



University of
Massachusetts
Global A private
nonprofit affiliate

2025/2026 STUDENT FINANCIAL AID INFORMATION GUIDE

TABLE OF CONTENTS

Table of Contents.....	2
Introduction	3
Financial Aid Definitions.....	4
The Two Coursework Learning Formats: Credit Hour & MyPath	5
Eligibility Criteria for Federal Financial Aid	6
Types of Financial Aid.....	6
Grants & Scholarships	7
Federal Grant Programs	7
California State Grant Programs	7
Scholarships	9
Loan Programs	10
my.umassglobal.edu	15
Office Hours	15
Overview of Applying for Financial Aid	15
Application Procedure	15
Admission Requirement	17
Enrollment	17
Academic Programs Eligible for Federal Financial Aid	17
Renewal of Assistance	18
Cost of Attendance.....	18
Getting Your Books and Supplies.....	18
Determining Your Eligibility	19
Determining Your Financial Assistance Offer.....	19
Claiming Your Financial Assistance.....	19
Disbursements for Credit-Hour Programs	21
Disbursements for MyPath Program.....	21
Professional Judgement	21
How to go about Requesting a Professional Judgement	22
What to expect from a Professional Judgement.....	22
Withdrawal from the University.....	23
Credit-Hour Programs — Return of Financial Aid Funds	23
Withdrawal Procedure and Date of Withdrawal	26
MyPath Program — Return of Federal Financial Aid Funds	28
Satisfactory Academic Progress.....	29
Government Financial Aid Websites.....	32
Helpful Government Telephone Numbers.....	32

STUDENT FINANCIAL AID INFORMATION GUIDE

Welcome to the University of Massachusetts Global (UMass Global) Student Financial Aid Information Guide. This guide is designed to help you understand how financial aid works at UMass Global and to outline the terms and conditions of receiving assistance. Please review this information carefully and keep it for future reference.

If you have questions or need additional support, contact our One-Stop Student Services team for assistance. Contact details and support resources are listed at the end of this guide on page 32.

Effective Date and Applicability

This guide reflects policies and procedures in effect as of July 1, 2025. It is reviewed and updated annually and may be revised as federal, state, or institutional regulations change.

The information outlined here applies to financial aid received for the 2025–2026 academic year, which begins with the Fall 2025 trimester and ends with the Summer 2026 trimester. For MyPath students, the applicable period begins July 1, 2025.

All policies included in this guide supersede any previous versions or verbal instructions and are the authoritative source for the 2025–2026 academic year.



Financial Aid Definitions

All financial aid and funding offers are based on enrollment status and are dependent on determination of eligibility based on grade level and other program-specific criteria at the time of the funding offer. The U.S. Department of Education has deemed that federal financial aid can be used to assist with the cost of most UMass Global undergraduate and graduate degree programs. The following definitions and disclosures may be relevant to students receiving federal financial aid:

- **Academic year** — It is one complete school year during which students attend the University. At UMass Global, the standard academic year starts with fall trimester in August, continues with spring trimester in January, and concludes with summer trimester in May. MyPath students' academic year is 48 weeks long and begins with the first day of attendance.
- **Credit balance** — When student account balance is negative, this may result in a refund to the student. UMass Global processes credit balances through the Student Accounts Office. To expedite receipt of credit balance refunds, we encourage you to sign up for eRefunds. Funds are electronically transferred to student bank accounts daily; paper checks are issued weekly.
- **Cost of attendance (COA)** — The estimate of the cost for a student to attend school for one academic year. Studentaid.gov definition [here](#).
- **Disbursement** — The process by which financial aid funds are applied to the student's university account.
- **Duration and renewal of aid** — Federal financial aid is awarded one academic year at a time. To be considered for aid each year, students must submit a new FAFSA, which is typically available in October of the year before the academic year. The 2025–2026 FAFSA was released on November 21, 2024.
- **FAFSA** — The Free Application for Federal Student Aid form is the application for federal student aid. Students must complete the FAFSA form to apply for federal student aid (Title IV aid) such as federal grants, and loans.
- **Rights and responsibilities** — Students are obligated to know and understand their rights and responsibilities as a financial aid applicant, recipient, and student loan borrower.
- **Reporting additional financial aid awards** — Students are required to report all outside assistance received for attending UMass Global (i.e. military benefits, employer reimbursement, outside scholarships).
- **Overaward of aid** — An overaward is when a student receives financial aid that is above the limit of the cost of attendance. UMass Global is required to resolve any overaward that may occur due to enrollment changes, changes in additional outside financial aid, FAFSA (Free Application for Federal Student Aid) corrections, and so forth. Overawards may result in a balance, which is the responsibility of the student to pay to the University.
- **Return of federal financial aid funds calculation** — Also known as Return of Title IV funds calculation (R2T4). This calculation is required when a Title IV aid recipient withdraws from an institution during an enrollment period in which the recipient began attendance. The calculation compares the amount of Title IV aid the recipient earned to the amount disbursed. A determination is made on whether funds must be returned, or the student is eligible for a post-withdrawal disbursement.

