

## Policies & Procedures

### Satisfactory Academic Progress

#### Satisfactory Academic Progress Rules – Undergraduate Federal & State, ran at the End of each term

#### STATE Funding

- Warning
  - Did not complete 100% of credits as of Census Date (10 business days from the start of the undergraduate standard start date)
  - GPA Less than 2.0 for the term
  - Has earned 100% of the credits required to complete their degree
    - (e.g. 120 credits required for graduation X 100% = 120 credits)
  
- Suspension
  - Did not complete 100% of credits for two **consecutive** terms
  - GPA Less than 2.0 for two **consecutive** terms
  - Did not complete 50% of the credits for the term
    - (e.g. 5 credits earned out of 12 attempted = 41.6%)
  - Has earned 125% of the credits required to complete their degree
    - (e.g. 120 credits required for graduation X 125% = 150 credits)

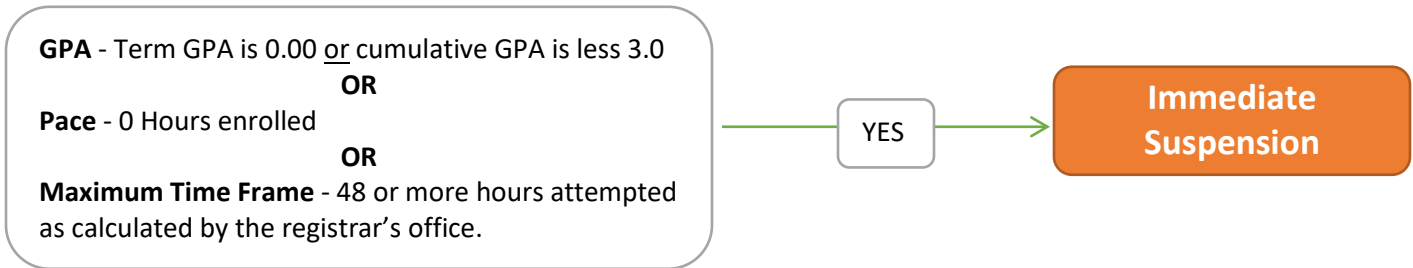
#### FEDERAL Funding

- Warning
  - GPA is less than 2.0 for the term
  - Did not complete 67% of the credits attempted for the term as of Census Date (10 business days from the start of the undergraduate standard start date)
  
- Suspension
  - GPA Less than 2.0 for two **consecutive** terms
  - Cumulative GPA less than 2.0
  - Completed zero credits
  - Did not complete 67% of the credits attempted for two **consecutive** terms
    - (e.g. 5 credits earned out of 12 attempted = 41.6%)
  - Has not completed 67% of total credits attempted towards program (cumulative)

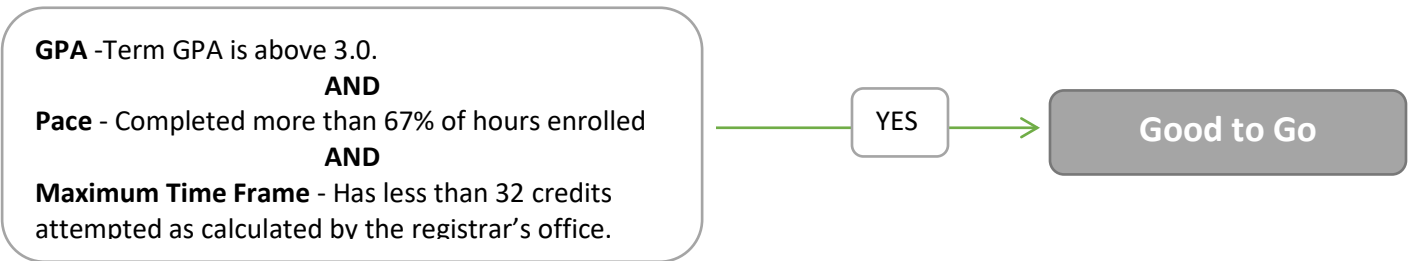
- (e.g. 50 credits earned out of 90 attempted = 55.5%)
- Cumulative GPA is below 2.0
- Has earned 150% of the credits required to complete their degree
  - (e.g. 120 credits required for graduation X 150% = 180 credits)

