University of Phoenix®

2023–2024 Consumer Information Guide

April 2024

2023-2024 Consumer Information Guide

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Consumer Information

All institutions participating in federal financial aid programs must provide required consumer information to enrolled and prospective students as well as current and prospective employees. Where applicable, each section lists specific locations where additional information is available. To request and receive this information in writing, email your request to ConsumerInformation@phoenix.edu.

About University of Phoenix

Change In Ownership Notice

The University of Phoenix is pleased to share updated information about an anticipated transaction that will result in a change in ownership of the University to a non-profit, and an affiliation with the University of Idaho. The transaction has been in the works for several months and is expected to be consummated on or after February 6, 2024.

This transaction will continue to advance our mission to provide you with high-quality and career-relevant education. After the consummation of the transaction, University of Phoenix will continue to be its own independently accredited institution. The transaction will not result in any immediate changes to our educational programs and courses, and the University of Phoenix will continue to be accredited by the Higher Learning Commission.

From a legal standpoint, the University of Phoenix will be acquired by a new non-profit tax-exempt organization named Four Three Education, Inc. and will continue to operate under the name University of Phoenix. While remaining a separately accredited institution, the University will become affiliated with University of Idaho as a result of the change in ownership because the sole member of Four Three Education, Inc. (the newly created non-profit entity) is the Regents of the University of Idaho.

The change in ownership will be finalized after necessary regulatory and other approvals have been obtained and all other transaction-related requirements have been met. Although we expect this change in ownership will happen as anticipated, we cannot guarantee that it will occur.

More information and details regarding the transaction are available on our website at the following link: University of Phoenix to affiliate with University of Idaho. In addition, please feel welcome to reach out to us with any questions at the following email address UOPXTransactionQuestions@phoenix.edu.

We here at the University of Phoenix look forward to this exciting new chapter and to welcoming the many opportunities that this change in ownership and new affiliation will present for our students and for our institution going forward.

Accreditation, Licensures, Reviews and Approvals

University of Phoenix is accredited, reviewed, and/or approved by federal, state and international agencies, as well as private accreditation bodies.

Federal

University of Phoenix has been approved and participates in each of the following Title IV Higher Education Act (HEA) programs:

- Federal Pell Grant Program
- Federal Direct Student Loan Program
- Federal Supplemental Educational Opportunity Grant Program

Institutional Accreditation

University of Phoenix is accredited by the Higher Learning Commission (hlcommission.org), an institutional accreditation agency recognized by the U.S. Department of Education. University of Phoenix has been continually accredited by the Higher Learning Commission since 1978.

Higher Learning Commission
230 South LaSalle Street, Suite 7-500
Chicago, IL 60604-1411
Phone: (312) 263-0456
(800) 621-7440
Fax: (312) 263-7462
https://www.hlcommission.org/About-HLC/about-hlc.html

For more information about University of Phoenix accreditations and licensures, please visit:
https://www.phoenix.edu/about_us/accreditation.html

State and International Licensures

University of Phoenix is approved to operate in the following U.S. states either through licensure, registration, general or specific approvals, consent, or exemption.

Arizona State Board for Private Postsecondary Education
California Bureau for Private Postsecondary Education
Hawaii Post-secondary Education Authorization Program
Texas Higher Education Coordinating Board

For additional information on state and international licensures, visit:
https://www.phoenix.edu/about_us/accreditation.html

Programmatic Accreditation

Business Accreditation

The Accreditation Council for Business Schools and Programs (ACBSP) has accredited the following programs in the College of Business and Information Technology at University of Phoenix:

- Associate of Arts with a concentration in Accounting Fundamentals*
- Associate of Arts with a concentration in Business Fundamentals
- Bachelor of Science in Accounting
- Bachelor of Science in Business
- Master of Business Administration
- Master of Management
- Master of Science in Accountancy*
- Doctor of Business Administration
- Doctor of Management

**These programs are not available for new enrollment.*

For additional information, please visit: http://www.acbsp.org

Accreditation Council for Business Schools and Programs
11520 W 119th St
Overland Park, KS 66213
(913) 339- 9356

Healthcare Accreditation

The Master of Health Administration (MHA) program is programmatically accredited by the Commission on Accreditation of Healthcare Management Education (CAHME).

Commission on Accreditation of Healthcare Management Education
P.O. Box 911
Spring house, PA 19477
(301) 298-1820

Nursing Accreditation

The baccalaureate degree program in nursing, master's degree program in nursing, and Doctor of Nursing Practice program at the University of Phoenix are accredited by the Commission on Collegiate Nursing Education, 655 K Street NW, Suite 750, Washington, DC 20001, 202-887-6791.

Explore all nursing programs at https://www.phoenix.edu/online-nursing-degrees.html

Commission on Collegiate Nursing Education
655 K Street, NW, Suite 750, Washington, DC 20001

202-887-6791

Social Work Accreditation

University of Phoenix's Bachelor of Science in Social Work Program is accredited by the Council on Social Work Education's Commission on Accreditation.

Accreditation of a baccalaureate or master's social work program by the Council on Social Work Education's Commission on Accreditation indicates that it meets or exceeds criteria for the assessment of program quality evaluated through a peer review process. An accredited program has sufficient resources to meet its mission and goals and the Commission on Accreditation has verified that it demonstrates compliance with all sections of the Educational Policy and Accreditation Standards.

Accreditation applies to all program sites and program delivery methods of an accredited program. Accreditation provides reasonable assurance about the quality of the program and the competence of students graduating from the program.

For more information about social work accreditation, you may contact Accreditation.

Counseling Accreditation

The Master of Science in Counseling program in Clinical Mental Health Counseling at the Phoenix Campus is accredited by the Council for Accreditation of Counseling and Related Educational Programs (CACREP). For additional information, please visit https://www.cacrep.org/.

Council for Accreditation of Counseling and Related Educational Programs
500 Montgomery Street, Suite 350
Alexandria, VA 22314
(703) 535-5990

Education Accreditation

Educator and principal preparation programs have been reviewed and approved by Arizona Department of Education. Individual program offerings vary by state. The California specific programs (BSLS, MAED-TED, and CTEL) have been reviewed and approved by the California Commission on Teacher Credentialing (CCTC).

Additionally, the Graduate Initial Teacher Certificate programs (CERT/G-ELM, CERT/G-SEC, and CERT/G-SPE) have been reviewed and approved by the North Carolina Department of Public Instruction (NCDPI).

Additional Information

A student can view additional information at https://www.phoenix.edu/about_us/accreditation.html. To obtain a copy of University accreditation and licensure documents, or information on how to contact any of the agencies that regulate the University, contact the University Legal Services at (602) 557- 1554.

Academic Programs, Facilities and Instructional Personnel Information

Please refer to the University's Academic Catalog, https://www.phoenix.edu/degrees/academic-catalog.html, for further information on academic programs, facilities and instructional personnel information.

Articulation Agreements

Please refer to the College Articulation Agreement section of University's Academic Catalog, https://www.phoenix.edu/degrees/academic-catalog.html, for further information on articulation agreements.

Consortium Agreements

The University may execute a consortium agreement on an institutional basis and act as a host institution for students not enrolled at the University. However, the University will not execute as a host institution on an individual basis nor execute as a home or host institution for students enrolled as certificate or degree seeking students at the University.

Credit Transfer

Please refer to the Acceptable Transfer Activity and Evaluation of Transfer Activity Policies in the University's Academic Catalog, https://www.phoenix.edu/degrees/academic-catalog.html, for further information on credit transfer.

Disability Services

Please refer to the Accessibility and Disability Services Office and the Extended Time/In Progress Extension Accommodations sections of the University's Academic Catalog, https://www.phoenix.edu/degrees/academic-catalog.html, for further information on disability services.

General Contact Information

Direct any questions regarding admissions, academics, financial options, facilities or general institutional issues to the following offices:

Central Administration
4035 S Riverpoint Parkway
Phoenix, AZ 85040-0723
(800) 366-9699

Online
University of Phoenix
4035 S Riverpoint Parkway
Phoenix, AZ 85040-0723
(866) 766-0766

Registrar's Office- Admissions and Records Service Center
4035 S. Riverpoint Parkway
Phoenix, AZ 85040-0723
(800) 866-3919
(480) 446-4600
ARSC@phoenix.edu

Campus contact information is located at https://www.phoenix.edu/campus-locations.html.

Faculty

University of Phoenix faculty members are accomplished managers, technology leaders, professional educators, corporate executives, financial officers, healthcare human services professionals and leaders in other professional areas who possess advanced degrees. A complete list of faculty for each school and college can be found under the Faculty Credentials section at https://www.phoenix.edu/faculty.html. A list of faculty at a particular location may be obtained from each local campus.

To find a local campus, go to https://www.phoenix.edu/campus-locations.html.

Faculty profiles can be found at https://www.phoenix.edu/faculty.html

Student Demographics, Metrics and Outcomes

Student Borrowing

During the period of time spanning September 1, 2022, through August 31, 2023, 60.5% of students enrolled received federal student loans.

Loan Default Rate

The University's loan default rate for Fiscal Year 2020 was 0 and the national average was 0.
The University's loan default rate for Fiscal Year 2019 was 2.6 and the national average was 7.3.

Average Federal Loan Borrowing

All Students Enrolled

Annually, the University calculates the average federal loan borrowing by its students. For students who attended the University during the period July 1, 2022 to June 30, 2023, the average cumulative federal loan borrowing is displayed below. Your borrowing may be different.

	Subsidized and/or Unsubsidized Loans Only[1]	Grad PLUS Loans[2]	Subsidized and/or Unsubsidized Loans Only[3]
Average Cumulative Federal Loans [4]	$21,578	$18,007	$23,008
Standard Monthly Payment	$233	$214	$249
Payment Period	120 months	120 months	120 months
Interest Rate [5]	5.4%	7.5%	5.4%

Footnotes:

1 – Includes borrowers who obtained only Subsidized, only Unsubsidized, or only Subsidized and Unsubsidized loans.

2 – Includes borrowers who obtained only Grad PLUS loans.

3 – Includes borrowers who obtained Subsidized, Unsubsidized, and/or Grad PLUS loans. Interest rate used represents the weighted average of the Grad PLUS and Subsidized/Unsubsidized rates based on the amounts borrowed.

4 – Includes all borrowers attending during 7/1/22 – 6/30/23. Loans represent disbursed loans, net of returns to lender, that were disbursed any time during the student's academic history at the University through 6/30/23.

5 – Interest rates represent those in effect for loans disbursed during 7/1/22 – 6/30/23 and where necessary, were weighted based on the percentage of each type of loan if the rates varied. These rates may not be representative of the rates in effect for a student's individual loans borrowed.

Graduated Students

The table below includes all borrowers who completed a program in the respective credential level during the 2022-2023 federal award year and who obtained subsidized, unsubsidized and/or Grad PLUS loans. Amounts represent the average subsidized, unsubsidized and Grad PLUS loans disbursed. Loans are included as follows: associate degree completion — associate degree and undergraduate certificate loans; bachelor's degree completion — bachelor's degree, associate degree and undergraduate certificate loans; master's degree completion — master's degree and graduate certificate loans; doctoral degree completion — doctoral degree, master's degree and graduate certificate loans.

Undergraduate Certificate	$7,818

Associate	$17,731
Bachelors	$32,167
Graduate Certificate	$16,117
Masters	$29,686
Doctorate	$66,214
Overall Average	**$28,310**

Footnotes:

Includes all borrowers who completed a program in the respective credential during the specified AY and who obtained Subsidized, Unsubsidized, and/or Grad PLUS loans.

Loans are included as follows:

- Undergraduate certificate completion – undergraduate certificate loans only
- Associate degree completion – associate degree and undergraduate certificate loans
- Bachelor degree completion – bachelors degree, associate degree, and undergraduate certificate loans
- Graduate certificate completion – graduate certificate loans only
- Masters degree completion – masters degree and graduate certificate loans
- Doctoral degree completion – doctoral degree, masters degree, and graduate certificate loans

Amount represents the average Subsidized, Unsubsidized, and Grad PLUS loans disbursed.

Graduation Rates

IPEDS Graduation Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics (NCES). This graduation measure includes the cohort of first-time, full-time (FTFT) degree/certificate-seeking undergraduate students and tracks their completion status at 150% of the normal time to complete all requirements of their program of study. A first-time student is defined as a student who has no prior postsecondary experience attending any institution for the first time at the undergraduate level.

Data are collected on the number of students entering the institution as FTFT degree- and/or certificate-seeking undergraduate students in a particular cohort year. Graduation rates are disaggregated by race and ethnicity, gender, and federal financial aid grant or loan funds. The graduation rates shown below represent students from the 2016–2017 cohort and the percentages of those students who graduated within 150% by Aug 31, 2022.

The table below shows FTFT undergraduate students and is derived from the Integrated Postsecondary Education Data System (IPEDS) graduation rate survey, although shown in aggregate rather than by degree/award type. The University is a nontraditional institution that caters to a wide variety of students, including many who have previously attended another institution of higher education and would not be classified as first-time students. Data includes recipients of Pell Grants or subsidized loans or neither type of aid during the 2016–2017 cohort year (Sept. 1 – Aug. 31).

	Enrolled FTFT Undergraduates *	Enrolled FTFT Undergraduates Graduated Within 150% Time Frame Allowed	Graduation Percent Enrolled FTFT Undergraduates
Totals	**6,309**	**1,142**	**18%**
Male	2,333	378	16%
Female	3,976	764	19%
Nonresident Alien	1	1	100%
Hispanic/Latino	536	130	24%
American Indian or Alaskan Native	33	5	15%
Asian	45	21	47%
Black or African American	1,117	160	14%
Native Hawaiian or Other Pacific Islander	28	8	29%
White	1,842	480	26%
Two or More Races	165	27	16%
Race or Ethnicity Unknown	2,542	310	12%
Pell Grant Recipients	3,557	646	18%
Subsidized Stafford Loan Recipients Who Did Not Receive a Pell Grant	385	112	29%
Students Who Received Neither Pell Grants nor Subsidized Stafford Loans	2,367	384	16%

* Excludes 6 students who became deceased after entering the cohort but before they graduated.

Institutional Graduation Rate

The 150% institutional graduation rate reflects the percentage of University students in the cohort who had completed their program of study within 150% of the published length of the program. It includes students in the cohort if they began a program in the degree level during the cohort year and attended for at least 30 days (consistent with IPEDS logic). Students who became deceased prior to completion were excluded from the cohort (consistent with IPEDS logic). The cohort year represented in the chart below is FY19 for associate and master's, and FY15 for bachelor's.

Associates Institutional	32.8%
Bachelors Institutional	27.2%
Masters Institutional	54.0%
Blended Undergraduate Institutional	27.7%
Blended Associates, Bachelors, Masters Institutional	31.0%

Retention Rates

IPEDS Retention Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding retention rates of degree- and/ or certificate-seeking first-time, full-time (FTFT) undergraduate students entering the institution.

Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. The table shown below is the percentage of FTFT undergraduate degree- and/or certificate-seeking students from the previous fall who were still enrolled as of August 1st of the following year.

Count of FTFT undergraduate students enrolled Fall 2021 (8/1/2021 to 10/31/2021) *	1,765
Count of FTFT undergraduate students enrolled Fall 2021 (8/1/2021 to 10/31/2021) still enrolled as of 8/1/2022	675
Retention	**38.2%**

* Excludes students who became deceased and those who were enrolled in and completed a certificate program shorter than one year in length who would not be expected to be retained in the following year.

Current regulations require the institution to disclose its retention rate as reported to the Integrated Postsecondary Education Data System (IPEDS). The University's FTFT bachelor's retention rate reported to IPEDS is shown in the table below.

Count of FTFT bachelors students enrolled Fall 2021 (8/1/2021 to 10/31/2021)	1,053
Count of FTFT bachelors students enrolled Fall 2021 (8/1/2021 to 10/31/2021) still enrolled as of 8/1/2022	446
Retention	**42.4%**

Institutional Retention Rates

The University's institutional retention rates reflect the percentage of students who posted their first attendance in the reported program during the cohort year (Federal Award Year July 1 – June 30). A student is deemed "retained" if he or she posted attendance in his or her fourth class within the following time frames: (i) associate, 175 days; (ii) bachelor's (non-CBE), 175 days; (iii) master's (non-CBE), 210 days; (iv) CBE, 133 days.

Associates Institutional	63.7%
Bachelors Institutional	74.1%
Masters Institutional	75.7%

Student Diversity

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding student diversity as defined by the Integrated Postsecondary Education Data System (IPEDS). Data reported are for enrolled full- time students.

Table 1 represents all enrolled students from July 1, 2021, through June 30, 2022. Of the total enrolled students, those who received Pell Grant funds during the July 1, 2021, through June 30, 2022, time frame are shown in Table 2.

	Total Enrolled	Percentage
Total Enrollment	**136,962**	**100%**
Male	40,540	29.6%
Female	96,422	70.4%
Nonresident Alien	402	0.3%
Hispanic/Latino	11,518	8.4%
American Indian or Alaska Native	735	0.5%
Asian	1,430	1.0%
Black/African American	22,949	16.8%
Native Hawaiian or Other Pacific Islander	693	0 .5%
White	25,960	19.0%
Two or More Races	2,657	1.9%
Unknown	70,618	51.6%

	Total Enrolled	Percentage
Pell Grant Recipients	54,083	100%
Male	13,211	24.4%
Female	40,872	75.6%
Nonresident Alien	30	0.1%
Hispanic/Latino	4,602	8.5%
American Indian or Alaska Native	292	0.5%
Asian	334	0.6%
Black/African American	10,087	18.7%
Native Hawaiian or Other Pacific Islander	263	0.5%
White	10,457	19.3%
Two or More Races	1,275	2.4%
Unknown	26,743	49.4%

Note: Information reported on student diversity for all enrolled students is from the IPEDS 12 Month Enrollment Survey (July 1, 2021, to June 30, 2022). Pell recipients were those students from the 12 Month Enrollment Survey who were disbursed Pell funds during the July 1, 2021, to June 30, 2022 time frame.

Types of Education in Which Graduates Enroll

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding the types of graduate and professional education in which graduates of the institution's four-year degree programs enrolled.

Approximately 24% of students who completed a bachelor's degree from University of Phoenix between July 1, 2021, and June 30, 2022, went on to enroll in a graduate or professional program. The most common programs students enrolled in are as follows:

- Business Administration and Management
- Healthcare Administration/Management
- Psychology
- Management Information Systems
- Mental Health Counseling

The data is derived from the IPEDS Completions Survey (July 1, 2021, to June 30, 2022, data) and the National Student Clearinghouse Student Tracker to identify enrollment in graduate programs as of December 31, 2022.

Working Alumni

Based on responses from the 2022 Academic Alumni Questionnaire, the following represents the types of industries in which our alumni work:

Health Services	19.7%	Construction	1.6%
Education	13.6%	Hospitality/Travel/Tourism	1.5%
Other	10.3%	Pharmaceutical/Bio/Healthcare Products	1.4%
Technology	5.2%	Communications/Media/Entertainment	1%
Federal Government	4.5%	Military	1%
State and Local Government	4.3%	Consulting	.9%
Business Services	4.2%	Counseling	.9%
Retail Trade (Non-Restaurant)	3.9%	Real Estate	.9%
Finance/Financial Services	3.7%	Restaurant	.8%
Manufacturing	3.5%	Legal	.7%
Banking	3%	Environmental Services	.6%
Insurance	2.8%	Petroleum/Energy	.6%
Non-profit	2.7%	Software	.6%
Transportation	2.7%	Personal Services	.5%
Social Services	2.3%	Entertainment & Leisure	.4%

* Question #6: In what industry do you work? Total number of respondents — 2,802.

Alumni Occupations

Based on responses from the 2022 Academic Alumni Questionnaire, the following represents occupations of University of Phoenix alumni:

Other	17.9%	Registered Nurse/Other Nursing Professional	2.8%
Admin Support, Records/Data Processor	10.2%	Business Owner/Operator	2.5%
Teacher Educator/Education Administrator	10.2%	Sales Representative	2.2%
Executive/Manager/Administrator	8.4%	Clinical Psychologist/Counselor/Social Worker	2%
Health Professional (Non-Nursing)	6.9%	Protective Services (Police, Fire, Security)	1.7%
Operations/Production Manager/Supervisor	5.7%	Computer Programmer/Systems Analyst	1.4%

Human Resources Manager/Representative	5.2%	Consultant	1.3%
Finance/Accountant	4.9%	Engineer/Architect	1.3%
Project Management	3.4%	Food/Personal Service	1%
Technician/Technologist	3.2%	Military Personnel	.6%
Other Health Professional	3.1%	Hospitality Management	.5%
Retail	3.1%	Marketing Professional	.5%

* Question #7: What is your occupation? Total number of respondents — 2,774.