- **Title IV aid** — Federal financial aid funds, listed below:

- o Federal Pell Grant
- o Federal Supplemental Educational Opportunity Grant (FSEOG)
- o Federal TEACH Grant
- o Federal Direct Subsidized Loan
- o Federal Direct Unsubsidized Loan
- o Federal Direct PLUS Loan

- **Use of Title IV aid** — UMass Global applies federal financial aid only to institutional charges (tuition, fees, books, etc.) and the University will deliver any credit balance remaining on the account to the student/parent.

- **Verification** — Upon completing the FAFSA, some students are selected for verification by the Department of Education. The University is required to review additional documents to verify the information reported on the FAFSA for the student, parent(s), and spouse.

Our Two Coursework Learning Formats

Credit Hour, Term-Based Coursework

These are traditional, instructor-led courses offered in eight-week sessions. Two sessions make up one trimester (for example, Fall 1 and Fall 2 together make up the fall trimester). These courses follow a set schedule and earn credit hours. Most degree, certificate, and credential programs use this format.

Unless a section specifically notes “MyPath,” all information in this guide refers to the credit hour, term-based format.

UMass Global MyPath: Competency-Based, Self-Paced Coursework

MyPath is a self-paced, non-term program that allows students to begin coursework as soon as they are admitted, rather than waiting for a new term to start. Progress is based on mastery of course content instead of fixed deadlines or class schedules.

A financial aid academic year for MyPath is defined as 48 weeks of enrollment. Undergraduate students must complete 24 credit hours per year, while graduate students must complete 18 credit hours. The academic year is divided into two payment periods:

- The first payment period ends when half the weeks and half the required credits are completed.
- The second payment period ends when the full 48 weeks and required credit hours are completed.

This structure affects when federal financial aid funds are disbursed. For example, Taylor is an undergraduate student eligible for \$10,000 in federal financial aid for the academic year. She will receive \$5,000 at the start of her program and the remaining \$5,000 only after completing 12 credit hours and 24 weeks of enrollment.

When MyPath policies or procedures differ from the term-based format, those differences will be clearly noted in each applicable section of this guide.

Our MyPath Student Homepage is located here: <http://mypath.umassglobal.edu>. For contact information and student support resources, please refer to page 32 of this guide.

Eligibility Criteria for Federal Financial Aid

To qualify for most types of federal financial aid, students must meet basic eligibility requirements. These requirements apply to federal student aid programs as well as state grants, scholarships, and military aid.

Each year, students must submit a FAFSA and meet the following conditions to be eligible and continue receiving aid. Any issues flagged for verification must be resolved before funds can be disbursed.

To receive or maintain federal financial aid, students must:

- File a FAFSA for the current award year
- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security number (except for students from the Republic of the Marshall Islands, Federated States of Micronesia, of the Republic of Palau)
- Have a high school diploma, GED certificate, or its equivalent
- Be enrolled at least half-time to be eligible for Direct Loan program funds
- Maintain satisfactory academic progress at UMass Global
- Not be in default on any prior federal student loan
- Submit all required financial aid documents
- Not owe an overpayment on any federal grant or loan
- Certify that federal aid will only be used for educational purposes

TYPES OF FINANCIAL AID

UMass Global offers several forms of financial aid to help make education more affordable. Aid may come in the form of grants, scholarships, or loans.

