

AMBERTON UNIVERSITY

FINANCIAL AID HANDBOOK

Policies and Procedures

**Amberton University Office of Financial Aid
July 2023**

All policies and procedures contained in this Handbook are subject to change at any time, and without prior notice.

AMBERTON UNIVERSITY – FINANCIAL AID HANDBOOK

Table of Contents

AMBERTON UNIVERSITY – FINANCIAL AID HANDBOOK.....	2
THE CHRISTIAN COMMITMENT OF AMBERTON UNIVERSITY	4
AMBERTON UNIVERSITY MISSION STATEMENT	4
AMBERTON UNIVERSITY AFFIRMS	5
INTRODUCTION	5
PURPOSE OF MANUAL	5
FINANCIAL AID REFERENCE DOCUMENTS	6
AMBERTON UNIVERSITY OFFICE OF FINANCIAL AID – PRINCIPLES OF GOOD PRACTICE	6
CODE OF CONDUCT FOR FINANCIAL AID OFFICE STAFF	7
ADMINISTRATIVE ORGANIZATION OF THE FINANCIAL AID OFFICE	7
POSITION DESCRIPTION: FINANCIAL AID DIRECTOR.....	8
GENERAL FINANCIAL AID OFFICE ADMINISTRATION	9
CONFIDENTIALITY OF RECORDS	9
AMBERTON UNIVERSITY’S FINANCIAL PHILOSOPHY	10
ACADEMIC YEAR.....	10
PAYMENT OPTIONS.....	11
FEDERAL FINANCIAL AID (TITLE IV)	14
COST OF ATTENDANCE (estimated)	17
TUITION AND FEES – 2023/2024 Academic Year	17
THE STUDENT ACCOUNT	18
REFUND POLICY.....	18
PAYMENT AND CASHING CHECKS.....	19
RECORDS EXPUNGED FOR DELINQUENT ACCOUNTS	19
STUDENT GRIEVANCE AND APPEAL	19
ENROLLMENT STATUS FOR FEDERAL TITLE IV, HEA FINANCIAL AID.....	20
PROCEDURES FOR FEDERAL FINANCIAL AID	21
GENERAL STUDENT ELIGIBILITY FOR FEDERAL TITLE IV, HEA FINANCIAL AID	21
STEPS TO APPLY FOR TITLE IV FINANCIAL AID	23
FINANCIAL AID OFFER	25
PROFESSIONAL JUDGMENT	28
DISBURSEMENT OF FSA FUNDS	28
SATISFACTORY ACADEMIC PROGRESS	28
Satisfactory Academic Progress (SAP) Criteria.....	29
General Information on Satisfactory Academic Progress (SAP):	32

Appeals Process	32
Financial Aid Probation	33
Financial Aid Suspension.....	33
Satisfactory Academic Progress (SAP) Evaluation/Appeals Procedures	33
FINANCIAL AID POLICY ON REPEATED COURSEWORK.....	34
FEDERAL RETURN OF TITLE IV, HEA FUNDS (R2T4) POLICIES	34
R2T4 Policy Application.....	36
Definition of Official and Unofficial Withdrawal.....	36
Federally Defined Leaves of Absence Policy (FLOA)	37
Determining Withdrawal Date for R2T4 Funds:	38
Return to Title IV Funds Calculation	40
Order of Return of Title Federal IV, HEA Funds	41
Timeframe for returning an unclaimed Title IV, HEA Credit Balance	42
Refund vs. Return to Title IV, HEA Funds	43
Return to Title IV, HEA Questions	44
CONSUMER INFORMATION AND DISCLOSURES	44
DISCLAIMERS AND NOTICES	44
FORMS.....	46

AMBERTON UNIVERSITY

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July 2023

Amberton University

FAFSA School Code:014925

OPE ID: 02259400

THE CHRISTIAN COMMITMENT OF AMBERTON UNIVERSITY

Amberton University is a nondenominational Christian institution; all employees of the University believe that Jesus of the New Testament *Bible* is the Son of God, the Messiah, the Christ, the Savior. We believe that our Lord has blessed and continues to bless our service in Christian education, and that Amberton University has been shaped by Christian values and devotion to academic excellence in educating working adults.

AMBERTON UNIVERSITY MISSION STATEMENT

Amberton University is a specialized institution designed to meet specific educational needs of mature students.

Amberton University is committed to Christian values, both in its conduct of business and in its educational philosophy. The University's employees endorse and strive to live the ethical values and principles taught by the New Testament of the *Bible*. This commitment to Christian ethics enables the University to provide its students with a stability of values and a value system.

Amberton University combines relevant technical and cognitive training with techniques for problem solving in developing the student's capability to identify and select solutions to economic, social, and personal problems. The academic skills and Christian values imparted by the University enable each student to better appreciate his/her own worth and to exercise insight into those patterns of facts and events that affect human relations and social values.

Amberton University will provide educational programs and services in those areas in which it is best qualified. When academically and financially feasible, the institution is committed to the continuous transformation of the educational process in direct response to the needs of the student and the community.

Amberton University, in its endeavor to be a center for learning, a society in which all are students, will employ responsible experimentation and innovation. New as well as traditional techniques will be continuously identified, applied, and evaluated in an effort to facilitate teaching and learning.

AMBERTON UNIVERSITY AFFIRMS

- That there is a God and He is clearly revealed through the *Bible*;
- That Jesus Christ is the Son of God and is the example to be imitated;
- That the educational process may not be separated from the divine reality of God;
- That spiritual commitment, tolerating no excuse for mediocrity, demands the highest standards of academic excellence;
- That truth, having nothing to fear from investigation, must be pursued relentlessly;
- That freedom, whether spiritual, intellectual, or economic, is indivisible;
- That the student, as a person of immortal heritage, is the heart of the educational enterprise;
- The knowledge calls, ultimately, for a life of service;
- That into this specialized Christian institution, there shall never be admitted any religious test for admission or graduation; but that all students hereof shall forever enjoy full, free, absolute, and uninterrupted freedom of conscience.

INTRODUCTION

Amberton University has written policies and procedures that provide guidance for University operations. The Amberton University Policies and Regulations Manual predominately covers issues relative to corporative philosophy, employees, and work standards. The Amberton University Academic Catalog, which includes the Student's Handbook, relates to issues applicable to individuals who seek to become students, or who are students of Amberton University. The Financial Aid Handbook contains information, policies, and procedures on the financial aid programs of Amberton University. The Policies and Regulations Manual, the Academic Catalog, and the Financial Aid Handbook constitute the whole of the policies and regulations of Amberton University. All of these publications are available online.

PURPOSE OF MANUAL

The purpose of this manual is to record policies and procedures applicable to financial aid and services available to Amberton University students. The manual:

1. Provides the Financial Aid and Business Services staff and students with current policies and procedures pertaining to eligibility assessment for federal, state, and institution programs.
2. Provides each staff member with general and specific responsibilities of the total staff, their individual responsibilities, and the Financial Aid Office relationship to other University departments.

3. Provides each staff member with general office procedures in order that a systematic and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be handled in a uniform manner.
4. Provides reference to various practices.
5. Facilitates the orientation and training of personnel when changes occur.

FINANCIAL AID REFERENCE DOCUMENTS

The Financial Aid Director maintains financial aid reference documents and publications.

Cindy Breen
972/279-6511 ext. 168
cbreen@amberton.edu

AMBERTON UNIVERSITY OFFICE OF FINANCIAL AID – PRINCIPLES OF GOOD PRACTICE

Amberton University has adopted the following Principles of Good Practice in Administering Financial Aid:

1. The purpose of any financial aid program – governmental or private – should be to assist students who can benefit from further higher education but who find it difficult to do so without some means of financial assistance. The primary purpose of financial aid received by students of Amberton University should be to cover educational costs directly related to the student's attendance (tuition, fees, books, supplies, etc.) rather than to cover those expenses the student normally would have if s/he were not enrolled.
2. Financial aid should be disbursed only after determination that the student's resources are insufficient to meet educational expenses. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the student's resources.
3. All students must complete and submit the appropriate forms when applying for financial assistance.
4. All Federal Title IV funds available for financial assistance and private loans shall be administered through the Financial Aid Office.
5. The Financial Aid Office shall maintain adequate records to ensure proper administration of aid funds. This includes ensuring that aid given is not in excess of need and/or the cost of attendance and that aggregate disbursements do not exceed total expenditures of funds under each program.
6. Selection of student to receive financial aid will be made without regard to age, sex, race, color, religion, sexual orientation, national origin, disability, or marital status.
7. All students applying for aid are required to apply annually for Federal assistance.

8. An audit of the operations of the Financial Aid Office will be performed in accordance with the required accounting standards as a part of the University's annual financial audit.

CODE OF CONDUCT FOR FINANCIAL AID OFFICE STAFF

Students should be aware that personnel working in the Financial Aid Office of Amberton University have not been implicated in any investigations into prohibited practices in the student loan industry.

Amberton University:

- Does not have any revenue sharing agreements with lenders.
- Has not accepted any offers of funds from lenders to be used for private educational loans in exchange for processing federal or private loans for a particular lender.
- Has not received gifts of stock or other financial compensation from lenders in return for service on the advisory board of a lender.
- Does not have staff who serves on any lender advisory boards.
- Prohibits staff from accepting gifts from a representative of a student loan provider. Gifts include meals, travel, lodging, entertainment, and in-kind services.

ADMINISTRATIVE ORGANIZATION OF THE FINANCIAL AID OFFICE

Division of Responsibility between Financial Aid and Fiscal Offices

There exists a clear and separate division of responsibility for the administration of financial aid programs, which are divided between the Financial Aid Office and the Business Services Office. In order to maintain this division, each office is accountable for the following responsibilities:

The Financial Aid Office

The Amberton University Financial Aid Office responsibilities include but are not limited to:

- Preparing Required Reports and Reconciliations
- Maintaining Financial Aid Records
- Monitoring Financial Aid Operations
- Processing Private Loans to Students
- Maintaining Accurate Records in Financial Aid Systems
- Providing Financial Aid Support to Students
- Disbursing Financial Aid to Students
- Working with Business Services in the refunding process to return Federal financial aid as needed

The Business Services Office

The Amberton University Business Services Office responsibilities include but are not limited to:

- Collecting payments for student accounts
- Maintaining accurate billing for student accounts
- Disbursing statements to students in a timely manner
- Disbursing funds to students as authorized
- Maintaining accurate records in the A/R System
- Working with the Financial Aid Office in the refunding process to return Federal financial aid as needed.

POSITION DESCRIPTION: FINANCIAL AID DIRECTOR

The Financial Aid Director reports to the Vice President for Administrative Services. The Director manages the overall operations of the Financial Aid Office. The Director is responsible for:

- providing monthly reports to the Vice President for Administrative Services and preparing policies and procedures for the Financial Aid Office;
- reviewing and approving all external requests regarding financial aid from federal and state officials;
- continually monitoring department activities for improvement in service, compliance with federal, state regulations and Amberton University policy and procedures;
- advising the Vice President for Administrative Services of needed changes in office policy and/or procedures because of updates/changes in federal, state regulations and Amberton procedures;
- initiating approved changes in office policy and procedures;
- working closely with the Student Services Offices of the Garland Campus and Frisco Center and the Marketing and Recruiting Department in disseminating accurate financial aid information to prospective students;
- working closely with the Vice President for Strategic Services in providing accurate information to be reported to the Department of Education;
- working with the Business Office in facilitating accounting for financial aid and in generating reports and statistics as needed.

POSITION DESCRIPTION: FINANCIAL AID COUNSELOR

The Financial Aid Counselor reports to the Director for Financial Aid. The Counselor manages the overall interactions with each Financial Aid recipient. The Counselor is responsible for:

- conducting the daily administration of the Federal and Private Financial aid, by ensuring compliance with laws, regulations, accreditation standards, and professional guidelines regarding student enrollment and financial aid;
- providing counseling to all prospective/current students regarding Financial Aid, including the application process, eligibility requirements, loan and grant options, and loan repayment requirements;
- continually monitoring student enrollment for meeting eligibility requirements;
- reviewing and maintaining COD information for errors, disbursements, record retention and reporting requirements;
- communicating effectively and efficiently with students via email, telephone, by mail or in person to address all financial aid matters, in awarding applicants federal, private and institutional aid in accordance with student eligibility and institutional, private and federal policies;
- providing Entrance and Exit Loan Counseling information to financial aid students and maintaining a record of completion;
- working closely with the Student Services Offices of the Garland Campus and Frisco Center and the Marketing and Recruiting Department in disseminating accurate financial aid information to prospective students, during orientation activities and other activities on- and off-campus;
- working closely with the Director in providing accurate information to be reported to the Department of Education.

GENERAL FINANCIAL AID OFFICE ADMINISTRATION

Student questions regarding financial aid may be directed to the Academic Advisors in the Student Services Offices or the Financial Aid Office. Academic Advisors are available from 10:00 am – 10:00 pm Monday – Thursday, 10:00 am – 1:30 pm on Friday, and 8:00 am – 3:00 pm Saturday when classes are in session. Students may also send email directly to finaid@amberton.edu for answers to any financial aid questions. This email account is monitored during normal business hours by Financial Aid staff.

CONFIDENTIALITY OF RECORDS

The protection and security of financial aid records follow the same confidentiality procedures established for the protection of all student records at Amberton University. Amberton University ensures the confidentiality of student educational records in accordance with Amberton University policies and procedures and state and federal laws, including the Family Educational Rights and Privacy Act of 1974.

To protect student privacy, all records and conversations between the student and the Office of Financial Aid are confidential. No public announcement shall be made of need-based amounts disbursed to students. No information concerning the student's financial aid records will be released to anyone outside of the Financial

Aid/Business/Administrative Services Offices without the student's permission in accordance with FERPA. If the student wants information released, a signed letter of consent must be submitted.

Active Records

The Financial Aid Office maintains a master record for each student receiving financial assistance. All financial aid folders are retained for three years after the student's last session of attendance. Any records involved in any claim or expenditure, which has been questioned by the annual federal audit, are retained until the question is resolved.

AMBERTON UNIVERSITY'S FINANCIAL PHILOSOPHY

As a private, independent institution, Amberton University does not receive funds from taxation. Operating funds come from the tuition and fees paid by students and from gifts and grants from concerned individuals and organizations.

Amberton University's philosophy is to provide an affordable, quality education with reasonable costs enabling students to "pay as they go" and not incur long-term debt. Amberton University strives to keep educational costs within reach of the working adult. When choosing Amberton University, students are encouraged to explore all payment options available. Advisors in the Student Services Office will help students determine which options best fit their needs.

In keeping with this philosophy, all tuition and fees are due and payable at the time of enrollment. However, the University offers the following convenient payment options, including payment deferral, accepting employer tuition assistance plans, Veteran's Education Benefits, Private Education Loans, and Title IV programs of Pell Grants and Federal Direct Loans.

ACADEMIC YEAR

The Academic Year for Amberton University begins June 1st of each calendar year and ends on May 31st of the following calendar year. Amberton University offers four academic sessions per year. Each session is no longer than ten (10) weeks.

Classes may be offered each night Monday through Friday, half-day and all-day on Saturday, and on Sunday afternoons. Distance learning options are also available.

Summer Session -	June	July	August
Fall Session -	September	October	November
Winter Session -	December	January	February
Spring Session -	March	April	May

The four-session calendar does not change the academic value awarded to a course. Three (3) hours of academic credit are given for each course. The same amount of information and instruction are provided in each course, just in a tighter package.

The obvious advantage of the four-session calendar is time. The schedule allows a student to fulfill all academic requirements for a course in no more than ten weeks which decreases the length of time required to finish a degree. Two weeks between each session plus additional holidays allow adequate vacation breaks. (Example: The Winter Session includes a break for Christmas and New Year's holidays.)

The calendar also allows a student four options per year instead of the traditional three. Adult students who have many obligations and demands on their time will find that the four-session calendar allows greater flexibility in meeting their academic needs. Amberton University recognizes that many adult students are unable to attend classes during the week. The weekend option is designed to accommodate these students. Weekend offerings may include half-day and all-day classes on Saturday and afternoon classes on Sunday.

For students who cannot attend on-campus, Amberton offers distance learning options through a variety of degree programs and classes. Distance learning courses as well as degree programs are clearly identified in each session's Schedule of Classes.

PAYMENT OPTIONS

Forms of Payment

Payments can be submitted to the University in the form of cash, checks, money orders, cashier's checks, and credit cards (VISA, MasterCard, American Express and Discover Card). Payments can be mailed, presented at the Student Services Offices in Garland and Frisco, emailed, and faxed. Credit/debit card payments can be made online through the Student Portal.

Payment Deferral

Students who can prove financial integrity to the satisfaction of the University may request to defer their educational costs when enrolling. To apply for the payment deferral program, select the online option for the University's Payment Deferral Application Agreement found on the University's Online Registration Portal. Selecting this option completes the enrollment process. Payments can be made throughout the session or in one payment at the end of the session.

Employer Tuition Assistance

Many employers provide tuition assistance for their employees. Students should explore their options by contacting their employer's Human Resources Benefits Department.

Veterans Benefits

Amberton University is approved to administer the Veteran's Education Benefits Program for the following chapters. A variety of financial support sources are available for military veterans, spouses, and dependents of veterans who honorably served in our nation's armed forces. The eligibility and amount of benefits awarded is determined by the Department of Veterans Affairs and is based on the number of credit hours for which a student is enrolled.

Chapter 30:	Montgomery G.I. Bill – Active Duty/Discharged
Chapter 31:	Vocational Rehabilitation
Chapter 33:	Post 9/11 G.I. Bill
Chapter 35:	Dependents Education Assistance
Chapter 1607:	Reserves Education Assistance

Chapter 30, 33, and 1607

Veterans who wish to use their VA educational benefits for the first time should apply online at <http://www.gibill.va.gov> and complete a form 22-1990, Application for Educational Benefits, to receive a Certificate of Eligibility.

If educational benefits have previously been used, complete a form 22-1995, Change of Program, online at <http://www.gibill.va.gov> to receive a Certificate of Eligibility.

Submit the following documents to the Student Services Office – Garland Campus:

- Certificate of Eligibility
- Certificate of Release of Discharge from Active Duty (DD-214)
- Official academic transcripts from previously attended colleges and universities
- VA Information Form (Amberton University's form located under 'Forms & Publications' on University website)
- VA Degree Plan

Chapter 31

Qualifying disabled veterans receiving Veterans Affairs Benefits must contact the VA – R&E Department at 800-827-1000 to obtain authorization and certification (VA form 28-1905) prior to registration for classes.