**\*Federal Funding rules will apply towards Employee Tuition Waiver recipients and all institutional aid.**

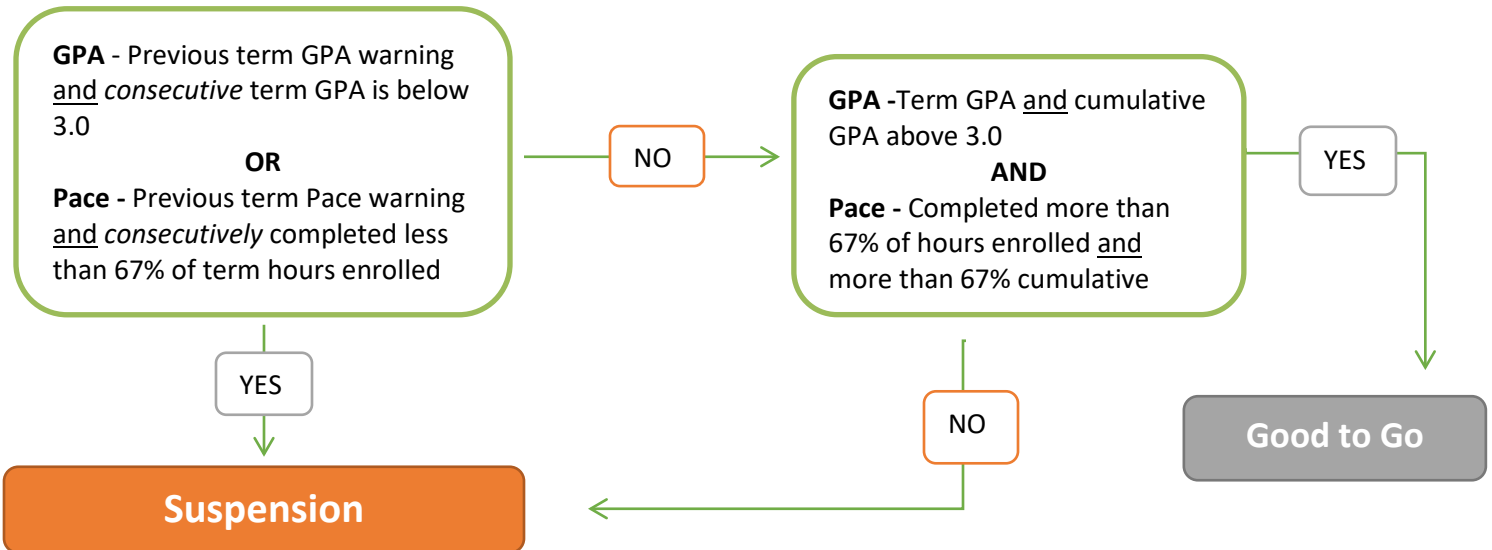
**Satisfactory Academic Progress Rules – Graduate Federal, ran at the end of each term**



*Students not currently on Warning:*



*Students currently on Warning:*



## **SAP Appeal Process**

Once a student has been placed on Satisfactory Academic Progress Suspension, the student can appeal the Financial Aid office to have their aid reinstated. To do so they must fill out the **SAP Appeal Form** and provide any pertinent documentation to help the student's case. The Financial Aid office has the discretion to deny any student appeal and has the ability to also withhold financial aid funding at full-time status if they deem it is in the best judgement of the student's future academic success. Example: Student may only be eligible to receive financial aid funding at half-time enrollment.

If a student's appeal for financial aid reinstatement is denied, they have two options outlined below:

Continuation Contract – Financial Aid suspension is not intended to prevent you from remaining enrolled at Heritage University. It is however done with the intent of protecting students from exhausting their financial aid grants or getting into excessive loan debt when satisfactory progress has not been met. If you agree to the Financial Aid Continuation Contract you must enroll and pass at least one college level course at your own expense and complete all classes during that semester with a GPA of 2.0 or higher.

