be degree-complete within 150 percent of normal degree completion time. Data are collected on the number of students entering the institution as degree- or certificate-seeking students in a particular cohort year. Completion rates are disaggregated by race/ ethnicity, gender, and federal financial aid grant or loan funds.

All Enrolled Students Completion Rates

	All Enrolled	All Enrolled with Completion within allowed 150% Time Frame	Completion % for All Enrolled
TOTALS	127,546	44,090	34.57%
Male	55,381	18,401	33.23%
Female	72,165	25,689	35.60%
American Indian or Alaska Native			
American Indian or Alaska Native	1,069	315	29.47%
Asian or Pacific Islander			
Asian or Pacific Islander	3,939	1,497	38.00%
Black, non-Hispanic			
Black, non-Hispanic	18,074	5,573	30.83%
Hispanic			
Hispanic	9,831	3,848	39.14%
Non-resident Alien			
Non-resident Alien	23,526	7,887	33.52%
Other or Unknown			
Other or Unknown	16,008	4,974	31.07%
White, non-Hispanic			
White, non-Hispanic	55,099	19,996	36.29%
Pell Grant Recipients			
Pell Grant Recipients	NA	NA	NA
Subsidized Stafford Loan Recipients who did not receive a Pell Grant			
Subsidized Stafford Loan Recipients who did not receive a Pell Grant	NA	NA	NA
Students who received neither Pell Grants or Subsidized Stafford Loans			
Students who received neither Pell Grants or Subsidized Stafford Loans	NA	NA	NA

Undergraduate Students Completion Rates

	All Degree-Seeking Undergraduates	All Degree-Seeking Undergraduates with Completion within allowed 150% Time Frame	Completion % For All Degree-Seeking Undergraduates
TOTALS	88,784	27,011	30.42%
Male	39,056	11,566	29.61%
Female	49,728	15,445	31.06%
American Indian or Alaska Native	808	215	26.61%
Asian or Pacific Islander	2,493	898	36.02%
Black, non-Hispanic	12,371	3,190	25.79%
Hispanic	7,416	2,674	36.06%
Non-resident Alien	15,674	4,395	28.04%
Other or Unknown	11,408	3,165	27.74%
White, non-Hispanic	38,614	12,474	32.30%
Pell Grant Recipients	15,259	4,573	29.97%
Subsidized Stafford Loan Recipients who did not receive a Pell Grant	26,195	9,815	37.47%
Students who received neither Pell Grants or Subsidized Stafford Loans	47,330	12,623	26.67%

Graduate Students Completion Rates

	All Enrolled Degree-Seeking Graduates	All Enrolled Degree-Seeking Graduates with Completion within allowed 150% Time Frame	Completion % For All Enrolled Degree-Seeking Graduates
TOTALS	37,248	16,529	44.38%
Male	15,595	6,572	42.14%
Female	21,653	9,957	45.98%
American Indian or Alaska Native	247	95	38.46%
Asian or Pacific Islander	1,392	582	41.81%
Black, non-Hispanic	5,623	2,366	42.08%
Hispanic	2,258	1,123	49.73%
Non-resident Alien	7,564	3,370	44.55%
Other or Unknown	4,222	1,670	39.55%
White, non-Hispanic	15,942	7,323	45.94%
Pell Grant Recipients	NA	NA	NA
Subsidized Stafford Loan Recipients who did not receive a Pell Grant	NA	NA	NA
Students who received neither Pell Grants or Subsidized Stafford Loans	NA	NA	NA

Certificate Students Completion Rates

	All Enrolled Certificate Seeking Students	All Enrolled Certificate Seeking Students with Completion within allowed 150% Time Frame	Completion % For All Enrolled Certificate Seeking Students
TOTALS	1,514	550	36.33%
Male	730	263	36.03%
Female	784	287	36.61%
American Indian or Alaska Native	14	5	35.71%
Asian or Pacific Islander	54	17	31.48%
Black, non-Hispanic	80	17	21.25%
Hispanic	157	51	32.48%
Non-resident Alien	288	122	42.36%
Other or Unknown	378	139	36.77%
White, non-Hispanic	543	199	36.65%
Pell Grant Recipients	219	79	36.07%
Subsidized Stafford Loan Recipients who did not receive a Pell Grant	351	160	45.58%
Students who received neither Pell Grants or Subsidized Stafford Loans	944	311	32.94%

GRADUATION RATES

In accordance with the Higher Education Act (HEOA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics. This graduation measure includes only undergraduate degree- or certificate-seeking students that have never attended another institution of higher learning and graduate within 150 percent of normal time to completion. Data are collected on the number of students entering the institution as full-time, first time, degree- or certificate-seeking undergraduate students in a particular cohort year. Graduation rates are disaggregated by race/ethnicity, gender, and federal financial aid grant or loan funds. The institution normally counts students as completing or graduated by the end of the 12-month period ending August 31, 2009.

Graduation Rates

	Enrolled 1st Time Undergraduate	Enrolled 1st time Undergraduate to Graduate in 150% time allowed	% Enrolled 1st Time Undergraduate
TOTALS	16,669	1,666	9.99%
Male	6,159	515	8.36%
Female	10,510	1,151	10.95%
American Indian or Alaska Native			
American Indian or Alaska Native	150	8	5.33%
Asian or Pacific Islander			
Asian or Pacific Islander	311	35	11.25%
Black, non-Hispanic			
Black, non-Hispanic	2,625	210	8.00%
Hispanic			
Hispanic	1,451	215	14.82%
Non-resident Alien			
Non-resident Alien	3,378	342	10.12%
Other or Unknown			
Other or Unknown	2,165	164	7.58%
White, non-Hispanic			
White, non-Hispanic	6,589	692	10.50%
Pell Grant Recipients			
Pell Grant Recipients	3,869	429	11.09%
Subsidized Stafford Loan Recipients who did not receive a Pell Grant			
Subsidized Stafford Loan Recipients who did not receive a Pell Grant	4,321	568	13.15%
Students who received neither Pell Grants or Subsidized Stafford Loans			
Students who received neither Pell Grants or Subsidized Stafford Loans	8,479	669	7.89%

ALUMNI INFORMATION

The following data represents University of Phoenix alumni surveyed to identify the impact their degree has had on their life.