Title II of Higher Education Act

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

To view these reports by state, please visit https://title2.ed.gov/Public/Home.aspx

Title II HEA Pass-Rate Information

Program completers achieved the following scores:

Arizona

Traditional Assessment Data 2019-2020

Professional knowledge — Elementary: 100%
Professional knowledge — Secondary: 96%
Professional knowledge — Early Childhood: 88%
Aggregate professional knowledge: 94.6%
Aggregate content areas: 100%
Special populations: 100%

Alternative Assessment Data 2019-2020

Aggregate summary all tests: Fewer than 10 candidates, score not provided

Traditional Assessment Data 2020-2021

Professional knowledge — Elementary: 97%
Professional knowledge — Secondary: 97%
Professional knowledge — Early Childhood: 75%
Aggregate professional knowledge: 89.6%
Aggregate content areas: 74.25%
Special populations: 87%

Alternative Assessment Data 2020-2021

Aggregate summary all tests: Fewer than 10 candidates, score not provided

California

Traditional Assessment Data 2019-2020

California Basic Educational Skills Test (CBEST): 100%
Reading instruction competence assessment (RICA) — Elementary only: 79%
Aggregate content areas: 100%

Alternative Assessment Data 2019-2020

California Basic Educational Skills Test (CBEST): 100%
Reading instruction competence assessment (RICA) — Elementary only: Fewer than 10 candidates, score not provided
Aggregate content areas: Fewer than 10 candidates, score not provided

Traditional Assessment Data 2020-2021

California Basic Educational Skills Test (CBEST): 100%
Reading instruction competence assessment (RICA) — Elementary only: 100%
Aggregate content areas: 88.8%

Alternative Assessment Data 2020-2021

California Basic Educational Skills Test (CBEST): 100%
Reading instruction competence assessment (RICA) — Elementary only: Fewer than 10 candidates, score not provided
Aggregate content areas: 91.3%

Colorado

Traditional Assessment Data 2019-2020

Aggregate summary all tests: Fewer than 10 candidates, score not provided

Traditional Assessment Data 2020-2021

Aggregate summary all tests: Fewer than 10 candidates, score not provided

Hawaii

Traditional Assessment Data 2019-2020

Aggregate summary all tests: Fewer than 10 candidates, score not provided

Traditional Assessment Data 2020-2021

Aggregate summary all tests: Fewer than 10 candidates, score not provided

Nevada

Traditional Assessment Data 2019-2020

Aggregate summary all tests: Fewer than 10 candidates, score not provided

Traditional Assessment Data 2020-2021

Aggregate summary all tests: Fewer than 10 candidates, score not provided

New Mexico

Traditional Assessment Data 2019-2020

Aggregate summary all tests: Fewer than 10 candidates, score not provided

Traditional Assessment Data 2020-2021

Aggregate summary all tests: Fewer than 10 candidates, score not provided

Texas

Traditional Assessment Data 2019-2020

Aggregate academic content areas: Fewer than 10 candidates, score not provided
Aggregate professional knowledge: Fewer than 10 candidates, score not provided

Traditional Assessment Data 2020-2021

Aggregate academic content areas: Fewer than 10 candidates, score not provided
Aggregate professional knowledge: Fewer than 10 candidates, score not provided

Utah

Traditional Assessment Data 2019-2020

Aggregate academic content areas: Fewer than 10 candidates, score not provided
Aggregate teaching special populations: Fewer than 10 candidates, score not provided

Traditional Assessment Data 2020-2021

Aggregate academic content areas: Fewer than 10 candidates, score not provided
Aggregate professional knowledge: Fewer than 10 candidates, score not provided

Program Information for Academic Year 2019–2020

	AZ	CA	CO	HI	NM	NV	TX	UT
Number of students enrolled	7,994	860	10	16	7	15	0	1
Number of students in student teaching	455	100	0	10	4	5	0	0
Number of supervising faculty including part- and full-time	203	41	0	4	2	4	0	0
Student-to-faculty ratio for student teaching	2:1	2:1	0:0	3:1	2:1	1:1	0:0	0:0
Average hours per week in student teaching	40	40	40	40	40	40	40	40
Number of weeks of student teaching	12	15	15	13	16	13	14	12
Is the Teacher Education Program currently approved by the state?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Is the Teacher Education Program currently designated as low performing?	No	No	No	No	No	No	No	No

Program Information for Academic Year 2020–2021

	AZ	CA	CO	HI	NM	NV	TX	UT
Number of students enrolled	8,072	903	5	9	1	8	0	1
Number of students in student teaching	791	179	3	6	1	4	0	1
Number of supervising faculty including part- and full-time	259	56	2	4	1	3	0	1
Student-to-faculty ratio for student teaching	3:1	3:1	2:1	2:1	1:1	1:1	0:0	1:1
Average hours per week in student teaching	40	40	40	40	40	40	40	40
Number of weeks of student teaching	12	15	15	13	16	13	14	12
Is the Teacher Education Program currently approved by the state?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Is the Teacher Education Program currently designated as low performing?	No	No	No	No	No	No	No	No

Cost of Attendance

The cost of attendance (COA) is used in calculating a student's amount of federal financial aid eligibility and awarding financial aid for a specific period of enrollment. The following charts list the University's 2023/2024 COAs.

For detailed information regarding actual tuition fees for programs and locations visit the tuition and fees section of the University's academic catalog: https://www.phoenix.edu/degrees/academic-catalog.html .

Students with circumstances that may warrant an adjustment to one or more COA components may request consideration for a professional judgment adjustment. For more information on Professional Judgment, including how to submit a request for consideration, review the Professional Judgment section of this Consumer Information Guide.

Non-Licensure/Certification Programs

Undergraduate

Cost of Attendance Components	Undergraduate Certificate[4]	Associates Degree (5-week)	Associates Degree (9-week)	Bachelors Degree (non-competency based)
Tuition and Fees[1]	$7,056	$9,480	$9,480	$9,288
Books, Course Materials, Supplies and Equipment	$1,062	$1,416	$1,416	$1,416
Transportation	$1,088	$1,360	$1,224	$1,360
Miscellaneous Personal Expenses	$440	$550	$495	$550
Living Expenses[2]				
Food	$2,120	$2,650	$2,385	$2,650
Housing[3]	$4,096	$5,120	$4,608	$5,120
Federal Student Loan Fees	$32	$50	$45	$60
Dependent Care Expenses	$0	$0	$0	$0
Disability-Related Expenses	$0	$0	$0	$0
Total Cost of Attendance	**$15,894**	**$20,626**	**$19,653**	**$20,444**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

4 The figures provided are illustrative and based on 18 undergraduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

Graduate

Cost of Attendance Components	Graduate Certificate[4]	Masters Degree (non-competency based)	Masters Credit-Based Competency-Based	Doctoral Certificate	Doctoral Degree
Tuition and Fees[1]	$11,538	$16,128	$7,200	$12,090	$19,392
Books, Course Materials, Supplies and Equipment	$1,224	$1,632	$48	$1,065	$1,704
Transportation	$1,224	$1,632	$1,088	$1,088	$1,632
Miscellaneous Personal Expenses	$495	$660	$440	$440	$660
Living Expenses[2]					
Food	$2,385	$3,180	$2,120	$2,120	$3,180
Housing[3]	$4,608	$6,144	$4,096	$4,096	$6,144
Federal Student Loan Fees	$72	$108	$72	$64	$96
Dependent Care Expenses	$0	$0	$0	$0	$0
Disability-Related Expenses	$0	$0	$0	$0	$0
Total Cost of Attendance	**$21,546**	**$29,484**	**$15,064**	**$20,963**	**$32,808**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

4 The figures provided are illustrative and based on 18 graduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

Licensure/Certification Programs

Undergraduate

Cost of Attendance Components	Undergraduate Certificate[4] Health Professions	Bachelors Degree Education	Bachelors Nursing (non-Competency-Based)	Bachelors Nursing (Competency-Based)	Bachelors Social Behavioral
Tuition and Fees[1]	$9,504	$9,336	$8,376	$7,200	$9,384
Books, Course Materials, Supplies and Equipment	$1,416	$1,416	$1,416	$48	$1,416
Transportation	$1,360	$1,360	$1,360	$1,088	$1,360
Miscellaneous Personal Expenses	$550	$550	$550	$440	$550
Living Expenses[2]					
Food	$2,650	$2,650	$2,650	$2,120	$2,650
Housing[3]	$5,120	$5,120	$5,120	$4,096	$5,120
Federal Student Loan Fees	$40	$60	$60	$48	$60
Professional Licensure/ Certification[5]	$221	$598	$349	$349	$375
Dependent Care Expenses	$0	$0	$0	$0	$0
Disability-Related Expenses	$0	$0	$0	$0	$0
Total Cost of Attendance	**$20,861**	**$21,090**	**$19,881**	**$15,389**	**$20,915**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

4 The figures provided are illustrative and based on 24 undergraduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

5 The licensure/certification component included in the final academic year of the program is an average of fees charged by all states the program is offered in by credential level and college.

Graduate

Cost of Attendance Components	Graduate Certificate[4] Health Professions	Graduate Certificate[6] Education	Masters Nursing	Masters Health Professions	Masters Social Behavioral	Masters Education
Tuition and Fees[1]	$10,470	$12,960	$12,936	$16,680	$16,704	$12,936
Books, Course Materials, Supplies and Equipment	$1,020	$1,632	$1,632	$1,632	$1,632	$1,632
Transportation	$1,088	$1,632	$1,632	$1,632	$1,632	$1,632
Miscellaneous Personal Expenses	$440	$660	$660	$660	$660	$660
Living Expenses[2]						
Food	$2,120	$3,180	$3,180	$3,180	$3,180	$3,180
Housing[3]	$4,096	$6,144	$6,144	$6,144	$6,144	$6,144
Federal Student Loan Fees	$64	$96	$108	$108	$108	$108
Professional Licensure/ Certification[5]	$375	$510	$613	$375	$629	$474
Dependent Care Expenses	$0	$0	$0	$0	$0	$0
Disability-Related Expenses	$0	$0	$0	$0	$0	$0
Total Cost of Attendance	**$19,673**	**$26,814**	**$26,905**	**$30,411**	**$30,689**	**$26,766**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

4 The figures provided are illustrative and based on 15 graduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

5 The licensure/certification component included in the final academic year of the program is an average of fees charged by all states the program is offered in by credential level and college.

6The figures provided are illustrative and based on 24 graduate credits; the actual COA will be based on the specific length of the program in which the student is enrolled.

Direct Assessment

Cost of Attendance Components	Undergrad Academic Year	Graduate Academic Year
Tuition and Fees[1]	$10,000	$10,996
Books, Course Materials, Supplies and Equipment	$60	$60
Transportation	$1,632	$1,632
Miscellaneous Personal Expenses	$660	$660
Living Expenses[2]		
Food	$3,180	$3,180
Housing[3]	$6,144	$6,144
Federal Student Loan Fees	$72	$108
Dependent Care Expenses	$0	$0
Disability-Related Expenses	$0	$0
Total Cost of Attendance	**$21,748**	**$22,780**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

Non-Degree Single Course

Cost of Attendance Components	Non-Degree
Tuition and Fees[1]	$954
Books, Course Materials, Supplies and Equipment	$141
Transportation	$272
Living Expenses[2]	
Food	$530
Housing[3]	$1,024
Dependent Care Expenses	$0
Disability-Related Expenses	$0
Total Cost of Attendance	**$2,921**

1 The tuition component is based on a per credit weighted average for the credential level across the entire University.

2 The University allows the same living expense amounts for students in all living arrangements and dependency statuses.

3 The living expense component for students receiving Military Basic Allowance for Housing (BAH) only includes an allowance for food.

Federal, State and Institutional Financial Aid Programs

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program at the University can apply for federal financial aid as a means of assisting with financing their education. Certificate programs may also be eligible for federal financial aid. Depending on the program, student eligibility may be need-based, non-need-based, credit-based, or dependent on other specific conditions.

Students may also be eligible to receive funding through state grant or scholarship programs in their states, where available. Students should contact Student Financial Services at (866) 766-0766 for additional information on the financial aid programs available at each campus. A list of campuses is available at https://www.phoenix.edu/campus-locations.html.

Grant Programs

Federal Grant Programs

University of Phoenix participates in the following federal grant programs:

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants may be awarded to undergraduate students who have not earned a bachelor's or a professional degree. The amount of aid students can receive varies depending on their financial need, cost of attendance and other eligibility criteria.

Students can receive the Federal Pell Grant for no more than 12 semesters or the equivalent: https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility.

For more detailed information on eligibility and how to apply for the Federal Pell Grant, visit: https://studentaid.gov/understand-aid/types/grants/pell.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG program is for undergraduate students pursuing their first bachelor's degree and demonstrating exceptional financial need. Federal Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for an FSEOG. FSEOG does not have to be repaid.

For more detailed information on eligibility and how to apply for FSEOG, visit: https://studentaid.gov/understand-aid/types/grants/fseog.

Iraq and Afghanistan Service Grant (IASG)

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001, may be eligible to receive the Iraq and Afghanistan Service Grant if:

- The student is pursuing a first bachelor's degree;
- The student is not eligible for a Federal Pell Grant on the basis of the student's Expected Family Contribution (EFC) but meets the remaining Federal Pell Grant Eligibility requirements; **and**
- At the time of the parent/guardian's death, the student was less than 24 years old OR enrolled at least part time at an institution of higher education.

The maximum award of the IASG is equal to the maximum Federal Pell Grant that is available for the award year but cannot exceed the student's cost of attendance when coordinated with the student's other financial aid awards. As required by the Budget Control Act of 2011 (the sequestration law), award

amounts for any IASG that is first disbursed on or after October 1, 2022, and before October 1, 2023 must be reduced by 5.7 percent. This amount changes every year based on the Budget Control Act.

For more detailed information on eligibility and how to apply for the IASG, visit: https://studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service.

State Grants

Students may also be eligible to receive funding through state grant or scholarship programs, where available. Depending on the program, student eligibility may be need-based, non-need-based, credit- based or dependent on other specific conditions. Contact Student Financial Services at (866)766-0766 for additional information on state grant and/or scholarship programs. A list of campuses is available at: https://www.phoenix.edu/campus-locations.html.

The actual amount of state grants awarded to any student is contingent on the availability of funds. The University cannot guarantee any funding from the state grant sources listed, as the list is subject to change without notice based upon changes in state budgetary constraints, state law or regulation, and/or University participation.

For information regarding the grants offered by states — how to apply, eligibility, deadlines, etc. — see the list of programs and their respective websites and phone numbers below. For additional specific eligibility information, the institution may contact you directly when determining grant eligibility. Please note that states sometimes change eligibility requirements for existing grant programs or even eliminate programs for a period of time.

ARIZONA

Arizona Commission for Postsecondary Education (ACPE)
(602) 258-2435
https://highered. az.gov

Leveraging Educational Assistance Partnership (LEAP) Grant
https://azgrants.az.gov/arizona-leveraging-educational-assistance-partnership-azleap

VERMONT

Vermont Student Assistance Corp (VSAC)
(800) 882-4166 | Burlington area (802)-654-3750
https://www.vsac.org/

Vermont Incentive Grant Program
https://www.vsac.org/pay/student-aid-options/grants

Scholarships

The University of Phoenix website has a comprehensive scholarship section at https://www.phoenix.edu/tuition_and_financial_options/scholarship-opportunities.html to aid students in their scholarship efforts. This website features scholarships offered by University of Phoenix, links to various external scholarships through iGrad, scholarship resources, tips, answers to frequently asked questions (FAQ) and more.

Federal Scholarships

Children of Fallen Heroes Scholarship

A Federal Pell Grant-Eligible student whose parent or guardian died in the line of duty while serving as a public safety officer is eligible, under the Children of Fallen Heroes Scholarship, to receive a maximum Federal Pell Grant award.

To qualify for this scholarship, a student must:

- Be otherwise eligible for the Federal Pell Grant;
- Have a Federal Pell Grant eligible EFC; and
- Be less than 24 years of age OR enrolled at an institution of higher education at the time of the parent or guardian's death.

Definition of a public safety officer:

- As defined in section 1204 of title I of the Omnibus Crime Control and Safe Streets Act of 1968 (42 U.S.C. 3796b);
- An individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, as a firefighter, or as a chaplain;
    - an employee of the Federal Emergency Management Agency who is performing official duties of the agency in an area, if those official duties—
        - are related to a major disaster or emergency that has been, or is later, declared to exist with respect to the area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.); and
        - are determined by the director of the Federal Emergency Management Agency to be hazardous duties;
    - an employee of a state, local, or tribal emergency management or civil defense agency who is performing official duties in cooperation with the Federal Emergency Management Agency in an area, if those official duties—
        - are related to a major disaster or emergency that has been, or is later, declared to exist with respect to the area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.); and
        - are determined by the head of the agency to be hazardous duties; or
    - a member of a rescue squad or ambulance crew who, as authorized or licensed by law and by the applicable agency or entity, is engaging in rescue activity or in the provision of emergency medical services.
- A fire police officer, defined as an individual who is serving in accordance with State or local law as an officially recognized or designated member of a legally organized public safety agency and provides scene security or directs traffic in response to any fire drill, fire call, or other fire, rescue, or police emergency, or at a planned special event.

Students who believe they qualify for this scholarship must notify the University's Student Financial Services at StudentFinancialServices@phoenix.edu or (888) 346-8679 and provide any required documentation requested. The University will determine, based on the documentation submitted, whether the student meets the eligibility criteria.

Institutional Scholarships

University of Phoenix offers a number of institutional scholarships to current or potential students. The University website, https://www.phoenix.edu/tuition_and_financial_options/scholarship-opportunities.html is updated regularly for institutional scholarships, qualifications and selection criteria as opportunities become available.

External Scholarships

External scholarships are available to the general public, which may include University of Phoenix students. Private outside entities develop and fund external scholarships. A student's eligibility for an external scholarship depends on qualifying requirements that vary from scholarship to scholarship as determined by the provider. We've partnered with iGrad to provide a search tool with a list of many available national

and local scholarships. Current students can access iGrad directly through the student portal. Prospective students can create an iGrad account at https://phoenix.igrad.com/ to learn more.

University Tuition Adjustments

The University understands that from time to time a student may experience an unexpected financial hardship impacting his/her ability to pay a tuition and fee balance owed to the University. The University offers several programs to assist these students. These programs will have varied eligibility criteria and may require the student exhaust all other forms of federal financial aid including Federal Pell Grant and Direct Subsidized and Unsubsidized Loans. Students who are experiencing a financial hardship and wish to be considered for these programs should speak with their Financial Advisor.

Note: The University reserves the right to discontinue these programs without advance notice.

Loans

Federal Direct Loan (DL) Program

Direct Loans, from the William D Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U S Department of Education at participating schools.

Direct Subsidized Loans — Direct Subsidized Loans are for students with financial need. The University will review the results of the FAFSA and determine the amount a student can borrow. The student is not charged interest while enrolled in school at least half time.

Direct Unsubsidized Loans — Direct Unsubsidized Loans are available to students with and without financial need. Like subsidized loans, the University will review the results of the FAFSA to determine the amount a student can borrow. Interest accrues (accumulates) on an unsubsidized loan, even while the student is in school, beginning on the date the loan is initially disbursed. The student can pay the interest while in school and during grace periods and deferment or forbearance periods or can allow it to accrue and be capitalized (that is, added to the principal amount of the loan). If a student chooses not to pay the interest as it accrues, this will increase the total amount to be repaid because the student will be charged interest on a higher principal amount.

Terms and Conditions — Students who receive a Direct Loan are subject to the terms and conditions disclosed on the Federal Direct Loan Master Promissory Note (MPN), https://studentaid.gov/mpn/ and the Direct Loan Disclosure Statement.

Borrower's Rights and Responsibilities — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, https://studentaid.gov/sites/default/files/Sub_Unsub_MPN_508-en-us.pdf, attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for the Federal Direct Subsidized and Unsubsidized Loan Program, visit https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized.

Federal Direct PLUS Loan for Parent(s)

Parents of dependent students may apply for a Direct PLUS Loan to help pay their child's education expenses as long as certain eligibility requirements are met. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

Terms and Conditions — Students whose parent(s) receive a PLUS Loan are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at https://studentaid.gov/app/launchMpn.action.

Borrower's Rights and Responsibilities — Parents receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, https://studentaid.gov/sites/default/files/PLUS_MPN_508-en-us.pdf attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for Direct Parent PLUS Loans, visit: https://studentaid.gov/understand-aid/types/loans/plus.

Federal Direct PLUS Loan for Graduate and Professional Degree Students

Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses at a fixed interest rate. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or to obtain an endorser.

Award Amount — Students are eligible to receive a Graduate PLUS Loan award up to their academic year cost of attendance (COA) minus any other financial assistance received.

Terms and Conditions — Students who receive a PLUS Loan for Graduate and Professional programs are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at https://studentaid.gov/mpn/.

Borrower's Rights and Responsibilities — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, https://studentaid.gov/sites/default/files/PLUS_MPN_508-en-us.pdf attached to the Master Promissory Note (MPN) for Direct PLUS Loans.

For more detailed information on eligibility and how to apply for the Direct PLUS Loan for Graduate and Professional students, visit https://studentaid.gov/understand-aid/types/loans/plus and https://studentaid.gov/plus-app/grad/landing.

For information regarding Federal Student Loan Interest Rates, including Direct PLUS Loans, please visit https://studentaid.gov/understand-aid/types/loans/interest-rates.

Federal Direct Loan Entrance Counseling

The University ensures loan entrance counseling is conducted using an online counseling module for students borrowing Federal Subsidized/Unsubsidized Loans or PLUS Loans for the first time. A link to the iGrad loan entrance counseling module is displayed within the University student portal. Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Access information on all of your federal student loans by logging into StudentAid.gov.
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized deferment
- The impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

The goal of entrance counseling is to help the borrower understand what it means to borrow federal student loans.

Federal Direct Subsidized and Unsubsidized Annual Loan Limits

Federal Direct Subsidized and Unsubsidized Annual and Aggregate Loan Limits are as follows:

Grade Level	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate/Professional Student
1 (Freshman)	**$5,500** No more than $3,500 of this amount can be a subsidized loan	**$9,500** No more than $3,500 of this amount can be a subsidized loan	**$20,500** Unsubsidized Loan only The aggregate amounts for graduate students include loans for undergraduate study
2 (Sophomore)	**$6,500** No more than $4,500 of this amount can be a subsidized loan	**$10,500** No more than $4,500 of this amount can be a subsidized loan	
3 & 4 (Junior & Senior)	**$7,500** No more than $5,500 of this amount can be a subsidized loan	**$12,500** No more than $5,500 of this amount can be a subsidized loan	
Maximum total loan debt (aggregate loan limits)	**$31,000** No more than $23,000 of this amount may be in subsidized loans	**$57,500** No more than $23,000 of this amount may be in subsidized loans	**$138,500** No more than $65,500 of this amount may be in subsidized loans. The aggregate amounts for graduate students include loans for undergraduate study

Undergraduate certificate programs — Loan limits are based on the length of the program. For certificates that are less than an academic year, the $9,500 loan limits would be prorated by the lesser fraction of the weeks or credits in the program, divided by the University academic year definition of weeks or credits. Students in undergraduate certificate programs that are greater than an academic year cannot borrow more than the Grade Level 1 loan limits for each academic year Final academic years less than 24 credits (graduating students in undergraduate degree or certificate programs that are greater than an academic year): Loan limits will be prorated based on the number of credits in the final academic year divided by 24. Please note students may also receive less funding if they receive other financial aid used to cover a portion of cost of attendance.

A student whose parent cannot obtain a PLUS Loan is allowed to borrow additional unsubsidized federal Direct amounts up to the amounts available to independent undergraduate students. Student dependency status will be determined based on answers to questions on the FAFSA.

Federal Education Loan Interest Rates and Origination Fees

For information regarding Federal Student Loan Interest Rates and Origination Fees, please visit: https://studentaid.gov/understand-aid/types/loans/interest-rates.

Federal financial aid borrowers can check the interest rate, servicer information and other financial aid history by logging in to http://studentaid.gov/.

State Loans

The University does not actively participate in nor promote any specific state loan programs. Students interested in a state loan program should contact their respective state for information on rates, how to

apply, and any terms and conditions. The University will complete and provide information to the state for any state loans that have been requested as required.