OR-

Formal Appeal – for the Office of Financial Aid to reconsider this decision, you must request a formal meeting in writing requesting a Financial Aid Suspension appeals meeting. For assistance regarding this option please contact the Office of Student Affairs.

## **Dual Degrees**

Students are eligible to receive financial aid for a dual degree program up until they finish their first bachelor's degree. If a student wants to receive financial aid to pay for both degrees, the programs need to be completed at the same time. Otherwise the student must adhere to all federal and state guidelines about funding options after completion of first bachelor's degree. See FSA handbook for more information.

## **Veteran's Affairs (VA)**

It is the policy of the Financial Aid office that VA students are excluded from receiving any state grants, institutional scholarships or other tuition-waivers). VA students are eligible to receive federal funds such as the Pell, FSEOG, Direct Subsidized Loans and Direct Unsubsidized Loans. Since VA students are entitled to VA benefits, the school must count them on the VA side of the ration even if they are not receiving VA benefits.

VA students can receive outside scholarships and waivers. The award must fit in their Cost of Attendance and they must adhere to all rules and regulations of scholarship organization. An example of an outside scholarship awarded to a VA student at our school would be: Yakama Nation Tribal Scholarship.

All Policies and Procedures are reviewed on an annual basis.

Chapter 33 Requirement for Scholarships & Certification to the VA:

**Effective August 1, 2011 – Tuition and Fees**

Public Law 111-377 changes the amount of Tuition and Fee charges that should be reported to VA. For periods of enrollment beginning on or after August 1, 2011, you should report the following charges:

The actual net cost for in-state tuition and fees assessed by the institution for the program of education after the application of any waiver of, or reduction in, Tuition and Fees; and any scholarship, or other Federal, State, institutional or employer-based aid or assistance (excluding loans and title IV funds) that is provided directly to the institution and specifically designated for the sole purpose of defraying tuition and fees.

Example: Student gross in-state charges	\$4,000
Veteran Discount	- 400
Tuition Scholarship	-2,000
Title IV (ex. Pell Grant) *	2,500
General Scholarship*	1,000
<b>Net In-State Charges</b>	<b>\$1,600</b>

\* Denotes to exclude calculating net cost

Aid or assistance that is designated for the sole purpose of reducing a student's Tuition and Fee cost should be deducted from the net in-state charges reported to VA.

In the above example the student also has a \$1,000 scholarship from a local Veterans Service Organization. The scholarship is general in nature and may be used to defray school costs such as food, housing, books, etc. Since it's not "specifically designated for the sole purpose of defraying tuition and fees", it is not deducted from the charges submitted to VA.

Only in-state charges should be reported in the Tuition Amount and Fee Amount fields. Any additional out-of-state net charges should be reported in the Out of State Charges field if a contribution is being made under the Yellow Ribbon Program.

An academic year is defined as August 1, YY through July 31, YY for Chapter 33 purposes.

**Return of Title IV (R2T4)**

**A. REGULATORY OVERVIEW**

**1. Critical Dates**

Dates are key components of R2T4. The withdrawal date defines the percentage of the payment period completed which in turn determines the amount of aid earned. The date of determination sets the R2T4 deadline. Identification of the withdrawal date and date of determination varies depending upon whether or not a school is required to take attendance.

**a) Required to take attendance**

A school is required to take attendance if it is required by an outside entity. It is possible that a school be required to take attendance for only a cohort of students, not its entire student population (e.g., student enrolled in a nursing program, recipients of a certain scholarship or grant). If a student in this cohort withdraws, the school must use its attendance records to ascertain critical dates.

*Withdrawal Date*

The withdrawal date at a school that is required to take attendance is last day of attendance as determined by attendance records.

*Date of Determination*

The date of determination at a school that is required to take attendance is determined in accordance with the school's attendance policies. ED expects that within 14 days of the last day of attendance the school would have determined whether or not a student plans to withdraw.