Submit the following documents to the Student Services Office – Garland Campus:

- Official academic transcripts from previously attended colleges and universities
- VA Information Form (Amberton University's form located under 'Forms & Publications' on University website)

Chapter 35

Qualified dependents who wish to use their VA educational benefits for the first time should apply online at <http://www.gibill.va.gov> and complete form 22-5490, Application for Survivors' and Dependents' Educational Assistance, to receive a Certificate/Letter of Eligibility.

If educational benefits have been used previously, complete a form 22-1995, Change of Program, online at <http://www.gibill.va.gov> to receive a Certificate of Eligibility.

Submit the following documents to the Student Services Office – Garland Campus:

- Certificate of Eligibility
- Certificate of Release of Discharge from Active Duty (DD-214)
- Official academic transcripts from previously attended colleges and universities
- VA Information Form
- VA Degree Plan

For assistance in applying for Veteran's Educational Benefits, please contact the Student Services Office at 972/279-6511 or advisor@Amberton.edu.

Sallie Mae® Smart Option Student Loan®

The Sallie Mae® Smart Option Student Loan® is a private, credit-based, school-certified student loan for student borrowers enrolled at least half-time. With this loan, qualified students may be eligible to borrow up to the full cost of their education as certified by the University. For information about the application process, visit <http://www.salliemae.com>, email inquiries to finaid@amberton.edu, or select "Choosing Amberton – Tuition - Financial Aid" on the University's website, <https://www.amberton.edu>.

The Sallie Mae® Smart Option Student Loan® is open to undergraduate and graduate students.

SLM Corporation and its subsidiaries are not sponsored by or agencies of the United States of America. Sallie Mae® is a registered service mark of Sallie Mae, Inc.

Discover Student Loan

Discover Student Loans can help students cover up to 100% of school expenses not covered by their financial aid package. Discover loans are private, credit-based, school-certified funds, open to undergraduate and graduate students. For information about the application process, visit <https://www.discover.com/student-loans/>, or email

inquiries to finaid@amberton.edu. For further information select "Choosing Amberton – Tuition – Financial Aid" on the University website, <https://www.amberton.edu>.

Students applying for a private education loan must complete the Amberton University Private Education Loan Worksheet and return it to the University prior to loan application. The Worksheet is found on the University's website under "Forms & Publications" then "Student Financial Forms."

TITLE IV - FEDERAL FINANCIAL AID

Amberton University participates in the following Title IV Programs:

Federal Pell Grant (Title IV)

Pell Grants are offered to Undergraduate students who have not earned a bachelor degree or equivalent. This program offers financial assistance to eligible students admitted and enrolled in any of Amberton University's undergraduate degree programs. A Pell Grant does not have to be repaid.

Pell Grant		
Borrower	Requirement	Eligible Limit (2023-2024)
Undergraduate Students Only	Based on Federal Need	Maximum eligible amount of \$7,395/year (2024-25 maximum eligible \$ TBA/year)

Federal Direct Loan (Title IV) - William D. Ford Federal Direct Student Loan Program

The Federal Direct Loan Program is considered "Self-Help" Aid that you may borrow should you need assistance in paying your education expenses. It is a "loan" that must be repaid. Amberton University will offer the following Federal Direct Student Loans:

- Federal Subsidized Loan
- Federal Unsubsidized Loan
- Federal Parent PLUS Loan
- Federal GRAD PLUS Loan

The Federal Direct Student Loan Program provides many options and benefits not available with a conventional private loan. These options include a low fixed interest rate, no credit check or cosigner for the subsidized and unsubsidized loans, no payment on the principle until the borrower graduates or becomes less than half-time, and no

interest if the subsidized loan is obtained. In addition, there are loan cancelations for certain types of employment and many deferment, forbearance and repayment options available should the student borrower have difficulty while in repayment that many private loans do not offer. For these reasons, students and parents should always exhaust federal student loan options before considering a private loan.

How Much Federal Student Loan Can You Borrow?

Amberton University encourages its students to borrow responsibly and only what is needed for their direct education expenses such as tuition and fees and books and supplies for the academic year. Below are the annual amounts you may borrow from each respective loan program based on your level of enrollment, independent student status and undergraduate or graduate program, on an as-needed basis:

Federal Direct Subsidized Loan

The Federal Direct Subsidized Loans are available to eligible undergraduate students who demonstrate financial need as determined by the Amberton University Office of Financial Aid. The Federal government pays the interest while the student is in school at least half-time. Students may borrow up to their Cost of Attendance (COA) or the annual aggregate limit based on their level of enrollment as follows:

Freshman/1st year students (0-30 completed credit hours)	=	\$3,500
Sophomore/2nd year (31-60 completed credit hours)	=	\$4,500
Junior/3rd year (61-90 completed credit hours)	=	\$5,500
Senior/4th-5th year (91-120 completed credit hours)	=	\$5,500

Undergraduate students may not borrow more than the Federal aggregate limit of \$23,000 in the Federal Subsidized Loan Program. This means you may not borrow more than a total of \$23,000 in the Subsidized Loan Program during your four to six years in your undergraduate program.

Federal Direct Unsubsidized Loan

The Federal Direct Unsubsidized Loan is available to both undergraduate and graduate students. Unlike the Subsidized Loan, students must begin paying interest (or have it capitalized to the principle) upon disbursement. The loan is not based on financial need and may replace the Expected Family Contribution (EFC) up to the Cost of Attendance. Students must first be considered and awarded all gift aid (grants and scholarships) and a Subsidized Loan prior to receiving an Unsubsidized Loan, should they demonstrate need or request only the Unsubsidized Loan in writing in accordance to Federal regulation. Students may borrow up to the below maximum annual amounts not to exceed their Cost of Attendance.

- Dependent students may borrow up to \$2,000 per academic year (Undergraduate only.) According to FSA, all Graduate students are considered independent.

- Independent Undergraduate Freshmen or Sophomores may borrow up to \$6,000 per academic year.
- Independent Undergraduate Juniors and/or Seniors may borrow up to \$7,000 per academic year.
- In the event a Parent PLUS loan is denied, the dependent student may borrow up to the listed independent annual aggregate limits.
- Graduate students may borrow up to \$20,500 Unsubsidized Loan annually (Graduate students are no longer eligible to borrow the Subsidized Loan upon receiving their Bachelors' Degree).

Independent Undergraduates - may not borrow more than \$57,500 in the FDLP with the maximum subsidized loan not to exceed \$23,000.

Dependent Undergraduates - may not borrow more than \$31,000 of which no more than \$23,000 may be in subsidized loan (unless PLUS denied).

Graduate Students - may not borrow more than \$138,500 which includes any undergraduate borrowed amounts.

Federal Direct Parent PLUS Loans

The Federal Direct PLUS loan is funded to the parents of dependent students who meet all of the eligibility requirements. The student's parent must complete a MPN, PLUS loan entrance counseling and credit check at www.studentloans.gov. Federal Direct PLUS loans may be funded up to the student's cost of education.

Federal Direct Grad PLUS Loans

Federal Direct Grad PLUS Loans are available to graduate and professional students enrolled at least half-time in an eligible post-graduate degree or certificate program. Students may borrow up to the COA. However, borrowers must first apply for the Federal Unsubsidized Loan first. Should applicants have a need for additional expenses, they may obtain a Grad PLUS loan. A credit check is required, and interest accrues after first disbursement.

Information on current and future fixed loan interest rates, loan fees and Federal student loan updates may also be found on the Federal student aid website at: <https://studentaid.gov/sa/types/loans/subsidized-unsubsidized>

For further information about Federal Student Loans, contact the FSA help desk at: 1-800-4-Fed-Aid, (1-800-433-3243) or Federal Student Loan Support Center at: 1-800-557-7394.

COST OF ATTENDANCE (estimated)

The Estimated Cost of Attendance (COA) at Amberton University is determined by the Financial Aid Office each year and is based on the average costs you may incur each session. Actual costs will vary from student to student. The cost of tuition is based on twelve (12) credit hours each session. The cost of living expenses will also vary from student to student. Personal spending patterns, living arrangement choices, and other factors will influence these costs. The current COA is available on the University's website (<http://www.amberton.edu/help-and-advice/cost-of-attendance.html>).

TUITION AND FEES – 2023/2024 Academic Year

All fees are non-refundable unless otherwise noted. All educational charges are subject to change without notice, if conditions make it necessary.

TUITION PER COURSE

\$900.00

(This rate applies to undergraduates, graduates, in-state and out-of-state students, as well as lecture and distance-learning courses.)

(Tuition is refundable based upon the Refund Policy and Schedule.)

SPECIFIC USE FEES (Non-Refundable)

(Fees are assessed as a result of a student action or request.)	
Course Drop Fee (per each drop)	\$10.00
Credit Card Rejection Fee (per each occurrence)	\$25.00
Deferred Payment Fee (charged each session)	\$5.00
Duplicate Diploma Fee	\$15.00
Financial Records Search Fee	\$5.00
Graduation Evaluation Fee (accompanies graduation application and good for one year from date of application)	\$125.00
Grade Change Fee	\$10.00
International New Student Processing Fee (accompanies admission application)	\$100.00
International Student Reporting Fee (charged each session)	\$25.00
Late Registration Fee (per each occurrence)	\$25.00
Library Fines (fine charges are by days overdue)	\$0.35/day
Portfolio Application** (per course)	\$50.00
Portfolio Fee** (per course when submitted)	\$200.00
Pre-Practicum and Practicum Fee - See Course Listing	
Program Fee (mandatory – charged each enrolled session)	\$10.00
Returned Check Fee (per each occurrence)	\$25.00
School Counseling Assessment Fee (state mandated – 1 time fee)	\$35.00
Technology Fee (mandatory – charged each enrolled session)	\$25.00
Transcript Fee (per each transcript ordered)	\$5.00

**** Title IV Financial Aid funds cannot be utilized for any and all fees associated with Portfolios.**

THE STUDENT ACCOUNT

All costs of tuition and fees are due and payable at the time of enrollment. Cash, personal or company check, and major credit cards (MasterCard, Discover, American Express and Visa) are accepted as forms of payment. Students who can prove financial integrity to the satisfaction of the University may make application to defer their educational costs when registering. To be considered for deferred payment options, a student must have an acceptable credit history. Information on payment options is supplied with the registration packet and on the University's web site. A finance charge of 3/4 of 1% will be calculated on all unpaid balances as of the last business day of each month after all credits, charges, and payments have been applied.

Any student whose account becomes delinquent or who is in any manner indebted to the University may be withdrawn from classes or denied enrollment, at the University's discretion. All University records, including transcripts and diplomas, will be removed from active records and withheld until full payment of the account is made.

REFUND POLICY

A student who officially drops a class during the first week of the regular ten-week session will be entitled to a full refund of tuition. A student who drops during subsequent weeks will be refunded at the following rates:

WEEK 2 - 80%

WEEK 3 - 60%

WEEK 4 - 40%

WEEK 5 - 20%

AFTER THE FIFTH WEEK, NO REFUND IS DUE.

The refund schedule is based on the beginning date of the session and continues for five (5) consecutive weeks.

For sessions that are less than ten weeks duration, the refund schedule will be stated in the session's publications.

To be considered official, the class drop must be in writing and signed by the student requesting the drop; no drop is accepted verbally. The official date of the drop is the date the written notice is formally received by the University, NOT the postmarked date or the date stated in the notice. The University's record concerning a drop is indisputable, unless the student can provide reliable evidence of an earlier receipt date. An official drop may be submitted by completing the Request for a Change of Schedule form or by written notice containing the student's name, signature, ID number, and course(s) to be dropped. The notice may be faxed, mailed, e-mailed, or hand delivered to the University. (Refer to the University's web site for the fax number and e-mail

information.) For the student's convenience, the notice may be submitted in the Student Services Office (Garland Campus and Frisco Center) or placed in one of the designated drop boxes located outside the Garland Main Campus facility.

PAYMENT AND CASHING CHECKS

Students may pay their institutional charges with cash, a check, or a credit card. However, in the event a check is not honored by the bank on which it is written or a credit card authorization is rejected, the student will be immediately notified and assessed a handling fee. The student will be given ten days to make the payment good. If payment is not made when requested, the student's entire account balance becomes due and payable, and the student is subject to immediate suspension. The University reserves the right to specify what method of payment (personal check, cash, money order, etc.) will be required of each student.

Excessive amounts of change or currency, non-U.S. funds, and two-party checks will not be accepted. The University does not: (1) cash checks for personal needs; (2) accept checks that are temporary or postdated; or (3) give cash back on checks that are for amounts greater than the amount owed.

RECORDS EXPUNGED FOR DELINQUENT ACCOUNTS

All records of academic performance are the property of Amberton University and are maintained or disposed of in whatever way the University deems appropriate. The University has determined that it has no responsibility or obligation to maintain the academic records of a person declared financially delinquent. Any student who is declared delinquent in payment of his/her financial account will have his/her academic records expunged. All obligations owed or deemed appropriate by the University must be satisfied before the University will consider restoration of expunged records. Students should contact the Student Services Office to discuss university records and financial obligations.

STUDENT GRIEVANCE AND APPEAL

A student who feels that he/she has been improperly treated concerning finances, grading, registration, or any other student service, has the right to file a grievance to correct the wrong. The following procedure shall be followed in filing a grievance:

- I. First, whenever possible, the matter in question should be discussed directly with the person causing the grievance. Every effort should be made to resolve the grievance on a one-on-one basis. If the grievance concerns a grade earned in a class, the student must understand that he/she cannot challenge the judgment of the instructor but only the accuracy of the grade and/or fact.

II. If the student is not satisfied with the outcome of the one-on-one effort (or if the student does not know who the specific individual is who caused the grievance), the student may contact the appropriate administrator for assistance (Academic Dean for academic-related and student services appeals; Vice President for Administrative Services for financial appeals). The appeal to an administrator should be in writing.

- A. The student's written grievance should be explicit and include any support materials.
- B. The University will respond to all written grievances and include them as a part of institutional records.
- C. All grievances will be processed expeditiously.

III. If the student is dissatisfied with the solution proposed by the administration, the student may appeal, in writing, to the President. The student may include additional information or facts in the written appeal. The President may make a final decision immediately or elect to form a grievance-hearing committee to consider the complaint. The committee, if appointed, will review all written documents and forward their recommendation to the President, whose decision shall be final.

All student grievances must first be addressed internally. If the internal resources have been exhausted and the grievance is not satisfactorily resolved, the student may file a written complaint with the:

Texas Higher Education Coordinating Board
Office of General Counsel
P.O. Box 12788
Austin, TX 78711-2788

ENROLLMENT STATUS FOR FEDERAL TITLE IV, HEA FINANCIAL AID

According to federal requirements, financial aid enrollment status is defined as:

Undergraduate – less than half time:	5 or less credit hours attempted
Undergraduate – halftime:	6-8 credit hours attempted
Undergraduate – $\frac{3}{4}$ time:	9-11 credit hours attempted
Undergraduate – full time:	12 or more credit hours attempted

While the federal regulations specify a minimum standard for undergraduate students, it does not for graduate students. Therefore, Amberton established the following:

Graduate – half time:	3 credit hours attempted
Graduate – full-time:	6 or more credit hours attempted

All financial aid recipients **must** contact the Financial Aid Office before dropping a class. Dropping a class may result in cancellation of certain types of grants or loans and could result in the student being responsible for payment of these funds back to the program.

ALL FINANCIAL AID IS SUBJECT TO CHANGE

The most common reasons for adjusting aid include insufficient enrollment, failure to maintain enrollment, failure to actively participate/attend class(es), receipt of aid from other sources, inaccuracies in any information provided, failure to maintain degree-seeking status, failure to maintain Satisfactory Academic Progress, or failure to comply with other federal, state or institutional guidelines.

Student responsibility to maintain enrollment

If a student withdraws from a session, the student responsibilities include:

- 1) Must notify Financial Aid Office.
- 2) Must complete Exit Interview (if obtained Federal Direct Loan).
- 3) Must update mailing address and contact information with Financial Aid Office.

PROCEDURES FOR FEDERAL FINANCIAL AID

The following documents may be requested to complete processing of the aid request. Notification of these additional required documents is sent to students through a missing document letter. Additional information may include but is not limited to the following:

- Proof of U.S. citizenship
- Marriage certificate/verification of marital status
- Verification forms
- Tax returns/Tax return transcript/Non filing statement
- Employment verification
- Official Transcript(s)
- Statement of degree seeking

GENERAL STUDENT ELIGIBILITY FOR FEDERAL TITLE IV, HEA FINANCIAL AID

To be Eligible to receive Federal Student Aid, you will need to:

1. Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law.
2. Be enrolled or accepted for enrollment as a **regular student** in an eligible degree or certificate program.

*A citizen or national of the Republic of the Marshall Islands or the Federated States of Micronesia who lives in the United States for more than one year for any reason except as a student or employee of the government of his homeland must register.

3. 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.
4. Completed a FAFSA and the institution must have a current ISIR to start the initial eligibility process.
5. Sign certifying statements on the **FAFSA** stating that:
 - you are not in **default** on a **federal student loan**
 - do not owe a refund on a **federal grant**
 - Sign the required statement that you will use federal student aid only for educational purposes
6. Maintain **satisfactory academic progress (SAP)** while you are attending college or a career school as determined by the institution.
7. Be enrolled at least halftime to receive assistance from the Direct Loan Program.
8. 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%. The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%. Once the student has reached this limit, no further Pell may be received.
9. Maintain class attendance.

In addition, you must meet one of the following:

- 1) Be a U.S. citizen or U.S. National
 - a. 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) Have a GREEN CARD
 - a. You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.
- 3) Have an ARRIVAL-DEPARTURE RECORD
 - a. Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
 - i. Refugee
 - ii. Asylum Granted
 - iii. Cuban-Haitian Entrant (Status Pending)
 - iv. Conditional Entrant (valid only if issued before April 1, 1980)
 - v. Parolee

- 4) Have BATTERED IMMIGRANT STATUS
 - a. You are designated as a **"battered immigrant-qualified alien"** if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the **Violence Against Women Act**.
- 5) Have a T-VISA
 - a. You are eligible if you have a T-visa or a parent with a T-1 visa.
- 6) **U-Visa" holders** are not designated as qualified aliens under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), and are therefore not eligible for Title IV, HEA program funds. However, U-Visa holders may convert to lawful permanent resident (LPR) status after they have physically been present in the United States for a continuous period of at least three years after the date of admission given on their U-Visa.
 - a. Once LPR status has been granted, the holder of LPR status becomes a qualified alien under the PRWORA (see above), and thus potentially eligible for Title IV, HEA funds (assuming they meet all other eligibility requirements, for example, being enrolled as a regular student in an eligible program, having a high-school diploma or its recognized equivalent, having a Social Security number.