ARIZONA

Arizona Commission for Postsecondary Education (ACPE)
(602) 258-2435
https://highered.az.gov

Arizona Teacher Student Loan Program (formerly Math, Science, and Special Education Teacher Loan Forgiveness Program)
https://azgrants.az.gov/arizona-teacher-student-loan-program-formerly-math-science-and-special-education-teacher-loan

VERMONT

Vermont Student Assistance Corp (VSAC)
(800) 882-4166 | Burlington area (802)-654-3750
https://www.vsac.org/

Vermont Student Assistance Corp Loan
https://www.vsac.org/student-loans

Private Student Loans

Private loans may be available for both students and parents who are not eligible for need-based federal financial aid or who want to supplement their federal and/or state financial aid. These loans are made privately through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. Students may choose to use any eligible lender that offers private loans. The University does not maintain a list of lenders that offer private loans, nor will it endorse a particular lender. For debt management purposes, the University encourages applicants to first complete the federal financial aid application to determine eligibility for grants and federal direct loans and to borrow wisely, utilizing funding solely for direct educational expenses related to attendance at the University.

Students applying for a private loan are required to complete a Self-Certification form before the lender can disburse funds to the University. Students complete the form directly with the lender. However, the University may assist in completion of applicable sections of the form. If a student requests a self-certification form, the University will provide the written or electronic form developed by the Secretary. The lender determines eligibility and amounts are limited to the cost of attendance minus other aid, including discounts and any other resources received.

For more information on the difference between federal and private loans, please visit: http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/.

Student Financial Responsibilities, Policies and Options

Payment Options

University of Phoenix offers a number of payment options to assist students in managing financial obligations. Depending on the program the student enrolls in, some payment options may not be available.

The University will invoice students enrolled in credit-based programs (traditional and competency-based) for all tuition, mandatory fees, and sales tax, as applicable, anticipated for a payment period, which represents half of the student's academic year. A payment period typically includes four courses.

The University will invoice students enrolled in Direct Assessment programs the applicable tuition rate and sales tax, if applicable, for the term, which represents a quarter of the student's academic year.

The student can utilize one or more of the payment options listed below, depending on personal circumstances and program. If more than one payment option listed below is utilized by a student for a payment period, term, or academic year, the University will apply the first funds received to the payment period or term's outstanding tuition, mandatory fees, and sales tax, as applicable, until these charges are paid in full. If the University receives additional funds after the payment period or term's charges are paid in full, the University will take all appropriate actions, including, but not limited to, issuing federal financial aid credit balances to the student. Students who need an exception to the University's application of funds are encouraged to contact a Finance Advisor and request an exception.

For more detailed information regarding the University's tuition and mandatory fees for programs, please refer to the Tuition and Fees section of the academic catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html, or contact a finance advisor with any questions regarding payment options and scholarships.

Cash

The cash payment option is available to students who will be using e-checks or credit cards to pay for tuition, mandatory fees, and sales tax, as applicable. Under the cash payment option, tuition, mandatory fees, and sales tax, as applicable, will be assessed and invoiced in a single invoice at the beginning of the payment period or term, which is payable in full at the time of invoice or incrementally prior to the start of each applicable course.

Federal Financial Aid

The Federal Financial Aid payment option is available to students receiving federal grants, federal loans or both to pay for tuition, mandatory fees, and sales tax, as applicable. Under the Federal Financial Aid payment option, tuition, mandatory fees, and sales tax, as applicable, will be assessed and invoiced in a single invoice at the beginning of the payment period.

The University will defer payment of the applicable courses' tuition, mandatory fees, and sales tax, as applicable, based on anticipated federal grant and/or loan disbursements. The Federal Financial Aid payment option requires all federal financial aid disbursed to be applied to tuition, mandatory fees, and sales tax, as applicable, invoiced. Tuition, mandatory fees, and sales tax, as applicable, invoiced but not paid by anticipated or actual federal grant and/or loan disbursements are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

Tuition Deferral

The Tuition Deferral payment option is available to students who will receive military education benefits or whose employers pay some or all of their employees' tuition, mandatory fees, and/or sales tax, as applicable. Under the Tuition Deferral payment option, tuition, mandatory fees, and sales tax, as applicable, will be assessed and invoiced in a single invoice at the beginning of the payment period.

Military Education Benefits

The University will directly bill the U.S. Department of Veterans Affairs or U.S. Department of Defense for the student's tuition, mandatory fees, and sales tax, as applicable, and will defer payment of the applicable course's tuition, mandatory fees, and sales tax, if applicable, based on these agencies' reimbursement policies and timeline. Mandatory fees and sales tax, as applicable, not anticipated to be reimbursed by these agencies are payable in full at the time of invoice or incrementally prior to the start of each applicable course.

The University does not encourage or require a student using military Tuition Assistance benefits to pay his or her mandatory fee prior to attending class.

Employer Tuition Reimbursement

The University will defer payment of the applicable course's tuition and sales tax, as applicable, based on when the student will receive reimbursement from their employer. Mandatory fees, including the course electronic materials fees, and sales tax, as applicable, not anticipated to be reimbursed by the student's employer are payable in full at the time of invoice or incrementally prior to the start of each applicable course or term.

Third-Party Billing

The Third-Party Billing payment option is available to students who receive tribal education benefits or whose employer is approved by the University for direct billing of the student's course tuition and sales tax, as applicable. Under the Third-Party Billing payment option, tuition, mandatory fees, and sales tax, as applicable, will be assessed and invoiced in a single invoice at the beginning of the payment period or term.

Approved Employer

The University will directly bill an approved employer for the applicable course or term's tuition and sales tax, as applicable, and will defer payment of the applicable courses' tuition, mandatory fees, and sales tax, as applicable, based on the approved employer's tuition payment policies and timeline. Mandatory fees, including course electronic materials fees, not anticipated to be paid by the student's employer are payable in full at the time of invoice or incrementally prior to the start of each applicable course or term.

American Indian Tribal Nation Education Benefits

Several American Indian tribal nations provide funding for the tuition, mandatory fees, and sales tax, as applicable, of a student who is a recognized member. The University will directly bill the American Indian tribal nation and defer payment of applicable courses' tuition, mandatory fees, and sales tax, as applicable, based on the American Indian tribal nation's education benefit reimbursement policy and timeline. For more information, please contact tribalrelations2@phoenix.edu.

Student Financial Responsibilities

The University will invoice students enrolled in traditional and credit-based competency-based programs for all tuition, mandatory fees, and sales tax, if applicable, anticipated for a payment period, which represents half of the student's academic year. A payment period typically includes four courses.

The University will invoice students enrolled in direct assessment competency-based programs the applicable tuition rate and sales tax, if applicable, for the term, which represents a quarter of the student's academic year.

Students are responsible for ensuring all tuition, mandatory fees, and sales tax, if applicable, are paid, whether in attendance or not. Students can access account balances and student account information on the student portal.

Meeting Payment Obligations

A student may be administratively withdrawn from the program for failure to make payment in accordance with the Student Responsibility to Pay Agreement. Students who are administratively withdrawn will not be permitted to attend a future course or term until the amount owed is paid in full or satisfactory payment arrangements are made. If payment for tuition, mandatory fees, and sales tax, if applicable, is not received, an administratively withdrawn student may be subjected to the collections process. The University reserves the right to refer the student's delinquent account to a third-party collection agency. All costs of collection, court costs and reasonable attorneys' fees may be added to delinquent accounts collected through third parties.

Tuition

Information regarding the University's tuition rates is published in the Tuition and Fees section of the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html.

Mandatory Fees

Information regarding the University's mandatory fees is published in the Tuition and Fees section of the University's Academic Catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html.

State Tax

The University will collect sales tax on tuition, mandatory fees, digital goods or access to digital information as required by state law. Contact Student Financial Services for the current list of states requiring sales tax to be collected.

Financial Policies

Multiple-Tuition Discount Policy

The University offers various promotional offers which may have overlapping active periods. Students will receive all promotional offers for which they qualify per each promotion's eligibility standards. There are some promotions which may not combine with other offers. If you have a question regarding not receiving promotional benefits for which you believe you qualify please contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 888.346.8679.

Payment Policies

Payments are accepted on the student portal at http://my.phoenix.edu by check, credit card or debit card. Student Financial Services can also process credit card or debit card payments. The student can mail a check, certified check or money order payment to the following address:

University of Phoenix
Dept 880175
PO Box 29650
Phoenix, AZ 85038-9650

If a credit card or a debit card is provided with a completed Authorization to Charge form, tuition, mandatory fees, and applicable sales tax will be charged to that card. Automatic payments are set prior to each course upon request.

The University is not responsible for fees or penalties incurred as a result of payment with a debit card or other restrictive payment cards. The student should contact his or her financial institution for account balances, daily transaction limits and other restrictions.

Tuition Refund Policy[1]

Institutional

Credit Based Programs (Traditional & Competency-Based)

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

- Students who withdraw from a course prior to the start date will receive a 100% refund for that course.
- Students who have completed 60% or less of the course are eligible for a pro rata refund. The pro rata refund percentage will be calculated by dividing the number of weeks remaining by the total number of weeks in the course. *
- The University does not refund tuition for any completed course.

When a student begins a program under Applicant (RR) status, pending the completion of the student admission file, and is subsequently denied admission, the student may be eligible for a full tuition refund. A request for such a refund must be made in writing to a Financial Advisor within 60 days of the denied admission.

Here is an illustrative example of a refund for a 5-week course at the University:

Weeks Attended	Refund for 5-Week Course
1 Week	80% Refund
2 Weeks	60% Refund
3 Weeks	40% Refund
4 Weeks	No Refund
5 Weeks	No Refund

*Attendance for doctoral residency is submitted after the student has attended and completed all days in the residency.

Direct Assessment Programs

The following tuition refund policy provisions pertain to Direct Assessment CB programs as applied by the University, unless specifically stated otherwise.

- Students who withdraw from all course(s) prior to the term start date will receive a 100% refund of the cost for the term.
- Students who do not have at least one academically related activity (ARA) recorded in at least one course within the first 14 days of the term will be dropped from all courses as of the 15th day (census date) of the term and receive a 100% refund of the cost for the term.
- Students who have met the term enrollment requirement by having at least one ARA recorded in at least one course within the first 14 days of the term must proactively request withdrawal from all courses prior to day 15 (census date) to receive a 100% refund of the cost for the term.
- Students enrolled in one or more courses, who have met the term enrollment requirement as of the 15th day (census date) of the term, will be responsible for the full cost of the term.
- A student who has met the term enrollment requirement as of the 15th day (census date) of the term will be ineligible for a refund.

[1] rEsource fees are nonrefundable, unless prohibited by law. A student who withdraws from a course will be granted access to the electronic course materials for that course without additional charge if the course is retaken within 180 days of the course's original start date.

State

If a student attends a class in one of these states, the specific state refund policy will be applied in addition to the University Institutional Refund Policy. In the event that there is a conflict in the policies, the state policy will supersede the general University policy, unless the University policy is better for the student's situation. These policies are outlined below.

Arizona

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

California

Students in the state of California will have tuition refunded using the University Institutional Refund Policy with the following exception: Students have the right to cancel the Enrollment Agreement and obtain a refund of charges paid through attendance at the first class session or the seventh day after enrollment, whichever is later.

To cancel enrollment, the student must submit a written request postmarked on or before the applicable time period to the campus services operations manager at the appropriate address listed below.

Refund administrative address for students attending any of the four California regions (Southern California, Bay Area, Central Valley and Sacramento Valley):

University of Phoenix
3110 E Guasti Road
Ontario, CA 91761

Refund administrative address for California residents attending online:

University of Phoenix
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Online

Online students will be subject to the Arizona refund policy. Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement. Otherwise, students will have tuition refunded using the University Institutional Refund Policy.

Military Education Benefit Programs

Veterans Education Benefits

Students who are entitled to federal VA education benefits must make initial contact with a campus Veterans Affairs certifying official. A formal application for admission to the University should be completed before applying for federal VA education benefits. Compliance with Title 38 USC 3679(e) Delayed payment: University of Phoenix is approved for the education and training of Veterans under the provisions of title 10 and 38, United States Code including the Post 9/11 GI Bill®. Due to the delay in processing of VA benefit applications and claims for benefits, upon Registration, any person who is eligible for and has provided proof of application for Veterans Administration education benefits (Chapter 33) or VRE benefits (Chapter 31) will receive a deferment of payment of covered tuition and fees, with no interest charge or other penalties until the claim has been processed by the Veterans Administration and payment has been received by the University.

Each University of Phoenix program segregated by instructional modality (classroom-based or distance education) requires separate State Approving Agency (SAA) approval for the training of veterans or eligible persons. A student should contact a local campus for information on current approvals. Students who intend to use federal VA educational benefits for a specific program at an institution should confirm the program is eligible for federal VA funding on the WEAMS Institution Search website.

Federal VA education benefit eligibility and payment rates vary depending on each individual's circumstances and the educational program being pursued. Only the VA can determine eligibility. For information, a student should contact a VA representative at 888 GI BILL (888 442 4551) or review https://benefits.va.gov/gibill/.

If the VA determines that the student is not eligible for federal VA education benefits or that the student's Certificate of Eligibility is for less than 100%, the student is responsible for paying any difference between the eligibility determination and the tuition and fees charged by the University.

Students needing to withdraw from the University should provide official notification of their intent to withdraw. Withdrawing may impact federal VA education benefits for the current course, as well as the availability of federal VA education benefits in future courses. Please contact your academic counselor to discuss the impact of withdrawing from a course.

Directed study courses have Defense Activity for Non-Traditional Education Support (DSST-DANTES) approval for tuition reimbursement. For more information on this program, a student should contact the educational service officer on the military base.

University of Phoenix does not participate in the VA education advanced payment program. More information about veterans benefits can be reviewed at https://www.phoenix.edu/colleges_divisions/military.html.

Visit the Department of Veterans Affairs website, https://benefits.va.gov/gibill/, for additional information on educational entitlements.

Credit for Prior Education and Training

Credit for prior education or training must be evaluated and reported to the U S Department of Veterans Affairs (VA) prior to the start of week 25 of enrollment. The VA will not pay federal education benefits after week 24 if the VA records indicate the student has a large amount of transfer credits.

Please ensure all prior education transcripts and Joint Services Transcripts (JST) (Army, Navy, Marine), Coast Guard Institute transcripts, or DD-295 and DD-214 forms are submitted for evaluation in a timely manner. The student is responsible for ensuring all transcripts are submitted to the University. Academic credits earned for courses appearing on an official transcript from an accredited or candidate-for-accreditation college or university will be evaluated according to University policies, and accepted subject to the approval of the University Office of Admissions and Evaluation.

Transfer credits based on a different unit of credit than the one prescribed by University of Phoenix are subject to conversion before being transferred. Only the official transcript and course evaluations performed by the University Office of Admissions and Evaluation or Prior Learning Assessment Center are final. Any preliminary reviews by campus personnel are unofficial, not binding and subject to change.

Satisfactory Academic Progress for VA Education Benefits

To receive Department of Veterans Affairs (VA) education benefits, a student must maintain satisfactory academic progress (SAP) and conduct. Accordingly, benefits will be terminated for individuals who are disqualified, suspended or expelled from the University.

Academic Probation

Academic probation (AP) shall occur when a grade point average (GPA) falls below acceptable levels for the program. Probation lasts for a period of four consecutive program-applicable courses. Concurrent enrollment is prohibited during the four-course AP sequence.

Associate degree students enrolled online should continue traditional block scheduling format with concurrent enrollment in two courses (excluding AACR and AAPF). In graduate programs, the four- course sequence excludes any undergraduate prerequisite courses.

Veteran students will continue to receive VA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student VA file will be recorded when the probationary period commenced.

Academic Disqualification

Academic disqualification (AD) will result if a student fails to clear an academic probation status within four courses from the onset of probation. Veteran students will not be eligible for VA educational benefits after disqualification. The VA and student will be notified of the disqualification. If returning to a Nursing or Counseling program, to reapply, a formal application for admission must be submitted in accordance with University admission procedures. In addition, applicants should explain the reasons for the scholastic deficiencies, the manner in which the intervening time has been spent and why they should be given favorable consideration for readmission.

The readmission file will be reviewed by the Student Appeals Center, and a decision will be reached regarding readmission. If approved, the student would be required to complete all program requirements in effect at the time of readmission. An application for VA education benefits will also be necessary to re-establish benefits with University of Phoenix. If readmission into a Nursing or Counseling program at the University is approved, please contact your academic counselor to determine if your chosen program remains eligible for VA education benefits.

Military Tuition Assistance

To obtain federal Military Tuition Assistance, visit your local installation education office or virtual education center to receive college counseling and develop an education plan. From that point, a student can submit a Military Tuition Assistance request; for more information, visit https://www.phoenix.edu/colleges_divisions/military/military-financial-options.html.

Annual tuition assistance limits are determined by each branch of service and are subject to change at any time. If a student wants to apply for Military Tuition Assistance, that student will need to submit a completed authorization form to a military advisor at least two weeks before a course start date.

VA Tuition Assistance Top-Up Benefit

Top-Up allows VA to pay the difference between what Tuition Assistance (TA) pays and the cost of the course. The law prohibits active-duty students from receiving regular Chapter 30 benefits and TA for the same course; however, VA students, including National Guard and Reserve servicemembers who earned Chapter 30 benefits while on active duty, in receipt of TA may receive the Chapter 30 Top-up benefit. Detailed information about Tuition Assistance Top-up and about applying for Top-up is available on the GI Bill® website, http://www.benefits.va.gov/gibill/tuition_assistance.asp .*

* GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at https://www.benefits.va.gov/gibill.

Unearned Tuition Assistance

In alignment with the Department of Defense Memorandum of Understanding (DOD MOU), the University has a policy that returns any unearned tuition assistance (TA) funds on a proportional basis through at least the 60% portion of the period for which the funds were provided.

This policy applies to military servicemembers who receive Military Tuition Assistance. The University will return unearned tuition to the applicable military service as follows:

a. If a student does not begin attendance at the University, start a particular course or the course is canceled by the University, the University will return 100% of any TA funds received.

b. If a student withdraws from a course, TA funds received by the University will be returned on a pro rata basis according to the student's last date of attendance, also known as LDA. The last date of attendance will be used to determine the number of weeks the student attended the course. Once the last date of attendance has been determined, the University will calculate the pro rata percentage by dividing the number of weeks remaining by the total number of weeks in the course.

   Here is an illustrative example of a refund for a 5-week course at the University:

Weeks Attended	Refund for 5-Week Course
1 Week	80% Returned
2 Weeks	60% Returned
3 Weeks	40% Returned
4 Weeks	No Return
5 Weeks	No Return

   In instances when a servicemember stops attending due to a military service obligation, the University will work with the affected servicemember to identify solutions that will not result in student debt for the returned portion.

c. Unearned tuition assistance funds will be returned to the service, unless otherwise directed in writing by the Department of Defense or service.

Servicemember Readmission

Please refer to the Servicemember Readmission Policy in the University's Academic Catalog for further information on the readmissions of servicemembers.

Federal Financial Aid Application Process

To begin the federal financial aid process, students must complete the Free Application for Federal Student Aid (FAFSA), available at https://studentaid.gov/h/apply-for-aid/fafsa. This is the first step in determining a student's eligibility for federal financial aid.

Federal financial aid will be processed after submitting an application for admission and registering for courses in an eligible degree program.

Not all programs are eligible for federal financial aid. Contact your enrollment representative for information on a program's eligibility for federal financial aid.

Admissions and program requirements vary by state. Please refer to the Academic Catalog for state- and/or program-specific information at: https://www.phoenix.edu/degrees/academic-catalog.html.

In addition to the FAFSA, the following may be required to be completed during the federal financial aid process:

- Federal Direct Loan Master Promissory Note (MPN)
- Federal Direct Loan Entrance Counseling

A student should reapply for financial aid prior to the start of each new academic year.

General Eligibility Requirements

General eligibility requirements that must be met prior to a student receiving federal financial aid for most federal, state, and institutional funding are as follows:

- Must file a FAFSA for the current award year
- Must be admitted as a degree-seeking student to a qualified undergraduate, post-baccalaureate, graduate, or eligible certificate program
- Must be a U.S. citizen or eligible noncitizen
- Must have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Must be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program*
- Must be enrolled at least half time to be eligible for Direct Loan Program funds
- Must not be in default on any prior federal student loan
- Must be meeting the University's Financial Aid Satisfactory Academic Progress standards
- Must submit all requested documents and those documents must not be found to limit the student's eligibility
- Must not owe an overpayment on any federal financial aid grant or federal Direct Loan program funds
- Must have a high school diploma or GED certificate, or pass a test approved by the U.S. Department of Education, or have completed a high school education in a home school setting approved under state law

For additional eligibility requirements, visit:
https://studentaid.gov/understand-aid/eligibility/requirements

* Federal aid funding is available only for those credits required to complete the student's primary program of study. Federal aid funding will cease once the maximum number of credits for the primary program has been completed. Federal financial aid may not be available for additional coursework in the pursuit of a concentration or otherwise, if not included within the requirements of the primary program of study.

Victims of Natural Disaster

If an affected individual (student and/or parent, if applicable) impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)) notifies the University that he/she has been impacted, any federal or state aid, whether in the

form of grants or low-interest loans, received by the affected individual for the purpose of providing financial relief is not counted as income for calculating the family's EFC. Students should contact their Finance Advisor for further information.

Verification, Secondary Confirmation of Eligible Non-Citizenship, and Conflicting Information Policy

Overview

Institutions are required to verify information provided by students selected for verification. In addition, institutions are required to complete secondary confirmation if an applicant's eligible non-citizenship status was not confirmed by the Department of Homeland Security (DHS). Finally, institutions are required to identify and address any conflicting information in its records for the student. The Verification, Secondary Confirmation of Eligible Non-citizenship and Conflicting Information Policy addresses the Department of Education (ED) different verification groups, types of documents acceptable to complete verification and actions the University will take to address identified conflicting information.

Policy

The University is required to verify students whose FAFSA information is selected for verification by the Central Processing System (CPS). The institutional student information record (ISIR) or student aid report (SAR) document received from the CPS will indicate whether the student's application is selected for verification. Students selected for verification must submit all required documentation requested by the University by the applicable deadline to be reviewed for federal financial aid eligibility. The University will not disburse any federal financial aid funds until verification is completed. In addition, students whose eligible non-citizenship was not confirmed by DHS must provide all required eligible non-citizenship documentation for secondary confirmation review by DHS. The University will not disburse any federal financial aid funds until secondary confirmation is completed. Students not selected by the CPS or who are exempt from verification but choose to provide taxes or other supplemental documents are not considered selected for verification. However, the University must review all documents provided and resolve any conflicting information prior to awarding and/or disbursing federal financial aid. All documents provided are retained as part of the student financial aid file.

