

# AMBERTON UNIVERSITY

## FINANCIAL AID HANDBOOK

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### Policies and Procedures

**Amberton University Office of Financial Aid  
July 2025**

**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) .....	16
TUITION AND FEES – 2025/2026 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.....	21
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 .....	26
PROFESSIONAL JUDGMENT .....	28
DISBURSEMENT OF FSA FUNDS .....	28
SATISFACTORY ACADEMIC PROGRESS .....	29
Satisfactory Academic Progress (SAP) Criteria.....	30
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 .....	35
R2T4 Policy Application.....	36
Definition of Official and Unofficial Withdrawal.....	37
Federally Defined Leaves of Absence Policy (FLOA) .....	38
Determining Withdrawal Date for R2T4 Funds: .....	38
Return to Title IV Funds Calculation .....	41
Order of Return of Title Federal IV, HEA Funds .....	42
Timeframe for returning an unclaimed Title IV, HEA Credit Balance .....	42
Refund vs. Return to Title IV, HEA Funds .....	44
Return to Title IV, HEA Questions .....	44
CONSUMER INFORMATION AND DISCLOSURES .....	44
DISCLAIMERS AND NOTICES .....	45
FORMS.....	46

# **AMBERTON UNIVERSITY**

## **FINANCIAL AID HANDBOOK**

**July 2025**

**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 the 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 the 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 serve 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. 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 Executive Vice President of Operations. The Director manages the overall operations of the Financial Aid Office. The Director is responsible for:

- providing monthly reports to the Executive Vice President of Operations 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 Executive Vice President of Operations 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 to meet 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 on various days of the week from 10:00 am – 10:00 pm Monday – Thursday, 8:00 am – 1:30 pm on Friday, and Saturday when classes are in session. Students may also send email directly to [finaid@amberton.edu](mailto: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 1<sup>st</sup> of each calendar year and ends on May 31<sup>st</sup> 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 evening 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. Visit with a Student Services Advisor, for details.

## **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. Visit with a Student Services Advisor, for details.

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](mailto: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](mailto:finaid@amberton.edu), or select "Menu", "Tuition & Financial Aid" on the University's website, <https://www.amberton.edu/financial-aid/>. 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.*

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.

## 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.

<b>Pell Grant</b>		
Borrower	Requirement	Eligible Limit (2025-2026)
Undergraduate Students Only	Based on Federal Need	Maximum eligible amount of \$7,395/year  (2026-27 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. **Federal Student Aid requires all applicants to inform the Financial Aid Office of any additional funding (Grants, Scholarships, Company Reimbursement, etc.) programs which the student will receive, to maintain and not exceed the COA, Cost of Attendance. Below are the annual amounts you may borrow (less any additional funding programs) 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. A student is not required to show financial need to receive a Direct Unsubsidized. 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 with Federal regulation. Students may borrow up to the 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.studentaid.gov](http://www.studentaid.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 (<https://amberton.edu/cost-of-attendance/>). **Federal Student Aid requires all applicants to inform the Financial Aid Office of any additional funding (Grants, Scholarships, Company Reimbursement, etc.) programs which the student will receive, to maintain and not exceed the COA, Cost of Attendance.**

## TUITION AND FEES – 2025/2026 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

**\$975.00**

*(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)	\$15.00
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)	\$45.00
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 apply 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. **Prior to changing one's enrollment schedule, any student receiving Financial Aid must inform the Financial Aid Office.**

### **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; Executive Vice President for Operations 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, Institutional Student Information Record*, 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 that one 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 of one year through the end of the Spring session of the following year. 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.StudentAid.gov](http://www.StudentAid.gov)).

### STEPS TO APPLY FOR TITLE IV FINANCIAL AID

- Complete the following steps to apply for financial aid for the upcoming academic year:
- Complete your Free Application for Federal Student Aid (FAFSA).
  - Go to the Web site: [www.StudentAid.gov](http://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.

- Submit to Amberton Registrar, the Official Transcript from all previously attended schools. For a Graduate student, this is only the school reflecting the Bachelor's complete, and all Graduate level schools attended. To be Official, the transcript can be submitted electronically to [Transcripts@Amberton.edu](mailto:Transcripts@Amberton.edu), when submitted by the former institution. The transcript is not Official if submitted electronically by the student.
- 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. The permanent address provided on the FAFSA must match the address on Amberton records.