**b) Not required to take attendance**

A school that is not required to take attendance may determine the withdrawal date and date of determination depending on the withdrawal type.

*Official Notification*

Student begins official withdrawal process or otherwise provides notification.

- Withdrawal date: Earlier of (a) the date the student begins the official withdrawal process; or (b) the date the student otherwise provides notification.
- Date of determination: Later of withdrawal date or date of notification.

*Official Notification Not Provided*

No official notification due to circumstances beyond the student's control (e.g., illness, accident, grievous personal loss); or otherwise withdraws without providing official notification. Students who withdraw without providing official notification must be determined within 30 days of the earliest of: (a) the end of the payment period; (b) the end of the academic year; or (c) the end of the student's educational program.

- Withdrawal date: Date school determines is related to circumstances beyond student's control; or the midpoint of the payment period.

- Date of determination: Date school becomes aware the student has ceased attendance.

*Related to LOA*

Student does not return from an approved LOA; or student takes an unapproved LOA.

- Withdrawal date: Date the student began the LOA.
- Date of determination: For approved LOA, the earlier of: (a) date of end of LOA; or (b) date the student notifies the school she will not be returning. If the LOA is unapproved, the date the student began the LOA.

*Withdrawal After Rescinding Previous Official Notification*

- Withdrawal date: original withdrawal date on previous official notification.
- Date of determination: date school becomes aware that student did not/will not complete payment period.

## **2. Formula Calculation**

The Return of Title IV calculation is a proration of earned versus unearned financial aid during a period of enrollment. The earned financial aid percentage is calculated by dividing the days attended in the period by the total days in the period. This percentage is multiplied by the total amount of aid disbursed and aid that could have been disbursed to ascertain the earned financial aid. Subtracting earned aid from aid that was awarded and disbursed determines the amount of unearned aid that must be returned. The responsibility to repay unearned aid is shared by the school and the student in proportion to the aid each is assumed to possess.

Any unearned Federal Student Loan funds the student is required to return are repaid in accordance with the terms of the Master Promissory Note (MPN). Unearned grant funds the student must return are classified as an overpayment. Students must repay half of the unearned amount of any grant overpayments. The student is not required to return an overpayment amount that is \$50 or less.

The student may be billed for any account balance created when the school is required to return funds. The balance due would be the result of tuition charges that are no longer being covered by the unearned aid or unearned aid that the student received.

If the student did not receive all of the funds that were earned, the student may be due a post-withdrawal disbursement.

## **B. POLICY & PROCEDURES STATEMENT**

## 1. Policies and Procedures for Withdrawn Students

- a) The Financial Aid Office is informed by the Registrar or Business office of any student who has withdrawn. The Registrar or business Office determines the date of withdrawal, basing it on the student's last date of academically-related activity.
- b) The Financial Aid Administrator uses the provided date to perform a Return of Title IV (R2T4) calculation as required by the U.S. Department of Education. This calculation is completed immediately so that all necessary refunds/late disbursements can be made within the time-line allotted by ED. ED will be contacted to cancel future payments and adjust payments received as necessary per the Return of Title IV calculation.
- c) Unless a student can complete an Exit Interview with the Financial Aid Administrator, the student will be mailed the form for completion or advised to go online. A paper Exit Interview form must be completed by the student and returned directly to the Financial Aid Office.
- d) In the case where a student is entitled for a post-withdrawal disbursement of a Federal Direct Loan, the student is informed by mail. ***All regulations provided by the Department of Education are reviewed to ensure the student is eligible for the disbursement of funds prior to the notification.*** The letter must fulfill all requirements of HERA as documented in 34 CFR 668.22. Letters will have a clearly stated deadline by which the student must respond if the student wishes to accept the disbursement. Honoring late acceptance letters will be at the discretion of the Financial Aid Administrator.
- e) All Return of Title IV worksheets, including post-withdrawal tracking sheets if applicable, will be maintained in the student's financial aid file along with a copy of the Exit Interview form.
- f) If a withdrawn student has a credit balance after all adjustments in federal and institutional aid has been made, the Business Office will issue payment of the credit balance to the student.