Verification

Standard Verification Group (V1)

The University is required to verify the following information for students selected for standard verification:

- Tax Filers
    - Adjusted Gross Income
    - U.S. Income Tax Paid
    - Untaxed Portions of IRA Distributions and Pensions
    - IRA Deductions and Payments
    - Tax Exempt Interest Income
    - Education Credits
    - Number of Household Members
    - Number in College
- Non-Tax Filers
    - Income Earned from Work
    - Number of Household Members
    - Number in College

Custom Verification Group (V4)

The University verifies the following information for students selected for custom verification:

- Identity/Statement of Educational Purpose

Aggregate Verification Group (V5)

The University verifies the following information for students selected for aggregate verification:

- Identity/Statement of Educational Purpose
- Tax Filers:
    - Adjusted Gross Income
    - U.S. Income Tax Paid
    - Untaxed Portions of IRA Distributions and Pensions
    - IRA Deductions and Payments
    - Tax Exempt Interest Income
    - Education Credits
    - Number of Household Members
    - Number in College
- Non-Tax Filers:
    - Income Earned from Work
    - Number of Household Members
    - Number in College

Acceptable Documentation V1, V4 and V5

Tax Filers

The following documentation is acceptable for completing verification of tax filers:

- Specified tax year's tax account information of the tax filer that the Secretary has identified as having been obtained from the Internal Revenue Service (IRS) through the IRS Data Retrieval Tool and that has not been changed after the information was obtained from the IRS;
- A transcript obtained at no cost from the IRS or other relevant tax authority of a U.S. territory (Guam, American Samoa, the U.S. Virgin Islands) or commonwealth (Puerto Rico and the Northern Mariana Islands), or a foreign government that lists the specified tax account information of the tax filer; *or*
- A signed copy of the income tax return and the applicable schedules that were filed with the IRS or other relevant tax authority of a U.S. territory, or a foreign government that lists the specified tax year's tax account information of the tax filer.

Situations Where Acceptable Documentation May Not Be Available

Situations may occur where a student, spouse, and/or parent may not be able to provide acceptable documentation to resolve verification. The University will accept the following as resolution.

Victims of Identity Theft

For an individual who was a victim of IRS tax-related identity theft, the University may accept the following documentation:

- A Tax Return Database View (TRDBV) transcript obtained from the IRS; and
- A statement signed and dated by the tax filer indicating that he or she was a victim of IRS tax-related identity theft and that the IRS has been made aware of the tax-related identity theft.

If a filer is unable to obtain a TRDBV transcript, he/she may submit a copy of the tax return or another official IRS tax transcript or equivalent IRS document as long as it contains all the information needed to complete verification. However, the filer must first attempt to get a TRDBV before he/she can use a copy of other official IRS documentation.

Filers of Joint Returns Who Are No Longer Married

If the filer of a joint return has become widowed, divorced, or separated since filing the return, for verification purposes, it may be necessary to determine the individuals' income and taxes paid using the joint tax transcript and the relevant IRS W-2 forms.

The following documents are required from the student/spouse/parent in order to perform a separation of income (SOI):

- A signed and dated SOI Authorization Form,
- A transcript obtained from the IRS or other relevant tax authority that lists the specified tax year's tax account information of the tax filer(s); or
- A copy of the income tax return and the applicable schedules that were filed with the IRS or other relevant tax authority that lists the specified tax year's tax account information of the tax filer(s); and
- A copy of IRS Form W 2 for each source of employment income received for the specified tax year or an equivalent document; and
- In some scenarios, all schedules, forms, and/or worksheets for the tax filing

The University will confirm or update the AGI and income based on the documentation submitted and use the proportional distribution method to determine taxes paid.

Amended Tax Return

When the University becomes aware that a tax filer has filed, or will file, an amended tax return, it will obtain a signed copy of the IRS Form 1040X that was filed with the IRS for the specified tax year, in addition to one of the following:

- An IRS Tax Return Transcript (that will only include information from the original tax return and does not have to be signed), any other IRS tax transcript(s) that includes all of the income and tax information required to be verified, or a signed copy of the tax return; OR
- IRS DRT information on an ISIR record with all tax information from the original tax return

In rare cases, when an applicant and/or spouse, or parent(s) did not file an IRS Form 1040X with the IRS, but whose tax and income information was amended by the IRS, the University may accept documentation that includes the change(s) made by the IRS, in addition to one of the items mentioned above.

Other Tax Returns

If the tax filer filed a tax return with Commonwealth of Puerto Rico, the U.S. Virgin Islands, the Commonwealth of the Northern Mariana Islands, or Guam, the University will obtain a signed copy of the income tax return filed with the relevant tax authority.

If the tax filer filed a tax return with the tax authority for American Samoa, the person must provide a copy of his/her tax account information.

If the tax filer filed a tax return with tax authorities not mentioned above, (i.e., foreign tax authority) and the person indicates that he/she is unable to obtain the tax account information free of charge, the person must provide documentation that the tax authority charges a fee to obtain that information, along with a signed copy of his/her income tax return that was filed with the relevant tax authority.

The income and tax information are converted to U.S. dollars and the University uses the information on the forms that most closely correspond to the income information reported on an IRS tax return. If an individual from a foreign country is not required under the country's government agency rules to file an

income tax return, the University will accept a signed statement from the individual certifying all income and taxes paid for the tax year.

Filing Extensions

If the individual has been granted an automatic six-month extension by the IRS, the applicant must still verify income and tax information either by using the IRS Data Retrieval Tool or by submitting to the University an IRS Tax Return Transcript. If the required documentation is not submitted to the University by the established deadline, the student must return all Title IV aid disbursed before the student was selected, except for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

If the individual(s) has been granted a filing extension by the IRS beyond the automatic six-month extension for the tax year, the University will accept the following as documentation:

- A copy of the IRS Form 4868 "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return;"
- A copy of the IRS's approval of an extension beyond the automatic six-month extension for the applicable tax year;
- Confirmation of non-filing from the IRS or other relevant taxing authority dated on or after October 1, 2022, except dependent students ("Verification of Nonfiling Letter");
- See "Non-Tax Filers" section below if individual is unable to obtain a "Verification of Nonfiling Letter"
- A copy of the IRS Form W-2 for each source of employment income received for the applicable tax year by an individual that has been granted a filing extension; AND
- If self-employed, a signed statement certifying the amount of the AGI and U.S. income tax paid for the specified tax year.

Note: The University will not delay completing verification if the above documentation is submitted for those individuals granted IRS extensions. However, if the University receives the actual IRS tax transcript at a later date, it must reverify the AGI and taxes paid.

Non-Tax Filers

Students, spouses, and/or parents who have not filed a tax return, and are not required to file, will not have an AGI. They must report income earned from work on the FAFSA, including any income reported on the individual's W-2 forms, and other earnings from work not reported on these forms. If selected for verification and income was earned, the student, spouse, and/or parent are required to provide copies of W-2 forms from each employer. In addition, the person must provide a signed statement certifying the sources and amounts of income earned from work not on W-2s and that the person has not filed and is not required to file a tax return.

The University will also require the person (except dependent students) to submit a "Verification of Nonfiling (VNF) Letter" from the IRS dated on or after October 1, 2022. If an individual is unable to obtain VNF from the IRS and the University has no reason to question the good-faith effort to obtain the required documentation, the University will accept the following:

- A signed statement certifying that the individual
    - Attempted to obtain the VNF from the IRS or other tax authorities and was unable to obtain the required documentation; and
    - Has not filed and is not required to file an applicable income tax year return, and a listing of the sources of any applicable year income earned by the individual from work and the amount of income from each source; and
- A copy of IRS form W-2, or an equivalent document, for each source of applicable tax year employment income received by the individual.

If a student, spouse, and/or parent submits a signed statement claiming non-tax filer status and the University has reason to believe the person was required to file a U.S. tax return, this constitutes conflicting information and must be resolved.

The following is a chart to assist in determining whether an individual is required to file an income tax return.

If your filing status is...	AND at the end of 2021 you were...	THEN file a return if your gross income was at least...
Single	under 65	$12,550
	65 or older	$14,250
Married filing jointly	under 65 (both spouses)	$25,100
	65 or older (one spouse)	$26,450
	65 or older (both spouses)	$27,800
Married filing separately	any age	$5
Head of household	under 65	$18,800
	65 or older	$20,500
Qualifying widow(er)	under 65	$25,100
	65 or older	$26,450

In addition to the above chart, a person must file a return if any of the conditions below apply for the tax year.

- You owe any special taxes, including any of the following.
    - Alternative minimum tax.
    - Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file Form 5329 by itself.
    - Household employment taxes. But if you are filing a return only because you owe this tax, you can file Schedule H by itself.
    - Social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.
    - Recapture of first-time homebuyer credit.
    - Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.
    - Recapture taxes.
- You (or your spouse, if filing jointly) received HSA, Archer MSA or Medicare Advantage MSA distributions.
- You had net earnings from self-employment of at least $400.
- You had wages of $108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
- Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
- Advance payments of the health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments.

- You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under 965(i).

For a complete listing of who must file an income tax return, visit https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return.

Number in Household

Unless the student/parent qualifies for one of the permitted exemptions provided below, the University requires the student (if dependent, requires the parent) submit a verification worksheet (VWS) listing the name and age of each household member and the relationship of that household member to the student.

NOTE: If, at the time of filing a FAFSA, the household information was correct, the information cannot subsequently be updated. If, at the time of filing a FAFSA, the household information was incorrect the STUDENT must correct the information on his/her student aid report (SAR). The University cannot update incorrect information if the student was not selected for verification.

Exemptions to verification of number in household:

Independent student if:

- Household size reported is 1 AND college size reported is 1 AND marital status is single, divorced, separated, or widowed OR
- Household size reported is 2 AND college size reported is 1 AND marital status is married

Dependent student if:

- Household size reported is 2 AND college size reported is 1 AND parents' marital status is single, divorced, separated, or widowed OR
- Household size reported is 3 AND college size reported is 1 AND parents' marital status is married or unmarried and living together.

Number in College

Unless the student/parent qualifies for one of the permitted exemptions provided below, the University requires the student (if dependent, requires the parent) submit a verification worksheet (VWS) listing the name and age of each household member who is or will be attending an eligible postsecondary educational institution. The household member must be at least a half-time student in the specified award year and the name of the educational institution must be listed.

NOTE: If the name of the educational institution listed is not an eligible postsecondary educational institution, the University will make a correction to remove the name of the household member from the in college.

Exemptions to verification of number in college:

Independent student if:

- Household size reported is 1 AND college size reported is 1 AND marital status is single, divorced, separated, or widowed OR
- Household size reported is 2 AND college size reported is 1 AND marital status is married.

Dependent student if:

- Household size reported is 2 AND college size reported is 1 AND parents' marital status is single, divorced, separated, or widowed OR
- Household size reported is 3 AND college size reported is 1 AND parents' marital status is married or unmarried and living together.

Identity/Statement of Educational Purpose

The following is acceptable documentation to verify a student's statement of educational purpose/identity:

- An unexpired valid government-issued photo identification, such as a driver's license or passport
- A signed statement certifying the federal financial aid received will only be used for educational purposes to pay the cost of attending the University for the specified award year.

If the documentation is presented in person, the University will maintain an annotated copy of the ID provided by the student and will include the date the identifying document was received and the name of the University official who obtained the documentation.

If the student is unable to provide the information in person, the following must be provided to the University:

- A copy of a government-issued photo identification, such as a driver's license or passport
    - The copy of the government issued ID does not need to be notarized or signed by the notary; and
- An original notarized statement of educational purpose signed by the student for the specified award year.
    - An original document must contain wet signatures for the student and the notary as well as the required stamp or seal.

Selection after Disbursement

The student or University may submit corrections to the SAR/ISIR, and the student's application may then be selected for verification. If the student's enrollment status is Withdrawn (W), the University is not required to verify the student's information unless the student returns to the University in the same award year. If the student's enrollment status is anything other than withdrawn (W), the University will not make subsequent disbursements until the student's updated application is verified. If the student does not submit verification documents, the student is responsible for repaying all federal financial aid for which he/she is not eligible, including funds already disbursed for the award year. The student does not have to repay any Direct Loan disbursements made prior to selection as these funds will be repaid according to the terms of the master promissory note; however, the University will cancel any further Direct Loan.

Completing Verification

When the University has obtained all necessary verification documents from the student, the documentation is compared to the ISIR/SAR record. If the verification process shows the student's information is correct, and there are no outstanding issues or conflicting information, the student will be awarded. If the verification process shows the student information requires corrections, the awarding process will not continue until the University receives a final and valid federal output document (ISIR) with an official EFC.

Verification is complete once the University has received all the requested documentation and a valid SAR/ISIR (one that has all the accurate and complete information). This includes any necessary corrections, which must be made by the applicable federal deadlines.

If the University has reason to believe a student or parent, if dependent student, is trying to avoid completing verification and/or suspects potential fraud, the University will initiate an investigation of the student. During the period of investigation, the University will cease award and disbursement of all federal financial aid funds to the student. If satisfactory resolution in the investigation cannot be reached, the student will lose eligibility for federal financial aid funds for at least the federal award year. In addition, based on the outcome of the University's investigation, any credible information indicating that the student may have engaged in fraud or other criminal misconduct in connection with his or her application for

federal student aid will be referred to the U.S. Department of Education's Office of Inspector General (OIG). Please refer to the University's *Federal Student Aid Fraud Policy* for more information.

Disbursements

The University will not make disbursements of federal financial aid until verification is completed.

Change Dependency Status due to change in Marital Status

The University will not update a student's dependency status based on a change in the student's marital status after filing of the FAFSA.

Consequences of a change in FAFSA information

For the subsidized student financial assistance programs, if the FAFSA information changes as a result of verification, the University will submit to the Secretary all changes to a nondollar item or an individual data element that is $25 or more. The University may choose whether or not it will submit changes to the Secretary when all changes to individual data elements are less than $25 (not exceeding tolerance).

For the Federal Pell Grant Program, if there is a change as a result of verification, the University will recalculate the student's Pell Grant on the basis of the EFC on the correct valid SAR/ISIR. The University will disburse any additional funds under that award only if the University receives a correct valid SAR/ISIR for the student, and only to the extent additional funds are payable based on the recalculation.

For all other subsidized student financial assistance programs, if information changes as a result of verification, the University will adjust the student's financial aid package on the basis of the corrected EFC on the valid SAR/ISIR.

Verification and Professional Judgment

If a student requests a professional judgment and is also selected for verification, the University will require the verification be completed before exercising any type of professional judgment.

Reporting the Student's Verification Status to the CPS

When the University disburses a Federal Pell Grant award, it reports the student's verification status at the time of disbursement when it reports the payment. Note: This reporting requirement applies even if the student's application was not selected for verification. However, the University leaves the verification status code field blank if the student was not selected for verification or the selected ISIR transaction has a CPS transaction process date that is after the date the student was no longer enrolled at the University.

Verification Timelines

The University will require Federal Pell Grant, campus-based, and Direct loan students selected for verification to submit all requested verification documents to the University within 30 days of the notification date informing the student of the requirements. If the documents are not submitted or are incomplete by this deadline, appropriate actions are taken, as required, based upon the student's enrollment status as of the deadline date.

For the Federal Pell Grant Program, if the student provides the verification documents after the 30-day deadline, but before the earlier of 120 days after the student's last date of attendance or the deadline established by the U.S. Department of Education each award year, the University will review and address eligibility as required.

If based on corrections, there is an increase in the Federal Pell Grant amount and the student's valid ISIR is received after he/she is no longer enrolled but before the annual Federal Register deadline, the University will pay the student the higher award amount.

Student Notification

The University will notify the student, in writing, of verification requirements and timelines for submission of necessary documents. Selected students receive the following:

- Documentation requirements,
- Timeline of 30 days to return the required documentation,
- Correction procedures (provided during the initial application process),
- Consequences of not returning the documents within the prescribed timelines, which may include cancellation of tuition deferral and request of immediate payment of outstanding tuition charges, and
- Written notification of award changes resulting from verification, which are forwarded within 20 days of required adjustments.

Verification and Crossover Payment Periods

During a crossover payment period (a payment period that includes both June 30 and July 1), the University will award and disburse federal financial aid funds using the first federal award year ISIR that is ready to be used. Once a federal award year ISIR has been used for awarding and disbursing federal financial aid funds, the University will no longer follow up with the student on collecting documents to complete verification unless those documents are needed for a future academic year.

If the University has reason to believe a student is trying to avoid completing the verification requirements and suspects potential fraud, the University will not award federal financial aid funds using the unselected ISIR. Instead, the University will require the student to complete the verification requirements or lose eligibility for the crossover payment period.

Verification Exclusions

The exclusions described here are applicable only to the affected individual. All other requirements for verification still apply to the non-affected parties (i.e., if one parent meets an exclusion, the student and the other parent are still required to complete verification requirements).

A selected student is exempt from the verification requirements based on the following unusual circumstances:

- The student dies,
- The student will not receive federal financial aid for reasons other than failure to complete the verification, or
- The student was selected for verification after the date the student was no longer enrolled at the University, the University is not aware that the student intends to reenroll for the award year, and no further disbursements (including late) will be made.

Parents of a dependent student are exempt from verification requirements if any of the following apply:

- Both parents are mentally incapacitated,
- Both parents or the custodial parent has died,
- They reside in a country other than the United States and cannot be contacted by normal means, or
- They cannot be located because the student does not have and cannot obtain their contact information.

A spouse of an independent student is exempt from verification requirements if any of the following apply:

- The spouse has died,
- The spouse is mentally incapacitated,
- The spouse resides in a country other than the United States and can't be contacted by normal means, or
- the spouse cannot be located because the student does not have and cannot obtain contact information.

If a student selected for verification dies before the deadline for completing verification and does not complete the verification process, the University will not 1) make any further disbursements on the student's behalf, 2) originate or disburse the student's Direct subsidized Loan, and 3) consider any funds disbursed on an interim basis as an overpayment.

The University will document in the student's file the basis for any exclusion, other than the death of a student, using a signed statement from the student.

Verification Following Natural Disasters

If an affected individual, impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)), notifies the University that he/she has been impacted:

- For students whose records are lost or destroyed because of a natural disaster, the University is not required to complete verification. The student's file is documented accordingly and the Pell Grant disbursements for students affected will reflect a verification status code "S", which reflects selected but not verified.
- The University will waive the requirement of a signed verification worksheet verifying number of family members in household and number of family household members enrolled in an eligible postsecondary institution when no parent can provide the required signatures because the parent(s) is affected by a disaster. In these scenarios, the University will note and retain an explanation of why the student's parent(s) was not able to sign the verification worksheet.

The University will extend the verification document submission deadline to 90 days for students affected by a natural disaster and whose records were not lost or destroyed. If the required verification documents are not submitted within this deadline and the University can document the reason is due to a natural disaster, the University will not perform verification and will document the student's file accordingly.

Third Step Verification of a Student's Eligible Non-Citizenship Status

To be eligible for federal grant and loan programs, a student must be a U.S. citizen, permanent resident or other eligible noncitizen. An exception is provided for a citizen of the Federated States of Micronesia, Republic of the Marshall Islands, or the Republic of Palau to receive Federal Pell Grant but not Direct loans. Citizens of Palau are also eligible for Federal Supplemental Education Opportunity Grant (SEOG).

If the U.S. Department of Education (ED) is unable to confirm the student's U.S. citizenship or eligible non-citizenship status via database matches with the Department of Homeland Security (DHS), the University is required to perform third step verification by collecting and submitting the student's eligible non-citizenship status documentation to DHS for manual review and approval.

Student Notification

The University will notify the student if third step verification of his/her eligible non-citizenship is required based on the information provided by the CPS on the student's ISIR and request the student provide ALL the following documents:

- A hard copy or electronic image of the original eligible non-citizenship document, and
- Eligible non-citizen Affidavit.

Students will be given 30 days to submit these required documents to the University. If a student fails to submit the necessary documents by the deadline established, they will forfeit consideration of federal grant and loan funds for the award year in which they applied for.

Timelines

The University will submit the required documentation received from the student to DHS within 10 days via the SAVE system. DHS-USCIS will return their response of third step verification via the SAVE system no later than 15 business days. If DHS is unable to provide third step verification, the University will not award the student any federal grant or loan funds.

The University will notify the student of the results of third step verification.

Resolving Conflicting Information

If the University has conflicting information concerning a student's eligibility or has any reason to believe a student's application information is incorrect, the University will resolve such discrepancies before awarding and/or disbursing federal financial aid funds. If discrepancies are identified that were not present at the time the federal financial aid funds were disbursed, the University will reconcile the conflicting information and the student will be responsible for repayment of any federal financial aid funds they were not eligible to receive. The University will report the student to ED as a federal grant and/or loan overpayment to collect repayment of these funds from the student.

Examples of conflicting information may include, but are not limited to the following:

- Social security numbers
- Date of birth
- Legal name
- Discrepant tax data (including whether or not the student/parent was required to file a tax return)
- Number in Household
- Number in College
- Student or parent Marital status
- High school completion
- Untaxed income or resources
- Other Resources, such as Employer Tuition Reimbursement

Satisfactory Academic Progress

For information regarding University academic progress standards for students and individual programs review the Student and Program Academic Standing policies in the appropriate University Academic Catalog at https://www.phoenix.edu/degrees/academic-catalog.html.

Information regarding satisfactory academic progress for financial aid recipients can be found in the Federal Financial Aid Satisfactory Academic Progress (SAP) Policy below.

Federal Financial Aid Satisfactory Academic Progress (SAP) Policy

Overview

The University's Federal Financial Aid Satisfactory Academic Progress (FA SAP) policy determines whether an otherwise eligible student is meeting FA SAP in an educational program and may receive financial aid under the Title IV, HEA programs. This FA SAP policy does not supersede the institution's academic SAP policy.

Policy

The University will calculate a student's FA SAP based on the student's primary program. Students must maintain FA SAP throughout the duration of their primary program to remain eligible for federal financial aid. FA SAP is assessed by ***qualitative*** and ***quantitative*** measures and is evaluated at the end of each completed payment period in the student's primary program. For any questions regarding FA SAP, contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679.

Qualitative Measure

Grade Point Average

Undergraduate students must have a cumulative program grade point average (GPA) of 2.0 at the end of each completed payment period, unless otherwise defined by academic policy. Graduate students must have a cumulative program GPA of 3.0 at the end of each completed payment period.

The University uses the cumulative GPA provided by the academic system of record at the time FA SAP is evaluated (e.g. at the completion of the payment period)[2].

Cumulative Grade Point Average Exclusions

The following are *excluded from the cumulative GPA* computation[3]:

- Waivers
- National Testing Programs
- Courses with the following grades:
    - In Progress Extension (IX)
    - AUDIT (AU)
    - Incomplete (I)
    - In Progress (IP)
    - No grade awarded (QC)
    - Removed Course (RC)
    - Passing (P)
    - Withdrawal (W)
    - Withdrawal/Failing (WF)
    - Waived with Credit (WC)
    - No Credit (NC)
- Orientations with the following completion statuses:
    - Orientation Complete (OC)
    - Orientation Not Complete (ON)
    - Orientation Extension (OX)

Quantitative Measure

The University publishes the total credit hours required to complete each academic program. The University establishes a pace of completion requirement to ensure a student will complete the program within the maximum timeframe permitted. The maximum timeframe to complete the program cannot exceed 150% of the published length of the program measured in credit hours attempted by the student. Transfer credits, taken at other institutions and applied towards the student's primary program at the University, are included in both attempted and completed hours when measuring the student's pace of completion and maximum timeframe.

