

## **Policies and Procedures for Federal Aid (Satisfactory Academic Progress)**

A student must be in an admitted/enrolled status as a regular student in a degree program and making satisfactory academic progress toward a degree, in order to be considered for participation in financial aid programs (federal and/or private) administered through the College Financial Aid Office. Making satisfactory academic progress, for these purposes means that a student must maintain a minimum prescribed cumulative grade point average (GPA) defined by the college catalog, as well as proceed through the program at a pace leading to completion in a specified time frame. Satisfactory progress is measured at the end of each academic semester for the one-year degree program and at the end of each academic year for the two-year and four-year programs.

### **MINIMUM REQUIREMENTS**

A student achieving at least the minimum specified below will be considered to be making satisfactory academic progress.

- Minimum Cumulative GPA of 2.00 in the student's current academic program as documented on student's school transcript.
- Successful completion of a minimum of 67% \*of all credits attempted in your course of study. "Successful completion" is defined as credits finished with grades other than "F," "I," or "W," at the time grades are posted for the term being reviewed and/or when the satisfactory academic progress review is made.
- Courses where an "I" is received as the grade on the grade report may remain until the completion of the next consecutive semester. However, if the grade of "I" is not changed, an "F" will be recorded as the permanent grade.
- Credit hours from another institution, which are accepted toward the student's educational program, count as both attempted and completed hours.
- The undergraduate degree program time frame cannot exceed 150% of the published length of the program, which is measured in attempted credit hours, based upon the number of credits offered at Ascent College for the program. Therefore, the maximum duration of financial aid eligibility for the program should not exceed 150% of the attempted credit hours at Ascent counted from the term/period the student originally begins the program.
- Student must be in otherwise good academic standing with the college (as defined by the college's academic policies). A student placed on academic probation is automatically on financial aid probation.

In the event that a student fails to meet any of the above criteria during the measure for satisfactory progress, the student will be placed on "financial aid probation" for the immediately following semester of enrollment (excluding the summer). That is, a student in this category may receive financial aid for the next semester of enrollment, but must meet the above stated minimums by the end of that time period. At the end of this time period (one semester on financial aid probation), the student must meet the satisfactory academic progress standards or meet the requirements of the academic plan developed by the institution in order for the student to qualify for further financial aid.

### **APPEAL PROCEDURES**

If a student is found to be ineligible for financial aid because satisfactory progress requirements were not met, the student may appeal this decision to the Dean of the Students through the school's financial aid representative. Reasons for appeal may include such extenuating circumstances as prolonged illness, hospitalization, death of an immediate family member, etc. The appeal must be in writing submitted with a completed Appeal Form (located on this webpage with the link Appeal Form) and the written response should indicate the reasons why the minimum requirements were not met and why aid should not be terminated.

The Dean of Students (or designee) will review the appeal and determine whether suspending aid is justified. The student and College Financial Aid Office will be advised, in writing, of the decision.

## **REINSTATEMENT**

To reestablish satisfactory progress after being terminated from aid eligibility, a student must improve his/her academic standing to meet the designated standards.

## **REPEATED COURSES**

Students may repeat courses in an attempt to improve their GPA however repeating a course counts toward total credit attempts and can not be repeated more than one time. Students wishing to repeat a course must re-register and pay the standard tuition per credit in effect during the semester in which the course is retaken. When a course is repeated, the last grade points and semester credit hours earned replace the previous grade points and semester credit hours in computing the GPA. However, all grade entries on the transcript remain a part of students' permanent academic record. Courses that have been repeated are designated as a repeated course on transcripts.

## **POLICY FOR RE-ADMISSION**

A student who has withdrawn from the college or has not enrolled for classes in a full year must apply for readmission. Such students must submit the application fee, an application, both references, a letter explaining why he/she wishes to re-enroll, and official transcripts for any transfer credits earned in the interim.

The student will be re-admitted with the same academic standing held when withdrawing from the college. All admissions requirements in effect at the time of re-enrollment must be met.

## **DISCLAIMER POLICY**

The College reserves the right to make necessary changes without further notice. The regulations, courses, personnel and costs listed herein are subject to change after date of publication of this catalog through established procedures. In such cases, the college will attempt to communicate such changes to all students, faculty, and staff through written means. It is important that students familiarize themselves with the regulations set forth in the college catalog and assumes their proper responsibilities concerning the regulations.

## **REGISTRATION**

Prior to registration for a class, all requirements for admission or re-admission must be completed. Pre-registration is available for returning students in the final weeks of each semester. Official registration is held for all students three weeks prior to the start of each semester, and will end before classes begin. Late registration is available one week after classes begin, but a late fee will be charged to all students registering during this time. All registration dates are posted on the official calendar.