Alumni Attending Graduate School

- 72.0% of University of Phoenix alumni indicated they are attending, or plan to attend, graduate school
- 1/3 University of Phoenix alumni pursued graduate studies within three years of receiving a degree
- 53.9% are attending University of Phoenix
- 96.0% indicated University of Phoenix education sufficiently prepared them for advanced studies

Working Alumni

The following represents the type of industry our alumni work:

18%	Education
16%	Health Services
13%	Technology
10%	Manufacturing, Finance, Banking, Real Estate, Insurance, Other Services (Legal, Business, Personal)
6%	State and Local Government
4%	Federal Government
3%	Communication
2%	Transportation, Construction, Social Services, Military
1%	Hotels, Restaurants, Tourism

Alumni Occupations

The following represents occupations of our alumni:

25%	Other
18%	Executive Management-Administration
10%	Teacher/Education Professional
6%	Registered Nurse
5%	Computer Programmer/Systems Analyst
4%	Accountant, Sales or Marketing Representative, Administrative Support, Records, Data, Technician or Technologist
3%	Engineer or Architect
2%	Other Health Profession, Education Administrator, Business Consultant, Business Owner, Protective Services
1%	Psychologist, Counselor or Social Worker

Survey completed in 2007 between June 23 and July 31.

ACADEMIC PROGRAM IMPROVEMENT

University of Phoenix is committed to promoting a culture of continuous quality improvement across the institution. University administration ensures programs are of high academic quality by regularly assessing student outcomes. Multiple assessment techniques are used to assess student learning. Resulting data is used to develop and revise programs to improve the academic experience. Additional information on the Office of Learning Assessment is located at http://www.phoenix.edu/about_us/about_university_of_phoenix/outcomes_assessment.html

CREDIT TRANSFER

Information regarding criteria used to evaluate the transfer of credit earned at another institution is located at http://www.phoenix.edu/admissions/transfer_information/previous_college_education.html.

Articulation Agreements

A list of institutions UOPX has established an articulation agreement can be viewed at http://www.phoenix.edu/admissions/transfer_information/articulation.html

RETENTION RATES

In accordance with the Higher Education Act (HEOA) of 1965, as amended, each postsecondary educational institution must make available information regarding retention rates as defined by the Integrated Postsecondary Education Data System (IPEDS). Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. This is the percentage of first-time degree- or certificate-seeking students from the previous fall who either re-enrolled or successfully completed their program by the current fall.

Certificate or Degree-seeking First-time Undergraduate Students

Count of 2006-07 certificate or degree-seeking first-time full-time undergraduate students	58,638
Count of 2006-07 certificate or degree-seeking first-time full-time undergraduate students enrolled in 2007-08	38,491
Retention Percentage	65.64%

PERSONNEL

General information about University of Phoenix and list of personnel is located at http://www.phoenix.edu/about_us/contact_us.html

AUDITS, WITHDRAWALS, NON-REQUIRED COURSES, & REPEATS

The law prohibits payment for auditing a course or payment for any course for which a grade assigned is not used in computing requirement for graduation. This includes repeats of grades D or better (unless a higher grade is required); withdrawals; and courses which are not applicable to your declared degree objective. This does not apply to repeats of required courses that you have failed.

WITHDRAWING FROM THE UNIVERSITY

Circumstances may necessitate withdrawal from the University. A student who received, or is eligible to receive (provided certain criteria is met) federal financial aid funds, and subsequently withdraws (officially or unofficially) is subject to a Return of Title IV Calculation as required by federal regulations.

Official Withdrawal

A student wanting to officially withdraw from the University may contact one of the following designated offices by calling (866) 766-0766.

- Enrollment Services
- Academic Services
- Finance Services

Unofficial Withdrawal

A student, who is out-of-attendance more than 29 days, and not on an approved leave of absence, is considered unofficially withdrawn from the University.

Treatment of Federal Financial Aid Funds

Federal regulations specify how the University must determine the amount of federal financial aid funds assistance earned when a student withdraws from the University. The federal financial aid funds covered by regulation are:

- Federal Pell Grant
- Academic Competitiveness Grant (ACG)
- National Science and Mathematics Access to Retain Talent (SMART) Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College Higher Education (TEACH) Grant
- Perkins Loans
- Federal Family Educational Loan (FFEL) Program
- William D. Ford Federal Direct Loan (DL) Program
- Federal Parent Loan for Undergraduate Student (PLUS)
- PLUS loans for Graduate and Professional Degree Students

When a student withdraws from the payment period, the amount of federal financial aid assistance the student earned up to that point is determined by a specific formula. Generally, a payment period consists of 12 credits. If the student received (or the University or parent received on behalf of the student) less assistance than the amount the student earned, the student **may** be able to receive those additional funds as a post-withdrawal disbursement. If the student received more assistance than the amount the student earned, the excess funds must be returned by the University and/or the student. The excess funds **could** result in an overpayment.

The amount of assistance the student earned is determined on a rate-of-progression basis. For example, if the student completes 3 credit hours out of 12 credit hours in the payment period, the student has earned 25% of the payment period or period of assistance the student was scheduled to receive. When the student completes more than 60% of the payment period, the student earns all the assistance scheduled for that payment period.

