

Universal Training Institute



Student Financial Aid Handbook

Award Year 2017-2018

INTRODUCTION

The purpose of this UTI Student Financial Aid Handbook is to provide you, the student, with detailed information, in plain English, regarding Federal Title IV financial aid that you may be qualified to receive. It is UTI's hope that this handbook will make financial aid easier for you to understand.

The U.S. Department of Education makes it a requirement for all schools, colleges, and universities that participate in Title IV programs to disclose this information to you so that you can make informed decisions about your possible eligibility for Title IV funding and about your decision to study at UTI or to choose another institution.

In addition to providing information about financial aid, all participating institutions are required to provide other disclosures related to the cost of studying at their school, the average amount of student loan debt a student may have after completing their studies at the school, and disclosures about other aspects of campus life, including any incidents of crime on or around the campus.

A complete and comprehensive handbook of all required disclosures as they relate to UTI is being provided to you with this Student Financial Aid Handbook. Information in that Disclosures Handbook is also available online at UTI's website www.universality.com.

If, at any time, you have any questions related to the contents of this handbook, the contact information for our Financial Aid Officer is listed on page 5. Contact information for the U. S. Department of Education related to financial aid is listed page 9.

For any questions you may have related to information in the Disclosures Handbook or website, you need only let any administrator know and we will do our best to answer any questions you may have.

First Step

It's important to know that there are basically two types of Federal student financial aid available to qualified students under the Title IV programs. There are grants, which are funds that students do not have to pay back, and there are loans that must be repaid by the student or, if the loan was taken out by the student's parent(s) on his or her behalf, the loan must be repaid by the parent(s).

The most common form of grant is the Pell grant and the most common loans are the Direct Loans. In the case of loans, it is crucial that the student (and parents, if applicable) understand that all loans must be repaid. This fact will be emphasized by UTI's Financial Aid Officer during her "entrance" interview with each student who wants to apply for financial aid and during her "exit" interview with each student before he or she graduates from UTI or withdraws.

Defaulting on (failing to repay) a student loan has serious consequences for the borrower, adversely affecting credit and often the ability to get or keep employment, especially government employment. Students should understand that financial aid is awarded for the purpose of pursuing higher education academic programs and training and that they are required to certify to the U. S. Government that the funds receive will be used for that purpose.

UTI currently participates in the following Title IV programs: Pell Grant, Unsubsidized Direct Loans, Subsidized Direct Loans and Direct PLUS Loans. Each student who wants to apply to

qualify to receive funds under any of these programs must visit and consult with UTI's Financial Aid Officer.

The following pages contain the eligibility criteria to qualify for financial aid, the consequences on that eligibility for students who are convicted of drug offenses, information on UTI's withdrawal and refund policies, the return of student financial aid to the government, and the effect of leaves of absence on financial aid.

Because a student must maintain satisfactory academic progress in order to keep his or her financial aid, UTI's Satisfactory Academic Progress Policy is included as **Appendix A**.

Although UTI and the U. S. Department of Education recommend that all students complete it online, the Free Application for Federal Student Aid (the **FAFSA**) is included for your review in **Appendix B**. Included in **Appendix C**, is a list of those documents that you should bring with you for your interview with our Financial Aid Officer. Students are required to complete a new FAFSA every award year that they are seeking financial aid. For the U. S. Department of Education, a financial aid award year begins July 1st and ends on June 30th.

UTI faculty and staff are available to assist you in whatever your needs may be as you begin or continue your studies with us and we wish you every success in your endeavor.