The school year runs from the beginning of the summer session through the end of the spring session. All regular sessions are ten-weeks in length. When applying for Federal Title IV Financial Aid, students must complete the Free Application for Federal Student Aid (www.fafsa.ed.gov).

STEPS TO APPLY FOR TITLE IV FINANCIAL AID

Complete the following steps to receive your financial aid for the upcoming academic year:

- Complete your Free Application for Federal Student Aid (FAFSA).
- Go to the Web site: www.StudentAid.gov
- If completing the FAFSA for the first time, register for an FSA ID.
- If you are a returning student, you must now register for an FSA ID.
- Log in and complete the FAFSA online.
- List Amberton University as a receiving school of your FAFSA (School code 014925).
- If you have questions regarding your FAFSA, please contact the U.S. Department of Education at 1-800-4-FED-AID.
- If you are 'selected for verification', you will receive a letter from Amberton with a list of documents you will be required to provide to us. Detailed instructions will be included in the letter.
- Student must accept Financial Aid Offer.

- Receiving financial aid will be put on hold if Amberton does not receive all of the necessary documents. Please complete your FAFSA and all requested documents in a timely manner.
- Please make sure to keep your permanent address up-to-date so you can receive all correspondence from our office. An incorrect address could cause a delay in receiving important documents.
- After you receive a financial aid offer, there may be further instructions for different types of aid in which you may qualify. Additional action may be required.

Application Requirements to obtain a Federal Direct Student Loan:

- Applicants must complete the Free Application for Federal Student Aid (FAFSA) apply at www.StudentAid.gov
- Applicants must also meet the eligibility and application requirements as outlined in pages 21 through 22 of this Handbook
- Applicant must accept Financial Aid Offer.
- Applicants must complete a Title IV Federal Student Aid Worksheet
- Complete Federal Student Loan Entrance Counseling at www.StudentAid.gov
- Complete the FDLP Master Promissory Note at www.StudentAid.gov
- Complete the Annual Student Loan Acknowledgement, also at www.StudentAid.gov
- If applying for a PLUS or Grad PLUS Loan, complete the credit application at www.StudentAid.gov

Financial Student Aid (FSA) Application Deadlines

2023 – 2024 FSA year – July 1, 2023 to June 30, 2024
 2024 – 2025 FSA year – July 1, 2024 to June 30, 2025

Federal deadlines:

2023 – 2024 FSA year: June 30, 2024 by midnight CST
 2024 – 2025 FSA year: June 30, 2025 by midnight CST

University Priority deadlines:

Summer: April 1st
 Fall: July 1st
 Winter: October 1st
 Spring: January 1st

To meet a priority deadline, you must:

- Have been admitted to or be currently enrolled in a degree-seeking program at the University.
- Have all official transcript(s) on file with the University.
- Have submitted a valid FAFSA with the results received by Amberton University. To ensure timely delivery, you should submit your application at least two weeks before the priority deadline. This allows time for you to receive and respond to a request for additional information.
- Supply additional documentation required, if any, for the completion of your application. You will be sent a letter notifying you of any missing financial aid documents.

After the Priority Deadline

You may still complete a FAFSA if you do not meet the priority deadline. However, FAFSA applications must be submitted at least three weeks before the end of the term in which you are enrolled to allow time for processing.

Verification

If the Financial Aid Director has conflicting information for an applicant or has any reason to believe the application information is incorrect, Amberton University is required to resolve any discrepancies discovered in a student's file.

Verification Time Frame

Upon receipt of any documentation that a student intends to apply for financial aid, a Tracking Letter listing missing items is sent to the student when the student record is activated after receipt of a federal transmission. This letter informs the student of any additional information that is required to complete his/her financial aid file. If the Financial Aid Office has received Department of Education information identifying the student as being selected for verification, the tracking items letter will request the appropriate verification documents (i.e. verification form, student and/or spouse tax returns, etc.). If a student submits documentation that appears fraudulent, the Amberton Financial Aid Office must notify the Department of Education.

Notification to Students

Students are notified of the results of the verification in writing.

FINANCIAL AID OFFER

If you are eligible for financial aid through Amberton University, you will receive a financial aid offer. As a new student, you will receive your first offer by email and or to your Amberton assigned email account. After that, all subsequent offer notifications are sent only to your Amberton email account.

Understand how your offer is determined:

The financial aid offer will provide a listing of the financial aid available to you to help cover the cost of your education. The aid offered to you is based on the information you provided in the admission process and, if you completed a FAFSA, your Expected Family Contribution (EFC).

Expected Family Contribution (EFC) – When you submit your FAFSA, you provide financial information that the U.S. Department of Education uses to determine your ability to pay for a college education. A federal formula calculates an EFC. This is an estimate of how much a student and their family can contribute toward educational expenses. This is not an actual dollar amount that you are expected to pay, but rather a number used to determine eligibility for need-based aid programs. Your EFC is compared with the Cost of Attendance to determine the amount and type of aid that is included in your financial aid offer.

Cost of Attendance (COA) – This is an estimate of the total cost to attend Amberton, for an academic year. This estimate includes both the direct and indirect costs of attending college.

Need – Need is determined by subtracting the EFC from the cost of attending; the remainder is considered your need.

Understand Types of Aid:

There are two types of financial aid -- gift aid and self-help aid. Gift aid is money that does not have to be repaid, and self-help aid is money that must be repaid or earned from working (Amberton does not participate in work-study programs). These types of aid are offered based on financial need and merit.

Gift Aid

Scholarships are typically based on merit or some type of talent. Some scholarships are also based on financial need.

Grants are typically offered based on financial need. In most cases, they are a result of the information provided in the FAFSA.

Self-help Aid

Federal Direct Subsidized Loan is a government loan that is based on need. The government pays the interest on the loan while you are enrolled in college at least half time. The amount listed on your financial aid offer is the maximum amount you can receive based on your specific need level and your year in college.

Federal Direct Unsubsidized Loan is a government loan that is not based on need. Any student, regardless of need, can receive an unsubsidized loan. Students are responsible for paying the interest while they are enrolled in school, or it can be deferred with the principal amount. The amount listed on your financial aid offer is the maximum amount you can receive based on your year in college.

Federal Work-Study (Amberton does not participate in work-study programs) is a need-based federal aid program that provides eligible students with the opportunity to work part time while in school. Being awarded work-study does not guarantee a job on campus or a specific amount of earnings. These jobs are available to all students whether you have been awarded work-study or not.

Federal Direct PLUS is a loan for parents of undergraduate dependent students. This loan is based on a parent's credit worthiness. Parents can borrow up to the cost of attendance minus any other financial aid the student has received. Your financial aid offer presents you with an estimated amount that can be borrowed as part of your payment options.

Understand Your Costs:

Your financial aid offer also provides you with information about the cost of attending Amberton. The estimated direct cost for a new full-time student is detailed along with an estimated amount owed after subtracting the total aid you have been offered. It is important to understand the following as you consider your cost of attending Amberton:

Direct Costs – These costs refer to tuition and fees. These are the actual charges you can expect to see billed to the student account by Amberton.

Indirect Costs – These are additional expenses that are determined as necessary to attend a university. They include books and supplies, transportation and miscellaneous expenses. These expenses may vary with each student. A cost of living expense is included in your cost of attendance.

NOTE: Amberton University will fund Federal loans up to the total direct education expenses of tuition and fees, books and supplies. Should any loan eligibility remain for indirect expenses such as room and board, personal and transportation expenses, students will request for such when submitting the Federal Direct Loan Worksheet to the Office of Financial Aid. A Loan Advising session may be requested and all decisions will be made on a case-by-case basis.

PROFESSIONAL JUDGMENT

A Professional Judgment is a discretionary action on the part of the Financial Aid Director to address unusual circumstances that affect a student's ability to pay educational expenses. Professional Judgment allows for the adjustment of federal aid offered, due to a change in the Expected Family Contribution (EFC). Situations that could constitute special or unusual circumstances include:

1. Recent unemployment or a family member/change in household income.
2. Unusual medical or dental expenses not covered by insurance.

The above circumstances must be considered on a case-by-case basis, and the Financial Aid Director always has the ultimate authority to approve or deny a family's request to have these special circumstances considered.

DISBURSEMENT OF FSA FUNDS

There are two methods for disbursing FSA funds:

- by crediting the student's account for allowable University charges, or
- by paying the student directly.

When Title IV Federal Student Aid funds are disbursed, a credit will be placed on a student's account for allowable charges. Allowable charges include:

- current charges incurred by the student at the school for tuition and fees
- books and supplies (based on selected purchase option by student);
- other educationally related charges incurred by the student at the school (written authorization from student required); and
- prior-year charges not exceeding \$200

All enrolled students have the ability to purchase textbooks through the University's Virtual Bookstore or any other textbook vendor. Required textbook information is provided in each course's syllabi, including ISBN, title, author, publication year, and edition. If a student elects to purchase textbooks from an outside vendor, a check can be issued to the student, up to the remaining FSA funds for textbooks and supplies. If a student elects to purchase textbooks from the University's Bookstore, a credit up to the available FSA funds can be placed on account in the bookstore. This will allow the student to charge textbooks to their student account up to the maximum credit amount. If any FSA funds remain on the students account, after the purchase of textbooks and supplies, a check will be issued to the student, mailed to the address of record.

SATISFACTORY ACADEMIC PROGRESS

Federal Financial Aid regulations require Amberton University to monitor students' progress towards earning a degree. If a student is a financial aid recipient, he or she

must meet the University's minimum progress standards to remain eligible for Federal financial aid. If the student is **not** a Federal financial aid recipient and would like to apply for Federal financial aid, s/he must meet these minimum progress standards to receive federal financial aid. Failure to meet any one of these minimum requirements will result in the student losing financial aid eligibility. The four components of the Satisfactory Academic Progress policy are:

1. Degree Seeking Program – A student must be enrolled in a degree seeking program to receive financial aid; AND
2. Quantitative Measure – A student must complete at least 75% of his/her attempted term hours with a grade of "D" or better; AND
3. Qualitative Measure – A student must maintain a cumulative grade point average (GPA) of 2.0 for undergraduates or maintain a cumulative GPA of 3.0 for graduates; AND
4. Time Frame Maximum – Students must complete their degree program within 150% of the credit hours required for the degree program.

The Financial Aid Office is responsible for ensuring that all students applying for, or receiving federal, state of Texas, or designated institutional financial aid funds, are meeting these standards. The Standards of Satisfactory Academic Progress apply for all applicable financial assistance programs including Federal Pell Grant, Direct Loans, PLUS Loans. These standards apply toward all hours attempted and completed by these programs, including from transfer work.

These standards are applied to a student's entire academic history at Amberton, including periods when financial aid was not received. If a student meets these standards, he/she is eligible to be considered for Title IV, HEA Federal financial aid. If a student does not meet these standards, he/she is not eligible to receive Title IV, HEA Federal financial aid. Procedures for re-establishing federal financial aid eligibility are described in this policy statement.

For the purposes of this policy statement, "Financial Aid" is defined as all federally funded aid programs and all state-funded student assistance programs. It does not include private funds or private education loans.

In this policy, "eligible for financial aid" means that a student meets the standards of the Satisfactory Academic Progress Policy for Financial Aid Eligibility but must also meet all other financial aid requirements in order to receive financial aid.

Satisfactory Academic Progress (SAP) Criteria

In order to meet satisfactory academic progress requirements, financial aid applicants and recipients must meet the qualitative and quantitative measurements outlined below:

1. Degree Seeking Program:

A student must be enrolled as a regular student in an eligible program to receive federal financial aid. A regular student is defined as a student who is enrolled for the purpose of obtaining a degree offered by Amberton University. A student who is not officially declared as degree seeking is not eligible for federal financial aid.

2. Quantitative Measure - Minimum semester credit hour completion rate:

In an effort to help students complete their programs on time, Amberton University has selected a Quantitative measure of 75%. A student must earn 75% of the credit hours attempted in an academic year (summer, fall, winter, spring) in order to continue to receive financial aid. Only grades of A, B, C, and D are considered passing grades. All other grades will be counted as if the student received a letter grade of F. The formula used to figure your completion rate is to divide the hours completed by the hours attempted.

Example: An undergraduate student registers for 12 hours in the Fall Session and drops to 9 hours after the drop/add period. The student goes on to complete all 9 credit hours in the Fall Session with a grade of D or better. In the Winter Session, the same student registers for 12 credit hours and goes on to complete all 12 credit hours with a grade of D or better. For the Spring Session, the student again enrolls for 12 credit hours but drops to 6 credit hours after the drop/add period. The student completes the remaining 6 credit hours with a grade of D or better. Does the student meet the quantitative measure of the AU Satisfactory Academic Progress Policy?

Evaluation:

Fall Session credit hours attempted (12)+Winter Session credit hours attempted (12)+Spring Session credit hours attempted (12)= 36 attempted credit hours

Fall Session credit hours completed (9)+Winter Session credit hours completed (12)+ Spring Session credit hours completed (6)=27 completed credit hours

*Total credit hours completed (27) divided by total credit hours attempted (36)
=75% completion rate*

In this example, the student does meet the minimum requirement and will retain his/her financial aid eligibility.

3. Qualitative Measure – Minimum Grade Point Average (GPA):

- Graduate Degree students must maintain a minimum cumulative grade point average of 3.0.
- Undergraduate students must maintain a minimum cumulative grade point average of 2.0.

All undergraduate degree programs at Amberton University require students to earn a GPA of at least 2.0 to meet the GPA requirements for graduation. Any undergraduate student whose GPA falls below 2.0 will lose financial aid eligibility. Graduate students must earn a minimum GPA of 3.0 to meet graduation standards and to retain eligibility for federal financial aid.

Example: An undergraduate student starts in the Summer Session and earns a 1.9 GPA. After completing the Fall Session, his GPA improves to a 2.1. Upon completion of the Winter Session, the student's GPA again falls to a 1.9. After the Spring Session, the GPA improves to a 2.5. Does the student retain federal financial aid eligibility?

Yes! Amberton University checks for Satisfactory Academic Progress at the conclusion of the Spring Session. The student maintained the minimum GPA requirement at the time Amberton University performed the SAP Evaluation.

4. Time Frame Maximum:

Students must complete their degree program within 150% of the credit hours required for the degree program. Federal regulations require that Amberton University place a maximum timeframe in which a student can receive federal financial aid to complete a program of study. Amberton University allows students to attempt 150% of the required credit hours it takes to complete the student's degree of choice. If a student attempts more than 150% of the credit hours needed to complete his/her degree program, the student loses federal financial aid eligibility.

Example: An undergraduate student is pursuing a Bachelor of Business Administration degree, which will take 120 hours to earn. How many hours can this student attempt and still retain federal financial aid eligibility?

In this example, the student can attempt 180 credit hours before losing federal financial aid eligibility.

Students enrolled in eligible licensure and certificate programs may receive financial aid only for those courses that are required to complete the license or certificate program.

General Information on Satisfactory Academic Progress (SAP):

Transfer Students – Amberton University will use your transfer hours to calculate your maximum timeframe to determine financial aid eligibility. Cumulative grade point average will be calculated on work completed only at Amberton University.

Incomplete Courses

If a coursework extension is approved, an Incomplete will be given for 30 days and will not be considered in the GPA. If the Incomplete is changed to a letter grade of A, B, C, D or F, it will be calculated into the GPA.

Withdrawals

An official withdrawal from a course will be marked as a "W" and will not be calculated into the GPA, however, the hours attempted are calculated in the Quantitative Requirement. Merely ceasing to attend class does not constitute an official withdrawal and may result in the student receiving a failing grade for the course.

Appeals Process

If a student does not meet Amberton University's minimum SAP standards and loses his/her federal financial aid eligibility, the student may file an appeal to have his/her financial aid reinstated. These appeals are generally based upon extenuating circumstances that occurred during the academic year that may have caused the student's GPA or completion rate to decline. These extenuating circumstances might include: prolonged illness, accidents that require the student's hospitalization or the hospitalization of an immediate family member, and/or the death of an immediate family member, or another type of special extenuating circumstance.

The student must provide information as to why he or she did not make SAP and what has changed and improved that will allow the student to make SAP by the next evaluation point.

All appeals submitted to the Financial Aid Office MUST have documentation attached before presented for consideration by the Financial Aid Appeals Committee. Students should submit their appeals no later than July 15 of each year. A completed Appeals Form must have appropriate documentation attached to the form to verify and support the purpose of the appeal. The decision made by the Financial Aid Appeals Committee is final.

Financial Aid Probation

Upon approval of a student's appeal, the student will be placed on financial aid probation and federal financial aid eligibility will be reinstated. If a student is placed on financial aid probation, his/her SAP will be checked after each term completed until the student either loses financial aid eligibility through financial aid suspension or the student proves a satisfactory progression toward earning his/her degree. To prove a satisfactory progression toward earning a degree, the student must complete 100% of the courses attempted for the term the student is under probation with a GPA of 2.0 or higher for undergraduates or a GPA of 3.0 or higher for graduates. If the student does not complete all attempted hours and/or does not meet GPA requirements, the student will be placed on financial aid suspension and will lose financial aid eligibility. The Financial Aid Office reserves the right to impose different standards of a student's probation based on the severity of the student's Satisfactory Academic Progress offense.

Financial Aid Suspension

If the student's appeal is denied, he/she will be placed on financial aid suspension and will not receive financial aid. To regain financial aid eligibility, the student will need to attempt and complete, at the student's own expense, the same number of hours attempted before the student was placed on financial aid suspension. The hours must be attempted at Amberton University.

Satisfactory Academic Progress (SAP) Evaluation/Appeals Procedures

1. The student's academic record is reviewed once a year in May after the conclusion of the Spring Session.
2. The Financial Aid Office notifies suspended students (students who failed to meet SAP standards) of their status and provides access to the Financial Aid Appeals Form.
3. Student completes the Financial Aid Appeals Form, attaches appropriate documentation, and files appeal with the Financial Aid Office.
4. Financial Aid Appeals Committee meets and determines outcome of the appeal.
5. Financial Aid Director informs student of the outcome of the appeal.
6. Student may be able to reapply for federal financial aid as determined by the outcome of the Appeals Committee.

FINANCIAL AID POLICY ON REPEATED COURSEWORK

Per federal regulations (34 CFR Section 668.2) repeated coursework that falls under the following conditions cannot be included in a student's enrollment status for federal aid eligibility. This regulation will also include federal, state, and institutional funding.