Grants & Scholarships

These types of aid do not need to be repaid and are typically awarded based on financial need, state residency, or specific eligibility criteria.

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Cal Grant (California residents only)
- Golden State Teacher Grant (GSTG)
- California Chafee Grant for Foster Youth
- California Military Department GI Bill Award Program
- Outside Scholarships

Loan Programs

Loans are borrowed funds that must be repaid, typically with interest. Some are based on financial need, while others are available to all eligible students.

- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Direct PLUS Loan (for graduate students and parents of dependent undergraduates)
- Federal TEACH Grant
- Private/Alternative Loans

GRANTS AND SCHOLARSHIPS

UMass Global offers a variety of grants and scholarships to help make education more affordable. Some are funded by the federal or state government, while others are offered directly through the university or external organizations.

FEDERAL GRANTS

• **Federal Pell Grant**

Awarded to undergraduate students without a bachelor's or professional degree. The grant does not need to be repaid and is based on financial need, cost of attendance, and enrollment status.

- Limited to 12 semesters of eligibility
- Not available to students with a bachelor's degree
- Maximum award for 2025–26 award year is \$7,395 (July 1, 2025, to June 30, 2026)
- Learn more: Federal Pell Grant Information

Award amount depends on:

- Your Student Aid Index (SAI) from the FAFSA
- Your program's cost of attendance
- Whether you attend full-time or part-time
- Your enrollment plans for a full academic year

• **Federal Supplemental Educational Opportunity Grant (FSEOG)**

For undergraduates pursuing their first degree who demonstrate exceptional financial need. Awards typically range from \$250 to \$750 per year. Priority goes to Pell Grant recipients with the lowest SAI.

- Does not have to be repaid
- Awarded to applicants without a bachelor's degree
- Must be enrolled in at least one credit
- Funds are extremely limited
- Many eligible students may not receive an award
- Eligibility and application information:

<https://studentaid.gov/understand-aid/types/grants/fseog>

STATE GRANT PROGRAMS (CALIFORNIA)

• **Cal Grants**

If the California Student Aid Commission (CSAC) has awarded you a Cal Grant, you must enroll in at least six credits in a trimester unless you are a graduating senior in your last trimester.

New students must also inform the California Student Aid Commission that they are attending UMass Global.

Cal Grants are awarded for up to eight full-time-equivalent trimesters, or until graduation, whichever occurs first. The University requires completion of 120 credits for a bachelor's de-

gree. Full-time study is defined as enrollment in at least 12 credits, but if a student enrolls in only 12 credits each trimester, they will have completed only 96 credits after enrollment in eight trimesters. In other words, enrolling in only 12 credits per trimester will leave a student 24 credits short of graduation at the time they have depleted all their Cal Grant benefits.

There are only two ways to graduate before exhausting a Cal Grant Award:

1. Successfully complete an average of at least 15 credits each trimester and only take classes that apply to degree requirements. Change majors carefully to ensure all credits previously earned apply to the new academic program.
2. Attend another accredited college or university, such as a community college, without receiving a Cal Grant and transfer credits into UMass Global, thereby reducing the number of UMass Global credits required for graduation.

Students who utilize all their Cal Grant assistance before graduating still may apply for federal financial aid to complete their programs.

Cal Grants are available to undergraduate students without bachelor's degrees who are California residents attending a school located within California. The award is limited to four years of attendance. Recipients of Cal Grants may apply to extend their benefit for a fifth year if they enter a teaching credential program immediately following the completion of their undergraduate degrees.

Cal Grants are awarded by CSAC using a formula based on academic performance and level of financial need. They are typically awarded for the fall and spring trimesters. You may, however, request a Cal Grant be awarded to you for the summer trimester. This request must be made in writing to the Financial Aid Office. Award amounts are based on enrollment level.

The commission provides three types of Cal Grants.