Claudia Houston RN, BSN, MSA
President / CEO

Eligibility for TITLE IV (Federal Financial Aid)

To receive Federal, Title IV Student Financial Aid (SFA) from Universal Training Institute, you will need to:

1. Satisfy UTI's Admissions Requirements as listed in its 2017/2018 Student Catalog, Volume 11 page 10.
2. Be accepted for Admission as a regular student and sign an Enrollment Agreement;
3. Be enrolled at least halftime to receive assistance from the Direct Loan Program.
4. Be enrolled in a program that leads to a degree or certificate.
5. Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25). Men exempted from the requirement to register include:
 - Males currently in the armed services and on active duty (this exception does not apply to members of the Reserve and National Guard who are not on active duty);
 - Males who are not yet 18 at the time that they complete their application (an update is not required during the year, even if a student turns 18 after completing the application);
 - Males born before 1960;
 - Citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia; and,
 - Non-citizens who first entered the U.S. as lawful non-immigrants on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26.
6. Have a valid Social Security number, unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
7. Complete a Free Application for Federal Student Aid (**FAFSA**);
8. Sign certifying statements on the *FAFSA* stating that:
 - You are not in **default** on a **federal student loan under Title IV**.
 - You do not owe a refund on a **federal grant under the Title IV program**.
 - You will use federal student aid only for educational purposes.
9. Maintain *Satisfactory Academic Progress (SAP)* while you are attending UTI. The SAP policy is included in **Appendix A** of this handbook.
10. Demonstrate financial need as determined by the appropriate agency offering the financial assistance.
11. The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student may receive. A student may receive Pell for a

total of 12 payment periods or 600%. Once the student has reached this limit, no further Pell may be received.

In addition, you must meet one of the following classifications:

1. Be a U.S. CITIZEN or U.S. NATIONAL.

You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.

2. **Be a PERMANENT RESIDENT.**

If you have a Form I-551, I-151, or I-551C, also known as a Green Card, you are a U.S. permanent resident.

3. **Have a qualifying ARRIVAL-DEPARTURE RECORD.**

Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services (USCIS) must show that you have status in one of the following categories:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant (Status Pending)
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee

4. **Have BATTERED IMMIGRANT STATUS**

You have been designated by USCIS as a “**battered immigrant-qualified alien**” because you are a victim of abuse by your U. S. citizen or permanent resident spouse, or because you are the child of a person designated as such under the **Violence Against Women Act**.

5. Have a T-VISA. You are eligible if you have a T-visa or a parent with a T-1 visa.

Terms and Conditions of Title IV, HEA Loans

Your loan eligibility is directly correlated to your classification as either Dependent or Independent. Here below are the criteria for both classifications: Independent: For the purposes of federal aid, a student is considered independent if he or she meets one or more of the following criteria:

If ANY of the following circumstances apply to you, you are an independent student; you will not have to provide parental information. If NONE of the following circumstances apply to you, you will be asked to provide parental information and you are considered a dependent student unless the financial aid administrator determines that the student is independent on the basis of special circumstances and performs a dependency override.

- You are 24 years or older or will be by December 31st of the award year
- You are married
- You will be working on a Master’s Degree
- You are serving on active duty in the U.S. Armed Forces
- You are a veteran of the U.S. Armed Forces
- You have children, and you provide more than half of their support
- After you turned age 13, both of your parents were deceased
- You have dependents (other than children or your spouse) who live with you, and you provide more than half of their support at the time the FAFSA is completed and through June 30 of the award year.
- You were in foster care since turning age 13 until you reached age 18
- You were a dependent or ward of the court since turning age 13 until you reached age 18
- You are currently or you were in legal guardianship

Incarcerated Applicants

A student is considered to be incarcerated if she/he is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correctional institution (whether it is operated by the government or a contractor). Our attendance policy specifies that all classed and practical studies are done at the school’s physical location; therefore, **incarcerated students are not eligible for admissions.**

For UTI’s purposes, a student is not considered to be incarcerated if she/he is in a halfway house or home detention or is sentenced to serve only weekends.

Conviction for Possession or Sale of Illegal Drugs

- A Federal or state drug conviction can disqualify a student for Federal student financial aid (SFA). The student self-certifies in applying for SFA that he or she does not have a drug conviction. UTI is not required to confirm this unless there is evidence of conflicting information.
- The chart below illustrates the period of ineligibility for SFA, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for the sale of drugs includes conviction for conspiring to sell drugs.)