- Repeating a previously passed course more than once. A course is considered passed if the student receives a grade of D or better.
- Repeating a previously passed course due to failing other coursework.
- Repeating a previously passed course for the sole purpose of gaining eligibility for financial aid.

Federal aid is calculated according to need and the student's adjusted enrollment status. Recalculation will be applied regardless of whether a student received aid for previous courses and is based solely on how many times a course has been taken and passed.

Example 1:

A student is taking a previously passed 3 credit hour course for the third time. The student is enrolled in a total of 12 credit hours for the term. Per federal regulations, the repeated course must be excluded from the student's aid eligibility. Only 9 of the student's 12 hours can be used to calculate aid eligibility. The student's aid will be adjusted to $\frac{3}{4}$ time instead of full-time enrollment.

Example 2:

A student repeats a previously passed course. The student receives an F on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for financial aid.

Example 3:

A student repeats a previously passed course. The student withdraws from the course on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for financial aid.

FEDERAL RETURN OF TITLE IV, HEA FUNDS (R2T4) POLICIES

When a student applies for Federal Title IV Financial Aid, he or she signs a statement that the student will use the funds for educational purposes only. Therefore, if the student withdraws before completing his/her program, a portion of the funds received may have to be returned. Amberton University will calculate the amount of tuition to be

returned to the Title IV, HEA Federal fund programs according to the policies listed below.

This policy applies to students who complete 60% or less of the enrollment period (Summer, Fall, Winter, Spring) for which they received Federal Title IV, HEA Aid. **A student who drops a class but still completes one or more classes does not qualify for the Return of Title IV Funds policy. The student who withdraws from a course(s) but remains enrolled in the session will have the amount of aid adjusted according to actual enrollment.**

Withdraw Before 60%

If the student withdraws before 60 percent of the session has elapsed, a percentage of Title IV, HEA funds will be returned to the federal program(s) based on the length of time the student is enrolled prior to withdrawal.

For example, if the student withdraws when 50 percent of the session has elapsed, 50 percent of Title IV, HEA funds will be returned to the federal programs.

Withdraw After 60%

After 60 percent of the session (payment period) has elapsed, the student is considered to have earned 100% of the Title IV, HEA funds he or she was scheduled to receive during this payment period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

Earned AID:

Title IV, HEA aid is earned in a prorated manner on a per diem basis (calendar days for credit hour institutions) up to the 60% point in the semester. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the financial aid director.

Unearned Aid

If the student has an unearned portion of funds to be returned, the Office of Financial Aid will notify the student within 30 days of the procedure to repay the unearned funds. If a student receives less Federal Student Aid than the amount earned, the University will offer a disbursement of the earned aid that was not received, called a Post Withdrawal Disbursement. If the student received more than the amount earned, the University and the student, or both must return the unearned funds to the Department of Education within 45 days.

R2T4 Policy Application

This policy applies to students who **withdraw officially, unofficially or fail to return from a leave of absence or who are dismissed from enrollment** at Amberton University. It is separate and distinct from the Amberton University REFUND POLICY. Refer to the University's REFUND POLICY in this Manual, or on the website (www.Amberton.edu) and in the current Schedule of Classes.

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required for the students affected by this policy, is determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of **unearned** funds does not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are offered to the student under the assumption that he/she will attend school for the entire period for which the aid is offered. When the student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The institution is required to notify the student if a repayment is owed via written notice.

The institution must advise the student that he or she has 14 calendar days from the date that the institution sent the notification to accept a post withdrawal disbursement. If a response is not received from the student within the allowed timeframe or the student declines the funds, the institution will return any earned funds that the institution is holding to the Title IV, HEA programs.

Definition of Official and Unofficial Withdrawal

Officially Withdrawing from the University:

Official withdrawal means that the approved procedure to withdraw from a course was followed by the student. To be considered official, the withdrawal must be in writing and signed by the student requesting the withdrawal; no withdrawal is accepted

verbally. The official date of the withdrawal is the date the written notice is formally received by the University, NOT the postmarked date or the date stated in the notice. The University's record concerning a withdrawal is indisputable, unless the student can provide reliable evidence of an earlier receipt date.

An official withdrawal may be submitted by completing the Request for a Change of Schedule form or by written notice containing the student's name, signature, ID number, and course(s) to be dropped. The notice may be faxed, mailed, e-mailed, or hand delivered to the University. (Refer to the University's web site for the fax number and e-mail information.) For the student's convenience, the notice may be submitted in the Student Services Office (Garland Campus and Frisco Center) or placed in one of the designated drop boxes located outside the Garland Main Campus facility. The official withdrawal procedure applies to all courses, irrespective of delivery mode or course length. A student may rescind his/her notification in writing and continue enrollment. If the student subsequently withdraws from the University, the student's withdrawal date is the original date of notification of intent to withdraw.

Unofficially Dropping a Course or Withdrawing from the University

Beware of *unofficially* dropping a course. It will adversely affect your grades and student account. An *Unofficial drop* means that the approved procedure to withdraw from a course or the university was not followed by the student. Students are prohibited from dropping a course/withdrawing by:

- Not attending the course;
- Communicating their desire to drop the course/withdraw other than by submitting the Request for Change of Schedule Form or other document containing the student's name, signature, ID number, and course(s) to be dropped to Amberton University.

Federally Defined Leaves of Absence Policy (FLOA)

Amberton University does not grant federally defined Leaves of Absence for Financial Aid purposes. Instead of utilizing a federally defined Leave of Absence, the University assists students by:

- Allowing students to work with faculty to finish incomplete coursework
- Allowing an official appeal of the Financial Aid Refund calculation based on unusual circumstances
- Allowing students to "lay-out" for one or more sessions
- Allowing students to drop courses with a "W" rather than an "F" during specific time-frames during the session
- Allowing students to appeal a determination of insufficient satisfactory academic progress under the Financial Aid Satisfactory Academic Progress Policy requirements.

The "*Federally Defined Leave of Absence*" policy listed above is for student financial aid purposes only and does not address University policy for employees (i.e. FMLA regulations)

Determining Withdrawal Date for R2T4 Funds:

Official Withdrawals:

The date of the termination for return and refund purposes will be the earliest of the following for official withdrawal: The date the University receives the student's written communication of intent to drop a course or withdraw from the University.

Unofficial Withdrawals:

The date of the termination for return and refund purposes will be determined by the following for unofficial withdrawals:

For Lecture Classes:

For the student who does not provide official notification of his or her intent to withdraw and is absent for more than two consecutive class meetings (Amberton University classes meet once weekly for a period of approximately four hours), the date of termination for return and refund purposes will be the student's last recorded date of academic attendance or the midpoint of the payment period or period of enrollment for which Title IV assistance was disbursed (unless the University can document a later date)

For Distance Education Classes:

For the student who does not provide official notification of his or her intent to withdraw and is enrolled in a distance education course requiring no on-campus attendance, the date of termination for return and refund purposes will be the midpoint of the payment period or period of enrollment for which Title IV assistance was disbursed or the last day of student registered activity in the course depending on which is later.

Upon Receipt of an Official Withdrawal:

Amberton University will:

1. Determine the student's last date of attendance.
2. Perform the following calculations:
 - a. The student's account and date of official withdrawal are reviewed to determine the calculation of Return of Title IV, HEA funds the student has earned, and if any, the amount of Title IV funds for which the University is

- responsible. Returns made to the Federal Funds Account are calculated using the Department's Return of Title IV, HEA Funds Worksheets, scheduled attendance and are based upon the payment period.
- b. Calculate the University's refund requirement (see University's refund schedule)
 3. The student's grade record for the session will be updated to reflect his/her final grade for the course(s) dropped.
 4. Amberton University will return the amount for any unearned portion of the Title IV funds for which the institution is responsible within 45 days of the date the official notice of withdrawal was provided.
 5. Amberton University will provide the student with a letter explaining the Title IV, HEA requirements:
 - a. The amount of Title IV assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program, based on scheduled attendance and the amount of funds the student received.
 - b. Any returns that will be made to the Title IV, HEA Federal program on the student's behalf as a result of exiting the program. If a student's scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.
 - c. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
 6. Supply the student with an account record noting outstanding balance due to the University and the available methods of payment. A copy of the completed R2T4 worksheet, returned funds confirmation (if any), letter, and final account record will be kept in the student's file and made available to the student upon written request.
 7. Notify the student of the Federal requirement of completing Exit Counseling.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that he/she is continuing his or her program of study and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

Upon Determination of an Unofficial Withdrawal:

Amberton University will follow the following procedures within one week of determining the student may have unofficially withdrawn:

1. Make three attempts to notify the student regarding his/her enrollment status.

2. Determine and record the student's last date of attendance.
3. Notify the student in writing of his/her failure to contact the University when requested to do so and notify the student of his/her current termination of enrollment.
4. Calculate the amount of Federal Title IV Funds a student has earned, and if any, the amount of Federal Funds for which the University is responsible.
5. Calculate the University's refund requirement (See University Refund Schedule).
6. Upon completing the Return to Title IV, HEA calculations, Amberton University will return to the Federal Funds program any unearned portion of Title IV funds for which the University is responsible within 45 days of the date the withdrawal determination was made and make a record of the return on the student's account and financial aid file.
7. If there is a return, Amberton University will provide the student with a R2T4 letter explaining Title IV return requirements:
 - a. The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
 - b. Advise the student in writing of the amount of unearned Title IV aid and tuition and fees that he/she must return, if applicable.
 - c. Supply the student with a final accounting showing outstanding balance due the University and the available methods of payment.
8. A copy of the completed R2T4 worksheet, returned funds confirmation (if any), letter, and final account record will be kept in the student's financial aid file.

Return to Title IV Funds Calculation

The calculation required determines a student's earned and unearned Title IV aid based on the percentage of the enrollment period completed by the student. The percentage of the period that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the period. Calendar days (including weekends) are used but breaks of at least 5 days are excluded from both the numerator and denominator. Until a student has passed the 60% point of an enrollment period, only a portion of the student's aid has been earned. A student who remains enrolled beyond the 60% point is considered to have earned all of the aid for the enrollment period. Earned aid is not related in any way to institutional charges. In addition, the University's refund policy and Return of Title IV Funds procedures are independent of one another. ***A student who withdraws from a course may be required to return unearned aid and still owe the University for the course.***

Example of Calculation: - CREDIT HOUR UNIVERSITY

1. Determine the percentage of Title IV, HEA aid earned by the student by taking the calendar days completed in the payment period, divided by the total calendar days in the payment period (excluding breaks of **5** days or more)

$$\frac{18(\text{completed days})}{118 (\text{total days})} = 15.3\% (\% \text{ of completed calendar days})$$

2. Determine the amount of Title IV aid earned by the student by multiplying the percentage of Title IV, HEA aid earned times the total of the Title IV aid disbursed **plus** the Title IV aid that could have been disbursed for the payment period.

$$15.3 \% \times \$2805.00 = 429.17 \text{ (Amount of aid earned by student)}$$

3. If this percentage is greater than 60%, the student earns 100% of the disbursed Title IV, HEA funds or aid that could have been disbursed.
4. If this percentage is less than 60%, then the percentage earned is equal to the calculated value.
5. Funds are returned to the appropriate federal program based on the Percentage of aid earned using the following formula:

Aid to be returned = (100% minus the percent earned) multiplied by the amount of aid disbursed toward institutional charges. If a student earned less aid than was disbursed, the institution may be required to return a portion of the funds and the student may be required to return a portion of the funds. All Title IV funds to be returned by the institution must be made no later than 45 calendar days after the date the school determines that the student withdrew.
6. When Title IV, HEA funds are returned, the student may owe a balance to the institution.

Order of Return of Title Federal IV, HEA Funds

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds is allocated in the following order:

- Unsubsidized Direct loans (other than PLUS loans)
- Subsidized Direct loans
- Parent PLUS loans
- Direct PLUS loans
- Federal Pell Grants for which a Return is required

- Iraq and Afghanistan Service Grant for which a Return is required
- Federal Supplemental Educational Opportunity Grant
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The Student

Timeframe for returning an unclaimed Title IV, HEA Credit Balance

If the University attempts to disburse the credit balance by check and the check is not cashed, the University must return the funds no later than 240 days after the date the University issued the check.

If a check is returned to Amberton University or an EFT is rejected, the University may make additional attempts to disburse the funds, provided that those attempts are made no later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and the University does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

The University must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

Institution Responsibilities

Amberton University's responsibilities in regard to Title IV, HEA funds follow:

- Providing students with information in 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 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 R2T4 calculations have been completed in which the student must return the unearned aid.

Overpayment of Title IV, HEA Funds

Any amount of unearned grant funds that the student must return is called overpayment. The student must make arrangements with Amberton University or the U.S. Department of Education to return the amount of unearned grant funds.

Post Withdrawal Disbursement

The institution must disburse any Title IV, HEA grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the institution determined the student withdrew and disburse any loan funds a student accepts within 180 days of that date.

The institution will offer any post-withdrawal disbursement of loan funds within 90 days of the date it determines the student withdrew.

If the student did not receive all of the funds earned, the student may be due a post-withdrawal disbursement. Amberton University may use a portion or all of the student's post-withdrawal disbursement for tuition and fees (as contracted with Amberton University). For all other school charges, Amberton University needs the student's permission to use the post-withdrawal disbursement. If the student does not give permission, the student will be offered the funds. However, it may be in the student's best interest to allow the University to keep the funds to reduce the student's debt at the institution.

Student Responsibilities with regards to Return of Title IV, HEA funds

- Returning to the Title IV, HEA programs any funds that were disbursed to the student in which the student was determined to be ineligible via the R2T4 calculation.
- Any notification of withdrawal must be in writing and addressed to the appropriate institutional official following Amberton University withdrawal procedures
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdrawal notice must be filed in writing.
- These notifications, to either withdraw or rescind to withdraw must be made to the official records/registration personnel at Amberton University.

Refund vs. Return to Title IV, HEA Funds

The requirements for the Title IV, HEA program funds when a student withdraws are separate from any refund policy that Amberton University has in order to return to the student any funds due from a cash credit balance. Therefore, students may still owe funds to Amberton to cover unpaid institutional charges. Amberton University may also charge the student for any Title IV, HEA program funds that the University was required to return on the student's behalf.

For information on the Amberton University refund policy, refer to the current

Schedule of Classes, the current University Catalog, the Amberton University website (www.Amberton.edu) or contact an advisor in the Student Services Office.

Return to Title IV, HEA Questions

If you have questions regarding Title IV, HEA program funds after visiting with the financial aid personnel, please call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web www.StudentAid.gov.

CONSUMER INFORMATION AND DISCLOSURES

As required by the Department of Education and the HEOA Act, Amberton University will disclose important and necessary information to current and prospective students, and all University employees. Notices and information can be emailed, mailed, and posted on the University's Consumer Information webpage, (<http://www.amberton.edu/help-and-advice/consumer-info.html>). This information can include, but is not limited to, the following:

- Information on availability of financial aid
- University Policies and Regulations
- Drug/Alcohol Abuse Prevention
- Safety and Security Reports
- Accreditation and State Authorizations.

For a complete listing, please visit the above webpage.

DISCLAIMERS AND NOTICES

Revision and Cancellation

Amberton University reserves the right to review, revise, or terminate all or a portion of financial aid at any time due to the changes in students' financial and/or academic status or failure to comply with laws and regulations, including financial verification and institutional policies. In addition, all financial aid is subject to revision based on the funds received by the University from all financial aid resources and any federal laws, regulations, or policies.

Audits and Program Reviews

Federal regulations require the Financial Aid Office to have its records and student files audited annually. Each audit must cover the time period since the last audit. An independent auditing firm audits Amberton University annually. The auditing firm reviews a sample of student files to ensure the Financial Aid Office is in compliance with federal, state, and institutional policies. Any exceptions found during the audit will be addressed. The auditing firm then submits findings to the University for review and after that review, the auditing firm then submits the findings to the U.S. Department of Education.

Federal reviews are conducted by the U.S. Department of Education on a basis determined by the Department. Institutions are notified ahead of time when the review will take place. Typically, the auditors will randomly select a specific number of students from each of the Title IV programs. The files are pulled and given to the auditors. Any additional assistance requested must be responded to promptly. A complete listing of financial aid audit guidelines can be found in the Audit Guide published by the U.S. Department of Education. See this reference document for more information.

***All policies and procedures contained in this Handbook are subject to change at any time, and without prior notice.**

FORMS

1. *Application for Admission* – Application for Admission/Re-Admission to Amberton University.
2. *Change of Schedule Form* – Form to withdrawal from and/or add a course to an existing enrollment.
3. *Payment Deferral Agreement* – University's Payment Deferral Agreement (allows student to defer payment/make payments throughout the session).
4. *FAFSA* (Sample) – 2023-2024 form. Must be completed online at www.StudentAid.gov.
5. *Problem/Resolution Form* – University form to request information/resolve a problem/issue.
6. *SAP/Financial Aid Appeal Form* – University form to appeal ineligibility for financial aid due to not meeting SAP criteria.
7. *R2T4 Worksheet* – Return Funds to Title IV worksheet.
8. *Private Loan Worksheet* – Worksheet for private education loan.
9. *Federal Direct Loan Worksheet* – Worksheet for Federal Direct Loan.
10. *Veteran's Information Form* – University form required for students receiving VA benefits.



**ADMISSION APPLICATION
INSTRUCTIONS FOR ENROLLING AT AMBERTON UNIVERSITY**

STEP ONE:

Complete the *APPLICATION FOR ADMISSION* if you:

- a. are a mature adult with employment experience, and
- b. have successfully completed academic work from an accredited college or university, and
- c. are in good standing from the last institution attended **OR**
- d. are a returning student after three years absence.

No admission fee is required. **To complete this application, please download the file to your computer first. Once downloaded, please complete the required information. Any information entered online (before downloading) will not be saved.** The application can be completed and submitted by email, fax, mail, or in person at the Student Services Offices located in Garland and Frisco. Download this application and complete all the necessary information. If you want to email the application, your SSN is not required, but a University representative will contact you for the number prior to your application being processed. Receipt of all electronically submitted applications will be promptly acknowledged. If a response is not received, please contact the University at (972) 279-6511 option 4.

Mail to: Amberton University, 13601 LBJ Freeway, Garland, TX 75041

Fax to: 972-279-9773

email: Admissions@Amberton.edu

International students should review the “International Student Admission Requirements” before applying for admission. The requirements are located online at www.amberton.edu.