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[2] If a student applies for and is granted an academic reprieve for a course(s), the program GPA being used to evaluate FA SAP will be different than the program GPA recorded for academic purposes by the University's Registrar. This is to ensure all attempted courses are being taken into consideration, as required, when calculating a student's FA SAP as required by ED regulations.

[3] Refer to the University's academic catalog, https://www.phoenix.edu/online-degrees/academic-catalog.html. for grade definitions.

Pace of Completion[4]

The quantitative measure for the pace of completion is calculated using the following formula:

$$\frac{\textbf{Cumulative number of credit hours the student successfully completed}}{\textbf{Cumulative number of credit hours the student attempted}}$$

At the end of each payment period, the student's pace of completion is evaluated. Students must earn at least 67% of the cumulative credit hours attempted toward completion of the primary program. Credit hours taken at other institutions and accepted toward a student's primary program at the University are included in both attempted and completed credit hours when measuring pace of completion.

Included in Pace of Completion[5]

Courses completed with the following grades are included as attempted in the pace of completion calculation:

- A, B, C, D, and F (+/-)
- Incompletes (I, IX and IP)
- Withdrawal (W)
- Withdrawal/Failing (WF)
- No grade awarded (QC)
- Courses that are waived with credit (WC)
- Removed Course (RC)
- Pass (P)

Evaluation

The University evaluates FA SAP for the student's primary program, based on a completed payment period (generally, at least 12 credit hours). As a result of the evaluation, a student is assigned an FA SAP status.

Financial Aid Warning

Undergraduate students with less than a cumulative 2.0 GPA, or the minimum as stated in policy, and graduate students with less than a 3.0 OR who do not earn 67% of their attempted credits (cumulatively) at the end of a completed payment period, are automatically placed on financial aid warning (FW) status. The University can disburse federal financial aid funds to students on FW status for one payment period.

Financial Aid Disqualification

If a student cannot complete the program of study within the maximum timeframe (as determined at the end of the payment period) the student will be placed on financial aid disqualification (FD) status. If a student on FW status does not meet FA SAP at the end of the subsequent completed payment period, the student is not eligible for additional federal financial aid and will be placed on an FD status.

Students who are placed on an FD status are ineligible for federal financial aid. The University will not disburse federal financial aid funds to students on FD status.

Financial Aid Probation

If a student is placed on FD, the student may apply for an FA SAP appeal. Students on FD status who are granted an FA SAP appeal will be placed on financial aid probation (FP) status. Students who are placed on an FP status are eligible for federal financial aid for one probationary payment period. The University will

[4] The University rounds the calculation to the nearest hundredth of a percentage to determine if SAP has been met or not (example: 66.666 = 66.67%).

[5] If a student applies for and is granted an academic reprieve for a course(s), the course will continue to be included in the pace of completion calculation. This is to ensure all attempted courses are being taken into consideration, as required, when calculating a student's FA SAP as required by ED regulations.

disburse federal financial aid funds to students on FP status for one probationary payment period, provided all other eligibility requirements are met. At the completion of this probationary payment period, the student must meet the University's FA SAP standards to maintain federal financial aid eligibility.

Student Notification

The University will notify students at any point during their enrollment if they are placed on or taken off the FW, FP, FD or Regular Student (RG) statuses, as these affect student eligibility to receive federal financial aid.

Financial Aid SAP Appeals

Students placed on FD status may appeal the disqualification to regain eligibility for federal financial aid. Students may do so by submitting an FA SAP Appeal Form to Student Financial Services - Operations. The FA SAP Appeal Form is located on the student website, https://ecampus.phoenix.edu/. If there are *significant extenuating circumstances*, the student's eligibility for federal financial aid *may be* reinstated for one payment period on FP status.

The University reviews all FA SAP appeals on a case-by-case basis. Approval and/or reinstatement of federal financial aid eligibility is not guaranteed. Approval is only granted when there are significant extenuating circumstances.

The University allows a student to have a maximum of two approved FA SAP appeals during their lifetime at the University. These appeals cannot be consecutive. Examples of significant extenuating circumstances may include, but are not limited to the following:

- Death of a relative
- An injury or illness of the student
- Other unusual or special circumstances

Students must explain on the FA SAP Appeal Form why the nature and timing of their significant extenuating circumstance(s) directly prohibited them from meeting and maintaining FA SAP, and what has changed in their circumstances that would allow them to demonstrate FA SAP at the next evaluation. If students have more than 12 credits remaining in their primary program, they must demonstrate the ability to graduate within the maximum timeframe allowed and meet the GPA requirements. If students have 12 or less credits remaining, they must demonstrate the ability to complete the remaining credits successfully.

All FA SAP appeal decisions made by the University are final.

Regaining Eligibility after Payment Period of Ineligibility

A student who is not making FA SAP regains eligibility only when the student meets the University's FA SAP requirements. Therefore, if a student loses eligibility for federal financial aid as a result of not meeting FA SAP requirements, the student must pay for credit hours taken during the ineligible payment period using non-federal financial aid funds. If the ineligible payment period is the second payment period of an academic year/loan period already established, any federal financial aid awarded for the second payment period will be canceled and, if necessary, returned to the funding source.

If the student meets all FA SAP criteria after the ineligible payment period, the student's borrower based academic year (BBAY) will start at the beginning of the eligible payment period following the period of ineligibility. The BBAY is packaged for a full 24 credits and 40 weeks of instructional time.

Program Changes

Students who change primary programs at the University are re-evaluated to determine which academic credits apply to the new primary program. The student's FA SAP status at the beginning of the new program will be RG and will be evaluated at the end of each completed payment period in the new academic year. If the student changes back to a program he/she was previously in, the student's FA SAP status will reflect the last status of the original program.

The University will calculate FA SAP based on all successfully completed courses applicable to the new primary program. This includes those courses taken in a previous primary program that the student successfully completed and that apply to the new primary program.

Re Entering the University

If a student withdraws from the University and subsequently re-enters into the same primary program, whether within 180 days or after 180 days, the FA SAP status at the time of re-entry and for the first payment period upon re-entry will be the FA SAP status the student had prior to his/her withdrawal.

If the student re-enters, at any point, into a different primary program not previously attended, the FA SAP status will reset to Regular Student (RG) status.

Repeat Courses

Grades for prior attempts, whether successfully completed or not, are excluded when calculating the primary program GPA. However, credits from all attempts are included when calculating pace of completion and maximum timeframe.

Note: Repeat courses taken in a primary program are counted in the FA SAP status for that primary program.

Grade-Level Determination

Determination of grade level is an important part of calculating eligibility for federal and state financial aid. The University determines the student's grade level by calculating the total number of credits that were completed at the beginning of an academic year. For example, a student with 12 transfer credits at the start of his or her program at the University will be considered a grade level 1 student. After the completion of one academic year of 24 credits, the student will have a total of 36 credits completed, making the student eligible for grade level 2 loans in his or her second academic year.

The following chart illustrates the number of credits required to complete each grade level.

Grade Level	Credits Completed for Primary Program (Includes Transfer Credit)
GL 1 (freshman)	0–24
GL 2 (sophomore)	25–48
GL 3 (junior)	49–72
GL 4 (senior)	73+

Note: A student in a two-year program cannot receive more than a grade level 2 (GL 2) annual loan limit in any given year, no matter how long it takes to complete the program. A student in an undergraduate certificate program cannot receive more than a grade level 1 (GL 1) annual loan limit in any given year, no matter how long it takes to complete the undergraduate certificate.

Financial Aid Awarding

The University will evaluate student eligibility for federal, state[6] and institutional[7] aid programs for students who have completed all required financial aid materials. When determining award eligibility, the University will consider general student eligibility requirements, grant or loan program specific requirements, including statutory award maximums, the student's academic year cost of attendance (COA), and financial need[8].

Except for Federal Pell Grants, federal grant and loan amounts are also constrained by the other aid that a student receives, known as Estimated Financial Assistance (EFA) or other resources. Please see the Other Resources section of this guide for more information on EFA/Other Resources, including a non-exhaustive list of examples. In general, the student's total financial aid award for the academic year, including EFA/other resources, may not exceed their need and/or COA.

Academic Year Requirements for Financial Aid Recipients

The University defines its academic year for financial aid eligible programs as follows:

- Undergraduate Certificate programs are a minimum of 24 credits and 40 weeks of instructional time.
- Graduate Certificate programs are a minimum of 24 credits and 48 weeks of instructional time.
    - Graduate Initial Teacher Certificate (Elementary and Special Education only) are a minimum of 27 credits and 61 weeks of instructional time.
- Associate programs (9-week model) are a minimum of 24 credits and 36 weeks of instructional time.
- Associate programs (5-week model) are a minimum of 24 credits and 40 weeks of instructional time.
- Bachelor's programs are a minimum of 24 credits and 40 weeks of instructional time.
- Master's programs are a minimum of 24 credits and 48 weeks of instructional time.
- Competency-Based Programs are a minimum of 24 credits and 32 weeks of instructional time.
- Doctoral programs are a minimum of 24 credits and 48 weeks of instructional time.

Note: The academic year definition may vary based on program level, version, and course length.

Students who take more than one course at a time or have courses with overlapping instructional weeks may complete the minimum number of credits (24) prior to completing the required weeks of instructional time. In order for a student to complete the academic year, both credits and weeks of instruction must be met. Therefore, students may need to complete additional weeks of instructional time to successfully complete the academic year definition.

Awarding Aid to Transfer Students

A student who enrolls in a program at the University who has an overlapping academic year (AY) with a prior program, either at the University or at another institution is referred to as a transfer student. There are 3 types of transfers: external, internal, and advancing programs.

External Transfer Student: Student previously attended a program at an institution other than the University of Phoenix.

Internal Transfer Student: Student previously attended a program at the University of Phoenix but did not complete this program.

Advancing Program Student: Student previously attended a program at the University of Phoenix, completed this program, and began another program at the University.

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[6] State grant and loan program eligibility is determined by each state authority and provided to the University.

[7] Institutional grant and scholarship eligibility requirements and determinations will vary.

[8] Financial need = COA minus the expected family contribution (EFC).

For all types of transfers, the University will award all federal financial aid based on a full academic year in the new program at the University.

An academic year that begins before a prior academic year has ended is considered an overlapping academic year. This most commonly occurs when a student starts with the University after recently attending a different institution, when a student completes a prior program at the University and begins another program, or when a student changes programs at the University, including when a student returns from an approved Leave of Absence (LOA) and begins a new program. In these cases, a student may have limited eligibility for federal financial aid programs. Students in these scenarios should contact Student Financial Services at StudentFinancialServices@phoenix.edu or at 1-888-346-8679 with any questions.

Financial Aid Disbursements

Federal Financial Aid

The University may only disburse federal financial aid funds to eligible students for allowable charges.

Typically, a student is eligible to receive a disbursement of federal financial aid funds for the first payment period of their academic year when the University confirms the student has been officially admitted to their program, has posted attendance in an eligible course(s)* in this payment period and federal student aid satisfactory academic progress standards were met, if applicable. The student becomes eligible to receive a disbursement of federal financial aid funds for the second payment period of their academic year when the student meets the above criteria in addition to successfully completing at least one-half the weeks of instructional time AND earning at least one-half the credit hours in the defined academic year.

In addition, the University requires the following before a disbursement of Federal Direct loans* is made:

- A 30-day disbursement delay for the first year/first time borrowers
- Confirmation of Direct Loan amount (fund acceptance) from the borrower
- Completion of Federal Direct Loan Entrance Counseling, if applicable
- Completion of the Master Promissory Note (MPN)

***NOTE:** Under no circumstances will the University disburse Direct loan funds to a student on an approved Leave of Absence.

Federal financial aid disbursements will be credited to a student's account and applied to allowable charges for the payment period and/or academic year. Allowable charges include tuition, mandatory fees, rEsource fees, and state sales tax or the California Student Tuition Recover Fund (CA STRF), if applicable. If a student owes allowable charges from a prior loan period, the University will use current loan period Direct Loan funds, not to exceed $200, to pay those charges. The University does not apply any other type of federal financial aid funds (e.g. Pell and FSEOG) to allowable charges for any prior loan period. For more information, please review the Federal Financial Aid Credit Balance section of the Consumer Information Guide.

A student can view the federal financial aid award for their academic year and the anticipated disbursement dates, as well as any other requirements for disbursement, by accessing the Student Portal.

***Note:** For students enrolled in Competency Based Programs, the University requires enrollment in all courses scheduled for the payment period be confirmed before funds will be disbursed.

State Funds

A payment period for state funds is defined according to individual state requirements. The payment period determines when funds are disbursed and the exact amount to be disbursed.

Federal Financial Aid Book Voucher

Pell eligible students may use Pell funds to purchase books if those funds could have been disbursed 10 days prior to the beginning of the payment period and disbursed funds would create a federal financial aid credit balance. Student Financial Services will notify these students of the University's book voucher request process. If the student requests a book voucher, the student will be provided with the lesser of the amount of the credit balance or the amount needed for the books and supplies, as determined by the University. These funds will be issued to the student no later than the seventh day of the payment period.

Students may opt out of this offer by not requesting the book voucher.

Federal Financial Aid Credit Balance

Whenever the University credits federal financial aid funds to a student's account and those funds exceed the student's allowable charges, a federal financial aid credit balance occurs. Allowable charges include tuition (including state sales tax) and mandatory institutional fees, rEsource fees (electronic course materials fees and books), and the California Student Tuition Recover Fund (if applicable).

The University will pay the federal financial aid credit balance directly to the student or parent as soon as possible, but no later than 14 days after the balance occurred on the student's account. This credit balance will be sent via Electronic Funds Transfer (EFT) or paper check, based upon the student's selection.

On an exception basis, the University may, at its discretion, provide a student access to his or her anticipated federal financial aid credit balance. Students who may need to request this exception should speak with the finance department.

Note: If an exception is granted, the student will be responsible for any balance due to the University resulting from providing the student access to this anticipated federal financial aid credit balance.

Cancellation of Federal Financial Aid

The student (or parent in the case of a Parent PLUS Loan) must inform the University if all or a portion of federal financial aid funds are to be canceled. Once the loan is disbursed, the University sends the student/parent a Right to Cancel letter, which includes the time given to respond should the student and/or parent borrower wish to cancel their loan request(s). This notification is mailed after the loan disbursement has been credited to the student's account.

Borrowers who wish to cancel all or a portion of their loan must inform the University within 30 days from the date the University sends the disbursement notification. Borrowers must login to the student website and navigate to Account > Awards & Disbursements > Change Loans to initiate the reduction or cancellation of federal financial aid within 30 days from the date the University sends the disbursement notification. If there are any further questions, students can contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679.

Any requests received after the 30 days will be denied. The University will notify the student/parent in writing of the outcome of his or her request regardless of when the cancellation request is received.

Other Resources

Students are required to disclose financial assistance (i.e., other resources) that will be paid by a third party on their behalf. Based on the type of other resource received, it may be considered estimated financial assistance (EFA). If it is considered EFA, it will be included in determining if the student's assistance exceeds the cost of attendance.

A student must have financial need to receive all federal financial aid funds except for Direct Unsubsidized and PLUS Loans under the Direct Loans program. As such, a student's expected family contribution and other resources will be subtracted from the cost of attendance when determining eligibility for federal financial aid (Title IV). All awards, including need and non-need-based aid, cannot exceed a student's academic year cost of attendance.

If the University receives other additional resources that cause the student to exceed the cost of attendance, it will adjust the awards appropriately to eliminate the overaward. This may include reducing future disbursements for a second or subsequent payment period, reporting an overpayment to the Department of Education, or returning awards to the funding source. Funds will be returned in the order most beneficial to the student.

Other resources include, but are not limited to, the following:

- Grants and scholarships from private organizations
- University grants and scholarships
- Employer Tuition Assistance or Reimbursement, regardless of whether it is paid directly to the University
- Military tuition benefits [9], including benefits paid under Chapter 101 of Title 10
- AmeriCorps [10]
- University tuition or rEsource Fee discounts and waivers
- University administration tuition and/or student account adjustments
- Income from insurance programs that pay for the student's education
- Private loans [11]
- Private and State grants
- Tribal aid
- Funds paid directly to the University for a component of the student's cost of attendance

Note: If an affected individual (student and/or parent, if applicable) impacted by a federally declared major disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)) notifies the University that he/she has been impacted, any federal or state aid, whether in the form of grants or low-interest loans, received by the affected individual for the purpose of providing financial relief is not counted as EFA for packaging purposes. Students should contact Student Financial Services at StudentFinancialServices@phoenix.edu or 1-888-346-8679 for further information.

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[9] **EXCEPTION:** The following benefits are excluded as estimated financial assistance: Chapter 103 of Title 10, Chapter 106A of Title 10, Chapter 1606 of Title 10, Chapter 1607 of Title 10, Chapter 30 of Title 38, Chapter 31 of Title 38, Chapter 32 of Title 38, Chapter 33 of Title 38, Chapter 35 of Title 38, Section 903 of the Department of Defense Authorization Act, 1981, Section 156(b) of the "Joint Resolution making further continuing appropriations and providing for productive employment for the fiscal year 1983, and for other purposes", Provisions of Chapter 3 of Title 37

[10] The University does not count AmeriCorps benefits as EFA when determining eligibility for a Subsidized Direct Loan; however, the University does include AmeriCorps benefits when determining eligibility for a Direct Unsubsidized Loan.

[11] Private loans are **not** considered EFA **unless** the loan substitutes for the EFC and exceeds it, in which case the loan funds which exceed the EFC are considered EFA.

Professional Judgment

The University may utilize Professional Judgment (PJ) for a student who has unique circumstances that would warrant an adjustment to their expected family contribution (EFC), dependency status, or cost of attendance (COA). PJ allows the University to treat a student individually when the student has unique circumstances not sufficiently addressed by standard procedures.

A student may request adjustments within any of the categories below. Circumstances may warrant an adjustment to one or more categories based on the student's unique circumstances. Requested adjustments will be evaluated on a case-by-case basis.

Students with circumstances that may warrant an adjustment to their COA should contact Student Financial Services at StudentFinancialServices@phoenix.edu or speak over the phone at (888) 346-8679.

For all other circumstances, students should log into the Student Portal, complete the applicable Professional Judgment form, and provide any supplemental information required/requested by the University. If a student requests a professional judgment and is also selected for verification, the University will require the verification be completed before exercising any type of professional judgment by the applicable deadlines.

Submitted materials will be reviewed within three (3) weeks.

Note: If a student selected for verification submits a request for professional judgment, the University must complete verification before exercising any type of professional judgment.

Category	Conditions
Special Circumstances (Impacting Expected Family Contribution)	Circumstances not already considered in the federal methodology that justify an adjustment to the financial components used to calculate the student's expected family contribution. The following are examples of conditions that may be evaluated for an adjustment due to special circumstances: – Recent unemployment of a student or family member; – Change in marital status (divorce/separation/death) after filing a FAFSA; – Paid medical, dental, or vision expenses that exceed 7.5% of your federal adjusted gross income (AGI); – Paid tuition expenses for an elementary school or secondary school; – Paid eldercare expenses for a skilled nursing facility, assisted living, or hospice; – Unusual one-time distribution from retirement or pension funds; or – Other changes to the family's income, assets, household size or number in college.
Unusual Circumstances (Impacting the Student's Dependency Status)	An adjustment to a student's dependency status (dependency override), may be considered when unusual circumstances exist in which: – The student is unable to contact a parent, or – Contact with parents poses a risk to the student, including circumstances of— o human trafficking; o legally granted refugee or asylum status; o parental abandonment or estrangement; or o parental incarceration. **Note**: A parent's refusal to provide support or refusal to complete the FAFSA is not sufficient to justify a dependency override.

Parental Non-Support (No parent information on the FAFSA)	An adjustment may be considered to offer a Direct Unsubsidized Loan to a qualifying dependent student if– – The student does not qualify for or chooses not to request professional judgment due to unusual circumstances; AND – The student can document that their parent(s) — o Refuse to file a FAFSA; or o Ended financial support of the student.
Cost of Attendance	An adjustment may be considered for a COA component, including: – Childcare or dependent care costs for class time, study time, internship or commuting time; – Disability related expenses for expenses associated with a student's disability that are reasonably incurred and not provided for by other agencies; – One-time purchase of personal computer or laptop or purchase of printer and/or required software for class; – Additional costs for obtaining a professional licensure, certification, or professional credential; – Living expense food, if specific diet required due to medical condition.

Determining Enrollment at the University

Please refer to the Enrollment Status section in the University's Academic Catalog, https://www.phoenix.edu/degrees/academic-catalog.html, for further information on determining enrollment at the University.

Leave of Absence

A Leave of Absence (LOA) is a temporary break from courses while maintaining active status in the degree or certificate program a student is enrolled in. Degree or certificate seeking students wishing to request an LOA should contact his or her academic counselor to discuss available options. The Leave of Absence request form can be completed by accessing the student portal. Refer to the University's Leave of Absence Policy found in the University's Academic Catalog, https://www.phoenix.edu/programs/degree-programs/academic-catalog.html, for further information.

Students requesting an LOA should consider the following:

- An LOA is a temporary break in your program; you must intend to return to your same program to be eligible for an LOA.
- Taking an LOA will impact your course schedule and your graduation date.
- If you don't return as scheduled, you will be withdrawn from the University.

If you receive federal financial aid and are withdrawn because you do not return as scheduled, the beginning of your federal student loan repayment grace period will be your last date of attendance prior to the start of your LOA which may cause your loans to enter immediate repayment and your federal financial aid will be reviewed to determine whether any federal financial aid funds paid to the University must be returned to the U.S. Department of Education.

Withdrawing from the University

Circumstances may necessitate withdrawal from the University. For further information on officially, unofficially or administratively withdrawing from the University, please see the University's Withdrawal Policy in the Academic Catalog, https://www.phoenix.edu/degrees/academic-catalog.html. For information on tuition refunds, please see the Tuition Refund Policy found earlier in this Consumer Information Guide.

Students who withdraw and are receiving federal student aid funds should refer to the Return of Title IV Policy for information regarding any impact to their federal student aid.

Return of Title IV Policy

Overview

The Return of Title IV Policy addresses federal financial aid recipients who withdraw from the University and are subject to a Return of Title IV (R2T4) calculation. For the purpose of R2T4 calculation requirements, a recipient is a student who has actually received federal financial aid funds or has met the conditions that entitled the student to a late disbursement of federal financial aid funds. The University is required to review the amount of federal loan and grant aid a student received for the payment period, to determine what percentage of federal financial aid the student earned prior to withdrawal. The percentage of federal financial aid determined to be unearned for the payment period must be returned to the appropriate federal financial aid program(s).