Post-Withdrawal Disbursement

If the student did not receive all funds earned for the payment period, a post-withdrawal disbursement may be due. If the post-withdrawal disbursement includes loan funds, the University must get student permission before disbursing the funds. The student can choose to decline some or all of the loan funds so not to incur additional debt. The University may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition, electronic course material, books, and directed study fees.

There may be federal financial aid funds the student was scheduled to receive that cannot be disbursed because of other eligibility requirements. For example, if the student is a first-time, first-year undergraduate and has not completed the first 30 days of the program before withdrawal, the student will not receive federal financial aid funds they would have received if remaining enrolled past the 30th day.

If a student receives (or the University or parent receives on behalf of the student) excess federal financial aid program funds that must be returned, the University must return a portion of the excess funds equal to the lesser of:

1. The institutional charges multiplied by the unearned percentage of the student's funds, or
2. The entire amount of excess funds.

The University must return this amount even if it did not keep the federal financial aid program funds.

If the University is not required to return the excess funds, the student must return the remaining amount. Any loan funds the student (or parent for a PLUS Loan) must return must be repaid in accordance with the terms and conditions of the promissory note.

Overpayment

An overpayment is any amount of unearned grant funds the student must return. The maximum amount of a grant overpayment the student must repay is one-half the grant funds received or scheduled to receive. The student must arrange with the U.S. Department of Education to return the unearned grant funds. Failure to resolve the overpayment within the 45-day period will result in non-eligibility of future federal financial aid funds.

The requirements for federal financial aid program funds when a student withdraws are separate from institutional and state refund policies in this guide. Therefore, the student may owe funds to the University for unpaid institutional charges. The University may also charge the student for any federal financial aid funds the University was required to return.

Timeline

The University initiates the Return of Title IV Calculation process on the date the University determined the student withdrew.

Other Refund Policies

The requirements for federal financial aid funds when a student withdraws are separate from the Institutional Refund Policy and State Refund Policies. Therefore, a student may still owe funds to the University to cover unpaid institutional charges.

RESCIND PROCESS

Students who change their mind about withdrawing and wish to rescind their intent to withdraw must complete the Official Withdrawal Rescission form via [e-Campus](#).

If the student subsequently withdraws, the withdrawal date is the **later** of:

- the date the student first provided notification to the University
- the date the student began the withdrawal process
- the last date of academic attendance determined from the University's class attendance records
- the last date of attendance at an academically related activity as documented

INSTITUTIONAL REFUND POLICY

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

Students who began a program under Registered status, pending the completion of admission file and are subsequently denied admission, are eligible for a refund of the full tuition amount for the course in which they are currently enrolled. Tuition is not refunded for any completed course. A tuition refund can be requested in writing from your local campus.

Students who withdraw from a course prior to the start date will receive a 100% refund for that course. Students who have completed 60% or less of the course of instruction are eligible for a pro rata refund. The refund will be the amount the student paid for the instruction multiplied by a fraction, the numerator of which is the number of hours (weeks) of instruction which the student has not received, but for which the student has paid, and the denominator of which is the total number of hours (weeks) instruction for which the student has paid.

Examples

Refunds for 5-week Course		Refunds for 6-week Course		Refunds for 9-week Course	
Attended	Refund Due	Attended	Refund Due	Attended	Refund Due
1st week	80%	1st week	83%	1st week	89%
2nd week	60%	2nd week	67%	2nd week	78%
3rd week	40%	3rd week	50%	3rd week	67%
4th week	None	4th week	None	4th week	56%
				5th week	44%
				6th week	None

STATE REFUND POLICIES

If a student attends a class in one of these states, the specific state refund policy will be applied in addition to the University's Institutional Refund Policy. These policies are outlined below:

Arizona

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

California

In the event University of Phoenix no longer offers educational services for students in the state of California, prior to a student completing a course of instruction, a partial refund may be available. The student should contact:

Department of Consumer Affairs
1625 North Market Boulevard
Sacramento, California 95834
(800)952-5210

Florida

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

- a. Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement. The University will retain \$45 of the application fee for students who withdraw from the institution prior to the start of their program and after the 3-day cancellation period.
- b. Refunds will be paid within 30 days of the student's official withdrawal.

Georgia

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

- a. Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.
- b. Students providing written notification of withdrawal prior to the first class session or have been out-of-attendance 29 days will receive a full refund of tuition paid for the unattended course.
- c. Refunds are paid within 30 days of the student's official withdrawal.
- d. A student that is out-of-attendance for 29 days is considered withdrawn.

Kansas or Missouri

Students in the states of Kansas or Missouri will have tuition refunded using the University's Institutional Refund Policy with the following exceptions:

- a. Students have the right to a full refund of all fees and tuition paid should he rescind his decision to enroll within three business days of signing the Enrollment Agreement.
- b. To cancel enrollment, a student must submit an Official Withdraw Form. If sent by mail, the Official Withdrawal Form must be postmarked on or before the third business day following execution of the Enrollment Agreement. After this 3-day period, all fees, including applications fees, assessment fees, and book fees are non-refundable.
- c. A tuition refund must be requested in writing by submitting an Official Withdrawal Form to the student's local campus.

Ohio

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

- a. Students have the right to a full refund of all fees and tuition paid should he or she rescind his or her decision to enroll within five calendar days of signing the Enrollment Agreement. A student who withdraws before the first class and after the 5-day cancellation period shall be obligated for the registration fee.
- b. To cancel enrollment, a student must notify the local campus in writing on or before the fifth calendar day following execution of the Enrollment Agreement.
- c. Refunds will be paid no later than thirty days after cancellation.

Kentucky

Students in the state of Kentucky will have tuition refunded using the University's Institutional Refund Policy including the following exceptions:

- a. A student who cancels his or her enrollment anytime before the start of the first class session in his or her program of study will receive a full refund of all monies paid.
- b. The University may retain 10% of the tuition agreed upon in the enrollment agreement or \$100, whichever is less for students who fail to enroll in the enrollment period for which advanced payment was made.
- c. Refunds will be paid within 30 days of the student's official withdrawal. A student that is out-of-attendance for 30 days will be considered withdrawn.