This will begin the admission procedures. Within a week, you should receive a letter advising you of your admission status to the University. You do not have to wait for this letter in order to register. You may submit your application for admission and your registration form at the same time; however, your registration will be processed contingent upon your admission to the University.

STEP TWO:

Order and provide official transcripts from colleges and universities previously attended. Transcript request forms are provided for your convenience in the Student Services Office. As transcripts are received, they will be evaluated. You will receive a copy of the assessment in the form of an *Electronic Transfer of Credit Report* (ETCR). The ETCR can then be used to prepare a degree plan using the electronic system. You may submit your ENROLLMENT REQUEST FORM prior to transcripts being received. **** If Federal Title IV Financial Aid will be applied for, official transcripts from ALL previously attended institutions must be on file with Amberton prior to any consideration of Title IV Financial Aid award.**

Graduate students who have completed a standard graduate entrance examination (GRE, GMAT, MAT) in the last six years may want to provide an official copy of their scores (not required).

MAJOR/DEGREE CODES

Undergraduate

BA Professional Development (14)
BBA Accounting – Public Accounting (66)
BBA Accounting – Management Accounting (68)
BBA Entrepreneurship (64)
BBA General Business (31)
BBA Management (32)
BBA Project Management (36)
BS Applied Studies (34)
BS Human Relations and Business (35)

BBA/MBA Accounting (67)

Undecided (19)

Non-degree seeking (99)

Graduate

MA Marriage & Family Therapy (48)
MA Professional Counseling (53)
MA Professional Development (17)
MA School Counseling (61) (Program admission required)
MBA Accounting (57)
MBA Entrepreneurship (65)
MBA General Business (42)
MBA International Business (38)
MBA Management (43)
MBA Project Management (39)
MBA Strategic Leadership (44)
MS Agile Project Management (49)
MS Enterprise Analytics (58)
MS Family Studies (45)
MS Family Studies with a Specialization in Christian Counseling (55)
MS Human Relations and Business (11)
MS Human Resource Management (50)
MS Human Resource Training and Development (46)
MS Managerial Science (47)

APPLICATION FOR ADMISSION AND RE-ADMISSION*

Application is to be completed by all new students and all former Amberton University *students who have not been enrolled for three (3) or more years. In accordance with the American With Disabilities Act (ADA), please attach a description of the nature of your disability and the special accommodation required.

ENTRY DATE: _____ Fall _____ Winter _____ Spring _____ Summer YEAR _____

PERSONAL DATA: Social Security Number _____ - _____ - _____

First Name: _____ Last: _____

Address: _____

City/State/Zip: _____

Phone: Daytime _____ Evening _____

Email Address: _____ Date of Birth: _____ (MM/DD/YY)

Years of Employment: _____ Employer: _____

U.S.Citizen/Permanent Resident:

_____ Yes _____ No, Identify Country of Origin: _____
Immigration status: _____

ETHNICITY: Hispanic/Latino _____ Yes _____ No

RACE: _____ White (1) _____ Amer Indian/Alaska Native (2) _____ Black or African Amer (3) _____ Asian (4)
_____ Hawaiian/Pacific Islander (7) _____ Unknown (6)

GENDER: _____ Male _____ Female

EDUCATIONAL DATA:

Classification (for AU Enrollment): _____ Undergraduate _____ Graduate

Degree Code (see Instruction page for codes): _____ Non-degree seeking _____

List in chronological order, **ALL** colleges and universities attended**:

Name	City/State	Dates Attended	Hrs Completed* (no degree)	Degree(s) Awarded (e.g., BA, MS)

*An Undergraduate student must have successfully completed 30 hours. Fewer hours will be considered on a case-by-case basis.

** If Federal Title IV Financial Aid will be applied for, official transcripts from ALL previously attended institutions must be on file with Amberton prior to any consideration of Title IV Financial Aid award.

If you are on academic or disciplinary probation or suspension from the last college attended, please explain in space below.

Have you ever been enrolled at Amberton University before?

_____ No _____ Yes (Date last enrolled: _____)

Identify any names different from the name on the front of the application that might be on transcripts you have sent to Amberton University:

I certify that the information I have provided is correct. If my application is accepted, I agree to abide by the policies, rules, regulations, and ethical standards of the University. I further understand that the willful submission of false information is grounds for rejection of my application, withdrawal of any offer of acceptance, cancellation of enrollment, and/or disciplinary action. In addition, I authorize University officials to verify any information relevant to my acceptance and/or continued enrollment with the University, including but not limited to the right to request the verification of degrees and/or courses completed at transferring institutions.

Signature

Date



REQUEST FOR A CHANGE OF SCHEDULE

INDICATE SESSION FOR WHICH CHANGE IS BEING MADE:

____ SPRING ____ SUMMER ____ FALL ____ WINTER ____ YEAR

STUDENT ID (AU ID or SSN): _____

Name: _____

Phone number where you may be reached during the day: _____

Please check if you are receiving:

VA BENEFITS: _____ FINANCIAL AID: _____

I request to **DROP** the following course(s): Dept./Course #/Section #/Course Name.
There is a \$10 fee for each course dropped. This charge will be added to your account.

1. _____
2. _____

Are you withdrawing from all the courses in which you are enrolled? ____ Yes ____ No

I request to **ADD** the following course(s): Dept./Course #/Section #/Course Name.

1. _____
2. _____

I accept the academic and financial responsibility for the requested change(s). I understand I will receive a confirmation of these changes after they have been processed.

Student's Signature _____ Date: _____

DELIVER, MAIL, OR FAX THIS FORM TO THE UNIVERSITY.

Mailing Address: Amberton University
 1700 Eastgate Drive
 Garland, TX 75041-5595

FAX Number: 972/279-9773

IF YOU ARE RECEIVING A REFUND, FILL OUT THE FOLLOWING INFORMATION:

- ____ PLEASE CREDIT MY CREDIT CARD ACCOUNT
____ PLEASE HOLD THE CHECK, I WILL PICK IT UP
____ PLEASE MAIL THE CHECK TO:

ADDRESS _____

CITY/ST/ZIP _____

**AMBERTON UNIVERSITY
PAYMENT DEFERRAL APPLICATION /AGREEMENT**

Students who can prove financial integrity to the satisfaction of the University may request to defer payment of educational costs. Financial integrity will be determined by a credit check or past history with the University. A \$5.00 processing fee will be charged for each deferral. **A finance charge of 3/4 of 1% will be calculated on all unpaid balances as of the last business day of each month after all postings have been made.**

PLEASE WRITE LEGIBLY & PROVIDE ALL REQUESTED INFORMATION

LAST NAME	FIRST	INITIAL	SOCIAL SECURITY NUMBER	
STREET ADDRESS		CITY	STATE	HOME PHONE
EMPLOYER		ADDRESS		WORK PHONE

PLEASE SELECT ONE OF THE FOLLOWING OPTIONS:

- ☐ **I. PRIVATE EDUCATION LOAN:** Approval from private education loan lender must have been received by student. Once loan is certified by the University, a distribution date will be established for the current session.
- ☐ **II. PERSONAL PAYMENTS:** Payments will be made during the session and student's account will be paid in full by the end of the session for which this agreement is completed.
- ☐ **III. COMPANY REIMBURSEMENT:** Student is responsible for timely payment of account whether or not tuition assistance is received. Written verification, indicating approval, is required by the University.
- ☐ **IV. FEDERAL FINANCIAL AID (PELL GRANT):** Award information must be on file with the Financial Aid Office. Any balance not covered by financial aid award must be paid in full by the end of the session for which this agreement is completed.

ACKNOWLEDGMENT OF UNDERSTANDING & AGREEMENT

I give the above information for the purpose of obtaining credit. Everything I stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to release information about your credit experience with me. You may retain this application whether or not it is approved. I hereby request the payment option indicated in accordance with the terms and conditions set forth in this agreement. I understand and agree that the use of a payment option approved in connection with this application will be subject to and shall constitute acceptance of the terms and conditions of this agreement. I understand if a payment is late, missed or denied, that I will be in default of the agreement and will be prohibited from registering for future sessions until the balance is cleared. I acknowledge I have read this agreement in its entirety (front and back) and agree to all provisions contained therein.

X _____
Student's Signature Date

FOR UNIVERSITY USE ONLY

____ Approved _____ Denied University Representative: _____ Date _____

AMBERTON UNIVERSITY PAYMENT DEFERRAL AGREEMENT

TERMS USED IN THIS AGREEMENT - As used in this agreement, the words "I", "my" and "me" refer to the person (Amberton University student) signing this application. The word "University" refers to Amberton University. The word "agreement" refers to the Payment Deferral Agreement.

PROMISE TO PAY - I promise to pay the University all amounts due or credit extended under this agreement, together with any finance charges, late fees, and other charges, if any, when due. Periodically, I will receive a statement showing my new balance. I may pay the entire balance in full at any time before the due date without penalty.

DECLINE OF PAYMENT - If a check or credit card given in payment on my account is declined, I understand a fee of \$25.00 will be charged to my account and I must make the payment good when requested to do so or be considered in default of this agreement.

FINANCE CHARGE - I understand a finance charge of 3/4 of 1% will be calculated on all unpaid balances as of the last business day of each month after all credits, charges, and payments have been applied.

REFUNDS - I understand that if I am due a refund for a dropped class but still owe for other courses, the refund will be applied to the total balance due. I understand that if I am due a refund because of withdrawal or overpayment and if a credit card was used in payment of my account, the University will issue a credit to my credit card account. I understand that if I withdraw from a course after the refund date as listed in the University's Schedule of Classes, the balance due will not be reduced, no credit will be given, and I am responsible for any remaining balance due. I understand if I am due a refund from a private education loan, it will be returned to the loan lender.

CHARGEBACKS - I understand that any credit card chargeback that occurs will be charged to my account and I will pay my balance in full when requested to do so, or be considered in default of this agreement.

INSURANCE - Should I die prior to payment, I understand my debt is forgiven and all my University records remain the property of Amberton University.

SECURITY - My University records will be held as security and no information will be released until final and full payment is made.

DEFAULT - I understand I will be in default if (1) I fail to make payment on time; (2) I break any promise I have made under this or any other agreement with the University; (3) I withdraw or am asked to withdraw from the University; (4) I have given false or misleading information; (5) the University becomes doubtful about my willingness, desire or ability to pay; (6) I fail to inform the University immediately of any change of address or employment. No waiver by the University of any default under this agreement will be deemed to be a waiver of any subsequent default or a continuing waiver.

ACCELERATION - If I am in default, the University may call any amounts I still owe immediately due and payable without notice or demand to me of any kind. I waive presentment, demand, notice of intention to accelerate, and notice of acceleration of the maturity of any amounts owing under this agreement. I also agree to pay all costs of collection, including attorney's fees and court costs.

UNIVERSITY'S RIGHTS UNDER DEFAULT - I understand Amberton University may demand immediate payment of the total balance of this and all accounts I have with the University. I understand Amberton University may immediately withdraw me from the University without my receiving any refund as a result of the withdrawal. I understand and acknowledge that Amberton University may freeze all of my academic records and maintain these records until I have made complete restitution of all my financial obligations to the University. I understand, if in requesting this agreement, I suggested to the University that my company was to assist me in making payment, the University may inform my employer that I am in default. I understand Amberton University has the right to report my account to any major credit-reporting agency or bureau as a "Collect Account."

NON-WAIVER - The University can accept late payment(s) or partial payment(s) or check(s) or money order(s) marked "payment in full" without losing any of its rights under this agreement. The University can also delay enforcing any of its rights under this agreement without losing them.

TERMINATION AND/OR CANCELLATION OF AGREEMENT - The University can cancel or temporarily suspend this agreement by written notice sent to me at the last address shown in University records and such notice shall not affect transactions made before the notice is actually received. If the University should do so, I will pay the balance of my account in full when requested to do so.

ADDITIONAL PROVISIONS - Each provision of the agreement must be considered as part of the total agreement and cannot, in any way, be severed from it; however, I agree that should any part of the agreement be found invalid, it will in no way affect the remainder of the agreement. I also agree that the validity, construction, and enforcement of this agreement shall be governed by the laws of the State of Texas. I agree to all of the terms and conditions of this agreement; I promise to perform all of the obligations, requirements, and duties contained in this agreement, and I acknowledge receipt of a copy of this agreement.



FREE APPLICATION for FEDERAL STUDENT AID

Use this form to apply free for federal and state student grants, work-study, and loans.

Or apply free online at fafsa.gov.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than October 1, 2022. We must receive your application no later than June 30, 2024. Your college must have your correct, complete information by your last day of enrollment in the 2023-2024 school year.

For state or college aid, the deadline may be as early as October 2022. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file online at fafsa.gov. It is the fastest and easiest way to apply for aid.

Use Your Tax Return

We recommend that you complete and submit your FAFSA form as soon as possible on or after October 1, 2022. The easiest way to complete or correct your FAFSA form with accurate tax information is by using the IRS Data Retrieval Tool through fafsa.gov. In a few simple steps, most students and parents who filed a 2021 tax return can transfer their tax return information directly into their FAFSA form.

If you (or your parents) have missed the 2021 tax filing deadline and still need to file a 2021 income tax return with the Internal Revenue Service (IRS), you should submit your FAFSA form now using estimated tax information, and then you **must correct** that information **after you file** your return.

Note: Both parents or both the student and spouse may need to report income information on the FAFSA form if they did not file a joint tax return for 2021. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID (1-800-433-3243).

Fill Out the FAFSA® Form

If you or your family experienced significant changes to your financial situation (such as loss of employment or pay cuts), or other unusual circumstances (such as tuition expenses at an elementary or secondary school or high unreimbursed medical or dental expenses), complete this form to the extent you can and submit it as instructed. Consult with the financial aid office at the college(s) you applied to or plan to attend.

For help in filling out the FAFSA form go to StudentAid.gov/apply-for-aid/fafsa/filling-out or call 1-800-433-3243.

Fill the answer fields directly on your screen or print the form and complete it by hand. Your answers will be read electronically; therefore, if you complete the form by hand:

• use black ink and fill in circles completely:

• print clearly in CAPITAL letters and skip a box between words:

• report dollar amounts (such as \$12,356.41) like this:

Correct ● Incorrect ⊗ ✓

1	5		E	L	M		S	T
\$	1	2	3	5	6			

no cents

Yellow is for student information and purple is for parent information.

Mail Your FAFSA® Form

After you complete this application, make a copy of pages 3 through 8 for your records. Then mail the original of pages 3 through 8 to:

Federal Student Aid Programs, P.O. Box 7654, London, KY 40742-7654.

After your application is processed, you will receive a summary of your information in your *Student Aid Report* (SAR). If you provide an e-mail address, your SAR will be sent by e-mail within three to five days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your application, go to fafsa.gov or call 1-800-433-3243.

Let's Get Started!

Now go to page 3 of the FAFSA form and begin filling it out. Refer to the notes on pages 9 and 10 as instructed.

July 1, 2023 – June 30, 2024

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

Pay attention to any symbols listed after your state deadline.

States and territories not included in the main listing below: AL*, AS**, AZ*, CO*, FM**, GU**, HI**, KY^\$, MH**, NC^\$, ND^\$, NE*, NH**, NM*, OK*, PR*, PW**, RI**, SD**, UT*\$, VA*, VI**, VT^\$, WA^\$, WI* and WY**.

State Deadline

AK	Alaska Education Grant ^ \$ Alaska Performance Scholarship: June 30, 2023 # \$
AR	Academic Challenge: July 1, 2023 (date received) ArFuture Grant: fall term, July 1, 2023 (date received); spring term, Jan. 10, 2024 (date received)
CA	For many state financial aid programs: March 2, 2023 (date postmarked). Cal Grant also requires submission of a school-certified GPA by March 2, 2023. For additional community college Cal Grants: Sept. 2, 2023 (date postmarked). For noncitizens without a Social Security card or with one issued through the federal Deferred Action for Childhood Arrivals (DACA) program, fill out the <i>California Dream Act Application</i> . Contact the California Student Aid Commission or your financial aid administrator for more information.
CT	Feb. 15, 2023 (date received) # * *
DC	FAFSA form completed by July 1, 2023 # For DC Tuition Assistance Grant, complete the DC OneApp and submit supporting documents by Aug. 1, 2023. #
DE	May 15, 2023 (date received)
FL	May 15, 2023 (date processed)
GA	Refer to Georgia Student Finance Commission's web site for additional information. ^ * *
IA	July 1, 2023 (date received); earlier priority deadlines may exist for certain programs. *
ID	Opportunity Scholarship: March 1, 2023 (date received) # * *
IL	Refer to the Illinois Student Assistance Commission's web site for the current Monetary Award Program (MAP) deadline dates. ^ \$
IN	Adult Student Grant ^ \$: New applicants must submit additional form. Workforce Ready Grant ^ Frank O'Bannon Grant: April 15, 2023 (date received) 21st Century Scholarship: April 15, 2023 (date received)
KS	April 1, 2023 (date received) # * *
LA	July 1, 2024 (Feb. 1, 2023, recommended)
MA	May 1, 2023 (date received) #
MD	March 1, 2023 (date received)
ME	May 1, 2023 (date received)
MI	March 1, 2023 (date received)
MN	30 days after term starts (date received)
MO	Feb. 1, 2023 # Applications accepted through April 1, 2023 (date received)
MP	April 30, 2023 (date received) # *
MS	MTAG and MESS Grants: Oct. 15, 2023 (date received) HELP Grant: April 30, 2023 (date received)
MT	Dec. 1, 2022 # * *
NJ	Renewal applicants (2022–2023 Tuition Aid Grant recipients): April 15, 2023 (date received) All other applicants: fall and spring terms, Sept. 15, 2023 (date received); spring term only, Feb. 15, 2024 (date received)
NV	Silver State Opportunity Grant ^ \$ Nevada Promise Scholarship: March 1, 2023 * \$ All other aid * *
NY	June 30, 2024 (date received) *
OH	Oct. 1, 2023 (date received)
OR	Oregon Opportunity Grant ^ \$ OSAC Private Scholarships: March 1, 2023 * Oregon Promise Grant: Contact state agency. *
PA	All first-time applicants enrolled in a community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania open-admission institution; or nontransferable two-year program: Aug. 1, 2023 (date received) All other applicants: May 1, 2023 (date received) *
SC	SC Commission on Higher Education Need-based Grants ^ \$ Tuition Grants: June 30, 2023 (date received)
TN	State Grant: Prior-year recipients receive award if eligible and apply by March 1, 2023; all other awards made to neediest applicants. \$ Tennessee Promise: March 1, 2023 (date received) State Lottery: fall term, Sept. 1, 2023 (date received); spring and summer terms, Feb. 1, 2024 (date received)
TX	Jan. 15, 2023 # * Private and two-year institutions may have different deadlines. *
WV	PROMISE Scholarship: March 1, 2023. New applicants must submit additional form. Contact your financial aid administrator or state agency. WV Higher Education Grant: April 15, 2023 WV Invests Grant: April 15, 2023 #

* Additional forms may be required.