## 2. Federal Title IV Financial Aid Refund Policy

Heritage University is not required by the SFA programs, by the accrediting agency or by any other licensing or finding agency to take attendance).



### **A Withdrawal Date is:**

- (1) For official withdrawals the later of the date the student began the institution's withdrawal process or officially notified the institution of intent to withdraw.
- (2) For unofficial withdrawals the midpoint of the period for a student who leaves without notifying the institution (unless documentation of a different date of last attendance is on file).

### **Unofficial Withdrawal / Withdrawal Without Notification**

- (1) Heritage University will use the Midpoint if no other documentation is available.
- (2) The Heritage University financial aid office will use the student's last academically-related activity if such information is available. This may include the following and must be confirmed by an employee of the University and be made available to the financial aid office:
  - (a) An attendance roster submitted to the financial aid office by the instructor. (Heritage University's financial aid office assists in this process by providing instructors with an appropriate form for their use at the beginning of each enrollment period.)
  - (b) An exam taken by the student.
  - (c) An academic counseling or advisement appointment kept by the student.
  - (d) The comments on an official grade sheet submitted to the registrar's office.
  - (e) Turning in a class assignment.
  - (f) Attending a study group (only if assigned by the institution – Heritage University does not generally assign or require study groups).

## DETERMINING THE WITHDRAWAL DATE

### **Who Determines the Date?**

- The Associate Director, Operations of Financial Aid determines the withdrawal date based on withdrawal documents provided by the registrar's office for official withdrawals, and other documentation available at the institution for unofficial withdrawals.

### **Timing of the Determination**

#### **Official Withdrawals**

- When student submits an official withdrawal form:
- The "date" of the institution's determination that the student withdrew" is the later of:
  - (1) The withdrawal date; that is the date the student began the withdrawal process.
  - (2) The date of the student's notification to the institution. This includes verbal notice to the designated office (that is to the registrar's office) as well as written notice.
- The financial aid office receives a copy of the form (beginning 2004-2005, the financial aid office signs off on the form and takes

a copy) and begins the R2T4 process by determining the withdrawal date.

### **Unofficial Withdrawals**

- When semester grades are received which show that the student received all grades of WX, WA, F, NP and/or I (Incomplete).
- The Associate Director will gather related documents as listed in **12.2.1.2** and determine the withdrawal date.

### **RESCINDING WITHDRAWAL NOTIFICATION**

- When a student changes his/her mind after informing the registrar's office of plans to withdraw or not to return to classes, and instead continues attending classes, the institution must request a written statement from the student that he/she no longer plans to withdraw.
- If the student should not actually return to school, the withdrawal date is the original date that the student first provided notice.
- **Exception:** It is always allowable to document a last-date of attendance in classes or at an academically-related activity.

**Extenuating Circumstances:** If a student left without notification because of circumstances beyond the student's control and the student was unable to withdraw officially, Heritage University may determine a withdrawal date related to those circumstances, and will document those circumstances and resulting withdrawal date.

In most cases, the decision that there were extenuating circumstances will be made by the registrar's office, and an Official Withdrawal will be issued.

### **Student Notification concerning repayment.**

- (1) Responsibility for notification of student. The responsibility differs from the Federal Return of Title IV Funds. In the case of Washington State Need Grant the Financial Aid Operations Office will be responsible for notifying the student that he/she owes a repayment.
- (2) Information that will be provided to the student upon notification.
  - (a) Reason that repayment is due.
  - (b) Amount of repayment owed.
  - (c) How to repay including where to send the repayment.
  - (d) Consequences of failure to repay.
  - (e) Timing of repayment.



## **Budget Adjustment Policy**

The Cost of Attendance (COA) or “student budget,” is the foundation of establishing financial need and in determining a student’s financial aid package. It sets a limit on the total aid that a student may receive for purposes of the Title IV federal student aid programs.