Policy

When a federal financial aid recipient withdraws from the University prior to the end of a payment period, an R2T4 calculation must be performed to determine the amount of federal financial aid funds earned as of the date of withdrawal. If the total amount of federal financial aid funds earned is less than the amount of federal financial aid funds disbursed to the student or on behalf of the student in the case of a parent

PLUS loan, the difference between these amounts is returned to the applicable federal financial aid programs. If federal financial aid funds earned is greater than federal financial aid funds disbursed, the difference between these amounts is treated as a post withdrawal disbursement. A R2T4 calculation is not performed if the federal financial aid recipient withdraws after successfully completing the payment period AND all funds awarded for that period have been disbursed.

Withdrawal Date

The University's Withdrawal Policy states for official, unofficial, and administrative withdrawals the University will use the student's last academically related activity (ARA) to establish the student's withdrawal date.

Exceptions

However, if this date occurs during an institutionally scheduled break or during a course extension period, it will not be used to establish a student's withdrawal date at the University for the R2T4 calculation purposes. In these instances, the student's withdrawal date and date of determination for the R2T4 calculation purposes will be established as follows:

Withdrawal Date

If a student posts an ARA during an institutionally scheduled break or during a course extension period, the University will look for the most recent ARA that occurred *prior* to the start of the institutionally scheduled break or course extension period. This ARA will be used as the last date of attendance or withdrawal date for Title IV purposes.

Date of Determination

The Date of Determination (DOD) for students who post academic related activities during an institutionally scheduled break will be no greater than 15 days after the end date of the institutionally scheduled break.

The DOD for students who post academic related activities during a course extension period will be the day after a grade of anything other than IX posts.

For example:

The University has a scheduled holiday break from December 20 through January 4. The student posts an ARA on December 19th and December 27th. The student withdraws. The student's last ARA was on December 27th, which was during the scheduled break. The student requires an R2T4 calculation; the student's withdrawal date for the R2T4 calculation would be December 19th (the most recent ARA prior to the scheduled break). In addition, the DOD is January 19th (the 15th day after the end date of the institutionally scheduled break).

Return Calculation

The amount of federal financial aid earned is calculated by determining the percentage of the payment period completed applying this percentage to the total amount of aid disbursed and that could have been disbursed for the payment period. The payment period is defined as the period of time it takes the student to complete at least one-half of the weeks and credits in the student's academic year. For purposes of determining ***earned federal financial aid***, a student's aid is considered disbursed if it is disbursed as of the student's last date of attendance. As long as conditions for a late disbursement (described below) are met prior to the date the student became ineligible (the student's last date of attendance), any undisbursed federal financial aid will be counted as aid that could have been disbursed.

Conditions for a Late Disbursement (Including Post Withdrawal Disbursements)

- The Department of Education (ED) processed a Student Aid Report (SAR) or Institutional Student Information Record (ISIR) with an official Expected Family Contribution (EFC) for the student (except in the case of a parent PLUS loan)
- The University originated a Direct Loan (DL)

- The University made the award to the student for a Federal Perkins loan or Federal Supplemental Educational Opportunity Grant (FSEOG)
- The University originated the award to the student for the TEACH Grant program

The University does not include as a post withdrawal disbursement any funds the University was prohibited from disbursing on or before the date the student withdrew, which would apply to the following:

- Second or subsequent disbursements of DL funds unless the student has graduated or successfully completed the loan period.
- Second disbursements of DL for the period that the University is prohibited from making until the student successfully completes one-half of the weeks of instructional time and one-half the credit hours in the academic year.
- Disbursements of DL or Perkins loan funds for which the borrower has not signed a promissory note.
- Disbursements of Federal Pell Grant, Iraq Afghanistan Service Grant, and TEACH Grant funds to a student for whom the University did not receive a valid SAR or a valid ISIR by the deadline date established by the Secretary in the Federal Register.
- Federal Pell Grant, Iraq Afghanistan Service Grant, and TEACH Grant funds for a subsequent payment period when the student has not successfully completed the earlier payment period for which the student has already been paid.
- Disbursements of DL funds to a first-year, first-time borrower who withdraws before the 30th day of the student's program of study

Inadvertent Overpayments

An *inadvertent overpayment* occurs when the University disburses funds to a student no longer in attendance but prior to the date the University determines the student withdrew from the program. This would include any federal financial aid fund disbursements made after the student's last date of attendance but prior to the University's determination that the student was withdrawn. These inadvertent overpayments are included in the R2T4 calculation as aid that could have been disbursed.

Only students who meet late disbursement criteria are entitled to keep federal financial aid funds disbursed as an inadvertent overpayment. If an inadvertent overpayment cannot be made as a late disbursement, the University returns the entire amount of the federal financial aid funds disbursed. If the inadvertent overpayment can be made as a late disbursement, the University returns only the unearned portion of the inadvertent overpayment within 45 days of the University's date of determination that the student withdrew. Unearned inadvertent overpayments are returned according to the requirements for the return of unearned funds.

Verification and the Return Calculation

If a student provides required verification documents after withdrawing from the University, but within 30 days of the date of the notification informing the student of the requirements, and in time for the University to meet the 30-day Return deadline, the University performs the R2T4 calculation based on all federal financial aid the student had established eligibility for prior to the withdrawal.

For the Federal Pell Grant Program, if the student provides the verification documents after the 30-day deadline but before the earlier of 120 days after the student's last date of attendance or the deadline established by ED each award year, the University reviews and addresses eligibility as required.

If a student does not provide all verification documents in time for the University to complete verification and meet the R2T4 deadlines, the University includes in the R2T4 calculation only the federal financial aid that was not subject to verification (unsubsidized and PLUS loan funds) and for which the conditions of a late disbursement were met prior to the withdrawal. (Refer to the *Verification, Secondary Confirmation of Eligible Non-Citizenship, and Conflicting Information Policy* for additional information.)

Institutionally Scheduled Breaks

Institutionally scheduled breaks of five or more consecutive days are excluded from the R2T4 calculation. This includes all holiday and administrative breaks of five or more consecutive days.

Percentage of Federal Financial Aid Earned [12]

The calculation of *Percentage of Federal Financial Aid Earned* includes all financial aid disbursed or that could have been disbursed to a student. This percentage is equal to the percentage of the payment period completed by the student as of the student's last date of attendance in the payment period. This percentage is determined using the University's *rate of progression calculation*.

If the student withdraws after successfully completing the payment period, 100% of the federal financial aid funds are earned and no calculation is required. If the withdraw date occurs after the student completes more than 60% of the payment period, the student earns 100% of the federal financial aid funds.

Rate of Progression Calculation

The percentage of the period completed is calculated as follows:

$$\frac{\text{Number of calendar days completed in the payment period}}{\text{Total number of calendar days scheduled to complete in the payment period}}$$

Total Calendar Days Completed in the Payment Period

The total number of calendar days completed in the payment period (numerator) is the count of calendar days from the payment period start date to the student's last date of attendance.

Required Adjustments to Calendar Days Completed in the Payment Period

Calendar days are **removed** from calendar days completed in the payment period if any of the following occurred between the payment period start date and the student's last date of attendance:

- Institutionally scheduled breaks of five (5) consecutive calendar days or more
    - Holidays
    - Administrative
- Student scheduled or selected breaks of five (5) consecutive calendar days or more **between** course end date and subsequent course start date
- All approved Leave of Absence calendar days
- Unapproved breaks of less than 180 days (Refer *to the Re Entry Policy* for additional information)

Total Calendar Days Scheduled to Complete in the Payment Period

- The total number of calendar days in a payment period (denominator) is determined based upon the number and type (credential level and modality) of credits awarded in the payment period.

Required Adjustments to Total Calendar Days Scheduled to Complete in the Payment Period

Additional calendar days will be **added** to the payment period for unsuccessful course(s) completions with grades of I, IX, IP, QC, F, or W that occurred in a course prior to the course the student's last date of attendance occurs within.

[12] To recognize that students completing more than 60% of the payment period earn 100% of their federal financial aid, amounts of .6001 through .6004 are not rounded for purposes of determining whether a student earned 100% of the federal financial aid for the payment period.

If the payment period needs to be extended, it is extended by a defined number of days based upon the following credential levels and modalities:

- Associates Program (9-week courses) – 63 days if one or two courses are needed, 126 days if three or four courses are needed
- Associates Program (5-week courses online) - 35 days if one course is needed, 70 days if two courses are needed, 105 days if three courses are needed, etc.
- Associates Program (5-week courses ground) - 29 days if one course is needed, 58 days if two courses are needed, 87 days if three courses are needed, etc.
- Bachelor Program Online – 35 days if one course is needed, 70 days if two courses are needed, 105 days if three courses are needed, etc.
- Bachelor Program Ground – 29 days if one course is needed, 58 days if two courses are needed, 87 days if three courses are needed, etc.
- Master's/Doctoral Program Online – 42 days if one course is needed, 84 days if two courses are needed, 126 days if three courses are needed, etc.
- Master's /Doctoral Program Ground - 36 days if one course is needed, 72 days if two courses are needed, etc.
- Competency-Based Program – 112 days if one to four courses are needed

Please note: Additional calendar days are NOT added for the course(s) in which the student's official last date of attendance falls within. This includes any course(s) the student was enrolled in but did not complete at the time of withdrawal.

Calendar days are removed from the calendar days in the payment period if any of the following occurred or is scheduled to occur from the payment period start date to the payment period end date:

- Institutionally scheduled holiday breaks of five (5) consecutive calendar days or more
- Student scheduled of selected breaks of five (5) consecutive calendar days or more between courses
- All approved Leave of Absence calendar days
- Periods of non-enrollment of five (5) consecutive calendar days or more due to administrative closures
- Unapproved breaks of less than 180 days

Rate of Progression Example

The following illustration demonstrates how an institution calculates the "total days completed" and the "total days scheduled to be completed" in a payment period when there are calendar days that must be excluded from the rate of progression calculation.

$$\frac{\text{\# of days completed in the payment period}}{\text{Total \# of days scheduled to be completed in the payment period}}$$

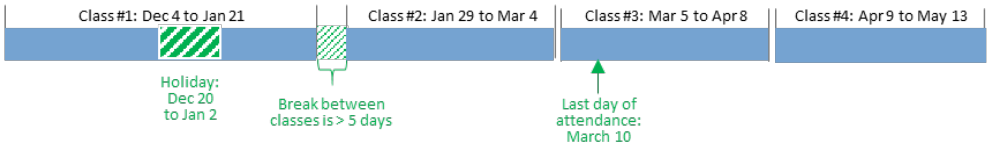
Days Completed

To determine the total calendar days completed by the student (numerator), calculate the number of calendar days from the first day of the payment period to the student's last date of attendance, then subtract all applicable exclusion periods.

Days Scheduled to be Completed

To determine the total calendar days scheduled to be completed in the payment period (denominator), calculate the number of calendar days from the first day of the payment period to the last day of the payment period, then subtract all applicable exclusion periods.

In this example, the student completed 54.3% of the payment period.



Days Completed

Calendar Span of Student's Attendance (Dec 4 to Mar 10)	**97**
Institutional Holiday Break (Dec 20 to Jan 2)	– 14
Break Between Classes (Jan 22 to Jan 28)	– 7
Total Days Completed in Payment Period	**76**

Days Scheduled to Be Completed

Calendar Span of Payment Period (Dec 4 to May 13)	**161**
Institutional Holiday Break (Dec 20 to Jan 2)	– 14
Break Between Classes (Jan 22 to Jan 28)	– 7
Total Scheduled Days in Payment Period	**140**

$$\frac{\text{Days Completed}}{\text{Days in Payment Period}} = \frac{76}{140} = 0.5428 = \mathbf{54.3\%}$$

Title IV Credit Balance and the Return Calculation

A Title IV credit balance created during the period is not released to the student nor returned to federal financial aid programs prior to performing the R2T4 calculation. The University holds these funds even if, under the 14-day credit balance payment requirements, funds are otherwise required to be released.

In the R2T4 calculation, the University includes any federal financial aid credit balance as disbursed aid. Although not included in the R2T4 calculation, any federal financial aid credit balance from a prior payment period in the academic year that remains on a student's account when the student withdraws is included as federal financial aid funds for purposes of determining the amount of any final federal financial aid credit balance when a student withdraws. Upon application of any applicable refund policies, a federal financial aid credit balance is allocated first to repay grant overpayments owed by the student as result of the current withdrawal.

Within 14 days of the date that the University performs the R2T4 calculation, the University pays any remaining federal financial aid credit balance in one or more of the following ways:

- Pay authorized charges at the University.
- To the student (or parent for a PLUS loan).

The University applies its own refund policy before allocating a federal financial aid credit balance. However, the University does not actually complete the refund process before completing the steps for allocating the federal financial aid credit balance.

If the University is unable to locate the student (or parent) when attempting to pay a credit balance, it returns the funds to federal financial aid programs. (Refer to the *Federal Financial Aid Credit Balance* Policy for further information)

Return of Unearned Aid

In the R2T4 calculation, the total Amount Disbursed plus Amount that Could Have Been Disbursed to the student or on the student's behalf, minus the Amount of Federal Financial Aid Earned by the Student determines the amount of federal financial aid funds unearned and required to be returned to the funding source

When a return of federal financial aid is required, the University and the student may both need to return funds. The University returns the lesser of the following amount to the appropriate federal financial aid program(s):

- The total amount of unearned aid; or
- The amount equal to the total University charges incurred by the student for the payment period multiplied by the percentage of unearned aid.

University (institutional) charges incurred by the student include tuition, fees, books and directed study (including state sales tax) initially assessed the student for the entire payment period. Initial charges are only adjusted for changes the University makes prior to the student's withdrawal. The amounts of institutional charges included in the R2T4 calculation are those charged or anticipated to be charged to the student's account. Although institutional charges may not have actually been charged due to the student's withdrawal, the University uses the actual charges to date, to include full tuition, fees, books and directed study (including sales tax) for each course in the payment period, and estimate remaining charges based on the students' primary campus or, as applicable. Institutional charges include all invoiced and scheduled charges, as well as any adjustments made to correct these charges, that occur prior to the beginning of the course from which the student withdrew.

Tuition waivers for military students and Campus Footprint initiative are not counted as Estimated Financial Aid (EFA) and will be subtracted from institutional charges in the R2T4 calculation.

If after the student withdraws, the University changes the amount of institutional charges it assessed or decides to eliminate all institutional charges, those changes do not impact the institutional charges or aid earned in the calculation.

The University returns federal financial aid funds to programs in the following order, up to the net amount disbursed from each:

- Unsubsidized FFEL/Direct Stafford Loan
- Subsidized FFEL/Direct Stafford Loan
- Federal Direct PLUS (Graduate Student)
- Federal Direct PLUS (Parent of Dependent Student)
- Federal Pell Grants
- FSEOG
- TEACH Grants
- Iraq & Afghanistan Service Grant (IASG)

After the University allocates its portion of unearned funds, the student must return federal financial aid owed in the same order specified above for the University. The amount of federal financial aid the student is responsible for returning is calculated by subtracting the amount returned by the University from the total amount of unearned federal financial aid funds to be returned.

The student (or parent in the case of funds due to a parent PLUS Loan) must return or repay, as appropriate, the calculated amount to any federal financial aid loan program in accordance with the terms of the loan; and any federal financial aid grant program as an overpayment of the grant. The amount of a grant overpayment due from a student is limited to the amount by which the original grant overpayment exceeds one-half of the total federal financial aid grant funds received by the student.

The University may round final repayment amounts, for which the University and student are responsible, to the nearest dollar.

Timelines for Return of Funds

The University completes a student's R2T4 calculation within 30 days of the University's date of determination. The University returns the amount of federal financial aid funds for which it is responsible as soon as possible but no later than 45 days after the date the University determines the student has withdrawn. If a student is eligible for a post-withdrawal disbursement, refer to the *Disbursements Policy* for information on specific timelines.

Deceased Student

If the University receives reliable information indicating an individual borrower or student for whom a parent received a PLUS loan dies, the University suspends further awarding and disbursements. An original or certified copy of the death certificate or accurate and complete photocopy of the original or certified copy of the death certificate is requested and forwarded to the Secretary of Education (Secretary). Under exceptional circumstances and on a case-by-case basis, the Secretary may approve a discharge based upon other reliable documentation supporting the discharge request.

Determination of Withdrawal of a Deceased Student

The withdrawal date for a deceased student is the last date of academic attendance or attendance at an academically related activity determined from University attendance records. The date of determination is the date the University becomes aware of the student's death.

Return of Title IV Funds for a Deceased Student

The amount of federal financial aid funds earned by the student is calculated according to the Return of Title IV Funds (R2T4) calculation. If the calculation indicates the amount of funds earned is less than the amount disbursed to the student, or on behalf of the student in the case of a PLUS loan, the difference between these amounts is returned to the appropriate federal financial aid programs. The University does not report grant overpayments for deceased students to NSLDS or refer a grant overpayment to Debt Resolution Services, as the student's estate is not required to return any federal financial aid funds.

The following represents procedures the University follows if a credit balance of federal financial aid funds, created from funds disbursed before the death of the student, exists after the completion of the R2T4 and the University's refund calculations:

- Pay authorized charges owed to the University.
- Return any federal financial aid grant overpayments owed by the student for previous withdrawals from the University.
- Return any remaining credit balance to the federal financial aid programs.

If the University previously referred a grant overpayment to Debt Resolution Services, documentation will be forwarded by the University indicating the student is deceased. Based on this information and documentation, Debt Resolution Services will remove the overpayment from the student's records.

Although the student may be eligible to receive a post-withdrawal or late disbursement, the University is prohibited by federal financial aid Title IV regulations from further disbursements and will, therefore, not request additional funds from federal financial aid programs nor send out a post withdrawal letter.

Federal Direct Loan Exit Counseling

The University notifies students to complete loan exit counseling online at the U.S. Department of Education website (https://studentaid.gov/exit-counseling/) within 30 days of completion of a program, withdrawal from the University or when a student ceases to be enrolled at least half time.

Exit counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Access information on all of your federal student loans by logging into StudentAid.gov
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized deferment
- The impact of borrower responsibility for accruing interest on the borrower's total debt
- A caution to the borrow about third-party debt relief companies
- Other terms and conditions

An e-mail is sent to students advising them of the exit counseling requirement with a link to complete it at https://studentaid.gov/exit-counseling/.

Federal Loan Repayment

Once you graduate, drop below half-time enrollment, or withdraw from the University, federal student loans go into repayment. If you have a Direct Subsidized or Direct Unsubsidized, you have a six-month grace period before you are required to start making regular payments. For a PLUS loan, repayment begins as soon as the loan is fully disbursed—which means once it's paid out. However, graduate and professional student PLUS borrowers will be placed on an automatic deferment while in school and for six months after graduating, withdrawing, or dropping below half-time enrollment.

Students on an approved Leave of Absence who do not return as scheduled, the beginning of your federal student loan repayment grace period will be the last date of attendance prior to the start of the Leave of Absence, which may cause loans to enter immediate repayment.

When your loan enters repayment, your servicer will automatically place you on the Standard Repayment Plan. You can request a different repayment plan at any time. Review different repayment plan options at https://studentaid.gov/manage-loans/repayment/plans.

The California Bureau for Private Postsecondary Education requires the following statement be provided to California students: "If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds."

Federal Student Loan Repayment Simulator

The Federal Student Loan Simulator is a tool that may be used by students or potential students to calculate monthly payments under the different student loan repayment plans available. For more information regarding loan payment plans and to simulate other repayment plan options please use the ED's loan simulator tool available at https://studentaid.gov/loan-simulator/.

Sample Standard Repayment Calculator Detail	
Loan Amount	$15,000

Interest Rate	2.8%
Repayment Summary	
Months in Repayment	120
Monthly Payment	$143
Total Interest Payment	$2,174
Total Loan Payment	**$17,174**

With the standard plan, a fixed payment amount is due each month until loans are paid in full. Monthly repayments will be at least $50, and borrowers have up to 10 years to repay.

Graduated Repayment Detail — 120 months starting at a payment of $79 and a final monthly payment amount of $237 Total interest paid would be $2,688, for a total of $17,688

Extended Repayment (Fixed or Graduated Plans) — Only available for loan amounts greater than $30,000

Payment amounts under the Pay as You Earn, Revised Pay As You Earn, Income-Based and Income-Contingent repayment plans will be available in the Loan Simulator after you enter tax filing status, adjusted gross income, family size and state of residence.

Federal Student Loan Consolidation

A Direct Loan consolidation allows a borrower to combine multiple federal student loans into one, which results in one bill and one lender. It can also lower monthly payments by giving borrowers up to 30 years to repay their loans; however, by increasing the length of the repayment period, you will also make more payments and pay more interest. Most federal student loans, including the following, are eligible for consolidation:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- Direct PLUS Loans
- PLUS Loans from the Federal Family Education Loan (FFEL) Program
- Supplemental Loans for Students (SLS)
- Federal Perkins Loans
- Federal Nursing Loans
- Health Education Assistance Loans
- Some existing consolidation loans

When considering consolidation, it is important to consider the pros and cons. Consolidation could give borrowers access to alternative repayment plans, which they did not have before, and enable them to switch from a variable interest rate loan to a fixed interest rate. Consolidation may also cause borrowers to lose benefits offered with the original loans, such as interest rate discounts, principal rebates or some loan cancellation benefits, which can significantly reduce the cost of repaying loans.

More information regarding loan consolidation is located at
https://studentaid.gov/app/launchConsolidation.action

Federal Student Loan Deferments (Postponing Payments)

A deferment is a temporary postponement of payment on your federal student loan(s) that is allowed under certain conditions. Students may be eligible for a variety of deferment options including:

- In-school deferment

- Economic hardship deferment
- Cancer treatment deferment
- Graduate fellowship deferment
- Military service and post-active duty student deferment
- Parent PLUS borrower deferment
- Rehabilitation training deferment
- Unemployment deferment

For students enrolled at least half-time at the University, in-school deferment of federal loans is generally automatic based on enrollment reporting the University provides to the National Student Loan Data System (NSLDS) on a weekly basis. If you are enrolled at the University at least half-time and your federal loans are not automatically deferred, please contact your federal loan servicer and request a loan deferment form. Completed deferment forms may be submitted by fax: (480) 643-1000 or email: studentrecordsspecialists.inbox@phoenix.edu.

For all other deferment options, students should contact their federal loan servicer. More information on each deferment option may be viewed at https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment.