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

- If a student was convicted of both possessing and selling illegal drugs and the periods of ineligibility are different, the student will be ineligible for the longer period
- A student regains eligibility the day after the period of ineligibility ends or when he or she successfully completes a qualified drug rehabilitation program. Further drug conviction will make the student ineligible again.
- When a student regains eligibility during the award year, UTI may award Pell and/or loans for the current payment period.
- A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:
 - Be qualified to receive funds directly or indirectly from a federal, state or local government program.
 - Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
 - Be administered or recognized by federal, state or local government agency or court.
 - Be administered or recognized by a federally or state-licensed hospital, health clinic or medical doctor.

Federal Financial Aid Application

To be considered for Federal Financial Aid, a student must complete the Free Application for Federal Aid on line. The student and the parent (in the case of a dependent student) may sign the FAFSA on line by using an “FSA ID.” Once the student completes the FAFSA, and it is processed by the government, UTI will receive an ISIR, which will contain the Estimated Family Contribution, and will let the student know if he or she has been selected for verification.

Verification

Each year at least 30% of financial aid recipients are randomly selected for verification by the U.S. Department of Education. If a student is selected for federal verification, they will be asked to complete a Verification Worksheet, provided by the Financial Aid Office, and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript(s), W-2 forms (of the student’s, and/or the student’s spouse, parent(s), or guardians), proof of untaxed income, and housing allowances.

Students will be notified in writing of all documents required to fulfill this federal requirement. If after review by the Financial Aid Office, there are any changes to the Estimated Family Contribution and possibly to the financial aid available as a result of the verification process, the student will be notified in writing.

CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION

UTI is required by the U. S. Department of Education to make available to applicants for admission and to all enrolled students information regarding how and where to contact the person designated to help them in obtaining the financial aid information that must be disclosed under Federal law known as Section 485(a) of the Higher Education Act of 1965, as amended.

The contact person for UTI is:

Ms. Iren Brodskiy, Financial Aid Officer
Universal Training Institute
174 Jefferson Street
Perth Amboy, NJ 08861
Phone: (732) 826-0155
Email: financialaid@universaluti.com
Hours: Monday through Friday 9 – 5 pm

WITHDRAWALS

When a student withdraws from UTI, either officially or unofficially or is administratively withdrawn (dismissed) by the school, UTI uses the student's last day of attendance as the basis to compute any refund that may be due to the student, the amount of any financial aid that must be returned to the U. S. Department of Education, or the amount of tuition and fees the student owes to UTI.

The date that a student withdraws or is dismissed from UTI also determines what grade will be assigned to the student for the course in which he or she was enrolled at the time of the drop. If a student withdraws or is withdrawn **before the midpoint (50%) of the course**, a grade of “W” will be assigned. If a student withdraws or is withdrawn **after the midpoint and has a grade average of 2.5 or higher in**

the course, a grade of “WP” will be assigned. For a student who withdraws or is withdrawn **after the midpoint and has a grade average of less than 2.5**, a grade of “WF” will be assigned.

The effect of these grades on a student's academic record is discussed in the Satisfactory Academic Progress section of this catalog. The definitions of official, unofficial, and administrative withdrawals are provided below. Listed in this section also is the schedule for determining what tuition a student owes UTI at various points during their studies.

Official Withdrawal

In the event that a student decides to withdraw from UTI and notifies the Registrar or other school administrator in writing, that withdrawal is considered an **official withdrawal**. The effective date of the withdrawal will be the date the student indicates or, if no date is stated, it will be the date UTI receives the withdrawal request.

Unofficial Withdrawal

A student who fails to notify UTI of his or her intent to withdraw and stops attending classes is considered an **unofficial withdrawal**. The effective date of the drop is the student's last known day of attendance at any class, lab, or clinical session.