In compliance with federal regulations, the Office of Financial Aid and Scholarships has determined a cost of attendance that includes tuition and fees, books and supplies, housing, transportation, and miscellaneous expenses. A budget adjustment request to increase cost of attendance beyond standard allowances may be submitted but the decision to approve or deny the adjustment is guided by federal guidelines and professional judgement. A student’s total financial aid package, including scholarships, grants, other external resources, and federal student aid should not exceed the COA.

Budget adjustments are for special and unusual expenses that differentiate the student from other students. Submitting a request does not automatically ensure that your budget will be increased. Each submission is reviewed on a case-by-case basis. The Office of Financial Aid and Scholarships has the discretion to approve or deny all budget increases. A denial of some or all future types of budget adjustment requests may be made on a blanket basis based upon a student’s individual circumstances.

On an annual basis, the Financial Aid Office determines the standard budget for financial aid applicants based on average allowable expenses for the four-and-a-half-month academic term and nine-month academic year. Estimated costs are based on averages from the Bureau of Labor Statistics and cannot ensure that all students incur the same costs of living nor that they will arrive with the same financial resources.

The intent of this policy is to provide guidance to students who wish to document unusual, non-discretionary expenses that are directly related to their education. Budget adjustments can only be made to cover costs incurred during the enrollment period. An increase to your student budget means you will be borrowing additional funds that must be repaid to cover approved educational expenses. Approval of a petition in one year does not guarantee approval in subsequent years. When considering whether to use professional judgement for a budget adjustment, Financial Aid Administrators must keep in mind that the Free Application for Federal Student Aid (FAFSA) includes a modest income protection allowance (IPA) for basic living expenses in its federal methodology calculation. Assets are typically excluded from the FAFSA calculation for students with an adjusted gross income below \$50,000. Independent students with children receive an asset protection allowance of 7% and students with no dependents are expected to contribute a minimum of 20% of their total assets toward their education. Financial Aid Administrators will take the IPA into account when making adjustments to the COA. For instance, if a student believes that their documented medical costs are unusually high, it could be determined whether those expenses actually exceed that portion of their IPA for medical costs. The US Department of Education has published guidance indicating the breakdown for IPA as follows:

- Food – 30%
- Housing – 22%
- Transportation expenses – 9%
- Clothing and personal care – 16%
- Medical care – 11%
- Other family consumption – 12%

## **How to Submit a Budget Adjustment Request**

To request a budget increase, complete and submit the request form along with all supporting documentation of your allowable expenses. Additional documentation that covers the time period of your adjustment request may be required. While we welcome the opportunity to review a student's budget appeal, we cannot guarantee that each review will produce a specific, desired outcome. Upon submission of all supporting documentation, your request will be reviewed, and the Financial Aid Office will determine the action to be taken.

## **Review Period**

The review process for budget appeals typically begins after all required documents have been submitted. Please allow ten to fifteen business days for the completion of the process upon receipt of all required supporting documentation.

## **Acceptable Budget Adjustment Circumstances**

### **Room and Board**

Room and Board cost include rent for only one home, utilities, house insurance, and food. Utilities include (water, sewage, electricity, heat or gas). Adjustments request for room and board will be reviewed only if the student provides documentation that they pay more for than what is allotted in the standard room and board budget for room and board. Life insurance, security deposits, storage for personal belongings, phone bills, recycling costs, and household repairs will not be considered. Acceptable documentation includes a copy of the rental agreement, three recent months of utility bills, and a detailed summary of food cost with the student's information on these documents. If food cost include other member(s) such as the spouse and children, the names, relationship, and age of the will need to be provided. If you are requesting an adjustment for individuals outside your immediate family who you provide more than 50% of their support, proof of legal guardianship is required. Also, food cost adjustments will not exceed the USDA food plans for low-cost plans. <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2019.pdf>

### **Transportation**

Adjustments for transportation will be made only if the student provides documentation that they are traveling more than 44 miles round trip to and from school or a school-related activity than what is allotted in the standard budget. The standard transportation budget accounts for four days per week except for certain programs. However, students may request to have an adjustment for fifth-day travel. Also, a one-time round trip per semester and/or a one-time round trip per break

may be considered for traveling back home. Acceptable documentation for this would be airfare and/or proof of home address for adjustment to miles driven. Also, other acceptable costs would be car insurance, repair, and maintenance cost necessary for operation. Repairs costs covered by insurance will not be acceptable. Acceptable documentation for this would be receipts or quotes. The purchase of an automobile or car payments will not be considered.