Louisiana

Students in the state of Louisiana will have tuition refunded using the University's Institutional Refund Policy including the following exceptions:

- a. Students that cancel his or her enrollment anytime before the start of the first class session in his or her program of study will receive a full refund of all tuition and fees, except the application fee, which is non-refundable.
- b. Refunds will be paid within 30 days of the student's official withdrawal.
- c. The University may retain an administrative fee, not to exceed 15% of total tuition and fees paid.

Nevada

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

- a. Students that cancel his or her enrollment anytime before the start of the first class session in his or her program of study may receive a full refund of all money paid.
- b. The University may retain 10% of the tuition agreed upon in the enrollment agreement or \$100, whichever is less.
- c. Refunds will be paid to the person or entity who paid the tuition within 15 calendar days after one of the following: the date of cancellation by a student of his enrollment; termination by the university of the enrollment of the student; the last day of an authorized leave of absence if a student fails to return after the period of authorized absence; or the last day of attendance of a student, whichever is applicable.
- d. For purposes of this refund calculation, the period of a student's attendance must be measured from the first day of instruction as set forth in the enrollment agreement through the student's last day of actual attendance, regardless of absences. The time period for a program of study is set forth in the enrollment agreement.
- e. In addition, tuition must be calculated using the tuition and fees set forth in the enrollment agreement and does not include books, educational supplies or equipment that are listed separately from tuition and fees. Books, educational supplies or equipment for individual use are not included in the policy for refund, and a separate refund will be paid by the institution to the student if those items were not used by the student. Disputes will be resolved by the Administrator for refunds on a case-by-case basis. If the University cancels or discontinues a course or educational program stated in the enrollment agreement, the University will refund all the money paid for that course or program.

Oregon

Students in the state of Oregon will have tuition refunded using the University's Institutional Refund Policy including the following exceptions:

- a. All fees, including application fees, assessment fees, student service fees, and book fees are non-refundable.

South Carolina

Students in the state of South Carolina will have tuition refunded using the University's Institutional Refund Policy including the following exceptions:

- a. Students have a right to a full refund of all monies paid, including application and materials fees, if they withdraw within 72 hours (excluding weekends and legal holidays) after signing the Enrollment Agreement.
- b. A full refund of all monies will be made to any applicant that is not accepted by the University. After the 72-hour cancellation period, the University may retain up to a \$100 if the student does not attend a course.
- c. The University may retain an administrative fee up to \$100. Refunds will be paid within 40 days of the student's official withdrawal.

Wisconsin

Students in the state of Wisconsin will have tuition refunded using the University's Institutional Refund Policy including the following exceptions:

- a. Students have the right to cancel enrollment until midnight of the third business day after receipt of notice of acceptance and is entitled to a full refund of any tuition paid.
- b. Refunds will be paid within 30 days of receipt of the student's notice of cancellation or withdraw.
- c. If the University cancels or discontinues a course or educational program, the University will make full refund of all charges.

ADDITIONAL STATE REFUND POLICIES

Minnesota and Indiana have established refund policies, which differ from the University Institutional Refund Policy, outlined above. If a student attends a class in one of these states, the specific state refund policy will be applied instead of the University Institutional Refund Policy. The specific policies are listed below.

Minnesota

For students attending in the state of Minnesota, each student is notified, in writing, of acceptance or rejection of their admission application. In the event that the school rejects the student, all tuition, fees and other charges shall be refunded.

Notwithstanding anything to the contrary, all tuition, fees, and other charges paid by a student will be refunded, if the student gives written notice of cancellation within five business days after the day on which the enrollment agreement was executed regardless of whether the program has started. When a student has been accepted by the school and has entered into a contractual agreement with the school and gives written notice of cancellation following the fifth business day after the date of execution of contract, but before the start of the program all tuition, fees and other charges, except 15% of the total cost of the program but not to exceed \$50, shall be refunded to the student.

When a student has been accepted and gives written notice of cancellation after the start of the class for which the student has been charged, but before completion of 75% of the period of instruction, the amount charged for tuition, fees, and all other charges shall be prorated as a portion of the total charges for tuition, fees, and all other charges.

For example, if a student attends one to six classes, the pro rata refund of tuition, fees, and other charges are based on the number of days in the term plus 25% of the total program cost. An additional 25% of the total cost of the period of instruction may be added, but shall not exceed \$100. After completion of 75% of the period of instruction for which the student has been charged, no refunds are required. For example, if a student attends seven + classes, there is no refund.

The University shall acknowledge in writing any valid notice of cancellation within ten business days after the receipt of such notice and within 30 business days shall refund to the student any amounts due and arrange for termination of the student's obligation to pay any sum in excess of that due under the cancellation and refund policy. Written notice of cancellation shall take place on the date the letter of cancellation is postmarked or, in cases where the notice is hand-carried, it shall occur on the date the notice is delivered to the school. The date of execution of the enrollment agreement shall be presumed to be the date of delivery of the notice of acceptance, and if delivered by mail, the postmarks date of the letter of acceptance. If a student's enrollment in a school is canceled for any reason, the school shall notify any agency known to the school to be providing financial aid to the student of the cancellation within 30 days. The refund policy is not conditional upon compliance with the school's regulations or rules of conduct. No promissory instrument received as payment of tuition or other charges shall be negotiated prior to the completion of 50% of the program. Prior to that time, instruments may be transferred by assignment to purchasers who shall be subject to all defenses available against the school named as payee. Contact MHESO at:

Minnesota Higher Education Services Office
1450 Energy Park Drive, Suite 350
St. Paul, MN 55108

Note: Refunds for state aid programs and non-state aid programs are calculated on a proportional basis using the state mandated or institutional refund policy. To calculate the minimum refund due to the Minnesota State Grant Program, the SELF Loan Program, and other aid programs (with the exception of the state Work Study Program), the MHESO Refund Calculation Worksheet, Appendix 14, of the Minnesota State Grant manual is used.