Administrative Withdrawal

Any student who is dismissed from the program by UTI for academic or disciplinary reasons is considered an **administrative withdrawal**. The effective date of the administrative withdrawal will be the date the student was dismissed.

No academic transcript or verification of studies will be provided for any student who has an outstanding debt to the institution.

UTI REFUND POLICY

Every applicant who has been accepted for admission into Universal Training Institute and signs an enrollment agreement has the legal right to rescind or cancel their enrollment without penalty within three (3) business days after signing the agreement. In these cases, the student is entitled to a full refund of all monies paid, excluding the registration fee and the criminal background check fee, if the background check has already been initiated.

When a student withdraws or is withdrawn from the program, UTI uses a two-part process to determine whether the student is entitled to a refund or whether the student owes tuition and fees to UTI and whether any Title IV financial aid awarded to the student must be returned to the U. S. Department of Education (ED).

After the 3-day rescission period, UTI uses its "Tuition Earned" schedule to determine how much of the total program tuition UTI has earned based on how long the student remained in the program. It then uses ED's "Return to Title IV" (R2T4) policy to determine how much of the Title IV funding, if any, awarded to the student UTI has earned and can keep to apply to the student's tuition debt and how much, if any, of those Title IV funds must be returned to the Department. Both of those schedules are presented below.

After these calculations have been made, if there is a credit balance due to the student, that credit will be refunded within 45 days after the student withdraws or is withdrawn or dismissed.

Tuition Earned by UTI

If Withdrawal or Cancellation Occurs:

The Institution Will Earn:

During the first week of classes,

(10%) of total program tuition

During the second or third week,

(20%) of total program tuition

After the third week but prior to completion of 25% of the program's total clock hours,

(45%) of total program tuition

After completion of 25% but not more than

50% of the program's total clock hours, (70%) of total program tuition

After completion of more than 50% of the Program, (100%) of total program tuition

Students who, at the time of their withdrawal, have not paid the full amount of tuition UTI has earned, are legally obligated to pay the institution any difference between the amount paid and the amount UTI has earned.

Title IV Return Calculation

To determine how much financial aid, if any, must be returned to the U.S. Department of Education, UTI uses the formula below. The top number, or the numerator, is the total number of clock hours that the withdrawn student was scheduled to attend before the withdrawal. The bottom number, the denominator, is the total number of clock hours in the payment period. For UTI, the normal payment period is 450 clock hours. The total number of hours scheduled are counted from the student's first day of attendance to his or her last known date of attendance.

Important Note: If a student attends more than 60% of total clock hours in the payment period, no return of Title IV funds is required.

$$\frac{\text{Total clock hours scheduled to attend}}{\text{Total clock hours in payment period}} = \frac{\text{Total clock hours attempted}}{450}$$

Example:

Mitzy started school on April 1st and attended classes 4 hours a day, 4 days a week. Her last day of attendance before withdrawing was June 16th. There was one Monday holiday during that time. Mitzy was scheduled to attend a total of 43 days and 172 clock hours.

$$\frac{\text{Total clock hours scheduled to attend}}{\text{Total clock hours in payment period}} = \frac{172}{450} = 38.2\%$$

In this example, only 38.2% of the Title IV financial aid received was earned. The remaining funds must be returned to the U.S. Department of Education according to the order listed in the next section.

Note: *Students should understand that, even though UTI may be required to return Title IV funds to the U. S. Department of Education, the student will still be financially responsible to pay UTI for any tuition owed after those Title IV funds have been returned.*

Order of Return of Title IV Funds

UTI must return to the U.S. Department of Education any Title IV funds that it collected for a student but, based on refund calculations, the student was not in school long enough for all of the Title IV financial aid to be given to the student or kept by UTI.

The financial aid must be returned to the Title IV program(s) that the money came from. If the aid came from more than one Title IV program, it must be returned in the priority order listed below. Note that this list contains only those programs in which UTI is currently eligible to participate.