## **ACADEMIC ADVISING**

Students will be assigned an academic adviser in their concentration. Students who have not declared a concentration will be assigned an adviser from one of the departments. The academic adviser will assist the student in course selection and planning, as well as be available for advice at any time throughout the year. The student must assume responsibility for fulfilling all degree requirements. It is recommended that all students meet with their academic adviser prior to registration each semester.

## **COURSE LOAD**

The full-time academic load is **12 credit hours per semester**. For summer enrollment, please note that being a full-time student is determined by the total number of credit hours that you are enrolled in over the entire summer, regardless of whether you enroll in the 15-week session only, the 7.5-week session only, or both sessions. Students should be aware that 12 credits per semester would require approximately five years for completion of a bachelor's degree. For a completion time of four years, students will need to take at least 16 credits per semester and/or attend summer sessions

A student on academic probation may only enroll for a maximum of **12 hours**. Students are expected to work with their academic advisers to avoid scheduling problems and deficiencies.

### **CLASS ATTENDANCE**

Students are expected and encouraged to attend class regularly. Student may not be allowed to pass a subject if the total absences including excused and unexcused, exceeds three (3) classes per semester unless special waiver has been approved. Students should be aware that a failing grade may result upon missing the fourth class

### **COURSE ADD/DROP AND WITHDRAW**

A student may add or drop a class during the add/drop period without financial penalties. Class Add/Drop forms are available online or from the Chief Academic Officer. No student is allowed to change a class without completing the add/drop procedures.

Withdrawal after the semester begins will result in a withdrawal on the student's transcript. Failure to follow proper procedures when withdrawing from a class may result in automatic failure for that course.

### **WITHDRAWAL FROM COLLEGE**

A student must file written notice with the Chief Academic Officer to officially withdraw from college. Failure to attend classes is not considered an official notice and could result in a grade of "F" for all courses in progress at the time the student ceases attendance. Withdrawal forms are available from the Chief Academic Officer. An official "W" is recorded after the student completes all exit interviews and surrenders the student ID.

### **LEAVE OF ABSENCE**

Students requesting a Leave of Absence must adhere to the policies and procedures established by the College. In addition, students receiving federal financial aid must understand and follow Federal Title IV Leave of Absence regulations as stated in this policy, which may affect the amount of financial assistance received. As stipulated by federal financial aid regulations, any student, including a student receiving Title IV assistance, shall be granted a Leave of Absence under the following conditions:

- The student must request the Leave of Absence in writing to the Student Affairs Office, with approval from the College Executive Vice President for Academics. The letter should clearly state the reason(s) for the requested Leave of Absence. This letter should be submitted prior to the date requested for the Leave of Absence to begin unless unforeseen circumstances prevent such.
- Ascent College may not charge the student tuition or any educational expenses during the Leave of Absence.
- Students on Leave of Absence are entitled to all the programs and benefits afforded by the student services fee; accordingly, the fee will not be refunded.
- A subsequent Leave of Absence may be granted for the same student due to an unforeseen circumstance such as military duty, jury duty or a circumstance covered under the Family and Medical Leave Act of 1993 (FMLA).
- Any Leave of Absence requests, including additional extensions, may not exceed a total of 180 days in a 12-month period. This 12-month period begins with the first day of the initial Leave of Absence.
- A student on an approved Leave of Absence will retain in-school status.
- There must be a reasonable expectation that a student will return from a Leave of Absence in order for the Leave of Absence to be granted and to continue enrollment at Ascent College.
- A student on an approved Leave of Absence will be granted incompletes for the courses enrolled in at the time of approval. No additional charges will be incurred by the student when they return to complete the course work required in those incomplete courses.

While students granted short-term Leave of Absences (90 days or less) may be disbursed Pell Grant, no FFEL or Direct Loan may be disbursed to a student on Leave of Absence. However loans funds on credit balances (funds already disbursed) may be paid to the student on Leave of Absence. No additional federal financial aid is allowed until the student has satisfied the course work requirements to complete the incomplete courses.

If the student who is receiving financial aid fails to return from the Leave of Absence, the student will be considered to have withdrawn from Ascent College (for financial aid purposes) as of the first day in which the Leave of Absence was granted. Ascent College will have 45 days after the last day of the Leave of Absence to calculate a refund and return funds. For purposes of administering federal financial aid, a student who is receiving Title IV financial aid funds and is granted Leave of Absence that does not meet the above guidelines will be considered to have withdrawn from Ascent College.

Upon receipt of a leave-of-absence notification, the Ascent College academic advisor informs the student of loan obligations, possible revisions in aid, deferment options, and consequences of failure to return.

Students returning from a Leave of Absence must pay all outstanding balances prior to enrollment in the next semester.