Indiana

For students in the state of Indiana, the following refund policy applies:

The University must make the proper refund no later than 31 days of the student's request for cancellation or withdrawal.

- a. A student is entitled to a full refund if one or more of the following criteria are met:
 - i. The student cancels the enrollment agreement or enrollment application within six business days after signing
 - ii. The student does not meet the postsecondary proprietary educational institution's minimum admission requirements
 - iii. The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary proprietary educational institution
 - iv. If the student has not visited the postsecondary educational institution prior to enrollment and, upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three days.
- b. A student withdrawing from an instructional program after starting the instructional program at a postsecondary proprietary institution and attending one week or less, is entitled to a refund of 90% of the cost of the financial obligation, less an application/enrollment fee of 10% of the total tuition, not to exceed \$100.
- c. A student withdrawing from an instructional program, after attending more than one week but equal to or less than 25% of the duration of the instructional program, is entitled to a refund of 75% of the cost of the financial obligation, less an application/enrollment fee of 10% of the total tuition, not to exceed \$100.

- d. A student withdrawing from an instructional program, after attending more than 25% but equal to or less than 50% of the duration of the instructional program, is entitled to a refund of 50% of the cost of the financial obligation, less an application/enrollment fee of 10% of the total tuition, not to exceed \$100.
- e. A student withdrawing from an instructional program, after attending more than 50% but equal to or less than 60% of the duration of the instructional program, is entitled to a refund of 40% of the cost of the financial obligation, less an application/enrollment fee of 10% of the total tuition, not to exceed \$100.
- f. A student withdrawing from an instructional program, after attending more than 60% of the duration of the instructional program, is not entitled to a refund.

Refunds for 5-week Course		Refunds for 6-week Course		Refunds for 9-week Course	
Attended	Refund Due	Attended	Refund Due	Attended	Refund Due
1st week	90%	1st week	90%	1st week	90%
2nd week	50%	2nd week	50%	2nd week	75%
3rd week	40%	3rd week	50%	3rd week	50%
4th week	None	4th week	None	4th week	50%
				5th week	40%
				6th week	None

STUDENT CODE OF ACADEMIC INTEGRITY

University of Phoenix is an academic community whose fundamental mission is the pursuit of intellectual growth. Achievement of this mission is dependent upon the development of autonomous thought and respect for the ideas of others. Academic dishonesty threatens the integrity of individual students as well as the University’s academic community. By virtue of membership in the University’s academic community, students accept a responsibility to abide by this Student Code of Academic Integrity, which is a part of the Student Code of Conduct. Academic integrity violations include all forms of academic dishonesty, including but not limited to:

Plagiarism

Intentional or unintentional representation of another’s words or ideas as one’s own in an academic exercise. Examples of plagiarism include but are not limited to

1. The exact copy of information from a source without proper citation and without use of quotation marks or block quotation formatting. If any words or ideas used in a class posting or assignment submission do not represent the student’s original words or ideas, the student must distinguish them with quotation marks or a freestanding, indented block quotation (for a quotation of 40 or more words), followed by the appropriate citation in accordance with the Publication Manual of the American Psychological Association. When a student copies information from a source, he or she must acknowledge the source with quotation marks or block quotes irrespective of whether or not the source has been formally published.
2. Paraphrasing statements, paragraphs, or other bodies of work without proper citation using someone else’s ideas, data, language, and/or arguments without acknowledgement.
3. Presenting work as the student’s own that has been prepared in whole or part by someone other than that particular student. This includes the purchase and/or sharing of work.

4. Failure to properly cite and reference statistics, data, or other sources of information that are used in one's submission.

Self-plagiarism, Double-Dipping, or Dovetailing

Submission of work that has been prepared for a different course without fair citation of the original work and prior approval of faculty. Students who submit assignments that were previously submitted in another course are subject to the same consequences they would face if they plagiarized these assignments. The use of one's previous work in an assignment requires prior approval from the current faculty member and citation of the previous work.

Fabrication

Falsification or invention of any information, citation, data, or document. This includes the invention or alteration of data or results, or relying on another source's results in any assignment without proper acknowledgement of that source. Fabrication includes citing sources that the student has not actually used or consulted.

Unauthorized Assistance

Use of materials or information not authorized by the faculty member to complete an academic exercise, or the completion of an academic exercise by someone other than the student. Students must rely upon their own abilities and refrain from obtaining assistance in any manner that faculty does not explicitly allow. This includes but is not limited to providing or receiving answers to an exam, use of faculty materials or answer keys, or a student having someone take his or her exam.

Copyright infringement

Acquisition or use of copyrighted works without appropriate legal license or permission.

Misrepresentation

Falsely representing the student's situation to faculty when (1) justifying an absence or the need for a complete grade; or (2) requesting a makeup exam, a special due date, or extension of a syllabus or class deadline for submitting a course requirement.

Collusion

Helping or allowing another student to commit any act of academic dishonesty.

Processing Alleged Violations

1. An alleged violation of the Student Code of Conduct, unless related to student records, shall be forwarded in writing to the Campus Director of Academic Affairs, the Campus Director of Operations, or their designee.
2. An alleged violation of the Student Code of Conduct that relates to student records shall be forwarded in writing to the Registrar.
3. All alleged violations of the Student Code of Conduct shall be subject to a fair and impartial process in determining whether or not a violation has occurred.
4. An alleged violation of the Student Code of Conduct may result in a warning or it may be subject to review by a Campus Committee as described below.