- ◆ Unsubsidized Direct Loans (other than Direct PLUS Loans)

- ◆ Subsidized Direct Loans
- ◆ Direct PLUS Loans
- ◆ Federal Pell Grants for which a Return is required

Return of Title IV Funds

UTI has 45 days from the date it determines that a student withdrew to return all unearned funds for which it is responsible. The school will notify the student in writing if he or she owes a repayment.

The school will advise the student or parent that they have 14 calendar days, from the date that the school sent the notification, to accept a post-withdraw disbursement, if there is any. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to Title IV, HEA programs.

Post-withdraw disbursements will occur within 90 days of the date that the student withdrew.

Institution Responsibilities

The School's responsibilities in regards to Title IV, HEA funds follow:

- Providing students with information on this policy;
- Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students;
- Returning any Title IV, HEA funds that are due to the correct Title IV programs.

The institution is not always required to return all of the excess funds; there are situations once the Return to Title IV calculations have been completed in which the student must return the unearned aid.

Overpayment of Title IV Funds

Any amount of unearned grant funds that a student must return is called an overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received. You must make arrangements with the School or Department of Education to return the amount of unearned grant funds.

Student Responsibilities Regarding the Return of Title IV Funds

- Returning to the Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for based on the R2T4 calculation.
- Any notification of withdraw should be in writing and addressed to the appropriate institutional official.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing.
- Either these notifications, to withdraw or rescind to withdraw must be made to the Registrar or Director of Student Affairs.

Return to Title IV Questions?

If, after visiting with UIT's Financial Aid Officer, you still have questions regarding Title IV financial aid, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). If you having hearing problems, you may call the Center's TTY phone number at 800-730-8913. Information is also

available on student aid on the web www.studentaid.ed.gov.

Leave of Absence Policy

Universal Training Institute recognizes that exceptional circumstances occurs which necessitates students' need for an official leave of absence. Students may be granted a leave of absence upon request, provided that a compelling cause has been shown. UTI does not allow any student to take **more than two LOA's throughout their enrollment in the program regardless of the circumstances**. The following guidelines must be followed:

1. A written request for a leave of absence must be submitted to the Director of Nursing.
2. The request must have the date that the student will begin the leave and the expected date to return to class.
3. A leave of absence must be completed before the scheduled normal completion date in the student's contract. A leave not completed within that time frame may require that the student apply for readmission under a new enrollment agreement.

Note: Each individual situation will be handled privately. Universal Training Institute will make every effort to help students meet their educational goals. Because tuition costs and course syllabi may change with each new term, it will be necessary for the student to meet with the Registrar and the Director of Student Affairs for authorization to return to class.

Generally, a leave of absence will have no impact on a student's Satisfactory Academic Progress status. If the student was making acceptable progress at the time the leave of absence was granted, that status will remain the same upon the student's return to UTI. A student who was on academic probation at the time the leave was granted will remain on probationary status upon his or her return and any conditions of the probation will remain in effect. If a student begins the leave of absence prior to the completion of a course, he or she will be assigned the non-punitive grade of "W" for the course.

If a student does not return from their LOA **within six months from the Last Date of Attendance (LDA)**, the Director of Nursing or Administrator will notify the Office of Financial Aid. In this case, the school considers that the student has unofficially withdrawn on the last date of attendance before the start of their LOA and will process an administrative withdrawal for that student.

The total time allowed for all LOAs cannot exceed 180 days in the student's program of study.

APPENDIX A

SATISFACTORY ACADEMIC PROGRESS POLICY

All students are required to meet the standards of academic performance that are outlined in the sections below and they are evaluated regularly to determine that the standards are met. These standards have multiple components: a minimum cumulative grade point average requirement (CGPA); a minimum successful completion rate based on all clock hours attempted; and, a maximum time frame requirement to successfully complete all required clock hours for the program.