Federal Student Loan Forgiveness, Cancellation and Discharge

In certain situations, borrowers can have their federal student loans forgiven, canceled, or discharged. Below is a list of the type of forgiveness, cancellation, and discharges available:

- Total and Permanent Disability Discharge
- Death Discharge
- Discharge in Bankruptcy (in rare cases)
- Closed School Discharge
- False Certification of Student Eligibility or Unauthorized Payment Discharge
- Unpaid Refund Discharge
- Teacher Loan Forgiveness
- Public Service Loan Forgiveness
- Perkins Loan Cancellation and Discharge (includes Teacher Cancellation)
- Borrower Defense to Repayment

Detailed information on these options is available https://studentaid.gov/manage-loans/forgiveness-cancellation

Consumer Policies and Codes of Conduct

University of Phoenix Family Educational Rights and Privacy Act

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

Under FERPA, a student is defined as an individual who is or has attended an educational institution. Students with at least one Academically Related Activity (or one positive attendance "Y" posted, whichever happens sooner) in a university course are considered students at University of Phoenix (UOPX).

Access to Education Records

FERPA regulations require the University to comply with the students' right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, the Registrar's Office will respond to students' requests to review their records within 14 days from receipt of the request. Students should submit their request(s) to the University Registrar and specify the record(s) they wish to receive copies of or inspect.

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

The following are not interpreted as education records:

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

Releasable Information — Directory

In compliance with FERPA, a University-designated representative without prior written or authorized electronic consent of the student can release the following educational record information, provided the student does not have a FERPA Hold on their record.

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

If a student submits written or authorized electronic requests via a FERPA Hold Request form that directory information not be released to a third party, no information can be released, absent a judicial order or a lawfully issued subpoena. A FERPA Hold Request is valid throughout the student's enrollment.

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

For a student to remove a FERPA Hold from their record, the student will need to fill out a FERPA Hold Release form.

For a student to remove previously authorized parties from their record, the student would complete a FERPA Release Rescind form listing any or all parties to which that information should no longer be released.

Military (Solomon Amendment) and other Mass Distribution Requests for Student Information

A request, such as a military request, for a mass distribution of directory student information must first seek approval from the Registrar. Requests must be sent via email to the Registrar's Office for student information in order to obtain approval before any information can be released.

Information Not Released — Non-Directory

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

Information which must not be released:

- Place of birth*
- Month and day of birth*
- Social Security number (SSN) or personal identification number (PIN) **
- Individual Record Number (IRN)***
- Grades or grade point averages
- Course schedules
- Employment information, including: employer, position held, work address, or work phone number
- Academic performance information, including academic suspension, probation, disqualification, or academic dishonesty charges
- Admission information, including test scores or entry grade point averages
- Financial and accounting information
- Gender*
- Race*
- Ethnicity*
- Citizenship*
- Country of origin*

* Although this information may be disclosed without prior written or authorized electronic consent according to FERPA, the University's policy is to maintain the confidentiality of this student information.

**Student SSN or PIN numbers generally should not be released to a third party, unless it is necessary to perform a required task (e.g., Student Financial Agreement, FBI Request, etc.).

***Although this information may be disclosed without prior written or authorized electronic consent according to FERPA, the University's policy is to maintain the confidentiality of this student information for verification purposes and should not be released to a third party, unless it is necessary to perform a required task or to provide an approved service authorized by the Registrar's Office.

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

All third parties with inquiries, including parents, require a FERPA Release form on file unless the third party meets one of the definitions under FERPA allowing access without prior written or authorized electronic consent from the student.

The University may release personally identifiable information (PII), directory and non-directory information, without the student's consent under the following conditions:

- School officials with legitimate educational interests, which include any University employee acting within the scope of their University employment, and any duly appointed agent or representative of the University acting within the scope of their appointment.
    - A school official is defined as:
        - A person employed by the University in an administrative, supervisory, academic, research, or support staff position
        - A person employed by or under contract to the University to perform a task
        - A person serving on an institutional governing body or committee
    - A school official has a legitimate educational interest if:
        - Performing a task specified in their job description/ or contract
        - Performing a task related to a student's education
        - Providing a service or benefit related to a student or a student's family
        - Representing a school in which a student seeks to enroll
        - Disclosing information to federal and state authorities auditing compliance of federal or state support programs
        - Disclosing information in connection with financial aid; to determine financial aid eligibility, the amount of aid, the conditions for the aid, or to enforce the terms and conditions of the aid
        - Disclosing information to state and local officials to whom this information is specifically allowed to be disclosed pursuant to state laws if the allowed disclosure concerns the juvenile justice system and the system's ability to effectively serve the student whose records are released
        - Performing studies on behalf of educational institutions
        - Disclosing information to accrediting organizations carrying out their function
        - Complying with a judicial order or lawfully issued subpoena, provided notification to the student is made before complying with the subpoena
- Person or company with whom the University has contracted as its agent acting as a school official to provide a service instead of using University employees or officials
- Collection agencies (States Recovery Systems, FMS, CBE Group and Resolution Assets Services)
- Other schools to which a student seeks or intends to enroll
- Specified officials for audit and evaluation purposes
- Appropriate parties in connection with financial aid to a student (the disclosure is in connection with financial aid for which the student has applied or received, if the information is necessary for such purposes as to determine the following: eligibility for aid, the amount of aid, the conditions for aid, and/or enforcement of terms and conditions of the aid)
- Organizations conducting studies for, or on behalf of, the school
- Accrediting organizations
- Authorized representatives of the Comptroller General of the United States, Secretary of Education, or state and local educational authorities
- To comply with a judicial order or lawfully issued subpoena
- Appropriate officials in cases of health and safety emergencies
- State and local authorities, pursuant to state law

- When release of information to appropriate officials is necessary to comply with federal law (e.g., the USA Patriot Act, Solomon Amendment, SEVIS program)
- Under the Campus Sex Crime Prevention Act, institutions are permitted to disclose information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act
- The institution may disclose the results of a disciplinary proceeding if the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and they has been found to have violated the institution's policies and procedures with respect to the allegation; disclosures may only be made if the institution determines the student violated its policies and such disclosures must only include the name of the student, the violation committed, and any sanction imposed by the institution against the student
- The institution must, upon written request, disclose to the alleged victim of a crime of violence, or a non-forcible sex offense, the results of any disciplinary hearing conducted by the institution against the student who is the alleged perpetrator of the crime or offense; if the alleged victim is deceased as a result of the crime or offense, the institution must provide the results of the disciplinary hearing to the victim's next of kin, if so requested
- The disclosure is to organizations conducting studies for, or on behalf of, educational agencies or institutions
- If a student initiates legal action against an educational institution, the institution may disclose to the court, without a court order or subpoena, the student's education records that are relevant for the institution to defend itself
- The disclosure is to parents of a dependent student as defined in section 152 of the Internal Revenue Code or to parents of students under the age of 21 when laws or University policies regarding alcohol or drugs are violated
- A person or company that UOPX is contracted with as its agent to perform a service and/or benefit such as healthcare insurance and coverage.

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

- This disclosure is to other school officials, whom the University determines to have a legitimate educational interest
- The disclosure is to officials of other schools where the student seeks or intends to enroll
- The disclosure is subject to requirements of 34 CFR 99.35, to authorized representatives of the Comptroller General of the United States, Secretary, or state and local education authorities
- The disclosure is in connection with financial aid for which the student has applied or received, if the information is necessary for such purposes as to determine the following:
    - Eligibility for aid
        - Amount of aid
        - Conditions for aid
        - Enforce terms and conditions of the aid

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

Students requesting demographic information or PII about other UOPX students for survey or research purposes must contact the Committee on Research (COR) and the institutional review board (IRB) for approvals. Additional approvals might also be required from the appropriate Director of Operations and/or Academic Affairs after reviews from the COR and the IRB have been conducted.

The University shall retain a record of disclosure of student information disclosed to a third party. This information will be stored on the University student information system and will contain dates, names, and reasons for release. Students shall have reasonable access to their educational records, may request to review their educational records, and may challenge the contents of their educational records if they feel the contents to be inaccurate, misleading or otherwise in violation of their privacy or other rights.

Student Right to Access

Students wishing to review their educational records shall submit a written request to the Registrar specifying the records to be reviewed. Only records covered by FERPA will be made available.

If necessary, the Registrar's Office will work with the appropriate University representative so that the student can review the record.

FERPA regulations require the University to comply with the students' right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, the Registrar's Office will respond to students' requests to review their records within 14 days from receipt of the request. Students should submit their request to the University Registrar and specify the record(s) they wish to have a copy of or inspect.

Students who wish to review their records at a campus location must present photo identification before access to educational records is allowed. For copies of records from a student's file, the student must fill out and submit the Student File Information Request form. Online students must submit the Student File Information Request form specifically outlining which records they are requesting and the information will be mailed to their address, which is in the University student information system.

A designated University official must be present when students wish to review their records at a campus location. This includes documents on file or student history notes that do not reference other student information.

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

- Confidential letters and recommendations for which they have waived their rights of inspection
- Educational records containing information about more than one student (access is permitted only to that part of the record concerning the inquiring student).
- Records of instructional, supervisory, administrative, and certain educational personnel, which are in the possession of the originator.
- Records connected with an application to attend the University if the application was denied or the individual decides to not attend the University. (e.g., a student is enrolled in an undergraduate program and applies for admission to a graduate program, but is denied).

UOPX cannot deny students access to their records. Copies do not need to be provided, unless by not providing copies, the students' rights are denied.

For a period of 25 years following the death of a student, education records of deceased students may only be released to the executor of the estate (written authorization required) or immediate family members (notarized affidavit required) defined as: spouse or legally recognized domestic partner, parents, legal guardians (court document required), children (over the age of 18), and siblings. Beyond this time, requests for these records may be released depending on state and federal regulations after review and approval from the Registrar's Office.

The University is required to provide students a copy of its FERPA policy annually and upon written request from the student. Current students can obtain a copy of the FERPA policy in the Academic Catalog available at https://www.phoenix.edu/degrees/academic-catalog.html.

The Student Verification Process (SVP) is required for inbound and internally transferred phone calls that request the release of or update to any student record information. The SVP is not required for outbound phone calls provided those calls are to contact numbers in our student academic systems and the student verifies their identity. A government issued photo ID or UOPX issued photo ID can be used in place of the SVP for in-person requests.

FERPA Challenge Process

Students alleging that their University records are inaccurate or misleading, or who allege violations of FERPA may present their challenges to the University Registrar.

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

- Students must submit a request for amendment in writing to the Registrar identifying the specific portion of their record they want changed and why they believe it to be inaccurate or in violation of their privacy. The Registrar will respond to the request within 14 days.
- If the University denies the request to change the record, the Registrar will notify the student within 14 days of the decision and advise the student of their right to challenge the information.
- A Student's request for a formal hearing must be made in writing and submitted to the Registrar's Office. The Registrar will arrange for a hearing, and notify the student within 14 days from the receipt of the request, of the date, place, and time of the hearing. Students may present relevant evidence and may be assisted at the hearings by a person of their choice, at the student's expense.
- The University shall be represented by a hearing panel appointed by the Registrar. The panel will be comprised of individuals who do not have a direct interest in the outcome of the hearing. The panel shall consider all relevant evidence supporting students' allegations of inaccurate or misleading information in students' records. Decisions of the panel will be final.
- The University will provide a written decision within 14 days of the hearing based on evidence presented at the hearing and will include a summary of evidence presented and the rationale for the decision.
- If the University decides that the challenged information is not misleading, inaccurate, or in violation of the student's privacy rights, it will notify the student within 14 days of their right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.
- The statement will be maintained as a part of the student's record as long as the contested portion is maintained. If the University discloses the contested portion of the record, it must also disclose the statement.
- If the University decides the information is inaccurate or in violation of the student's right of privacy, it will amend the record and notify the student within 14 days, in writing, that the record has been amended.
- Students have the right to file a complaint with the Department of Education regarding FERPA. Inquiries should be directed to:

Family Policy Compliance Office
U S Department of Education
400 Maryland Ave SW
Washington, DC 20202-5920

Solomon Act

University of Phoenix complies with the Solomon Act, which provides certain information to military recruiters Information that may be released includes the following:

- Student name
- Home address
- Telephone listing
- Age (date of birth)
- Level of education
- Academic major

If available, the following information will also be provided:

- Email address
- Degrees received
- Most recent educational institution attended

Student Loan Code of Conduct

The University protects students with established loan policies. University of Phoenix follows federal regulations that govern student loan requirements. The Student Loan Code of Conduct at https://www.phoenix.edu/tuition_and_financial_options/student_loan_code_of_conduct.html creates and maintains uniform student loan practices that focus on the best interest of student borrowers. It also manages relationships between school employees, learning institutions, lender advisory board members and student loan organizations.

University of Phoenix encourages students to review the Student Loan Code of Conduct at https://www.phoenix.edu/tuition_and_financial_options/student_loan_code_of_conduct.html to learn about loan regulations.

Student Code of Conduct

University of Phoenix has established a Student Code of Conduct. Students are expected to conduct themselves ethically, honestly and with integrity as responsible members of the University's academic community. This requires the demonstration of mutual respect and civility in all University- related academic and professional discourse.

Students are accountable for their actions and are required to work independently and collaboratively with teams in achieving learning goals and objectives. As a member of the University's academic community, students acknowledge and accept an obligation to abide by the Student Code of Conduct on or off campus which is determined to impair, interfere with or obstruct the opportunities of others to learn, or which disrupts the mission, processes or orderly functions of the University, will be deemed misconduct. A violation of the Student Code of Conduct will be subject to appropriate disciplinary action.

To review the Student Code of Conduct in its entirety, see the Academic Catalog, https://www.phoenix.edu/degrees/academic-catalog.html, or contact the campus, https://www.phoenix.edu/campus-locations.html.

Federal Student Aid Fraud Policy

Overview

The Federal Student Aid Fraud Policy addresses the actions the University will take in situations where the University suspects that a student, employee, other individual, or contracted Third-Party Servicer has willfully falsified or misrepresented information for the purpose of obtaining federal student aid that the student would not otherwise be eligible for.

Policy

The University will investigate any student/applicant who is suspected of having engaged in fraud or other criminal misconduct in connection with the application for or receipt of federal student aid programs funds. Following the conclusion of its investigation, if the University has credible information indicating the student, an employee, another individual, or contracted Third-Party servicer may have engaged in fraud or other criminal misconduct in connection with the student's application or receipt of federal student aid funds, the University will refer the information to the Department of Education's Office of Inspector General (OIG).

Federal Student Aid Fraud

Federal student aid fraud is the willful misrepresentation or falsification of information for the purpose of securing federal student aid that the individual is not eligible for or not eligible for to the extent received. Federal student aid fraud can take many forms, including, but not limited to falsification of documents,

discrepant information, and/or identity theft. Examples of potential instances of federal student aid fraud include, but are not limited to:

- False claims of high school diploma (or equivalent) completion
- False statements of federal tax return filing status
- False statements of income
- Unresolved conflicting information
- Patterns of misreported information from one federal award year to the next
- Falsified documents (including reporting members that are not part of your household)
- Forged signatures on an application, verification documentation or Direct Loan master promissory notes
- False statements of U.S. citizenship or eligible noncitizen
- False claims of independent student status
- Use of fictitious names, addresses, birth dates, social security numbers
- Identity theft

Federal Student Aid Fraud Investigation

If the University suspects or determines there has been intentional misrepresentation, false statements, or falsification/alteration of documents, which have resulted or could result in the awarding or disbursing of federal student aid funds for which the student is not eligible, the case shall be referred to the University's Student Administrative Services (StAS) Financial Aid Compliance Team for investigation.

When an investigation is initiated, the University will cease processing the student's application for federal student aid, making federal student aid award determinations, and/or disbursing federal student aid funds previously awarded. In addition, the University may cancel the student's previously awarded federal student aid funds and/or return a federal student aid credit balance(s) to ED.

During its investigation, if the StAS Financial Aid Compliance Team determines additional documentation or actions are required, the student will be notified in writing. This notification will provide the documentation or action required from the student and the due date for submission/completion. If the student fails to provide this additional documentation or action by the due date, the University's investigation will be deemed complete.

Upon completion of the University's investigation, the StAS Financial Aid Compliance Team will determine whether or not the student is eligible for continued participation in federal student aid programs, notify the student of its decision, and if necessary report any overpayment of federal student aid funds received to ED or the loan servicer, as applicable.

Federal Student Aid Fraud OIG Referral

If there is any credible information indicating the student, an employee, another individual, or contracted Third-Party servicer may have engaged in fraud or other criminal misconduct in connection with the student's application or receipt of federal student aid funds, the StAS Financial Aid Compliance Team will refer this information to the OIG for further investigation.

Note: The University is only required to refer the suspected case for investigation, not reach a firm conclusion about the conduct.

Inspector General's Hotline: 1-800-MIS-USED

Office of Inspector General

U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1500

Consumer Privacy Policy

Summarized below are key elements of the University Privacy Policy. The full version of the policy is available at https://www.phoenix.edu/copyright-legal/privacy_policy.html.

Scope of Privacy Policy

The Privacy Policy applies to Personal Information we collect from users of our Sites, Apps, Wi-Fi hotspots, and other online services, as well the Personal Information we collect about individuals, including current and prospective students, alumni, learners, visitors to our campuses, and others with whom we interact (e.g., Business-to-Business Representatives, as defined), whether online, via phone, or offline in the course of providing our courses, programs, and services (collectively, our "Services").

If you become a student, your educational information that is part of your educational record with us is subject to the U.S. Federal Family Educational Rights and Privacy Act (FERPA), state laws, and the University's policies. To review Access to Education Records and Student Right to Access, please see the University of Phoenix Family Educational Rights and Privacy Act section of this Consumer Information Guide.

Collection of Personal Information

While the Personal Information we collect varies depending upon the nature of the Services provided or used and our interactions with individuals, generally, we may collect the following categories of Personal Information:

Name, contact information, and other identifiers: real name, alias, postal address, telephone number(s), unique personal identifier, online identifier, email address, account name, signature, or other similar identifiers

Commercial information: records of personal property; products or services purchased, obtained, or considered; or other purchasing or consuming histories or tendencies

Financial information: bank account number, credit card number, debit card number, or other financial information

Medical information, disability, and health insurance information

Demographic information: characteristics such as race, ethnicity, gender, age, religion, national origin, citizenship status, and marital status

Education information: information regarding past and present education, including institutions attended, years of attendance, courses of study, attendance records, grades, awards earned, degree(s) obtained, discipline records, financial aid awards and payment history, as well as assignments and other student-generated work or contributions to online discussions. The information collected from a student or potential student may include both directory and non-directory information as those terms are defined in the University of Phoenix Family Educational Rights and Privacy Act section of this Consumer Information Guide.

Government identification: Social Security, driver's license, state ID card, and passport number

Internet or other electronic network activity information: internet protocol (IP) address including, but not limited to, browsing history; search history; and information regarding a consumer's interaction

with an Internet website, application, or advertisement

Audio, video, and other electronic data: photos, call recordings, and CCTV footage

Employment history: professional or employment-related information

Inferences drawn from any of above categories of Personal Information: inferences used to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, and abilities

Use of Personal Information

We may use the Personal Information we collect for the following purposes:

Administering applications, enrollment, registration, and financial services: to review and process applications and registrations; to verify the information you provide us, determine your admissibility, register you for selected educational programs, and contact you relating to your University status; to provide financial services related to tuition payments and financial aid applications; to maintain student records; and for other related purposes

Providing support and services: to provide our Services; to communicate with you about your access to and use of such Services; to respond to your inquiries; to provide troubleshooting, fulfill your orders and requests, process your payments, and provide technical support; for other customer service and support purposes; and to facilitate communications and collaboration with you and others in our University community, including through our Education Partners, Service Providers, and our social networking, community, and collaboration features

Personalizing content and experiences: to tailor content we send or display on the Services in order to offer location customization and personalized help and instructions and to otherwise personalize your experiences; to reach you with more relevant ads and to measure ad campaigns

Marketing and promotional purposes: to administer promotions and contests; to promote our University and the Services we offer; to send you newsletters, offers, or other information regarding products or services we think may interest you

Analyzing and improving our services and operations: to better understand how users access and use the Services we offer; for other research and analytical purposes, such as to evaluate and improve our Services and business operations and to develop additional programs, services, and features; and to improve student retention, our Services, and user experiences

Securing and protecting our assets and rights and preventing misconduct: to protect our business operations, secure our network and information technology assets and services; to prevent and detect fraud, unauthorized access or activities, cheating, plagiarism, and other misconduct; and, where we believe necessary, to investigate, prevent, or take action regarding suspected violations of our student policies, Terms of Use, or this Privacy Policy, as well as fraud, illegal activities, cheating, plagiarism, misconduct, and other situations involving potential threats to the rights or safety of any person

Complying with legal obligations: to comply with the law or legal proceedings. For example, we may disclose information in response to subpoenas, court orders, and other lawful requests by regulators and law enforcement, including responding to national security or law enforcement

disclosure requirements

Supporting our general business operations: to support the administration of our general business, accounting, record keeping, and legal functions, including to analyze operational and business results and risks, to collect outstanding amounts owed, and to maintain business and Student Educational Records

Anonymized information. We may also de-identify information to create Anonymized data sets and reports in order to assess, improve, and develop our business, products, and Services; prepare benchmarking reports; and for other research and analytics purposes.

Your Rights and Choices

MARKETING COMMUNICATIONS

You may opt out of receiving marketing communications from us at: https://www.phoenix.edu/request/unsubscribe. Additionally, you may follow the opt-out instructions in the footer of any marketing email we send or inform us of your decision to opt-out while on a call with us. Opt-out requests will only remove you from our marketing list, not from the list of any other third parties.

If you do not wish to receive text messages, you may opt out by responding **STOP** to cancel future text messages. To get help, text **HELP**. You may also request additional assistance by contacting TextMsgSupport@phoenix.edu or by calling 866-766-0766.

COOKIES AND SIMILAR TECHNOLOGIES

We may use cookies, pixel tags, and other technologies to collect information about your activities on our Services and other websites over time to provide you targeted advertising based upon your interests. You may update your preferences for third-party tags and cookies on our Sites using our Preference Center by selecting "Manage cookie preferences" from the footer of our webpages and turning off Targeting cookies.

We may also use device information, particularly in mobile advertising, to help deliver our advertising and measure ad campaign effectiveness. To assist us in using device information, we participate in the Adobe Experience Cloud Device Co-op which helps us better understand how users access and use our Services across multiple devices, so that we can better tailor advertising and personalize the experiences of a user across their devices. To learn more about Adobe's Experience Cloud Device Co-op, please see https://www.phoenix.edu/copyright-legal/privacy-policy.html#advertising.

Security Measures

We have implemented security measures to protect against the loss, misuse, and alteration of the Personal Information under our control. However, no data transmission over the Internet can be guaranteed to be completely secure. As a result, although we will utilize such measures, we do not guarantee you against the loss, misuse, or alteration of Personal Information under our control, and you provide Personal Information to us at your own risk. You should always take care how you handle and disclose your Personal Information and should avoid sending Personal Information through insecure email, Social Networks, or other Internet channels.