### **TRANSFER STUDENTS**

Courses that transfer students have taken at previous institutions prior to attending Ascent are counted as attempted and completed only in the number of hours successfully completed, i.e., they do not show up in the GPA calculation, per the college's academic policy.

### **PERIODS OF NON-ENROLLMENT**

Periods of non-enrollment in a degree-seeking program have no effect on a student's satisfactory academic progress upon reentering for these purposes, except that the maximum five-year time limit still applies. Any exceptions to the time limit due to periods of non-enrollment must be appealed to the Dean of Students through the school's financial aid representative. See "Appeal Procedures" above.

### **NOTE**

The SAP policies are for financial aid purposes. They are required to ensure that recipients of federal student aid and other aid administered by the College Financial Aid Office are meeting qualitative and quantitative progress toward their degree as required by program regulations and policies. Particular scholarship, grant, etc., offered might have different individual award eligibility requirements unique to that particular award.

# **Return of Title IV(R2T4)/Refund Repayments Policy & Procedures**

## **Purpose**

To establish reasonable standards for returning federal and state funds for students who completely withdraw from the College and determine the percentage of aid earned based on the time that the student was enrolled. This policy is subject to change in order to comply with administrative and regulatory requirements.

## **General Requirements**

Federal Student Aid is awarded and disbursed based on the assumption that a student will attend courses for the entire semester and is therefore eligible for the entire amount of the disbursement. The Registrar's Office is officially designated by the school as the office where students are to provide official notice of intent to withdraw. If a student stops attending classes before completing up through 60% of the semester, the student is considered to have earned only a percentage of his/her aid equal to the percentage of the semester completed. In such cases, the school must apply federal rules to determine how much unearned Federal aid must be repaid by the student and the school, respectively.

Ascent College has its own institutional refund policy which determines the charges that a student will owe after withdrawing. This institutional refund policy is separate from and does not affect the amount of Title IV aid earned under the Return of Title IV funds calculation. The Institution Refund Policy can be found in the Student Handbook and the Academic Catalog.

## **Types of Withdrawals**

- **Complete withdrawals**

When a student withdraws from all of his or her classes the amount of financial aid that he/she is allowed to keep is determined on a pro rata basis. For example, if the student completed 30% of the semester, the student is allowed to keep 30% of his or her financial aid. The remaining 70% must be returned to the federal financial aid programs. Once a student has completed more than 60% of the semester, the student is allowed to keep 100% of his or her financial aid. Due to this ruling, if a student withdraws from all classes before the 60% point of the semester, the school is required to return a portion of the financial aid funds that were used to pay the school bill. This may result in unpaid charges on the student's account.

- **Partial withdrawals**

Federal rules require schools to reduce financial aid when a student withdraws from a single course, if the student is not attending any other courses at the time of the withdrawal and the student has not provided written

confirmation of his or her intention to attend other courses that begin later in the semester.

- **Unofficial withdrawals**

If a student stops attending, and fails to officially withdraw from classes, the student is considered to be an unofficial withdrawal.

## Withdrawal Date

- **Student initiated withdrawal**

The College generally uses the date the student electronically *completed* the withdrawal slip(s) as the withdrawal date OR the last day of attendance for an on-campus class or of engagement for an online class, whichever comes first.

- **Administrative withdrawals**

If the withdrawal is the result of AW grades (administrative withdrawal for excessive absences) we generally use the last day of attendance for an on-campus class or of engagement for an online class on the withdrawal slip(s) as the withdrawal date. That date is considered to be the best indication of the student's last date at an academically related activity.

- **Unofficial withdrawals**

For unofficial withdrawals we generally use the last day of attendance for an on-campus class or of engagement for an online class on the withdrawal slip(s) as the withdrawal date.

If the student's withdrawal date is the same date as the disbursement date, we consider the aid disbursed prior to the withdrawal.

## Date the Student Withdrew Is Determined by the College

The date the student withdrew as determined by the College must be identified when performing a refund calculation. We use the dates indicated above under Withdrawal Dates.

## Institutional Charges

Books and supplies are counted as institutional charges and are included as "fees."

We round amount to be returned to the nearest dollar. Post-withdrawal disbursements are rounded down.

## Aid That Was Disbursed or Could Have Been Disbursed

The College calculates the amount of earned Title IV funds by applying a percentage to the total amount of Title IV program assistance that was disbursed or that could have been disbursed. When calculating the amount of loan funds, the net amount of disbursed or could have been disbursed is used.

If aid has not yet been disbursed, we determine if the student is eligible for a late disbursement using the following criteria:

### All Programs

The student has an Institutional Student Information Record (ISIR) with an *official* Expected Family Contribution (EFC) processed by the Federal Department of Education prior to withdrawal.