As described below, each student must achieve the minimum CGPA within the maximum time frame established, achieving the **required completion rate of 75%** at each evaluation point. Failure to meet these standards may result in dismissal from the academic program and in ineligibility to earn the diploma for the Practical Nurse program.

MAXIMUM TIME FRAME (MTF)

Students who adhere to their assigned class schedules and achieve the minimum passing scores or standards in their theory classes and in any laboratory and clinical components will complete the Practical Nurse program in 1196 clock hours.

For any student who, for any reason, has not remained on track with his or her studies, the **maximum time frame (MTF)** to successfully complete the program is 1794 clock hours.

The MTF, which is 1.5 times the normal completion time of 1196 clock hours, is computed from the very first clock hours in which the student enrolled and originally began his or her studies at UTI. Any student who does not successfully complete the Practical Nurse program within the 1794 clock-hour MTF cannot earn the Practical Nurse diploma.

Because any clock hours (or converted credit hours) accepted on transfer are now included in the percentage calculation of total clock hours successfully completed out of all clock hours attempted, the MTF for transfer students is the same, 1794 clock hours, as for all other students.

SATISFACTORY ACADEMIC PROGRESS (SAP) EVALUATION

1. Students are evaluated for academic progress after the completion of every course.
2. If a student fails a course, the student is immediately placed on academic probation.
 - A. The student will remain on academic probation until:
 - (1) The student retakes the failed course when it is next offered and passes it on the next attempt; or,
 - (2) The student retakes the failed course and fails it again.

- B. If the student takes the course a second time and passes it, the student is removed from academic probation, provided that his or her CGPA is 2.5 or higher.
 - C. If the student fails the course for a second time, the student is academically dismissed from the school.
3. At the completion of a course, any student whose cumulative grade point average (CGPA) is below 2.5 or whose successful completion rate is less than 75% of all clock hours attempted will be placed on academic probation.
- A. The student will remain on academic probation until he or she raises their CGPA to 2.5 or higher and/or their completion rate to 75% or better. **During this time, the student must adhere to the academic improvement plan provided by the Director of Nursing or the Director of Student Affairs and must make satisfactory progress under that plan as determined by either of these directors. Failure to do so will result in the student's being academically dismissed from UTI.**
 - B. Any student who fails to earn the minimum CGPA or the required completion rate prior to the end of his or her studies will be academically dismissed from the institution.
 - C. If UTI has determined that it is mathematically impossible for a student to achieve the minimum CGPA prior to reaching the maximum time frame (MTF), that student will be academically dismissed from the institution.

APPEALS

Any student who has been placed on academic probation for the first time but who feels that there were mitigating circumstances that caused him or her to fail the SAP standard, may file a written appeal with supporting documentation to the Director of Nursing, who, with the Director of Student Affairs, will make the decision whether to accept the student's appeal.

Mitigating circumstances are strictly limited to the following: the death of an immediate family member, legal guardian, or domestic partner; the serious illness or injury of the student, an immediate family member, legal guardian, or domestic partner; or, catastrophic damages suffered to the student's or family's residence by an act of Nature (such as a hurricane, tornado, or severe flooding). Any claim of mitigating circumstances must be accompanied by verifiable documentation of the circumstance(s) being claimed.

If the student's appeal is granted, the student will be considered to be making satisfactory academic progress. The student's failing grade will be changed to a non-punitive "W" and the student's CGPA and completion rate will be recalculated based on the W grade.

Students must note that, even if an appeal is granted, the student must first complete the course which was failed before being allowed to proceed to the next course. The failed course must be retaken as

soon as it is next offered by UTI, whether the course is offered during the day or evening session. Failure to do so will result in UTI revoking its acceptance of the student's appeal and the student being placed on academic probation. The original failing grade will be reinstated.

ACADEMIC DISMISSAL

Any student who has been academically dismissed will not be considered for readmission to UTI until 6 months have passed. The student will have to reapply for admission, satisfy all admissions criteria in effect at the time, satisfy any outstanding financial obligations to the institution, and retake any failed classes before proceeding to other courses.