### **Childcare expenses**

Students with dependent children under the age of 12 may request consideration for childcare expenses. Private school costs will not be acceptable. The Childcare/ Dependent care Form for Childcare Expenses and supporting documentation is required.

### **Fees**

Adjustments for fees not already included in the cost of attendance may be requested. To be considered, fees should be required for the student's course of study. A one-time loan fee adjustment may be requested per semester.

### **One-time computer purchase**

A one-time increase may be made per academic year. The computer must be purchased or repaired during the enrollment period for which the adjustment is requested. If the computer is purchased in the summer right before fall semester then the adjustment can be requested for fall semester. Related items such as iPods, computer software, and warranties are not included as they are not allowable educational costs. An iPad may be considered as a computer expense and will count as the one-time adjustment. Acceptable documentation includes receipts or quotes of the items purchased/repared with date and amount.

### **Out-of-pocket medical, dental, or optical expenses not covered by insurance**

Expenses for procedures deemed medically necessary may be considered if they exceed 11% of the student's income protection allowance. Only out-of-pocket expenses not covered by insurance or any other agency will be allowed, and receipts and other supporting documentation is required. Elective medical expenses such as but not limited to IVF treatments, dental or optical procedures, non-prescription medicines, including vitamins and supplements, and costs for holistic healthcare will not be considered.

### **Disability-related expenses**

Expenses incurred directly related to assistance with educational activities, such as tutoring, personal services, personal assistance, transportation, and special equipment, service animal which are out of pocket, not covered by insurance or another agency may be considered. Students must submit official proof of documented learning disability from a state testing center or a written statement confirming a permanent physical disability from a medical physician.

### **Expenses Not Allowed in a Budget Adjustment**

There are many types of expenses incurred by students that are not necessarily part of a student's allowable cost of attendance for financial aid purposes. The following expenses are not

considered a necessary part of a student’s educational cost related to the pursuit of their degree and are therefore not allowed for consideration as part of a budget appeal.

- Prior year expenses;
- Credit card or other consumer debts;
- Job interview;
- Legal fees, bail, traffic or parking tickets, or fines;
- Pet care, unless for a service animal;
- Luxury items, such as premium cable service and internet;
- Loan repayment.
- Miscellaneous items such as; toiletries, laundry and cleaning, personal hygiene and grooming, mobile phone plans, recreation/entertainment, clothing.
- Preparatory exams or materials
- Car payments or purchase

**Maximum Allowable Increases to the Standard Cost of Attendance**

<b>Type of Allowance</b>	<b>Maximum Allowable Increase</b>	<b>Documentation Required</b>
Room and Board	\$7,000/academic year	Copy of a signed lease or monthly mortgage statement, utility bill and/or food cost estimates. If food cost include dependents, the ages of the children will need to be provided.
Transportation	Case by case basis	Commuting expenses: Travel in excess of 44 miles or more round-trip will be considered or for fifth-day travel.
Car Repair Cost		Quote or receipt of auto repair or maintenance work.
Car Insurance	\$200/month	Copy of car insurance bill.
Computer	\$1,800	Purchase receipt, invoice, or quote. You may request a budget increase for a computer purchase, upgrade, or repair once per academic year.
Childcare for dependents under 12	\$680/month per child maximum per academic year	Childcare/ Dependent Care Allowance Certification form, contract, or statement from the provider indicating the dependent’s name(s), the parent’s name and the amount paid per month per child.

Medical/Dental/ Optical services not covered by insurance	\$2,500/academic year	Medical or Dental Adjustment form, copies of billing statements, canceled checks, or written estimate from your physician. Include documentation of insurance coverage indicating what portion of your bill(s) will not be covered.
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