1. **Cal Grant A** is available only to students attending four-year schools. Some students receive a "Cal Grant A Community College Reserve Award" while attending a community college. This award is held in reserve for up to two years during community college attendance and can be used after transferring to UMass Global. Cal Grant A is a tuition-based award that cannot exceed tuition and fees.
 2. **Cal Grant B** is provided to students from low-income households. It is available to first-year students and can be received for up to four years. You can receive a Cal Grant B for attendance at a community college and continue to receive it after you transfer to UMass Global until the four-year maximum time period is reached. If you receive a Cal Grant B, both the tuition and access award will be credited to your student account. If you wish the access award to be paid directly to you, please notify the Financial Aid Office. The Cal Grant B tuition award cannot exceed tuition and fees.
 3. **Cal Grant C** is furnished to vocational students and cannot be used at UMass Global since all our academic programs lead to degrees, graduate certificates, or teaching credentials.
- **Golden State Teacher Grants:** Golden State Teacher Grants are not grants; they are loans with cancellation benefits if recipients teach in high-need fields at priority schools as defined each year by the California Student Aid Commission (CSAC). The loans are awarded by the Commission. Funding for this is limited and will likely be exhausted during the 2025-2026 award year. The application procedure, eligibility rules, cancellation benefits, and other terms of these loans can be found on the CSAC website: <https://www.csac.ca.gov/california-golden-state-teacher-grant-gstg-program-0>.

It is the applicant's responsibility to ensure all requirements are met including completing a FAFSA and an educational plan prior to applying for the grant. All recipients must sign a Service Agreement.

- **California Chafee Grant for Foster Youth:** Chafee Grants are awarded by the California Student Aid Commission (CSAC) to students who were in foster care between the ages of 16 and 18 and who meet the Commission's definition of financial need. These grant funds do not have to be repaid. If you receive a Chafee Grant, the funds will be credited to your student account. If you would prefer the funds to be paid directly to you, please contact the Financial Aid Office. The application procedure, eligibility rules, and other information about these grants can be found on the CSAC website: <https://chafee.csac.ca.gov/>

SCHOLARSHIPS

• Institutional Scholarships

University of Massachusetts Global offers several institutional scholarships to current or potential students. The amount of UMass Global scholarships is based on the amount of tuition that each recipient is charged. Your initial academic year scholarship award is established by the number of credits listed in your educational plan. If you deviate from your plan, your scholarship award will be adjusted. It will be increased if you take more credits than originally planned, and decreased if you take fewer credits. Lower-cost extended education courses are ineligible for a scholarship.

Students who withdraw completely from classes during the tuition refund period (the first two weeks of classes in a session) will have their scholarships rescinded for that session even though they may be charged a percentage of their tuition charges. Students who withdraw from some, but not all, of their classes during the refund period will have their scholarship awards revised to reflect the number of credits they are taking after their withdrawals.

Some scholarships are awarded for enrollment in specific academic programs. For example, a student might be awarded a scholarship for majoring in business administration. If that student changes their program to a different major, they will lose their eligibility for the business administration scholarship. Before changing academic programs, scholarship recipients are urged to consult first with their one-stop specialists to learn beforehand of any possible adverse consequences to their scholarship eligibility.

Scholarships will be applied to the current active session/trimester based on date of receipt of the scholarship application and cannot be applied retroactively. If a student is eligible for more than one scholarship, the scholarship of highest value will be awarded. Stop-outs maintain their current scholarship if they return prior to the end of two years. However, if a student misses 12 consecutive sessions, they are required to reapply for admission and any currently available scholarships.

• External Scholarships

Private, outside entities develop and fund external scholarships. External scholarships are available to the public, which may include UMass Global students. A student's eligibility for an external scholarship depends on qualifying requirements that vary from scholarship to scholarship as determined by the provider.

If you receive an external scholarship, grant, or loan,

- You must notify your one-stop specialist

- Your eligibility for other financial aid may be adjusted to keep your financial aid awards within the limit of the cost of attendance

• **Additional Resources**

Explore scholarships and financial aid guidance at:

- finaid.org – Comprehensive financial aid info
- fastweb.com – Scholarship search tool
- collegeboard.org – National scholarship and college planning site

LOAN PROGRAMS

UMass Global participates in federal student loan programs through the U.S. Department of Education to help eligible students and families cover the cost of attendance.