Investigation

1. Alleged violations of the Student Code of Conduct shall be investigated in a prompt and reasonable manner.
2. The investigation shall gather relevant evidence, including, but not limited to, pertinent documents and statements from witnesses.
3. While an alleged violation of the Student Code of Conduct is being investigated, a student may be removed from class, campus-sanctioned events, and other University functions after review and consultation with Apollo Legal Department and/or the Office of Dispute Management.

Notification

1. A student who is charged with a violation of the Student Code of Conduct shall be notified of the specific charge(s) in writing by a Charging Letter sent via Certified Mail, Return Receipt Requested, or comparable means, and shall be given ten (10) days to submit a written response to the designated University official.
2. Failure of a student to respond to the Charging Letter shall result in suspension from the University following completion of the current course if the student is then actively attending classes and is not subject to immediate suspension.
3. In those instances where the campus determines the conduct does not warrant a Charging Letter, it may choose to issue a Warning Letter and/or provide counseling to the student. Note: A Warning Letter is not appealable beyond the campus level.

Campus Committee

1. After the campus investigation is completed and the student has responded to the Charging Letter, a Campus Committee shall be convened to review the file and make findings and recommendations to the Campus Director of Academic Affairs or the Campus Director of Operations (a designee may be appointed if the Director has recused himself/herself).
2. The Campus Committee shall be chaired by a full-time campus administrator.
3. The Campus Committee composition shall be at least three (3) impartial individuals who have no prior involvement with the student or the investigation: a campus administrator, a faculty member, and a student representative who is not a University employee. (Note: Students who are subject to a professional code of conduct that applies to their enrollment at the University shall have the composition of their Campus Committee adjusted as necessary to comply with that code).

Registrar's Committee

1. After the Office of Compliance Management's investigation is completed and the student has responded to the Charging Letter, a Registrar's Committee shall be convened to review the file and make findings and recommendations to the Registrar (a designee may be appointed if the Registrar has recused himself/herself).
2. The Registrar's Committee shall be chaired by an Associate Registrar or Director from the Registrar's Office (or designee).
3. The Committee composition shall be at least three (3) impartial individuals, who have no prior involvement with the student or the investigation, to include: an Associate Registrar (or designee), Director or Operations Manager from the Registrar's Office or designee, a Director from University Services (or designee), and the Director of Student Financial Aid programs or Director of Student Financial Accounting, as appropriate. (Note: Students who are subject to a professional code of conduct that applies to their enrollment at the University shall have the composition of their Campus Committee adjusted as necessary to comply with that code).

Committee Process

1. Students shall be afforded the opportunity to address the Committee to make a statement in their defense. This may be done via teleconference.
2. Students are not entitled to representation by an attorney or any other third party at any point in the process. However, in accordance with the Higher Education Opportunity Act (HEOA), in cases of an alleged sex offense, the accuser and the accused are entitled to have others present during the committee process.
3. Tape, digital, or other electronic recording of the Committee Meeting is not permitted.
4. The Committee members are given a “Case Packet” with all relevant information for the committee meeting, including any written response received from the student.
5. The Committee members sign a standard “Confidentiality Statement for Committee Members” and, after the Committee’s deliberations, the Case Packets are collected and destroyed in order to maintain confidentiality.

Decision

1. For campus cases, the Committee Chair delivers a summary report, generally containing Findings of Fact, Conclusions, and Recommendations, to the Campus Director of Academic Affairs or the Campus Director of Operations (or designee), who has the ultimate authority to accept, reject, or modify the recommendations of the Campus Committee and render the decision.
2. For Registrar cases, the Committee Chair delivers a summary report, generally containing Findings of Fact, Conclusions, and Recommendations, to the Registrar (or designee), who has the ultimate authority to accept, reject, or modify the recommendations of the Registrar’s Committee and render the decision.
3. The decision shall be communicated to the student by the decision maker. The decision shall be sent via Certified Mail, Return Receipt Requested, or comparable means.
4. In accordance with the requirements under the Higher Education Opportunity Act (HEOA), upon written request, the University of Phoenix will disclose to an alleged victim of a crime of violence, or a non-forcible sex offense, the results of any disciplinary hearing conducted by the institution against the student who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the alleged crime or offense, the University of Phoenix will provide the results of the disciplinary hearing to the victim’s next of kin, if so requested.
5. In accordance with the requirements under the HEOA, in cases of an alleged sex offense, both the accuser and the accused will be informed of the committee determination involving an alleged sex offense, including any sanction that is imposed.

Sanctions

1. If a violation is found, disciplinary sanctions shall be based on the seriousness of the situation and may include, but are not limited to, documented counseling by a University staff member, loss of academic credit, suspension, and/or expulsion.
2. Students who are subject to professional codes of conduct that apply to their enrollment at the University shall be sanctioned according to the requirements of the respective code.
3. A recommendation of expulsion by the decision maker shall be reviewed by the Student Discipline Review Committee in the Office of Dispute Management and must be endorsed before the campus communicates that sanction to the student.

Appeals

1. In those instances where students are found to be in violation of the Student Code of Conduct after receiving a Charging Letter, they may appeal the decision to the Student Discipline Review Committee (SDRC) in the Office of Dispute Management within ten (10) days of receiving the campus decision. The SDRC is usually comprised of a senior manager from the University, a Regional Director of Academic Affairs, and an Associate or Assistant Dean from the accused student's college (or their respective designee). The decision of the SDRC is final and shall be communicated directly to the student and the campus, except in the case of a decision by the SDRC supporting a campus recommendation of expulsion (see H.3. above).
2. If the sanction against the student is expulsion, the review of the appeal shall be conducted by the Senior Management Review Committee (SMRC) in the Office of Dispute Management. The SMRC is usually comprised of the Provost, the Vice President of University Services, and the Dean of the accused student's college (or their respective designee). The decision of the SMRC is final and shall be communicated directly to the student and the campus.