### **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](http://www.StudentAid.gov)
- Applicants must also meet the eligibility and FSA application requirements as outlined in pages 21 through 22 of this Handbook
- Applicants must:
  - Complete a *Title IV Federal Student Aid Worksheet* at [www.Amberton.edu](http://www.Amberton.edu)
  - Complete Federal Student Loan Entrance Counseling at [www.StudentAid.gov](http://www.StudentAid.gov)
  - Complete the FDLP Master Promissory Note at [www.StudentAid.gov](http://www.StudentAid.gov)
  - Complete the Annual Student Loan Acknowledgement, at [www.StudentAid.gov](http://www.StudentAid.gov)
  - If applying for a PLUS or Grad PLUS Loan, complete the credit application at [www.StudentAid.gov](http://www.StudentAid.gov) and the Grad PLUS Master Promissory Note.

### **Financial Student Aid (FSA) Application Deadlines**

#### *Federal funding year:*

2025 – 2026 FSA year – July 1, 2025 to June 30, 2026  
 2026 – 2027 FSA year – July 1, 2026 to June 30, 2027

#### *Federal deadlines:*

2025 – 2026 FSA year: June 30, 2026 by midnight CST  
 2026 – 2027 FSA year: June 30, 2027 by midnight CST

#### *University Priority deadlines:*

Summer: April 1<sup>st</sup>  
 Fall: July 1<sup>st</sup>



Winter:       October 1<sup>st</sup>  
Spring:       January 1<sup>st</sup>

*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. Occasionally, FSA will designate a student's *FAFSA* for the verification process.

### **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 Student Aid Index (SAI), and the enrollment and funding plans submitted on the *Title IV Federal Student Aid Worksheet*.

**Student Aid Index (SAI)** – The SAI is an eligibility index number that the school's financial aid office uses to determine how much federal aid the student would receive if the student attended the school. This number results from the information that the student provides in their FAFSA form. FSA calculates the SAI, with a need-based analysis, which takes into account the income and assets of the student and their parents or spouse, if applicable. The analysis formula used considers both taxed and untaxed income, as well as any assets and benefits received, such as unemployment or Social Security. The SAI is compared to the Cost of Attendance to determine the amount and type of aid that is included in a student's 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 SAI 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 *Title IV Federal Student Aid 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 Student Aid Index (SAI). 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 within the degree program, including from transfer work.

These standards are applied to the degree program for 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 program 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, toward that degree. 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 the *SAP Appeal* form, located at [www.Amberton.edu](http://www.Amberton.edu), along with information in a signed and dated statement 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 SAP Appeal 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 *SAP Appeal* Form, attaches the signed and dated statement, with 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.
7. Student may resubmit an Appeal, if proper documentation was not originally submitted. However, a student may not submit an Appeal after being removed from Probation, limited to one Appeal.

### **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. **It is the student's responsibility to notify the Financial Aid Office when processing a change of schedule.** 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 yet still remains enrolled in 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](http://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.

**It is the student's responsibility to notify the Financial Aid Office when processing a change of schedule, when Federal Financial Aid is scheduled or received.** 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 receiving Federal Aid must notify the Financial Aid Office**
- 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](http://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](http://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](#) (available upon completing [Online Registration](#)) – University's Payment Deferral Agreement (allows student to defer payment/make payments throughout the session).
4. [FAFSA](#) – 2025-2026 form, must be completed online at [www.StudentAid.gov](http://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.
11. [Application for Graduation](#) – Must be completed and submitted the first week of the last session of degree completion. The *Graduation Application* fee is eligible to be covered by Federal Financial Aid, if funds are available.
12. [Request for Second Degree](#) – Must be completed upon completion of one degree, to seek a second degree. The student will receive a *Degree Plan* from the Academic Office. The student must submit a copy of the *Degree Plan* to the Financial Aid Office.
13. [Change of Address](#) – It is the student's responsibility to inform the Financial Aid Office of any change of address.