Students are encouraged to maximize all available scholarships and grant opportunities before borrowing loans. If loans are needed, federal student loans are generally more favorable than private loans, as they offer fixed interest rates, deferment options, income-driven repayment plans, and disbursement fee protections. Students are encouraged to utilize federal loans before considering private loans.

Before receiving a federal student loan, borrowers are required to complete online entrance counseling through StudentAid.gov, which explains borrower responsibilities, loan terms, and strategies for responsible borrowing. Exit counseling is also required before graduation or withdrawal to help students prepare for repayment

TYPES OF FEDERAL DIRECT LOANS

Direct Subsidized Loans

- Available to undergraduate and teaching credential students with financial need.
- The university uses FAFSA results to determine the amount you can borrow.
- No interest is charged while you are enrolled at least half-time, during the grace period, or during periods of deferment.
- You are not responsible for paying interest during these periods.

Direct Unsubsidized Loans

- Available to undergraduate, graduate, and teaching credential students.
- Financial need is not required.
- Interest accrues during all periods, including when you are enrolled, during the grace period, deferment, and forbearance.
- You may choose to pay interest while in school, or allow it to accrue and be capitalized (added to the loan principal), which increases the total amount to be repaid.

Direct PLUS Loans for Parents

- Available to parents of dependent undergraduate students to help cover educational expenses.
- Credit check required.
- Parents may borrow up to the cost of attendance minus any other aid received.

- If a parent is unable to secure a PLUS Loan, the student may become eligible for additional unsubsidized loan funds.

Direct PLUS Loans for Graduate and Professional Students

- Available to graduate and professional degree students.
- Credit check required.
- Graduate PLUS borrowers must meet federal financial aid eligibility and satisfactory academic progress requirements.
- Federal law does not permit teaching credential students to borrow Grad PLUS Loans

FEDERAL TEACH GRANT

A Teacher Education Assistance for College and Higher Education (TEACH) Grant is not a grant; it is a loan with cancellation benefits. The funds are provided by the federal government to students who are completing coursework that is required to begin a teaching career. Recipients must agree to serve as full-time teachers in high-need fields at low-income schools for a minimum of four years within eight years of completing or withdrawing from the teaching credential program.

IMPORTANT NOTE: If the service obligation is not completed, the TEACH Grant funds are converted to a Federal Direct Unsubsidized loan, with interest accruing from the date of disbursement. This loan must be repaid.

How to Apply — To be considered for the TEACH Grant at UMass Global, students must complete the [*UMass Global TEACH Grant Application Form*](#).

Eligibility — Recipients of TEACH Grant loans must have GPAs of 3.25 or higher and must be enrolled in degree programs that prepare students for classroom teaching (multiple subject, single subject, and special education credentials). Recipients must maintain these requirements throughout their enrollment to maintain eligibility.

Award Amount — The amount of the TEACH Grant loan is determined based on the number of credits in which a student is enrolled during a trimester. Students who are full-time will receive the maximum loan available for the academic year. Half-time students will receive half the award of a full-time student. The size of the loans is established by the federal government each year and is generally between \$3,600 and \$4,000 per academic year for a full-time student.

WHAT TO KNOW BEFORE BORROWING LOANS

The federal government requires that first-time borrowers of federal student loans must:

- Complete Loan Entrance Counseling, and
- Sign a Master Promissory Note (MPN)

Both are completed online at studentaid.gov.

Loan Entrance Counseling helps you understand:

- How federal student loans work
- Interest rates and how interest accrues
- The significance of your repayment obligation
- Consequences of default
- Sample repayment schedules

- Borrower rights and responsibilities
- Deferment, forbearance, forgiveness options
- Terms and conditions of borrowing
- After completing entrance counseling, you will sign your MPN, a legal agreement to repay your loans under the stated terms.

MyPath Students

MyPath students must also accept their loans through the financial aid portal or by submitting a signed financial aid assistance letter to the Financial Aid Office.

Terms and Conditions

Federal Direct Loans are subject to the terms and conditions disclosed in the Master Promissory Note (MPN) and the Borrower's Rights and Responsibilities Statement:

- Terms include interest rates, fees, repayment options, deferments, forbearance, forgiveness, and default consequences.