^ As soon as possible on or after Oct. 1, 2022.

♦ Check with your financial aid administrator.

For priority consideration, submit by date specified.

\$ Awards made until funds are depleted.

STATE AID DEADLINES

What is the FAFSA® form?

Why fill out a FAFSA form?

The **Free Application for Federal Student Aid** (FAFSA) is the first step in the financial aid process. You use the FAFSA form to apply for federal student aid, such as grants, work-study, and loans. In addition, most states and colleges use information from the FAFSA form to award nonfederal aid.

Why all the questions?

Most of the questions on the FAFSA form are required to calculate your Expected Family Contribution (EFC). The EFC measures your family's financial strength and is used to determine your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

How do I find out what my Expected Family Contribution (EFC) is?

Your EFC will be listed on your *Student Aid Report* (SAR). Your SAR summarizes the information you submitted on your FAFSA form. It is important to review your SAR to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

How much student financial aid will I receive?

Using the information on your FAFSA form and your EFC, the financial aid office at your college will determine the amount of aid you will receive. The college will use your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between the cost of attendance (which can include living expenses), as determined by your college, and your EFC. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment. If you or your family have unusual circumstances that should be taken into account, contact your college's financial aid office. Some examples of unusual circumstances are: unusual medical or dental expenses or a large change in income from 2021 to this year.

When will I receive the student financial aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees and room and board (if provided by the college). Any remaining aid is paid to you for your other educational expenses.

How can I have more colleges receive my FAFSA form information?

If you are completing a paper FAFSA form, you can only list four colleges in the school code step. You may add more colleges by doing one of the following:

- After your FAFSA form has been processed, go to fafsa.gov, log in to the site, and follow the instructions for correcting your FAFSA form.
- Use the SAR which you will receive after your FAFSA form is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of your SAR. You can call 1-800-433-3243 and provide your DRN to a customer service representative, who will add more school codes for you.
- Provide your DRN to the financial aid administrator at the college you want added, and he or she can add their school code to your FAFSA form.

Note: Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, each new code will need to replace one of the school codes listed.

Where can I receive more information on student financial aid?

The best place for information about student financial aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself and other sources.

- You can also visit our web site StudentAid.gov.
- For information by phone you can call our Federal Student Aid Information Center at 1-800-433-3243.
- You can also check with your high school counselor, your state aid agency or your local library's reference section.

Information about other nonfederal assistance may be available from foundations, faith-based organizations, community organizations and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition assistance plans.

FAFSA® Privacy Act Statement

Authority: Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask these questions, and to collect Social Security numbers (SSN), from both you and your parents.

Purpose: We use the information provided on your *Free Application for Federal Student Aid* (FAFSA®) form to determine if you are eligible to receive federal student aid and the amount that you are eligible to receive. Your SSN is used to verify your identity and retrieve your records. We may request your SSN again for these purposes. State and institutional student financial aid programs also may use the information provided on your FAFSA form to determine if you are eligible to receive state and institutional aid and the financial need that you have for such aid.

Routine Uses: The information you provide will not be disclosed outside of the U.S. Department of Education (Department), except with your consent, and as otherwise allowed by the Privacy Act of 1974, 5 U.S.C. 552a, as amended, pursuant to the routine uses identified in the Federal Student Aid Application File System of Records Notice federalregister.gov/documents/2019/10/29/2019-23581/privacy-act-of-1974-system-of-records. A routine use is a disclosure to a third party without your consent. The Department may disclose your information to third parties under a routine use published in the Notice linked to above. Significant routine use disclosures are as follows:

- Under the published routine uses, we may disclose information to third parties that we have authorized to assist the Department in administering the federal student financial aid programs.
- The Department also may send your information to other federal agencies through computer matching programs to verify your eligibility for federal student financial aid, to perform debt collection under the federal loan programs, and to minimize and prevent waste, fraud, and abuse in the federal student aid programs. Such computer matching programs include matching programs with the Social Security Administration, Department of Veterans Affairs, Department of Homeland Security, Department of Justice, the Department of Defense, and the Department of Housing and Urban Development. More information on sharing with other federal agencies pursuant to a computer matching agreement can be found on the Department of Education's Computer Matching Agreements page www2.ed.gov/about/offices/list/om/pirms/cma.html.
- The Department will send your information to the state higher education agency in your state of legal residence. This disclosure will allow you to apply for state student financial aid without necessarily having to submit an additional application form. Your application information also will be sent to the college(s) listed on your FAFSA form, or its representative, and to the state higher education agencies in the states of the colleges listed. Additional information on state higher education agencies can be found at www2.ed.gov/about/contacts/state/index.html
- The Department may also disclose information to your parents or spouse and to members of Congress if you ask them to help you with student aid questions. If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. We may send information to the Office of Management and Budget or the Congressional Budget Service to fulfill Fair Credit Reporting Act requirements. Finally, we may disclose records in the course of responding to a breach of data to appropriate agencies, entities, and persons.
- The Department may disclose information to a federal or state agency or a fiscal or financial agency designated by the U.S. Department of the Treasury for the purposes of identifying, preventing, or recouping an improper payment.
- We may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the program under which the claim arose.

Effects of Not Providing Information: Providing information, including your SSN, is voluntary; however, if you do not give us all the information we need to process your FAFSA form, your aid may be delayed or denied. If you are applying solely for federal aid, you must answer all of the following questions that apply to you and are requested: 1–9, 14–16, 18, 23, 25, 26, 29–55, 57–64, 69–97, 99, and 100. If you want to apply for state financial aid, you must answer all the relevant questions.

State Certification: By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

The Paperwork Reduction Act of 1995: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average one and a half hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly. (Note: Please do not return the completed form to this address.)

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.

Step One (Student): For questions 1-28, leave any questions that do not apply to you (the student) blank. OMB # 1845-0001

Your full name (**exactly as it appears on your Social Security card**) If your name has a suffix, such as Jr. or III, include a space between your last name and suffix.

1. Last name															2. First name												3. Middle initial	
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Your permanent mailing address

[illegible][illegible]

8. Your Social Security Number	9. Your date of birth	10. Your telephone number
<div></div>	<div></div>	<div></div>

Your driver's license number and driver's license state (if you have one)

11. Driver's license number																				
12. Driver's license state																				

13. Your e-mail address. If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA form has been processed, you will be notified by e-mail. Your e-mail address will also be shared with your state and the colleges listed on your FAFSA form to allow them to communicate with you. If you do not have an e-mail address, leave this field blank.

[illegible]

14. Are you a U.S. citizen?
Mark only one.
See Notes page 9.

Yes, I am a U.S. citizen (U.S. national). Skip to question 16.	<input type="radio"/> 1
No, but I am an eligible noncitizen. Fill in question 15.	<input type="radio"/> 2
No, I am not a citizen or eligible noncitizen. Skip to question 16.	<input type="radio"/> 3

15. Alien Registration Number

A							
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16. What is your marital status as of today?
See Notes page 9.

I am single ☐ 1 I am separated ☐ 3
 I am married/remarried ☐ 2 I am divorced or widowed ☐ 4

17. Month and year you were married, remarried, separated, divorced or widowed.
See Notes page 9.

MONTH:

 /

YEAR:

18. What is your state of legal residence?	STATE 	19. Did you become a legal resident of this state before January 1, 2018?	Yes <input type="radio"/> 1 No <input type="radio"/> 2	20. If the answer to question 19 is "No," give month and year you became a legal resident of that state.	MONTH 	YEAR
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Some states and colleges offer aid based on the level of schooling your parents completed.

21. Highest school completed by Parent 1 Middle school/Jr. high ☐ 1 High school ☐ 2 College or beyond ☐ 3 Other/unknown ☐ 4

22. Highest school completed by Parent 2 Middle school/Jr. high ☐ 1 High school ☐ 2 College or beyond ☐ 3 Other/unknown ☐ 4

23. What will your high school completion status be when you begin college in the 2023-2024 school year?

High school diploma. **Answer question 24.** ☐ 1 Homeschooled. **Skip to question 25.** ☐ 3

General Educational Development (GED) certificate or state certificate. **Skip to question 25.** ☐ 2 None of the above. **Skip to question 25.** ☐ 4

24. What is the name of the high school where you received or will receive your high school diploma?
Enter the complete high school name, and the city and state where the high school is located.

High School Name		STATE
High School City		

25. Will you have your first bachelor's degree before you begin the 2023-2024 school year?

Yes ☐ 1 No ☐ 2

26. What will your college grade level be when you begin the 2023-2024 school year?

- Never attended college and 1st year undergraduate ☐ 0
- Attended college before and 1st year undergraduate ☐ 1
- 2nd year undergraduate/sophomore ☐ 2
- 3rd year undergraduate/junior ☐ 3
- 4th year undergraduate/senior ☐ 4
- 5th year/other undergraduate ☐ 5
- 1st year college graduate/professional (MBA, MD, PhD, etc.) ☐ 6
- Continuing graduate/professional or beyond (MBA, MD, PhD, etc.) .. ☐ 7

27. What college degree or certificate will you be working on when you begin the 2023-2024 school year?

- 1st bachelor's degree ☐ 1
- 2nd bachelor's degree ☐ 2
- Associate degree (occupational or technical program) ☐ 3
- Associate degree (general education or transfer program) ☐ 4
- Certificate or diploma (occupational, technical or education program of less than two years) ☐ 5
- Certificate or diploma (occupational, technical or education program of two or more years) ☐ 6
- Teaching credential (nondegree program) ☐ 7
- College graduate or professional degree (MBA, MD, PhD, etc.) ☐ 8
- Other/undecided ☐ 9

28. Are you interested in being considered for work-study?

Yes ☐ 1 No ☐ 2 Don't know ☐ 3

Step Two (Student):

Answer questions 29–54 about yourself (the student). If you were never married, or are separated, divorced or widowed and are not remarried, answer only about yourself. If you are married or remarried as of today, include information about your spouse.

29. For 2021, have you (the student) completed your IRS income tax return or another tax return listed in question 30?

- I have already completed my return ☐ 1
- I will file but have not yet completed my return ☐ 2
- I'm not going to file. **Skip to question 35.** ☐ 3

30. What income tax return did you file or will you file for 2021?

- IRS Form 1040 ☐ 1
- A foreign tax return or IRS Form 1040-NR. **See Notes page 9.** ☐ 3
- A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. **See Notes page 9.** ☐ 4

31. For 2021, what is or will be your tax filing status according to your tax return?

- Single ☐ 1
- Head of household ☐ 4
- Married—filed joint return ☐ 2
- Married—filed separate return ☐ 3
- Qualifying widow(er) ☐ 5
- Don't know ☐ 6

32. Did (or will) you file a Schedule 1 with your 2021 tax return? Answer **"No"** if you did not file a Schedule 1 or **only filed** a Schedule 1 to report: unemployment compensation, educator expenses, IRA deduction, student loan interest deduction, or Alaska Permanent Fund dividend. **See Notes page 9.**

Yes ☐ 2 No ☐ 1 Don't know ☐ 3

For questions 33–41, if the answer is zero or the question does not apply to you, enter 0. Report whole dollar amounts with no cents.

33. What was your (and spouse's) adjusted gross income for 2021? Adjusted gross income is on IRS Form 1040—line 11.

\$

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34. Enter your (and spouse's) income tax for 2021. Income tax amount is the total of IRS Form 1040—line 22 minus Schedule 2—line 2. If negative, enter a zero here.

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Questions 35 and 36 ask about earnings (wages, salaries, tips, etc.) in 2021. Answer the questions whether or not a tax return was filed. This information may be found on the W-2 forms or by adding up the following items: IRS Form 1040—line 1 (or IRS Form 1040-NR—line 1a) + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). If a tax form line's value is negative, treat it as a zero in your calculation.

35. How much did you earn from working in 2021?

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36. How much did your spouse earn from working in 2021?

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37. As of today, what is your (and spouse's) total current balance of cash, savings, and checking accounts? **Don't include** student financial aid.

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38. As of today, what is the net worth of your (and spouse's) investments, including real estate? **Don't include** the home you live in. **See Notes page 9.**

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39. As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. **See Notes page 9.**

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40. Student's 2021 Additional Financial Information (Enter the combined amounts for you and your spouse.)

- a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040 Schedule 3—line 3.
- b. Child support **paid** because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your household, as reported in question 90.
- c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.
- d. Taxable college grant and scholarship aid **reported to the IRS as income**. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.
- e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. **Don't include** untaxed combat pay.
- f. Earnings from work under a cooperative education program offered by a college.

\$							
\$							
\$							
\$							
\$							
\$							

41. Student's 2021 Untaxed Income (Enter the combined amounts for you and your spouse.)

- a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits).
- b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 16 + 20.
- c. Child support **received** for any of your children. **Don't include** foster care or adoption payments.
- d. Tax exempt interest income from IRS Form 1040—line 2a.
- e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—(lines 4a + 5a) minus (lines 4b + 5b). **Exclude rollovers**. If negative, enter a zero here.
- f. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing.
- g. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.
- h. Other untaxed income not reported in items 41a through 41g, such as workers' compensation, disability benefits, and untaxed foreign income not earned from work. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 13. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.
- i. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form. This includes money that you received from a parent or other person whose financial information is not reported on this form and that is not part of a legal child support agreement.

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See Notes page 9.

Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer **"Yes" to any** of the questions in this step, skip Step Four and go to Step Five on page 8.

42. Were you born before January 1, 2000? Yes ☐ 1 No ☐ 2
43. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) Yes ☐ 1 No ☐ 2
44. At the beginning of the 2023-2024 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? Yes ☐ 1 No ☐ 2
45. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 9. Yes ☐ 1 No ☐ 2
46. Are you a veteran of the U.S. Armed Forces? See Notes page 9. Yes ☐ 1 No ☐ 2
47. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2023 and June 30, 2024? Yes ☐ 1 No ☐ 2
48. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2024? Yes ☐ 1 No ☐ 2
49. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? See Notes page 10. Yes ☐ 1 No ☐ 2
50. As determined by a court in your state of legal residence, are you or were you an emancipated minor? See Notes page 10. ... Yes ☐ 1 No ☐ 2
51. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? See Notes page 10. Yes ☐ 1 No ☐ 2
52. At any time on or after July 1, 2022, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10. Yes ☐ 1 No ☐ 2
53. At any time on or after July 1, 2022, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10. Yes ☐ 1 No ☐ 2
54. At any time on or after July 1, 2022, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10. Yes ☐ 1 No ☐ 2

Answer all the questions in Step Four even if you do not live with your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]). Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted you. If your legal parents are married to each other, or are not married to each other and **live together**, answer the questions about both of them. If your parent was never married or is remarried, divorced, separated or widowed, see StudentAid.gov/fafsa-parent and/or **Notes page 10** for additional instructions.

55. As of today, what is the marital status of your parents?

Never married.....	<input type="radio"/> 2	Married or remarried.....	<input type="radio"/> 1
Unmarried and both legal parents living together.....	<input type="radio"/> 5	Divorced or separated.....	<input type="radio"/> 3
		Widowed.....	<input type="radio"/> 4

56. Month and year they were married, remarried, separated, divorced or widowed.

MONTH		YEAR			

What are the Social Security Numbers, names and dates of birth of the parents reporting information on this form? If your parent does not have a Social Security Number, you must enter 000-00-0000. Don't enter an Individual Taxpayer Identification Number (ITIN) in the Social Security Number field. If the name includes a suffix, such as Jr. or III, include a space between the last name and suffix. Enter two digits for each day and month (e.g., for May 31, enter 05 31).

Questions 57-60 are for Parent 1 (father/mother/stepparent)

57. SOCIAL SECURITY NUMBER	58. LAST NAME, AND	59. FIRST INITIAL	60. DATE OF BIRTH
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Questions 61-64 are for Parent 2 (father/mother/stepparent)

61. SOCIAL SECURITY NUMBER	62. LAST NAME, AND	63. FIRST INITIAL	64. DATE OF BIRTH
<div></div> <div></div> <div></div> - <div></div> <div></div> - <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> , <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div>

[illegible]

66. What is your parents' state of legal residence?	STATE <div style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <div style="border-right: 1px solid black; width: 20px; height: 40px;"></div> <div style="width: 20px; height: 40px;"></div> </div>	67. Did your parents become legal residents of this state before January 1, 2018?	Yes <input type="radio"/> 1 No <input type="radio"/> 2	68. If the answer to question 67 is "No," give the month and year legal residency began for the parent who has lived in the state the longest.	<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> MONTH <div style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <div style="border-right: 1px solid black; width: 20px; height: 40px;"></div> <div style="width: 20px; height: 40px;"></div> </div> </div> <div style="text-align: center;"> YEAR <div style="border: 1px solid black; width: 80px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: space-between;"> <div style="border-right: 1px solid black; width: 20px; height: 40px;"></div> <div style="border-right: 1px solid black; width: 20px; height: 40px;"></div> <div style="border-right: 1px solid black; width: 20px; height: 40px;"></div> <div style="width: 20px; height: 40px;"></div> </div> </div> </div>
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69. How many people are in your parents' household?

Include:

- yourself, even if you don't live with your parents,
- your parents,
- your parents' other children (even if they do not live with your parents) if (a) your parents will provide more than half of their support between July 1, 2023 and June 30, 2024, or (b) the children could answer "No" to every question in Step Three on page 5 of this form, and
- other people if they now live with your parents, your parents provide more than half of their support and your parents will continue to provide more than half of their support between July 1, 2023 and June 30, 2024.

70. How many people in your parents' household (from question 69) will be college students between July 1, 2023 and June 30, 2024? Always count yourself as a college student. Do not include your parents. Do not include siblings who are in U.S. military service academies. You may include others only if they will attend, at least half-time in 2023-2024, a program that leads to a college degree or certificate.

At any time during 2021 or 2022, did you, your parents, or anyone in your parents' household (from question 69) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will NOT reduce eligibility for student aid or these programs. TANF has different names in many states. Call 1-800-433-3243 to find out the name of your state's program. If you, your parents, or anyone in your household receives any of these benefits after filing the FAFSA form but before December 31, 2022, you must update your response by logging in to **fafsa.gov** and selecting "Make FAFSA Corrections."