STUDENT DIVERSITY

In accordance with the Higher Education Act (HEOA) 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.

Diversity Percentages

	All Enrolled	% for All Enrolled
TOTALS	546,992	NA
Male	184,081	33.65%
Female	362,911	66.35%
American Indian or Alaska Native	5,108	0.93%
Asian or Pacific Islander	15,690	2.87%
Black, non-Hispanic	99,807	18.25%
Hispanic	47,495	8.68%
Non-resident Alien	NA	NA
Other or Unknown	174,081	31.83%
White, non-Hispanic	204,811	37.44%
Pell Grant Recipients	151,420	27.68%

Undergraduate Diversity Percentages

	Enrolled 1st time Undergraduate	% for Enrolled 1st time Undergraduate	All Degree-Seeking Undergraduate	% for All Degree-Seeking Undergraduate
TOTALS	100,882	NA	432,231	NA
Male	28,099	27.85%	144,925	33.53%
Female	72,783	72.15%	287,306	66.47%
American Indian or Alaska Native	1,086	1.08%	4,223	0.98%
Asian or Pacific Islander	1,524	1.51%	10,464	2.42%
Black, non-Hispanic	19,549	19.38%	75,216	17.40%
Hispanic	7,903	7.83%	38,066	8.81%
Non-resident Alien	NA	NA	NA	NA
Other or Unknown	34,807	34.50%	142,085	32.87%
White, non-Hispanic	36,013	35.70%	162,177	37.52%
Pell Grant Recipients	49,220	48.79%	150,394	34.79%

Graduate Diversity Percentages

	All Enrolled Degree-Seeking Graduates	% for All Enrolled Degree-Seeking Graduates
TOTALS	112,140	NA
Male	38,296	34.15%
Female	73,844	65.85%
American Indian or Alaska Native	862	0.77%
Asian or Pacific Islander	5,132	4.58%
Black, non-Hispanic	24,179	21.56%
Hispanic	9,230	8.23%
Non-resident Alien	NA	NA
Other or Unknown	31,206	27.83%
White, non-Hispanic	41,531	9.61%
Pell Grant Recipients	852	0.76%

Certificate Diversity Percentages

	All Enrolled Certificate Seeking Students	% for All Enrolled Certificate Seeking Students
TOTALS	2,571	NA
Male	852	33.14%
Female	1,719	66.86%
American Indian or Alaska Native	23	0.89%
Asian or Pacific Islander	84	3.27%
Black, non-Hispanic	406	15.79%
Hispanic	198	7.70%
Non-resident Alien	NA	NA
Other or Unknown	779	30.30%
White, non-Hispanic	1081	42.05%
Pell Grant Recipients	174	6.77%

VACCINATIONS/IMMUNIZATIONS

Undergraduate information regarding program admissions requirements, including immunization requirements for designated states is located at http://www.phoenix.edu/admissions/admission_requirements.html

Graduate information regarding program admissions requirements, including immunization requirements for designated states is located at http://www.phoenix.edu/admissions/admission_requirements/graduate-admission-requirements.html.

CAMPUS SAFETY AND SECURITY

CAMPUS SAFETY POLICIES

The University Campus Safety policies have been prepared to increase University of Phoenix community's awareness of current programs that exist to protect its members' safety and well-being and to satisfy the requirements of the Safe and Drug Free Schools and Communities Act. The information included relates to topics such as drug and alcohol abuse, health risks and available counseling programs, prohibited use or distribution of drugs and alcohol, legal affects of drug and alcohol use, and information related to campus safety. The information is intended to provide a general description of University of Phoenix campus safety policies; however, it is not intended to serve as a contractual agreement between the University and the recipient. Additionally, the University will disseminate and publicize, for each of its campus locations, crime statistics from the most recent calendar year and two preceding calendar years. Specific campus location statistics are available electronically at http://www.phoenix.edu/about_us/campus_safety.html or by requesting a printed copy from your local campus security authority.

[Click here to access a PDF file of University of Phoenix Campus Safety Policies](#)

CAMPUS CRIME STATISTICS

Crimes Reported (All Campuses)

This report is compiled in conjunction with University of Phoenix Campus Safety Policies. The following statistics are in accordance with definitions used in the Uniform Crime Reporting System of the Department of Justice, FBI, as modified by the Hate Crime Statistics Act. The data includes all crimes reported to the police or a University of Phoenix campus security authority. If a crime has occurred but has not been reported, it cannot be reflected in the following statistics. For this reason, University of Phoenix encourages everyone to report all crimes to their designated campus security authority or local law enforcement agency. Specific campus location statistics are available electronically at http://www.phoenix.edu/about_us/campus_safety/campus_crime_statistics.html or by requesting a printed copy from your local campus security authority. University of Phoenix expressly reserves the right to modify or to adopt additional campus polices and procedures relating to campus safety, at any time without notice.

SEX OFFENDER REGISTRY

The University of Phoenix Sex Offender Registry provides for the tracking of convicted sex offenders enrolled or employed at this university as reported to this institution. Information may be obtained at http://www.universityofphoenix.com/about_us/sex_offender_registry.aspx or by contacting your local campus security authority.

CONTACT LIST

University of Phoenix Campus Security Authorities assists in the safety of the University community by serving as contacts for University security issues. Contact information is provided for all Campus Security Authorities at http://www.phoenix.edu/about_us/campus_safety/campus_safety_contact_list.html

DRUG AND ALCOHOL ABUSE PREVENTION

Drug abuse affects all aspects of American life. It threatens the workplace as well as our homes, our schools, and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees (Safe and Drug Free Schools and Communities Act). All students are expected to conduct themselves as mature adults and as members of an academic community. The consumption of alcohol or drugs while attending class or meeting with campus personnel is prohibited and may be subject to disciplinary action. All drug and alcohol abuse policies, prevention, and referrals can be found within the Campus Safety Policies.