GRADING SYSTEM

The grading system for academic performance appears on the following page. Unless otherwise indicated, each grade earned is calculated into the student's cumulative grade point average (CGPA) and the clock

- * Grade not calculated into cumulative grade point average (CGPA) but course hours are included in total clock hours attempted.
- ** Grade not calculated in CGPA and course hours are not included in total clock hours attempted.

Letter Grade	Point Value	Honor Points	Grade Description
A	94 -100	4.00	Excellent
A-	90-93	3.75	Outstanding
B+	87-89	3.50	Very Good
B	84-86	3.25	Good
B-	80-83	3.00	Satisfactory
C+	77-79	2.75	Above Average
C	75-76	2.50	Average
D+	73-74	2.25	Failed
D	70-72	2.00	Failed
I	-----	-----	Incomplete
P	-----	-----	Pass (Clinical / Lab)
TR	-----	-----	Transfer Credit
W	-----	-----	Withdrawal
WP	-----	-----	Withdrawal Passing
WF	0	0	Withdrawal Failing

Repeated Courses

The new grade for a failed course that has been repeated will not replace the prior grade. Both the grade earned and the clock hours taken for the repeated course will be included in the SAP calculations. The student must directly pay the tuition and fees for repeating the course.

Incompletes (Grades of I)

At the discretion of the instructor, a student may be assigned a temporary grade of incomplete (I) to allow the student more time to complete missing coursework or to take a required exam. Upon completion of the work or exam, the earned grade replaces the grade of "I" and is calculated into the grade average for the level and for the CGPA. If the missing work or exam is not completed within two weeks from the last day of the course, a grade of "F" will be assigned and computed into the final grade average for the course and into the CGPA.

P Grade

A grade of P is assigned for the student's successful completion of the laboratory or clinical component of a course. A student must pass the laboratory or clinical component in order to earn a passing grade for the entire course. The P grade is not included in the calculation of the CGPA.

TR Grade

A grade of TR is assigned for a student's successful transfer of clock hours (or converted credits) earned from an accredited institution. Grades earned for transferred courses will not be included in a calculation of a student's cumulative grade point average (CGPA) but the clock hours (or converted credits) will be included in a calculation of total clock hours attempted and total clock hours successfully completed.

W Grade

A student who formally withdraws from the institution before the mid-point (50% or half-way point) of a course will be assigned a grade of W for the course. A grade of W may also be assigned in the successful appeal of a satisfactory academic progress action. The W grade is not included in the calculation of the CGPA and the clock hours for the course are not included in the determination of total clock hours attempted.

WP Grade

A student who formally withdraws from the institution after the mid-point of a course and who had earned an overall score of 2.5 or higher by the time of the withdrawal will be assigned a grade of WP for the course. The WP grade is not included in the calculation of the CGPA and the clock hours for the course are not included in the determination of total clock hours attempted.

WF Grade

A student who formally withdraws from the institution or who stops attending after the mid-point of a course and who has earned less than an overall score of 2.5 or higher by the time of the withdrawal will be assigned a grade of WF for the course. The WF grade is included in the calculation of the CGPA and the clock hours for the course are included in the determination of total clock hours attempted.

APPENDIX B

FREE APPLICATION for FEDERAL STUDENT AID

APPENDIX C

DOCUMENTS TO BRING TO FINANCIAL AID INTERVIEW

- Copy of your 2015 U. S. Income Tax Return and W-2 Form(s)
- Copy of your parents' or parent's 2015 Income Tax Return and W-2 Forms, if you are a dependent
- Copy of your High School Diploma or equivalent.
- Proof of Citizenship or Permanent Residency (International Passport, Resident Card, Birth Certificate)
- Government-issued Photo Identification (Driver's License)
- Social Security Card or Proof of Social Security Number