### Direct Loan

The loan was originated prior to withdrawal. A promissory note must have been signed by the student for the loan to be included in aid that could have been disbursed. A signature on a promissory note may be obtained after the student withdraws provided it is obtained within 30 days of the date of determination that the student withdrew. Loans for students in the two categories below are counted as aid that could have been disbursed if a promissory note has been signed, however, the students are not able to receive the funds if:

1. The student is a *first-year, first-time* borrower and withdrew before the *30<sup>th</sup> day* of the academic year.
2. The student is scheduled to receive a late *second or subsequent* loan disbursement (and the student did not successfully complete the loan period)

If a late disbursement can be made, we proceed with the calculation as described below.

For federal aid the *Return of Title IV Funds on the Web* feature located on the FAA Access to CPS Online website is used for the calculation

## Order of Return of Funds

We return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment as applicable, in the following order, up to the net amount disbursed from each source:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Direct PLUS loans
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)

- Iraq and Afghanistan Service Grant
- Other federal, state, private or institutional aid

## Post Withdrawal Disbursement

If a student received less aid than the amount earned, the student may receive a post withdrawal disbursement.

For grant aid, if the post withdrawal calculation indicates that the student has outstanding institutional charges, the funds are automatically applied to the student's billing account. For loans, the borrower (student or parent) must be contacted before a post-withdrawal disbursement can be made to explain his or her loan obligations and confirm the funds are still needed. In such cases, the "Post Withdrawal Notice: Loan Offer to Student" letter is sent to notify the student of the amount of loan funds available, confirm if the funds are still needed, and explain his or her loan obligations. If there is no response from the student after 14 days, the loan is cancelled. If the offer is returned with a "wanted" amount, a post-withdrawal disbursement is made to the student's billing account.

## Modules

A program is considered offered in modules if a course, or courses, in the program do not span the entire length of the semester. The regulations aim to provide for consistent and equitable treatment of students who withdraw from a program measured in credit hours, regardless of whether courses in the program span the entire term or consist of shorter modules.

A student is considered to be a withdrawal if at the time the student stops attending a course: he/she is not attending any other course or courses for the semester which begin within 45 calendar days and did not confirm attendance (confirmation may be made on the course withdrawal slip) in any course, or courses, beginning later (within 45 calendar days) in the term. When the student confirms future attendance, the student's record must be monitored to be sure that he/she actually does begin attendance in a later class. If the student does not begin attendance in any future class, a Return of Title IV (R2T4) is calculated with a withdrawal date reverting back to the initial date of withdrawal.

In addition, a student is **not** considered to be a withdrawal if the student meets the following:

- Has completed requirements for graduation;
- Has completed one or more modules that, together, comprise at least 49% of the days in the payment period; or
- Has completed the coursework required for half-time enrollment.

## Return of Unearned Aid by the School

The College must return any unearned Title IV funds. It is responsible for returning these unearned funds within 45 days of the date the school determined the student

withdrew and offer any Post-withdrawal disbursement of loan funds within 30 days of that date. The College must also disburse any Title IV grant funds a student is due as part of a Post-withdrawal disbursement within 45 days of the date the school determined the student withdrew, plus disburse any loan funds a student accepts within 180 days of that date. Unearned funds are paid directly to the U. S. Department of Education by the College on the student's behalf.

## Return of Unearned Aid by the Student

When a student owes an overpayment of aid due to the R2T4 calculation, either the aid is reduced to repay the overpayment or a series of three letters over a 45 day period are sent to the student requesting repayment of the unearned funds. If the student fails to repay the funds by the requested "due date," the overpayment is reported to the National Student Loan Data System (NSLDS) and to the Federal Borrower Services (for federal funds) as appropriate. When the student owes any money to the College resulting from the return of unearned financial aid, the student is billed by the Student Account Services Office. If the student does not pay the funds due to the College, a hold is placed on the student's account and he/she will not be permitted to register for classes or receive transcripts until the balance has been resolved.

## Student Notification

A revised financial aid award letter is mailed to students who have had a R2T4 calculation done that resulted in a reduction of their aid award.

## Consumer information

Information about this policy is made available to students through the following:

- The financial aid information on the Ascent College website
- The Ascent College Academic catalog

### **\*Please note COVID-19 special exceptions**

Due to the current coronavirus national emergency, Congress (CARES Act) and the Department of Education have made certain allowances and exceptions to the normal R2T4 process. Specifically, any student who begins attendance in a payment period or period of enrollment that includes March 13, 2020, or begins between March 13 and the last date that the national emergency is in effect, and subsequently withdraws from the period as a result of COVID-19-related circumstances, an institution is not required to return Title IV funds.