You can review these documents at studentaid.gov/mpn and Borrower Rights & Responsibilities.

WHAT TO KNOW AFTER BORROWING FEDERAL LOANS

Loan Exit Counseling

The federal government requires that students who leave the university for any reason complete loan exit counseling. This requirement applies even if you intend to return to UMass Global after missing a single trimester.

Loan exit counseling provides a final review of information presented during entrance counseling as well as an up-to-date synopsis of repayment plans. The goal is to help you with a strategy for successful management and repayment of your student loan.

Loan counseling is available online. Following is the procedure:

- Go to <https://studentaid.gov/exit-counseling/>
- Sign in and click on "Exit Counseling" if you have borrowed funds while attending UMass Global and are now leaving the University (graduation, withdrawal, or leave of absence).
- At the end of the counseling session, you will be given an exam. If you give an incorrect answer, you will be given the correct information and asked to change your original answer.
- The results of your completed loan counseling will be sent to the Financial Aid Office electronically.

Loan Repayment Calculator

There are several loan repayment plans available through the federal government. To compare how these plans would affect your loan payments, the US Department of Education has developed an online repayment calculator, located at: <https://studentaid.gov/loan-simulator/>

Loan Consolidation

Loan consolidation allows a borrower to combine multiple federal student loans into one, which will result in one bill and one lender. Consolidation also lowers 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 than would have otherwise been the case.

Most federal student loans 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 contemplating loan consolidation, it is important to consider the pros and cons. Consolidation can give you access to alternative repayment plans and enable you to switch from a variable interest rate loan to a fixed interest rate. On the other hand, consolidation may also cause you to lose benefits offered with your original loans such as interest rate discounts, principal rebates, or some loan cancellation benefits, which can significantly reduce the cost of repayment.

More information regarding loan consolidation can be found at studentaid.gov.

Defaulting on student loans

There are many consequences of defaulting on a student loan, among them:

- The defaulted borrower will be unable to receive further financial aid.
- Credit bureaus will be notified of the default, thus affecting the defaulted borrower's ability to obtain credit for other purposes.
- Legal action will be undertaken, and the defaulted borrower will be responsible for paying all attorney and court costs. The legal action may include garnishment of wages, attachment of bank accounts, and placement of liens against property.
- If these actions do not resolve the default, the account will be turned over to the federal government for collection. The federal government will use all means at its disposal to collect the loans. These include obtaining the borrower's address from the Internal Revenue Service; referring the borrower's default status and other relevant information to credit bureaus; initiating legal proceedings against the borrower; offsetting the salary of the borrower if he or she is a federal employee; and withholding money (including income tax refunds) otherwise payable to the borrower by the federal government.

The federal government may disclose to persons involved in the collection of the loan any borrower information maintained by the school or the federal government including, but not limited to, the borrower's name, address, Social Security number, total amount loaned, repayment history, unpaid balance, and any other information that would be of assistance in the loan collection process.

Interest Capitalization

If you postpone payments through deferment or forbearance, or if you're on an income-driven repayment plan and your monthly payment doesn't cover the interest, that unpaid interest may be added to your loan balance through a process called interest capitalization. This increases the total amount you repay over time.

We encourage you to pay off interest while in school, if possible, to help reduce the added cost from interest capitalization.

Example: What Interest Capitalization Can Cost You

Taking out one unsubsidized loan of \$12,500, with no payments made during 4 years in school (8.08% interest)

Scenario	Loan Balance at Repayment Start	Total Repaid Over 10 Years	Extra Cost
Paid Interest During School	\$12,500	\$18,263	—
Interest Capitalized After School	\$16,540	\$24,165	\$5,902

Bottom line: If you pay interest while in school, you'll repay about \$18,263 over 10 years. If interest is capitalized, you'll repay about \$24,165 — costing you about **\$5,900 more**.