71. Medicaid or Supplemental Security Income (SSI) <input type="radio"/>	72. Supplemental Nutrition Assistance Program (SNAP) <input type="radio"/>	73. Free or Reduced Price School Lunch <input type="radio"/>	74. Temporary Assistance for Needy Families (TANF) <input type="radio"/>	75. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) <input type="radio"/>
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If your answer to question 55 was "Unmarried and both legal parents living together," contact 1-800-433-3243 for help with questions 76-89.

<p>76. For 2021, have your parents completed their IRS income tax return or another tax return listed in question 77?</p> <p>My parents have already completed their return. <input type="radio"/> 1</p> <p>My parents will file but have not yet completed their return. <input type="radio"/> 2</p> <p>My parents are not going to file. <input type="radio"/> 3</p> <p>Skip to question 83.</p>	<p>77. What income tax return did your parents file or will they file for 2021?</p> <p>IRS Form 1040 <input type="radio"/> 1</p> <p>A foreign tax return or IRS Form 1040-NR. <input type="radio"/> 3</p> <p>See Notes page 9.</p> <p>A tax return with Puerto Rico, another U.S. territory or Freely Associated State. <input type="radio"/> 4</p> <p>See Notes page 9.</p>	<p>78. For 2021, what is or will be your parents' tax filing status according to their tax return?</p> <p>Single <input type="radio"/> 1</p> <p>Head of household. <input type="radio"/> 4</p> <p>Married—filed joint return <input type="radio"/> 2</p> <p>Married—filed separate return <input type="radio"/> 3</p> <p>Qualifying widow(er). <input type="radio"/> 5</p> <p>Don't know <input type="radio"/> 6</p>
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79. Did (or will) your parents file a Schedule 1 with their 2021 tax return? Answer **"No"** if they did not file a Schedule 1 or **only filed** a Schedule 1 to report: unemployment compensation, educator expenses, IRA deduction, student loan interest deduction, or Alaska Permanent Fund dividend. **See Notes page 9.** Yes ☐ 2 No ☐ 1 Don't know ☐ 3

80. As of today, is either of your parents a dislocated worker? **See Notes page 10.** Yes ☐ 1 No ☐ 2 Don't know ☐ 3

For questions 81–89, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

81. What was your parents' adjusted gross income for 2021? Adjusted gross income is on IRS Form 1040—line 11.

\$

82. Enter your parents' income tax for 2021. Income tax amount is the total of IRS Form 1040—line 22 minus Schedule 2—line 2. If negative, enter a zero here.

\$

Questions 83 and 84 ask about earnings (wages, salaries, tips, etc.) in 2021. Answer the questions whether or not a tax return was filed. This information may be found on the W-2 forms or by adding up the following items: IRS Form 1040—line 1 (or IRS Form 1040-NR—line 1a) + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). Report the information for the parent listed in questions 57–60 in question 83 and the information for the parent listed in questions 61–64 in question 84. If a tax form line's value is negative, treat it as a zero in your calculation.

83. How much did Parent 1 (father/mother/stepparent) earn from working in 2021?

\$

84. How much did Parent 2 (father/mother/stepparent) earn from working in 2021?

\$

85. As of today, what is your parents' total current balance of cash, savings, and checking accounts? **Don't include** student financial aid.

\$

86. As of today, what is the net worth of your parents' investments, including real estate? **Don't include** the home in which your parents live. **See Notes page 9.**

\$

87. As of today, what is the net worth of your parents' current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. **See Notes page 9.**

\$

88. Parents' 2021 Additional Financial Information (Enter the amounts for your parent[s].)

a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040 Schedule 3—line 3.

\$

b. Child support **paid** because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your parents' household, as reported in question 69.

\$

c. Your parents' taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.

\$

d. Your parents' taxable college grant and scholarship aid **reported to the IRS as income**. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.

\$

e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents' adjusted gross income. **Don't include** untaxed combat pay.

\$

f. Earnings from work under a cooperative education program offered by a college.

\$

89. Parents' 2021 Untaxed Income (Enter the amounts for your parent[s].)

a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits).

\$

b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 16 + 20.

\$

c. Child support **received** for any of your parents' children. **Don't include** foster care or adoption payments.

\$

d. Tax exempt interest income from IRS Form 1040—line 2a.

\$

e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—(lines 4a + 5a) minus (lines 4b + 5b). **Exclude rollovers**. If negative, enter a zero here.

\$

f. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing.

\$

g. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.

\$

h. Other untaxed income not reported in items 89a through 89g, such as workers' compensation, disability benefits, and untaxed foreign income not earned from work. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 13. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.

\$

Step Five (Student): Complete this step only if you (the student) answered “Yes” to any questions in Step Three.

90. How many people are in your household?
Include:
• yourself (and your spouse),
• your children, if you will provide more than half of their support between July 1, 2023 and June 30, 2024, even if they do not live with you, and
• other people if they now live with you, you provide more than half of their support and you will continue to provide more than half of their support between July 1, 2023 and June 30, 2024.

91. How many people in your (and your spouse’s) household (from question 90) will be college students between July 1, 2023 and June 30, 2024? Always count yourself as a college student. Do not include family members who are in U.S. military service academies. Include others only if they will attend, at least half-time in 2023-2024, a program that leads to a college degree or certificate.

At any time during 2021 or 2022, did you (or your spouse) or anyone in your household (from question 90) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will NOT reduce eligibility for student aid or these programs. TANF has different names in many states. Call 1-800-433-3243 to find out the name of your state’s program. If you (or your spouse) or anyone in your household receives any of these benefits after filing the FAFSA form but before December 31, 2022, you must update your response by logging in to **fafsa.gov** and selecting “Make FAFSA Corrections.”

92. Medicaid or Supplemental Security Income (SSI) ☐

93. Supplemental Nutrition Assistance Program (SNAP) ☐

94. Free or Reduced Price School Lunch ☐

95. Temporary Assistance for Needy Families (TANF) ☐

96. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) ☐

97. As of today, are you (or your spouse) a dislocated worker? **See Notes page 10.**

Yes ☐ 1

No ☐ 2

Don’t know ☐ 3

Step Six (Student): Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans for each college or school you want to receive your FAFSA information. You can find the school codes at **StudentAid.gov/fafsa-app/FSCsearch** or by calling 1-800-433-3243. If you cannot obtain a code, write in the complete name, address, city and state of the college. If you want more schools to receive your FAFSA information, read **What is the FAFSA form?** on page 2. All of the information you included on your FAFSA form, *with the exception of the list of colleges*, will be sent to each of the colleges you listed. In addition, all of your FAFSA information, *including the list of colleges*, will be sent to your state grant agency. For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Consult your state agency or **StudentAid.gov/order** for details.

98.a

1ST FEDERAL SCHOOL CODE

OR

NAME OF COLLEGE

ADDRESS AND CITY

STATE

98.b

HOUSING PLANS

on campus ☐ 1

with parent ☐ 2

off campus ☐ 3

98.c

2ND FEDERAL SCHOOL CODE

OR

NAME OF COLLEGE

ADDRESS AND CITY

STATE

98.d

HOUSING PLANS

on campus ☐ 1

with parent ☐ 2

off campus ☐ 3

98.e

3RD FEDERAL SCHOOL CODE

OR

NAME OF COLLEGE

ADDRESS AND CITY

STATE

98.f

HOUSING PLANS

on campus ☐ 1

with parent ☐ 2

off campus ☐ 3

98.g

4TH FEDERAL SCHOOL CODE

OR

NAME OF COLLEGE

ADDRESS AND CITY

STATE

98.h

HOUSING PLANS

on campus ☐ 1

with parent ☐ 2

off campus ☐ 3

Step Seven (Student and Parent): Read, sign and date.

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, by signing this application you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that **the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.** If you electronically sign any document related to the federal student aid programs using an FSA ID (username and password) and/or any other credential, you certify that you are the person identified by that username and password and/or other credential, and have not disclosed that username and password and/or other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

99. Date this form was completed

MONTH

DAY

2022 ☐

2023 ☐

2024 ☐

100. Student (Sign below)

1

Parent (A parent from Step Four sign below.)

2

If a fee was paid to someone for advice or for completing this form, that person must complete this section.

Preparer’s name, firm and address

101. Preparer’s Social Security Number (or 102)

102. Employer ID number (or 101)

103. Preparer’s signature and date

1

COLLEGE USE ONLY

D/O ☐ 1

Homeless Youth Determination ☐ 4

FAA Signature

1

DATA ENTRY USE ONLY:

☐ P

☐ *

☐ L

☐ E

FEDERAL SCHOOL CODE

For Help — 1-800-433-3243

Page 8

Notes for question 8 (page 3)

Enter your Social Security Number (SSN) as it appears on your Social Security card. If you are a resident of one of the Freely Associated States (i.e., the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia) and were issued an identification number beginning with "666" when submitting a FAFSA form previously, enter that number here. If you are a first-time applicant from one of the Freely Associated States, enter "666" in the first three boxes of the Social Security Number field and leave the remaining six positions blank, and we will create an identification number to be used for federal student aid purposes. Do not enter an Individual Taxpayer Identification Number (ITIN) in the Social Security Number field.

Notes for questions 14 and 15 (page 3)

If you are an eligible noncitizen, write in your eight- or nine-digit Alien Registration Number. Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident with a Conditional Green Card (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals (DACA); an F-1, F-2, or M-1 student visa; a J-1 or J-2 exchange visitor visa; or a G series visa (pertaining to international organizations), select "No, I am not a citizen or eligible noncitizen." You will not be eligible for federal student aid. If you have a Social Security Number but are not a citizen or an eligible noncitizen, including if you have been granted DACA, you should still complete the FAFSA form because you may be eligible for state or college aid.

Notes for questions 16 and 17 (page 3)

Report your marital status as of the date you sign your FAFSA form. If your marital status changes after you sign your FAFSA form, check with the **financial aid office at the college**.

Notes for questions 30 (page 4)**and 77 (page 6)**

If you filed or will file a foreign tax return or IRS Form 1040-NR, or a tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, Swain's Island or the Northern Marianas Islands) or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a foreign return, convert all monetary units to U.S. dollars, using the published exchange rate in effect for the date nearest to today's date. To view the daily exchange rates, go to [federalreserve.gov/releases/h10/current](https://www.federalreserve.gov/releases/h10/current).

Notes for questions 32 (page 4)**and 79 (page 6)**

Answer "**No**" if you (and if married, your spouse) did not file a Schedule 1.

Answer "**No**" if you (and if married, your spouse) did or will file a Schedule 1 to report **only one or more** of the following items:

1. Unemployment compensation (line 7)
2. Alaska Permanent Fund dividends (line 8f)
3. Educator expenses (line 11)
4. IRA deduction (line 20)
5. Student loan interest deduction (line 21)

Answer "**Yes**" if you (or if married, your spouse) filed or will file a Schedule 1 and reported additional income or adjustments to income on any lines **other than or in addition to** the five exceptions listed above.

If you do not know if you filed or will file a Schedule 1, select "**Don't know**."

Notes for questions 38 and 39 (page 4), 41i (page 5), and 86 and 87 (page 7)

Net worth means the current value, as of today, of investments, businesses, and/or investment farms, minus debts related to those same investments, businesses, and/or investment farms. When calculating net worth, use 0 for investments or properties with a negative value.

Investments include real estate (do not include the home in which you live), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.

Investments also include qualified educational benefits or education savings accounts (e.g., Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans). For a student who does not report parental information, the accounts owned by the student (and/or the student's spouse) are reported as student investments in question 38. For a student who must report parental information, the accounts are reported as parental investments in question 86, including all accounts owned by the student and all accounts owned by the parents for any member of the household.

Money received, or paid on your behalf, also includes distributions to you (the student beneficiary) from a 529 plan that is owned by someone other than you or your parents (such as your grandparents, aunts, uncles, and non-custodial parents). You must include these distribution amounts in question 41i.

Investments do not include the home you live in, the value of life insurance, ABLE accounts, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in questions 37 and 85.

Investments also do not include UGMA and UTMA accounts for which you are the custodian, but not the owner.

Investment value means the current balance or market value of these investments as of today. Investment debt means only those debts that are related to the investments.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

Business value does not include the value of a small business if your family owns and controls more than 50 percent of the business and the business has 100 or fewer full-time or full-time equivalent employees. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent or sister-in-law.

Investment farm value does not include the value of a family farm that you (your spouse and/or your parents) live on and operate.

Notes for question 45 (page 5)

Answer "**Yes**" if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes.

Answer "**No**" if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Notes for question 46 (page 5)

Answer "**Yes**" (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. Armed Forces, or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable. Also answer "**Yes**" if you are not a veteran now but will be one by June 30, 2024.

Answer "**No**" (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. Armed Forces, (2) are currently an ROTC student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

Also answer "**No**" if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2024.

Notes for question 49 (page 5)

Answer **"Yes"** if at any time since you turned age 13:

- You had no living parent, even if you are now adopted; or
- You were in foster care, even if you are no longer in foster care today; or
- You were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

If you are not sure if you were in foster care, check with your state child welfare agency. You can find that agency's contact information at childwelfare.gov/nfcad.

The financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.

Notes for questions 50 and 51 (page 5)

The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Answer **"Yes"** if you can provide a copy of a court's decision that as of today you are an emancipated minor or are in legal guardianship. Also answer **"Yes"** if you can provide a copy of a court's decision that you were an emancipated minor or were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued.

Answer **"No"** if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult. Also answer **"No"** and contact your school if custody was awarded by the courts and the court papers say "custody" (not "guardianship").

The financial aid administrator at your college may require you to provide proof that you were an emancipated minor or in legal guardianship.

Notes for questions 52–54 (page 5)

Answer **"Yes"** if you received a determination at any time on or after July 1, 2022, that you were an unaccompanied youth who was homeless or at risk of being homeless.

- **"Homeless"** means lacking fixed, regular and adequate housing. You may be homeless if you are living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent, you may be considered homeless even if your parent would otherwise provide a place to live.
- **"Unaccompanied"** means you are not living in the physical custody of your parent or guardian.

Answer **"No"** if you are not homeless or at risk of being homeless, or do not have a determination. However, even if you answer **"No"** to each of questions 52, 53, and 54, you should contact the financial aid administrator at the college you plan to attend if you are either (1) homeless and unaccompanied or (2) at risk of being homeless, unaccompanied, and providing for your own living expenses - as your college financial aid office can determine that you are "homeless" and are not required to provide parental information.

The financial aid administrator at your college may require you to provide a copy of the determination if you answered **"Yes"** to any of these questions.

Notes for students unable to provide parental information on pages 6 and 7

Under very limited circumstances (for example, your parents are incarcerated; you have left home due to an abusive family environment; or you do not know where your parents are and are unable to contact them), you may be able to submit your FAFSA form without parental information. **If you are unable to provide parental information**, skip Steps Four and Five, and go to Step Six. Once you submit your FAFSA form without parental data, **you must follow up with the financial aid office at the college you plan to attend**, in order to complete your FAFSA form.

Notes for Step Four, questions 55–89 (pages 6 and 7)

Review all instructions below to determine who is considered a parent on this form:

- If your parent was never married and does not live with your other legal parent, or if your parent is widowed and not remarried, answer the questions about that parent.
- If your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]) are not married to each other and **live together**, select "Unmarried and both legal parents living together" and provide information about both of them regardless of their gender. Do not include any person who is not married to your parent and who is not a legal or biological parent. Contact 1-800-433-3243 for assistance in completing questions 76-89, or visit StudentAid.gov/fafsa-parent.
- If your legal parents are married, select "Married or remarried." If your legal parents are divorced but living together, select "Unmarried and both legal parents living together." If your legal parents are separated but living together, select "Married or remarried," not "Divorced or separated."
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.) **If this parent is remarried as of today, answer the questions about that parent and your stepparent.**
- If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.

Notes for questions 80 (page 6) and 97 (page 8)

In general, a person may be considered a dislocated worker if he or she:

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station; or
- is the spouse of an active duty member of the Armed Forces and is unemployed or underemployed, and is experiencing difficulty in obtaining or upgrading employment; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the spouse, is unemployed or underemployed, and is having trouble finding or upgrading employment.

Except for the spouse of an active duty member of the Armed Forces, if a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer **"Yes"** to question 80 if your parent is a dislocated worker. Answer **"Yes"** to question 97 if you or your spouse is a dislocated worker.

Answer **"No"** to question 80 if your parent is not a dislocated worker. Answer **"No"** to question 97 if neither you nor your spouse is a dislocated worker.

Answer **"Don't know"** to question 80 if you are not sure whether your parent is a dislocated worker. Answer **"Don't know"** to question 97 if you are not sure whether you or your spouse is a dislocated worker. You can contact your financial aid office for assistance in answering these questions.

The financial aid administrator at your college may require you to provide proof that your parent is a dislocated worker, if you answered **"Yes"** to question 80, or that you or your spouse is a dislocated worker, if you answered **"Yes"** to question 97.



Received by _____
Date _____
To _____

Problem Notification/Resolution Form

Please give your full name and mailing address:

Fax #: (972) 279-9773

Instructions: Fill out the form completely with your name, SS# or AUID, mailing address, and a phone number where you can be reached during the day. If you wish to receive a response by mail, please indicate. State the nature of the problem or request clearly. Be sure to write or print legibly so we may respond to your inquiry without delay.

AUID/SSN _____ - _____ - _____ Daytime Phone _____

I am inquiring about the following problem. You may reach me by: _____ phone _____ mail (indicate your choice)

PROBLEM/REQUEST:

Signed: _____

Date filed: _____

RESPONSE:

From: _____

Date: _____



Satisfactory Academic Progress Appeal

Federal regulations require schools, colleges, and universities that administer federal student financial aid funds to have and enforce standards of academic progress. Amberton University's standards can be found on the University's website, www.Amberton.edu. Students who do not meet the established standards may appeal to have their eligibility extended for another term. Appeals are granted under limited circumstances.

Return this completed form and supporting documentation to:

Financial Aid Department
Amberton University
1700 Eastgate Drive
Garland, TX 75041
Email: FinAid@Amberton.edu

Student Information

Name: _____ AUID#: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone (best contact number): _____

Amberton email address: _____

Appeal Requirements

- State clearly and concisely your reason for requesting an exception to the SAP policy.
- Explain any anticipated grade changes that might change your status.
- Be specific in explaining why courses were dropped (if applicable).
- Attach documentation of unusual circumstances that may have affected your performance (i.e., physician's letter explaining the nature and date of an illness).
- State what you have done or what you will do to ensure Satisfactory Academic Progress in the future.
- Sign and date your letter confirming that the information presented in appeal is true and conforms to the conditions agreed to when you signed the FAFSA.