Privacy Policy Changes

University of Phoenix may update its Privacy Policy or revise it from time to time. You can view the full Privacy Policy here: https://www.phoenix.edu/copyright-legal/privacy_policy.html.

Contact Us

Should you have any questions about our privacy practices, please contact us at Office.ComplianceUOPX@phoenix.edu or by mail:

University of Phoenix
Ethics, Compliance, and Data Privacy
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Student Complaints Policy

The Student Complaints can be found in the University's Academic Catalog, https://www.phoenix.edu/degrees/academic-catalog.html. Resolution Services oversees the student complaint process and provides a mechanism by which students receive an independent, objective review of the issue(s). Students are encouraged to first work directly with the relevant University department to resolve their issue, but should they need additional assistance they may contact Resolution Services by emailing ResolutionServices@phoenix.edu.

Filing a Complaint

Accreditation Standards

University of Phoenix has been continually accredited by the Higher Learning Commission (HLC) since 1978. HLC has its own process for complaints regarding a member institution's ability to meet its Criteria for Accreditation. Please see information on how to submit a complaint to HLC, https://www.hlcommission.org/Students-Communities/complaints.html which also provides information on the type of complaints HLC will review.

Local Campus Students

University of Phoenix is regulated by various state regulatory bodies for filing complaints in the state that a student resides. If a campus based student chooses to file a complaint, he or she can submit an internal complaint to the University's Resolution Services and/or file an external complaint with the designated state regulatory agency.

Arizona: If the complaint cannot be resolved after exhausting the institution's grievance procedure, the student may file a complaint with the Arizona State Board for Private Postsecondary Education. The student must contact the State Board for further details. The State Board address is 1740 W. Adams, Suite 3008, Phoenix, AZ 85007; telephone (602) 542-5709; https://ppse.az.gov/

California: The student may contact the California Bureau for Private Postsecondary Education, C/O Department of Consumer Affairs, PO Box 980818, W. Sacramento, CA 95798-0818; telephone 916.574.8900, 888.370.7589.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's internet web site (www.bppe.ca.gov).

The Office of Student Assistance and Relief is available to support prospective students, current students, or past students of private postsecondary educational institutions in making informed decisions, understanding their rights, and navigating available services and relief options. The office may be reached by calling 888.370.7589 or by visiting osar.bppe.ca.gov.

Commonwealth of the Northern Mariana Islands: The student may contact the Commonwealth of the Northern Mariana Islands Office of the Attorney General, Office of the Consumer Counsel, 2nd Floor, Juan A. Sablan Memorial Buildings, Capitol Hill, Saipan, MP 96950; telephone (670) 237-7500, website: https://www.cnmioag.org/divisions/consumer-protection/online-student-complaint .

Hawaii: The student may contact the Hawaii Post-Secondary Education Authorization Program, P.O. Box 541, Honolulu, HI 96809; telephone (808) 586-7327, http://cca.hawaii.gov/hpeap/.

Texas: The student may contact the Texas Higher Education Coordinating Board, 1200 E. Anderson Lane, PO Box 12788, Austin, TX 78711-2788; telephone (512) 427-6101, website: https://www.highered.texas.gov/links/student-complaints/.

Distance Education Students

University of Phoenix is approved by the National Council for State Authorization Reciprocity Agreements (NC-SARA) as a SARA participating institution (https://nc-sara.org/). The University has reciprocity with other SARA states for its distance education programs. Please visit the NC-SARA website for the most current list of states that participate in SARA.

Distance education students may file a complaint through the University's internal grievance process by submitting the complaint to Resolution Services. Students may also file a complaint with the Arizona State Board for Private Postsecondary Education. After exhausting the institution's internal complaint process and the complaint process of the Arizona State Board for Private Postsecondary Education distance education students residing in a SARA state may appeal a complaint to the Arizona SARA Council (AZ SARA). The Arizona SARA Council will not review complaints regarding student grades, student code of conduct violations, or complaints beyond two years of the incident. For more information visit the AZ SARA Council website.

Distance Education Students (California)

The University is registered as an out of state institution with the California Bureau for Private Postsecondary Education for purposes of providing distance education to California residents. The student may contact the California Bureau for Private Postsecondary Education, C/O Department of Consumer Affairs, PO Box 980818, W. Sacramento, CA 95798-0818; telephone 916.574.8900, 888.370.7589. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's internet web site (www.bppe.ca.gov). The Office of Student Assistance and Relief is available to support prospective students, current students, or past students of private postsecondary educational institutions in making informed decisions, understanding their rights, and navigating available services and relief options. The office may be reached by calling 888.370.7589 or by visiting osar.bppe.ca.gov.

Copyright Infringement and Peer-to-Peer File Sharing Policy

Copyright Law and Infringement

Copyright is a form of legal protection provided by U S law, Title 17 U S C §512(c) (2), which protects an owner's right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is provided with specific rights for fair use of copyrighted works.

Copyrighted works protect original works of authorship and include:

- Books, articles and other writings
- Songs and other musical works
- Movies and television productions
- Pictures, graphics and drawings
- Computer software
- Pantomimes and choreographic works
- Sculptural and architectural works

Copyright law provides the owner of a copyright the exclusive right to do the following:

- Reproduce the work in copies
- Prepare derivative works based upon the work
- Distribute copies of the work to the public by sale or other transfer of ownership, or by rental, lease or lending
- Perform the work publicly
- Display the copyrighted work publicly
- Perform the work publicly by means of a digital audio transmission in the case of sound recordings

The copyright states, "Anyone who violates any of the exclusive rights of the copyright owner is an infringer of the copyright or right of the author." Generally, under the law, one who engages in any of these activities without obtaining the copyright owner's permission may be liable for infringement.

Specific information on copyright law and fair use may be found at the following sites:

- The U.S. Copyright Office: http://www.copyright.gov
- The Electronic Frontier Foundation fair use frequently asked questions: https://www.eff.org/teachingcopyright/handouts#fairuseFAQ

Peer-to-Peer File Sharing

Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing compatible P2P software, to connect with each other and directly access digital files from one another's hard drives. Many copyrighted works may be stored in digital form, such as software, movies, videos, photographs, etc. Through P2P file sharing it has become increasingly easy to store and transfer these copyrighted works to others, thus increasing the risk that users of P2P software and file-sharing technology will infringe the copyright protections of content owners.

If P2P file-sharing applications are installed on your computer, you may be sharing someone else's copyrighted materials without realizing you are doing so. As a user of the University network, recognizing the legal requirements of the files that you may be sharing with others is important. You should be careful not to download and share copyrighted works with others.

The transfer and distribution of these works without authorization of the copyright holder is illegal and prohibited.

Violations and Penalties under Federal Law

In addition to University sanctions under its policies as more fully described below, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than $750 and not more than $30,000 per work infringed. For willful infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense.

University Methods to Effectively Combat Unauthorized Distribution of Copyrighted Material and Student Sanctions

A student's conduct in the University classrooms and websites is subject to and must fully conform to the University Student Code of Conduct policy, its Acceptable Computer Use for Faculty and Students policy and any other applicable University policies.

The University may monitor traffic or bandwidth on the networks using information technology programs designed to detect and identify indicators of illegal P2P file-sharing activity. In addition to, or as an alternative, the University may employ other technical means to reduce or block illegal file sharing and other impermissible activities.

The University will also provide for vigorous enforcement and remediation activities for those students identified through the University Digital Millennium Copyright Act policy as potential violators or infringers of copyright.

Disciplinary sanctions will be based on the seriousness of the situation and may include remediation based on a comprehensive system of graduated responses designed to curb illegal file sharing and copyright offenses through limiting and denial of network access or other appropriate means. These sanctions may be in conjunction with additional sanctions through the University Student Code of Conduct, its Acceptable Computer Use for Faculty and Students policy and any other University policy applicable to the particular situation.

Students who are subject to professional codes of conduct that apply to their enrollment at the University shall be sanctioned according to the requirements of the respective code.

Education and Awareness

The University uses a variety of means to inform students, faculty and other network users about copyright laws and the response to copyright infringement claims by the University.

The University informs its campus community through the Consumer Information Guide and other periodic communications that unauthorized distribution of copyrighted material, including unauthorized P2P file sharing, may subject students and faculty to civil and criminal liabilities and their possible extent.

The Consumer Information Guide, https://www.phoenix.edu/about_us/regulatory/consumer-information.html, is available on the University website, is provided to potential students and employees, and is sent by email on a yearly basis to current students, faculty and employees.

Legal Sources for Online Music and Videos

The legal sources for online music and videos are reviewed annually by University Legal Services. The following links are online sources that provide information on legal access to copyrighted music and videos:

EDUCAUSE is an association of colleges and universities, which maintains a list of legal media sources: http://www.educause.edu/legalcontent

The Recording Industry Association of America (RIAA), together with the Music Business Association (Music Biz), provides a list of legal music sources: http://whymusicmatters.com/whymusicmatters.com/index.html

Digital Millennium Copyright Act Policy

The University computer networks, including its online library and classroom environment, are critical assets. Accordingly, University of Phoenix respects the rights of the copyright owners and expects its faculty, staff, students and other network users to comply with U.S. copyright laws. Federal law prohibits the reproduction, distribution, public display or performance of copyrighted materials over the Internet without permission of the copyright owner, except in compliance with fair use or other copyright applicable statutory exceptions. Please refer to the University's Copyright Infringement and Peer-to-Peer File Sharing Policy for more information.

University of Phoenix may terminate the network accounts or access to users who have repeatedly infringed on the copyrights of others. In addition to sanctions that may be applicable under the University Student Code of Conduct, the Acceptable Computer Use for Federal and Student, or other policies. University of Phoenix, in compliance with the federal Digital Millennium Copyright Act (DMCA), has established a mandated process for receiving and tracking alleged incidents of copyright infringement.

The University has designated an agent who will investigate notices of alleged copyright infringement and take appropriate actions. Such actions may include terminating repeat infringers' accounts under the DMCA.

Copyright infringement notices must be given in writing, preferably by email, or by U S mail to the agent listed below:

University of Phoenix
Copyright Agent
4035 S Riverpoint Parkway
Phoenix, AZ 85040

Email: copyrightagent@phoenix.edu

If a valid DMCA notification is received, the University will respond under the Process for Filing Notice of Alleged Infringement' by taking down the infringing content found on our networks. On taking down content under the DMCA, the University will take reasonable steps to contact the owner of the removed content so that a counter notification may be filed. Upon receiving a valid counter notification, the University will generally restore the content in question, unless the University receives notice from the notification provider that a legal action has been filed seeking a court order to restrain the alleged infringer from engaging in the infringing activity.

The DMCA provides that you may be liable for damages including costs and attorneys' fees if you falsely claim that someone is infringing on your copyright. Alternatively, an individual can also be liable for damages including attorneys' fees if you materially misrepresent that an activity is infringing on the copyright of another. Therefore, the University recommends contacting an attorney if you are unsure whether a work is protected by copyright laws.

Pursuant to the DMCA, unless the University receives notification that legal action to seek a court order restraining the alleged infringer from further engaging in the infringing activity has been filed, upon receiving a valid counter notification, the University will:

1. Provide the person who filed the original notification with a copy of the counter notice
2. Inform him or her that the material will be reinstated or access to it restored between 10 and 14 business days following receipt of the counter notice

Process for Filing Notice of Alleged Infringement

Below is the process for filing a notification under the DMCA when an individual believes his or her work has been infringed upon. Notice must be given in writing to the designated agent as specified above and contain the following information:

1. Identify in sufficient detail the copyrighted work that you believe has been infringed upon; for example, describe the work that you own
2. Identify the material that you claim is infringing on your copyright as set forth in number one and provide detailed information that is reasonably sufficient to locate the infringing item; for example, provide the link to the infringing material
3. Provide sufficient contact information: phone number, address and email address.
4. If possible, provide information that allows the University to notify the alleged infringing party of notice of the alleged infringement
5. The following statement must be included in your notice: "I have a good faith belief that the use of the copyrighted materials described above and contained on the service is not authorized by the copyright owner, its agent or by protection of law."
6. The following statement must be included in your notice: "I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed."
7. The notice must be signed

Process for Filing Counter Notification of Alleged Infringement

The person or provider of the alleged infringing material may present a counter notification pursuant to the DMCA. Upon proper counter notification, the University may reinstate the removed content. Notice must be given in writing to the designated copyright agent as specified above and contain the following information:

1. Identify the material that has been removed. This may include providing the location or the URL when possible.
2. Provide your name, address, telephone number and email address if available.
3. Provide a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which you reside, or for any address outside the United States or any judicial district, in which the service provider may be found, and that you will accept service of process from the person who provided notification to the University of the alleged infringement or an agent of such person.
4. Provide the following statement: "I swear, under penalty of perjury, that I have a good faith belief that the material identified above was removed or disabled as a result of a mistake or misidentification of the material to be removed or disabled."
5. The notice must be signed.

Register to Vote

University of Phoenix makes the effort to educate students regarding the importance of exercising their right to vote and makes voter registration information available at the campuses. Additionally, the

University makes a good-faith effort to distribute voter registration forms to students attending locations in states covered under the National Voter Registration Act of 1993 (NVRA).

The National Mail Voter Registration Form can be used by U.S. citizens to register to vote, to report a name or address change, or to register with a political party. Please follow the generic and state specific instructions for completing the form prior to mailing it to the address provided for the state in which you reside.

For more information on elections, registration, and voting in your state please visit https://www.eac.gov/voters/register-and-vote-in-your-state. Please note that the following states do not allow for same-day voter registration so you must plan accordingly: AZ, FL, GA, HI, IL, MI, NV, NJ, NM, NC, PA, TN, TX, UT, VA, and WA.

Campus Safety and Security

Annual Security Report

University of Phoenix publishes an Annual Security Report annually by October 1st. The report consists of policy statements related to campus safety and security including, but not limited to, reporting criminal activity, policies and procedures, safety-related educational programs, awareness and prevention of crime, notification procedures, alcohol and other drugs standards of conduct and sanctions, and reported campus crime statistics for the last three calendar years.

Visit https://www.phoenix.edu/about/campus-safety.html to access a PDF Annual Security Report for each separate campus.

Campus Safety Policies

The University Campus Safety Policies at https://www.phoenix.edu/content/dam/edu/about/doc/campus-safety-policies.pdf have been prepared to increase the campus community's awareness of current programs that exist to protect its members' safety and well-being and to satisfy the requirements of the Drug-Free Schools and Communities Act and the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act). The information included relates to the following:

- Alcohol and other drug abuse prevention, health risks, effects of use, and counseling services
- The gathering of and reporting of crime statistics
- Available counseling and assistance resources
- Crime awareness and prevention measures
- Reporting criminal activities
- Timely warnings, emergency mass notifications, and campus alerts
- Information related to campus safety programs
- Penalties and sanctions regarding the unlawful use, sale, possession or distribution of illegal drugs and alcohol
- Prohibited use or distribution of alcohol and other drugs
- Safety awareness and crime prevention
- Sex offender registry
- Dating violence, domestic violence, sexual assault, and stalking policies, procedures, and programs aimed at awareness and prevention

The information is intended to provide a useful description of University of Phoenix safety-related policies; however, it is not intended to serve as a contractual agreement between the University and the recipient. Additionally, the University will disseminate and publicize, for each of its campus locations, crime statistics from the most recently completed calendar year and two preceding calendar years within the Annual Security Reports.

Campus Crime Statistics

The Clery Act delineates the violations that need to be reported. The University of Phoenix Annual Security Reports include all Clery Act crimes reported to campus security authorities (CSAs), regardless of who reported, whether an investigation is initiated, or whether there is any decision by a court, prosecutor, or any other non-campus official unless it has been "un-founded" by law enforcement personnel. In addition, the University's Annual Security Reports include any Clery Act crimes reported to local law enforcement collected by the Campus Safety Coordinator through an annual information request. The statistics cover crimes reported to the University over the previous three years that occurred on-campus, in certain off-campus (noncampus) buildings or property owned or controlled by the University, and on public property within or immediately adjacent to and accessible from the campus. If a crime has occurred but has not been reported, it cannot be reflected in the following statistics. For this reason, University of Phoenix encourages everyone to report all crimes to a CSA/Campus Safety Coordinator and a local law enforcement agency.

The following Clery Act crimes meet definitions in the FBI's Uniform Crime Reporting (UCR) Program. For the categories of Domestic Violence, Dating Violence, and Stalking, definitions are provided by the Violence Against Women Reauthorization Act of 2013 (VAWA), which amended the Clery Act.

- **Criminal Offenses** – Criminal Homicide (Murder and Non-Negligent Manslaughter, Manslaughter by Negligence), Sex Offenses/Sexual Assault (Rape, Fondling, Incest, Statutory Rape), Robbery, Aggravated Assault, Burglary, Motor Vehicle Theft, and Arson
- **Hate Crimes** – Any of the above-mentioned offenses (excluding Manslaughter by Negligence) and any incidents of Larceny-Theft, Simple Assault, Intimidation, or Destruction/Damage/Vandalism of Property that were motivated by bias
    - Categories of bias under the Clery Act include Race, Religion, Sexual Orientation, Gender, Gender Identity, Ethnicity, National Origin, and Disability

- **VAWA Offenses** – Any incidents of Domestic Violence, Dating Violence, and Stalking
    - Sexual Assault is also a VAWA Offense but is included in the Criminal Offenses category for Clery Act reporting purposes

- **Arrests and Referrals for Disciplinary Action** – Weapons Law Violations, Drug Abuse Violations, and Liquor Law Violations

Specific campus location crime statistics are available electronically in their respective Annual Security Report at https://www.phoenix.edu/about/campus-safety.html or by requesting a paper copy of the report from a Campus Safety Coordinator (contact information can be viewed at https://www.phoenix.edu/about/campus-safety/contact-list.html) or any University representative.

University of Phoenix expressly reserves the right to modify or to adopt additional campus policies and procedures relating to campus safety, at any time, without notice.

Statement of Policy on Sex Offender Registration

The Campus Sex Crimes Prevention Act of 2000 provides minimum national standards for state sex offender registration and community notification programs. This Act requires the state agencies to obtain information concerning registered sex offenders' enrollment or employment at institutions of higher education. Sex offenders who are required to register in a state must provide notice to each institution of higher education in that state at which the offender is employed or is a student. This notice should be directed to the Campus Safety Coordinator at their local campus.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the sex offender databases at http://www.sexoffender.com/ and https://www.nsopw.gov/. You can search by city, county, or ZIP code. This information is collected by other agencies, and the University cannot guarantee this information is correct or complete. The database link is provided to comply with the Clery Act and for campus safety purposes only. It should not be used to intimidate, threaten, or harass. Misuse of this information may result in prosecution.

Emergency Mass Notification Policy

The University maintains emergency management policies, procedures, and systems to protect lives and property, and to continue necessary critical functions and essential services.

An "emergency" is defined as a high risk event, expected or unexpected, that threatens the lives, safety, property, or the environment and requires immediate action. The University will activate protocols for emergency notifications in those situations that represent a significant emergency or dangerous situation affecting the health or safety of someone in the campus community, at a University location, or that significantly disrupts the normal course of University business.

The Emergency Mass Notification process includes emergency escalation procedures, mass notifications and supporting systems. In an emergency, dangerous or otherwise high-risk situation, these processes enable the University to, without delay and taking into account the safety of the community, determine the content of the notification and initiate the notification system to enrolled students and current employees (faculty and staff) unless issuing the notification system will, in the professional judgement of the

responsible authorities, compromise efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency.

The policy can be viewed in its entirety in the Campus Safety Policies at https://www.phoenix.edu/content/dam/edu/about/doc/campus-safety-policies.pdf

Campus Safety Contact List

To help ensure the safety of the campus community, the University has campus security authority (CSA) reporting contacts, including a designated Campus Safety Coordinator at every teaching campus.

Below are some of the persons to whom students, faculty and staff should report crimes. Visitors and others not associated with the University can also contact these CSA reporting contacts to report crimes.

Security Operations Center (SOC)
866 992 3301 or 602 557 7000
SOC@phoenix.edu

Senior Director Security
Steve Lindsey 602 557 7537
Steve.Lindsey@phoenix.edu

Title IX Coordinator
Bridget Beville 602 557 1823
TIXC@phoenix.edu

Ethics Helpline
888 310 9569
http://www.UOPXhelpline.com

Clery Compliance Officer
Jessica Flores 602 412 9253
Jessica.Flores@phoenix.edu

Campus Safety Coordinators
Find your local Campus Safety Coordinator's name and contact information at
https://www.phoenix.edu/about/campus-safety/contact-list.html

A complete list of identified CSAs can be viewed in the Campus Safety Policies at https://www.phoenix.edu/content/dam/edu/about/doc/campus-safety-policies.pdf.

Alcohol and Other Drug Abuse Prevention

The U.S. Department of Education requires institutions of higher education to implement an alcohol and other drug abuse prevention and awareness program for their students and employees. University of Phoenix abides by federal Drug-Free Workplace Act and Drug Free Schools and Communities Act regulations, regardless of individual state legalization. University policy prohibits the unlawful use, sale, possession, or distribution of illegal drugs and alcohol on University controlled property, or as part of any University activity. Misconduct violations relating to the Student Code of Conduct, Faculty Code of Conduct, the employee Alcohol and Drug Abuse Prevention policy, and/or the University's Code of Ethics are subject to disciplinary sanctions.

Any member of the University community found consuming or selling alcohol and other drugs on University property is subject to disciplinary action up to and including dismissal from the University. Policies and programs concerning alcohol and other drugs, including health risks, effects of use, penalties, and counseling and assistance resources, can be viewed in the full Drug and Alcohol Abuse Prevention Policies in the Campus Safety Policies at https://www.phoenix.edu/about/campus-safety/policies.html.

Prohibition of Illicit Drug Use, Underage Drinking, and Other Violations of Alcohol and Other Drug-Related Policies

The University's Codes of Conduct state that the unlawful manufacture, sale, delivery, unauthorized possession, or use of any illicit drug is prohibited on property owned or otherwise controlled by the University. University policy prohibits underage drinking and will enforce state underage drinking laws on its campus premises (**Note**: The legal drinking age in the United States is 21 and over.) If any individual is found violating any alcohol- or other drug- related law while at a University location or activity, the University will fully cooperate with federal, state, and local law enforcement agencies.

Institutional Sanctions for Alcohol and Other Drug Violations

The University abides by federal, state, and local sanctions regarding unlawful possession of drugs and the unlawful consumption of alcohol. Any member of the University community found consuming or selling alcohol or other drugs on University property is subject to disciplinary action up to and including dismissal from the University. Consistent with federal, state, and local sanctions, the University may impose a disciplinary sanction to students, faculty, or staff requiring the completion of an appropriate rehabilitation program. Failure to comply with disciplinary standards could result in sanctions, up to and including expulsion or termination of employment, and referral for prosecution for violation of the standards of conduct.