PRIVATE STUDENT LOANS

Private loans may be available for both students and parents who are not eligible for federal financial aid or who want to supplement their federal 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 participate in a preferred lender arrangement and does not maintain or endorse a list of private loan providers. Students are free to choose any eligible private lender. For debt management purposes, the University encourages applicants to first complete the FAFSA to determine eligibility for Federal Grants and Direct Loans and to borrow wisely, utilizing private loan 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/>.

THE STUDENT PORTAL

my.umassglobal.edu

The UMass Global financial aid student portal provides:

- Your application status and awards, provided you have a university login and password
- The net price (cost) of your educational expenses (tuition and fees, minus grants and scholarships)
- Ability to decline or reduce your loan offer
- University financial aid policies and procedures
- Scholarship listings and links to free scholarship search websites
- Terms and conditions of loans
- Estimated loan payments based on total borrowing
- Links to federal government web pages for electronic applications and access to federal regulations
- Federal verification worksheets
- UMass Global forms that enable students to complete a professional judgement including Dependency Review Form, Student Review Form, and others

Office Hours

The office hours of your one-stop specialist: 8:00 a.m. to 5:00 p.m. PST

APPLYING FOR FINANCIAL ASSISTANCE

Overview of Applying for Financial Assistance

The Free Application for Federal Student Aid (FAFSA) will be used to determine your eligibility for all federal and state financial aid programs. When you complete the FAFSA, you will be asked to provide considerable detailed information. It is extremely important the information be accurate. The online FAFSA allows you to transfer income and other information directly from your federal income tax return with the IRS. You must provide consent for the U.S. Department of Education to receive tax return information directly from the IRS.

You also may be asked to provide additional information. Please respond promptly to these requests. Any delays on your part may jeopardize your opportunity to receive aid from some programs or may result in your receiving assistance later than you desire.

Application Procedure

1. The Free Application for Federal Student Aid (FAFSA) will be used to determine your eligibility for all federal and state financial aid programs. When completing the FAFSA, UMass Global must be indicated among the colleges that are to receive your FAFSA information.
2. The FAFSA is submitted electronically by going to www.fafsa.gov. You will need an FSA ID (Federal Student Aid Identification), which can be obtained when you complete the FAFSA. You can use the FSA ID to sign your electronic application instead of completing and mailing a signature page. If information is needed from another contributor, they will each need an FSA ID. A contributor is anyone (you, your spouse, your biological or adoptive parent, or your parent's spouse)

who is required to provide information on the FAFSA form, sign the FAFSA form, and provide consent and approval to have their federal tax information transferred directly from the IRS into the form.

3. For the 2025–2026 academic year, the FAFSA must be completed between October 1, 2024 and June 30, 2026.
4. To receive priority funding, complete all required materials by March 2 of the year before the school year starts. For example, apply by March 2, 2025 for the 2025–26 academic year. If you apply after March 2, your application will still be reviewed, but some funding may be delayed or unavailable.
5. Meet with your Academic advisor to develop an education plan for the academic year.
6. The federal government selects some financial aid applications for a process called “verification.” If your application is selected, you will be required to provide documents such as a copy of your federal income tax transcript if you were required to file a tax return. Please comply within 14 days so that your application can be processed with minimal delay. Students are ineligible for financial aid if any of the parties required to provide information on the FAFSA are required to complete tax returns but do not do so.
7. If you are a California resident in an undergraduate program and wish to apply for a Cal Grant, you must also submit a GPA Verification Form to the California Student Aid Commission (CSAC), postmarked no later than March 2 of the year preceding the academic year for which you are applying. A section of this form must be completed by UMass Global, another college, or your high school depending on your personal circumstances — please refer to the instructions on the form. Students currently receiving Cal Grant assistance do not need to submit the GPA Verification Form. However, all students must complete a FAFSA. Each spring, UMass Global will electronically submit the GPA for students who attended classes during the prior calendar year to CSAC.
8. If you are awarded a Federal Direct Loan for the first time, you will need to participate in online loan entrance counseling and complete a Direct Loan Master Promissory Note (MPN). Detailed instructions will accompany the award letter, or you may visit my.umassglobal.edu. The Financial Aid Office is ready to help you, so apply for assistance as soon as you can. If the term has already begun, it usually takes at least two months from the time an initial application is submitted to the time funds are disbursed. For additional timelines regarding disbursement, please see the section below on disbursement. Processing of financial aid takes longer when there is inaccurate information on an application, the federal government requires the Financial Aid Office to collect additional documentation, students delay completion of loan applications, or students enroll in classes that are not stated on their educational plans. Students also must be admitted before assistance can be awarded. Every effort will be made to assist students as quickly as possible; however, it is the student’s responsibility to meet all financial obligations related to attendance. To receive a financial aid decision by the start of a trimester or session, please observe the following:
 - ☐ File a FAFSA at least two months before the first day of classes.
 - ☐ Submit required documents via the student portal within two weeks of the request date.
 - ☐ Be admitted at least six weeks before the first day of classes.
 - ☐ Complete an educational plan (“Ed plan”) at least one month before the first day of classes.
 - ☐ Register for classes at least two weeks before the first day of classes.