Once the Financial Aid Office has reviewed the appeal and documentation, a written decision will be mailed and emailed. If you have any questions about completing this form and submitting your appeal, you may contact the Financial Aid Office at (972) 279-6511 ext. 168 or at FinAid@Amberton.edu.

******Financial Aid Office Use Only******

Date Received: _____ Date Reviewed/Processed: _____

University Personnel: _____ University Personnel: _____

Treatment Of Title IV Funds When A Student Withdraws From A Credit-Hour Program

Student's Name <input style="width: 90%;" type="text"/>	Social Security Number <input style="width: 90%;" type="text"/>
Date form completed <input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/>	Date of school's determination that student withdrew <input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/>
Period used for calculation (check one) <input type="checkbox"/> Payment period <input type="checkbox"/> Period of enrollment	

*Monetary amounts should be in dollars and cents (rounded to the nearest penny).
When calculating percentages, round to three decimal places. (For example, .4486 = .449, or 44.9%)*

STEP 1: Student's Title IV Aid Information

Title IV Grant Programs	Amount Disbursed	Amount that Could Have Been Disbursed	
1. Pell Grant	<div style="border: 1px solid black; height: 100px; width: 100%;"></div>	<div style="border: 1px solid black; height: 100px; width: 100%;"></div>	E. Total Title IV aid disbursed for the period. <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">A.</div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">+ B.</div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">E. \$.</div>
2. FSEOG			
3. TEACH Grant			
4. Iraq and Afghanistan Service Grant			
A. <div style="border: 1px solid black; width: 100%; height: 20px;"></div> Subtotal		C. <div style="border: 1px solid black; width: 100%; height: 20px;"></div> Subtotal	
Title IV Loan Programs	Net Amount Disbursed	Net Amount that Could Have Been Disbursed	
5. Unsubsidized Direct Loan	<div style="border: 1px solid black; height: 100px; width: 100%;"></div>	<div style="border: 1px solid black; height: 100px; width: 100%;"></div>	F. Total Title IV grant aid disbursed and that could have been disbursed for the period. <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">A.</div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">+ C.</div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">= F. \$.</div>
6. Subsidized Direct Loan			
7. Perkins Loan			
8. Direct Grad PLUS Loan			
9. Direct Parent PLUS Loan			
B. <div style="border: 1px solid black; width: 100%; height: 20px;"></div> Subtotal		D. <div style="border: 1px solid black; width: 100%; height: 20px;"></div> Subtotal	
G. Total Title IV aid disbursed and that could have been disbursed for the period. <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">A.</div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">B.</div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">C.</div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">+ D.</div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;">= G. \$.</div>			

STEP 2: Percentage of Title IV Aid Earned

/ /
 Start date

/ /
 Scheduled end date

/ /
 Date of withdrawal

A school that is not required to take attendance may, for a student who withdraws without notification, enter 50% in Box H and proceed to Step 3. Or, the school may enter the last date of attendance at an academically related activity for the "withdrawal date," and proceed with the calculation as instructed. For a student who officially withdraws, enter the withdrawal date.

H. Percentage of payment period or period of enrollment completed
 Divide the calendar days completed in the period by the total calendar days in the period (excluding scheduled breaks of five days or more **AND** days that the student was on an approved leave of absence).

÷

=

%

Completed days Total days

▶ If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3.

▶ If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3.

H. %

STEP 3: Amount of Title IV Aid Earned by the Student

Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).

%

x

=

I. \$.

Box H Box G

▶ If the amount in Box I is greater than the amount in Box E, go to Item J (post-withdrawal disbursement).

▶ If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).

▶ If the amounts in Box I and Box E are equal, **STOP**. No further action is necessary.

J. Post-withdrawal disbursement
 From the Amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.

-

J. \$.

Box I Box E

Stop here. and enter the amount in "J" in Box 1 on Page 3 (Post-withdrawal disbursement tracking sheet).

Step 4 continued ▶

Student's Name

Social Security Number

STEP 4: Aid to be Disbursed or Returned CONTINUED

From the Total Title IV aid disbursed for the period (Box E) subtract the amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.

$$\boxed{\text{Box E}} - \boxed{\text{Box I}} = \boxed{\text{K. \$}}.$$

STEP 5: Amount of Unearned Title IV Aid Due from the School**L. Institutional charges for the period**

Tuition
Room
Board
Other
Other
Other

Total Institutional Charges = **L. \$**
(Add all the charges together)

M. Percentage of unearned Title IV aid

$$100\% - \boxed{\text{Box H}}\% = \boxed{\text{M.}}\%.$$

N. Amount of unearned charges

Multiply institutional charges for the period (Box L) by the percentage of unearned Title IV aid (Box M).

$$\boxed{\text{Box L}} \times \boxed{\text{Box M}}\% = \boxed{\text{N. \$}}.$$

O. Amount for school to return

Compare the amount of Title IV aid to be returned (Box K) to amount of unearned charges (Box N), and enter the lesser amount.

$$\boxed{\text{O. \$}}.$$

STEP 6: Return of Funds by the School

The school must return the unearned aid for which the school is responsible (Box O) by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV Programs

Amount for School to Return

- Unsubsidized Direct Loan
- Subsidized Direct Staff Loan
- Perkins Loan
- Direct Grad PLUS Loan
- Direct Parent PLUS Loan

Total loans the school must return = **P. \$**

- Pell Grant
- FSEOG
- TEACH Grant
- Iraq and Afghanistan Service Grant

STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student

From the amount of Title IV aid to be returned (Box K) subtract the Amount for the school to return (Box O).

$$\boxed{\text{Box K}} - \boxed{\text{Box O}} = \boxed{\text{Q. \$}}.$$

► If Box Q is \leq zero, **STOP** If greater than zero, go to Step 8

STEP 8: Repayment of the Student's loans

From the Net loans disbursed to the student (Box B) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box R).

These loans consist of loans the student has earned, or unearned loan funds the school is not responsible for repaying. They are repaid to the loan holders according to the terms of the borrower's promissory note.

$$\boxed{\text{Box B}} - \boxed{\text{Box P}} = \boxed{\text{R. \$}}.$$

► If Box Q is less than or equal to Box R, **STOP**
The only action a school must take is to notify the holders of the loans of the student's withdrawal date.

► If Box Q is greater than Box R, proceed to Step 9.

STEP 9: Grant Funds to be Returned**S. Initial amount of Title IV grants for student to return**

From the initial amount of unearned Title IV aid due from the student (Box Q) subtract the amount of loans to be repaid by the student (Box R).

$$\boxed{\text{Box Q}} - \boxed{\text{Box R}} = \boxed{\text{S. \$}}.$$

T. Amount of Title IV grant protection

Multiply the total of Title IV grant aid that was disbursed and that could have been disbursed for the period (Box F) by 50%.

$$\boxed{\text{Box F}} \times \boxed{50\%} = \boxed{\text{T. \$}}.$$

U. Title IV grant funds for student to return

From the Initial amount of Title IV grants for student to return (Box S) subtract the Amount of Title IV grant protection (Box T).

$$\boxed{\text{Box S}} - \boxed{\text{Box T}} = \boxed{\text{U. \$}}.$$

► If Box U is less than or equal to zero, **STOP** If not, go to Step 10.

STEP 10: Return of Grant Funds by the Student

Except as noted below, the student must return the unearned grant funds for which he or she is responsible (Box U). The grant funds returned by the student are applied in order as indicated, up to the amount disbursed from that grant program minus any grant funds the school is responsible for returning to that program in Step 6.

Note that the student is not responsible for returning funds to any program to which the student owes \$50.00 or less.

Title IV Grant Programs

Amount To Return

- Pell Grant
- FSEOG
- TEACH Grant
- Iraq and Afghanistan Service Grant

POST-WITHDRAWAL DISBURSEMENT TRACKING SHEETStudent's Name Social Security Number

Date of school's determination that student withdrew

 / / **I. Amount of Post-withdrawal Disbursement (PWD)**

Amount from "Box J" of the Treatment of Title IV Funds When a Student Withdraws worksheet

Box 1\$. **II. Outstanding Charges For Educationally Related Expenses Remaining On Student's Account**

Total Outstanding Charges Scheduled to be Paid from PWD

Box 2\$. *(Note: Prior-year charges cannot exceed \$200.)***III. Post-withdrawal Disbursement Offered Directly to Student and/or Parent**

From the total Post-withdrawal Disbursement due (Box 1), subtract the Post-withdrawal Disbursement to be credited to the student's account (Box 2). This is the amount you must make to the student (grant) or offer to the student or parent (Loan) as a Direct Disbursement.

\$.

—

\$.

=

Box 3\$.

Box 1

Box 2

IV. Allocation of Post-withdrawal Disbursement

Type of Aid	Loan Amount School Seeks to Credit to Account	Loan Amount Authorized to Credit to Account	Title IV Aid Credited to Account	Loan Amount Offered as Direct Disbursement	Loan Amount Accepted as Direct Disbursement	Title IV Aid Disbursed Directly to Student
Pell Grant	N/A	N/A		N/A	N/A	
FSEOG	N/A	N/A		N/A	N/A	
TEACH Grant	N/A	N/A		N/A	N/A	
Iraq Afghanistan Svc. Grant	N/A	N/A		N/A	N/A	
Perkins						
Subsidized Direct						
Unsubsidized Direct						
Direct Grad Plus						
Direct Parent Plus						
Totals						

V. Authorizations and Notifications

Post-withdrawal disbursement loan notification sent to student and/or parent on

 / /

Deadline for student and/or parent to respond

 / / ☐ Response received from student and/or parent on / / ☐ Response not received☐ School does not accept late response**VI. Date Funds Sent**

Date Direct Disbursement mailed or transferred

Grant

 / /

Loan

 / /



PRIVATE EDUCATION LOAN WORKSHEET

Amberton University is committed to keeping tuition costs affordable so students can pay as they go and not incur long-term or excessive debt. However, we realize that unforeseen financial crises do occur that may disrupt students' educational plans. For this reason, Amberton University has agreement(s) with loan providers who offer private loans for educational expenses. These loans are not federally-funded and assist approved students with payment of tuition, fees and textbooks. They are not designed to provide extra income for living expenses normally covered by the working adult's employment income.

All students applying for a private loan must complete this form and return it to the University by fax (972-279-9773), mail, or in-person to either the Garland Campus or Frisco Center **before** applying for a loan.

Refer to the University's website for more information or email FinAid@Amberton.edu with questions. Only students who are accepted for admission should complete and return this form. Submission of this form does not guarantee or imply loan approval. It is for Amberton University use only. **Students should retain a copy for their reference during the loan process.**

I. Student Information

Student ID (AU ID or SSN): _____

First Name: _____ Middle Initial: _____ Last Name: _____ Suffix _____

Address/City/State/Zip: _____

Phone: Daytime: _____ Evening: _____

Email Address: _____ Major: _____

New Student: ____ Yes ____ No

Classification: ____ Undergraduate ____ Graduate

Anticipated Credit Hour Load per Session: ____ Half-Time (6 hrs if Undergraduate 3 hrs if Graduate)

____ Full-Time (9 hrs if Undergraduate 6 hrs if Graduate)

Anticipated Graduation Date: ____ Summer ____ Fall ____ Winter ____ Spring Year _____

II. Estimated Costs of Tuition, Fees and Books for Loan Period:

Tuition for Academic Year (Each course is 3 credit hours.)

Summer Session Credit Hour Enrollment _____ X \$300.00 = \$ _____

Fall Session Credit Hour Enrollment _____ X \$300.00 = \$ _____

Winter Session Credit Hour Enrollment _____ X \$300.00 = \$ _____

Spring Session Credit Hour Enrollment _____ X \$300.00 = \$ _____

Estimated Tuition Total: \$ _____

Fees may include drop/add fees, graduation fee, etc.

Estimated Fee Total: \$ _____

Refer to the Current Schedule of Classes for a List of Charges.

Cost of Textbooks for Loan Period

Textbook costs vary by course, condition (new/used) and where purchased.

The average new textbook cost per course is approximately \$150 - \$160

(excluding taxes and any applicable shipping or handling charges.)

Estimated Textbook Total: \$ _____

Total Estimated Costs for Tuition, Fees, and Books for Loan Period: \$ _____

III. By submitting this information, I signify my intent to apply for a Private Education Loan to be used in attending Amberton University. I agree to abide by the University's regulations in the administration of the loan proceeds if approved.

X Student Signature: _____ **Date** _____



Title IV - Federal Student Aid (FSA) Worksheet and Authorization

This worksheet is designed to assist you in planning your enrollment, to estimate the necessary Federal Student Aid (FSA) funding. Amberton encourages responsible borrowing and a thorough understanding of loan indebtedness. The Authorization section is your choice to authorize Federal Funds to cover only Basic costs (tuition, fees, and textbooks), or Basic Cost and incidental charges.

Basic costs: These costs refer to tuition, fees, and textbooks (optional). These are the actual charges you can expect to see billed to the student account by Amberton (optional textbooks).

FSA maximum eligible amount: These are additional expenses (beyond tuition, fees and textbooks) that are determined as necessary to attend a university (may be supplies, transportation, etc.). Such expenses will vary with each student.

I. Student Information: Student **AUID** (or last four of SSN): _____

First Name: _____ Last Name: _____

II. Estimated Enrollment. Check mark to provide anticipated course load choice:

Undergraduate Student:

OR

Graduate student:

___ Less than Half-Time (1 course = 3 hours)

___ Half-Time (1 course = 3 hours)

___ Half-Time (2 courses = 6 hours)

___ Full-Time (2 courses = 6 hours or more)

___ Three-Quarter (3 courses = 9 hours)

___ Full-Time (4 courses = 12 hours or more)

III. Estimated Anticipated Funding. Check mark to provide funding choice:

Would you like to receive funds for **only** the Basic Costs (as described above) ___ **Yes** ___ **No**
___ **Include Textbooks** ___ **Do Not Include Textbooks**

Skip if marked "Yes" for ONLY Basic Costs. To be funded over the Basic Costs, select one of the two options:

___ FSA Maximum Eligibility **OR** Specific Amount: _____ (over Basic Costs)

IV. Authorization: By submitting this information, I signify my intent to participate in the Federal Direct Loan Program to be used for direct education expenses at Amberton University. I agree to abide by the University's regulations in the administration of the loan proceeds.

I authorize Amberton University to apply my Federal Student Aid toward payment of:

___ All charges **OR** ___ Basic Costs

If Basic Costs is selected, I am responsible for any outstanding balance from incidental charges. Incidental charges can include, but not be limited to: Deferral Agreement Note fees, Finance Charges, Library Fines, Class Change fee, Graduation Application fee, and or Official Transcripts.

Student Signature: _____ **Date** _____



GI/VETERANS INFORMATION FORM

Students seeking benefits using their Montgomery GI Bill (MGIB) must complete the information below for each session of attendance. The Enrollment Certification (Form 22-1999) will be processed upon verification of enrollment.

Name _____ AUID/SSN _____ - _____ - _____

Address _____ Home # _____

City/ST/ZIP _____ Work # _____

New Student _____ Yes _____ No _____ Chapter Benefit # _____

Session Attending: _____ Fall _____ Winter _____ Spring _____ Summer _____ Year _____

Indicate the degree plan you are pursuing:

Undergraduate

- | | |
|--|---|
| <input type="checkbox"/> BA Professional Development (14) | <input type="checkbox"/> BS Applied Studies (34) |
| <input type="checkbox"/> BBA Accounting – Public Accounting Track (66) | <input type="checkbox"/> BS Human Relations and Business (35) |
| <input type="checkbox"/> BBA Accounting – Management Accounting Track (68) | |
| <input type="checkbox"/> Dual BBA/MBA Accounting (67) | |
| <input type="checkbox"/> BBA Entrepreneurship (64) | |
| <input type="checkbox"/> BBA General Business (31) | |
| <input type="checkbox"/> BBA Management (32) | |
| <input type="checkbox"/> BBA Project Management (36) | <input type="checkbox"/> Undecided (19) |
| | <input type="checkbox"/> Non-degree seeking (99) |

Graduate

- | | | |
|--|--|--|
| <input type="checkbox"/> MA Marriage & Family Therapy (48) | <input type="checkbox"/> MBA Accounting (57) | <input type="checkbox"/> MS Family Studies (45) |
| <input type="checkbox"/> MA Professional Counseling (53) | <input type="checkbox"/> MBA Entrepreneurship (65) | <input type="checkbox"/> MS Family Studies <i>with a specialization in Christian Counseling</i> (55) |
| <input type="checkbox"/> MA School Counseling (61) | <input type="checkbox"/> MBA General Business (42) | <input type="checkbox"/> MS Human Relations & Business (11) |
| <input type="checkbox"/> MA Professional Development (17) | <input type="checkbox"/> MBA Management (43) | <input type="checkbox"/> MS Human Resource Management (50) |
| | <input type="checkbox"/> MBA Project Management (39) | <input type="checkbox"/> MS Human Resource Training & Dev (46) |
| | <input type="checkbox"/> MBA Strategic Leadership (44) | <input type="checkbox"/> MS Managerial Science (47) |
| <input type="checkbox"/> Undecided (19) | <input type="checkbox"/> MS Enterprise Analytics | <input type="checkbox"/> MS Agile Project Management (49) |
| <input type="checkbox"/> Non-degree seeking (99) | | |

ADDITIONAL DEGREE CHOICES FOR FORMER AMBERTON STUDENTS ONLY: A student who selects one of the following “discontinued/replaced” degrees must (1) have been in attendance and enrolled for the degree prior to the Fall 2022 session and, (2) must complete all degree requirements by the dates specified below for each degree. If all degree requirements cannot be completed by the given date, the student must select a degree from the list above.

- | | |
|--|--|
| <input type="checkbox"/> BBA Accounting (37) | [program completed prior by August 31, 2024] |
| <input type="checkbox"/> BBA Management Accounting (63) | [program completed prior by August 31, 2024] |
| <input type="checkbox"/> MBA International Business (38) | [program completed prior by August 31, 2024] |

Undergraduates:

3 hours = ¼ time
6 hours = ½ time
9+ hours = full time

Graduates:

3 hours = 1/2 time
6+ hours = full time

I understand that I am responsible for payment of tuition and fees not covered by VA benefit disbursements and for knowing and abiding by VA regulations in cases of overpayment. I authorize Amberton University to release my academic records, including grades, to the Department of Veterans Affairs as deemed appropriate for reporting and facilitation of payments.

Signature _____ Date _____