[Click here to access a PDF file of the University of Phoenix Campus Safety Policies Manual](#)

STANDARDS OF CONDUCT

The University community must adhere to a code of conduct that recognizes that the unlawful manufacture, sale, delivery, unauthorized possession, or use of any illicit drug is prohibited on property owned or otherwise controlled by the University of Phoenix. If an individual associated with the University is apprehended for violating any drug or alcohol related law when on University property, or participating in a University activity, the University will fully support and cooperate with federal and state law enforcement agencies. Underage possession and/or consumption of alcoholic beverages are not permitted on property owned or controlled by the university and the state laws will be enforced. Also, intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the University. There may also be financial aid sanctions such as the loss of eligibility for a grant, loan, or work-assistance as a result of penalties under the Higher Education Act and the student is advised to consult with a University financial representative for further information and possibilities of regaining eligibility.

Student Eligibility

In general, a student convicted of any offense under federal or state law involving the possession or sale of a controlled substance shall not be eligible to receive any grant, loan, or work assistance under this title during the period beginning on the date of such conviction and ending after the interval specified.

If convicted of possession of a controlled substance, the ineligibility period is one year for the first offense, two years for second offense and indefinitely for third offense.

If convicted for the distribution of a controlled substance, the ineligibility period is two years for the first offense and indefinitely for the second offense.

A student, whose financial aid eligibility has been suspended, may become eligible before the end of the ineligibility period:

- If the student satisfactorily completes a drug rehabilitation program that complies with criteria prescribed in regulations such as recognized as a federal, state, or local government agency program, and includes two unannounced drug tests.
- If the conviction is reversed, set aside or otherwise rendered nugatory.

Question 23 on the FAFSA asks: Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal financial aid (such as grants, loans, or work-study)? Failure to answer the question will automatically disqualify the student from receiving federal financial aid. Answering this question falsely, if discovered, could result in fines up to \$20,000, imprisonment, or both.

Convictions During Enrollment

According to the U.S. Department of Education, if a student is convicted of a drug offense after receiving federal financial aid, he must notify Financial Aid Services immediately and will be ineligible for further aid and required to pay back all aid received after the conviction.

Pell Grant

Federal guidelines state the grantee must certify that he will not engage in the above unlawful activities related to controlled substances during the period covered by the grant.

Federal Financial Aid Penalties for Drug Violations

Federal guidelines focus most strongly on illicit drug use and distribution. The Higher Education Act states students convicted for an illicit drug violation can be denied financial aid support for a specific period, in addition to other legal penalties. Federal financial aid includes Direct Loans, Direct PLUS Loans, Direct Graduate PLUS Loans, Pell Grants, FSEOG Grants, ACG Grants, SMART Grants, TEACH Grants, FWS and Perkins loans. More information about federal penalties and sanctions is located at <http://www.usdoj.gov/dea/agency/penalties.htm>

Sanctions for Alcohol and Drug Violations

Any member of the University community found consuming or selling alcohol or drugs on University property shall be subject to discipline on a case-by-case basis.

- Discipline will be based on the seriousness of the situation
- A case may result in dismissal from the University
- In all cases, the University will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply
- The University has adopted a zero tolerance policy regarding underage drinking

TITLE II OF HIGHER EDUCATION ACT - ACADEMIC YEAR 2007-2008

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

TITLE II HEA PASS RATE INFORMATION

Program completers achieved the following scores:

Arizona

- Professional Knowledge Elementary: 99%
- Professional Knowledge Secondary: 97%
- Aggregate Professional Knowledge: 98%
- Aggregate Content Areas: 98%
- Aggregate Other Content Areas: NA (Less than 10 candidates – score not provided)
- Aggregate Teaching Special Populations: 93%

California

- CBEST (Basics Skills): 100%
- RICA (Reading – Elementary only): 99%
- Aggregate Content Areas: 100%
- Other Academic Content Areas: 100%

Colorado

- Aggregate Academic Content Areas: 95%

Hawaii

- Aggregate Basic Skills: 98%
- Aggregate Professional Knowledge: 92%
- Aggregate Academic Content Areas: 81%
- Aggregate Teaching Special Populations: 91%

Nevada

- Aggregate Basic Skills: 90%
- Aggregate Academic Content Areas: 91%

New Mexico

- Basic Skills: 91%
- Teacher Competency - Elementary: 73%
- Teacher Competency - Secondary: NA (less than 10 candidates - score not provided)
- Aggregate Teacher Competency: 68%
- Aggregate Academic Content Areas: 100%

Oregon

- Aggregate Teacher Competency: 100%
- Aggregate Academic Content Areas: 100%

Utah

- Aggregate Academic Content Areas: 93%

PROGRAM INFORMATION FOR ACADEMIC YEAR 2007-2008

	AZ	CO	CA	HI	NM	NV	OR	UT
Number of students enrolled	9,330	270	1,939	208	425	502	145	344
Number of students in student teaching	1,327	137	513	83	86	68	30	72
Number of supervising faculty (FT/PT)	1,170	18	104	14	15	11	3	7
Student/faculty ratio for student teaching	1.1:1	8:1	4.5:1*	6:1	6:1	6:1	10:1	10:1
Average hours/week in student teaching	40	40	40	40	40	40	40	40
Number of weeks of student teaching	12	15	15	13	14	13	15	10
Is the Teacher Education Program currently approved by the state?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Is the Teacher Education Program currently designated as low performing?	No	No	No	No	No	No	No	No

*California teacher preparation programs do not typically have full-time advisors. Ratios are based on budgetary equivalencies, which vary between programs. Therefore, caution should be exercised when making ratio comparisons between programs. (California Teacher Credentialing Commission)