In addition, all information submitted on your application materials must be accurate. Processing is delayed when inaccurate information must be corrected.

Admission Requirement

To receive financial assistance, federal law requires that students be admitted into a degree program, teaching credential program, or eligible certificate program.

Enrollment

Students must be enrolled and attending classes to receive financial aid. Assistance must be awarded before a student ceases attendance during the academic year. There are no exceptions to this rule, so please allow sufficient time when applying for financial aid.

Students must also enroll in courses applicable to their educational objectives. A teaching credential student, for instance, becomes ineligible for financial aid if he or she enrolls in a class that is not required for the credential. Similarly, a master's degree student can only take classes approved for the master's degree program to which he or she was admitted.

With the exception of some graduate School of Education classes, instruction offered through UMass Global's School of Extended Education is not eligible for financial aid funding and cannot be used to determine half-time or full-time status. To learn if your extended education class is eligible for funding, please consult your Academic advisor.

Federal rules permit students to receive financial aid from only one school at a time. If you are attending another college, university, vocational, or other school, you must decide if you would like to apply for assistance from UMass Global or from the other school. Receiving aid from another school during a period that overlaps with your attendance at UMass Global may result in reduced eligibility because of annual award limits.

Students enrolled in high school are ineligible for federal student financial aid.

Below are enrollment status levels, by credit hour:

Enrollment Status

Undergraduate

Less than half-time status
Half-time status
Three-quarter time
Full-time status

Credits

Less than 6 credits
6 - 8.99 credits
9 - 11.99 credits
12 credits +

Graduate

Less than half-time status
Half-time status
Full-time status

Credits

Less than 4.5 credits
4.5 - 8.99 credits
9 credits +

Academic Programs Eligible for Federal Financial Aid

Federal financial aid is available to eligible students attending any UMass Global degree program or teaching credential program.

The teaching credential program must lead to certification as a classroom teacher in grades kindergarten through 12th grade. Counseling and Administrative Credential Programs are not eligible for federal financial aid.

Certain certificate programs are also eligible for federal financial aid. Please contact your one-stop specialist for more information on your program's eligibility.

Renewal of Assistance

Financial aid may be renewed for successive years, but you must apply for it each school year.

The specific amount awarded to you may differ each year. This could be the result of several factors including availability of funding, changes in law and regulations, increases or decreases in family financial circumstances, and changes in tuition charges and other expenses.

Cost of Attendance

The costs associated with attending UMass Global are referred to as the Cost of Attendance, also known as the cost of education. These costs are divided into two categories: instructional and non-instructional.

- **Instructional costs** include tuition, fees, books, and supplies. These are consistent or nearly consistent for each individual student.
- **Non-instructional costs** include living expenses such as housing, utilities, food, transportation, clothing, laundry, recreation, and other personal expenses. These can vary significantly from student to student.

In accordance with federal standards, the Financial Aid Office has developed cost estimates for a single student without dependents. These estimates are used in determining financial assistance eligibility. After you receive your financial assistance offer, your estimated cost of education can be viewed in Self-Serve. For current figures and information, visit: <https://www.umassglobal.edu/tuition-and-aid/tuition>

Please note: Your actual expenses may differ from the estimate.

Prospective students can also use [UMass Global's Net Price Calculator](#) to estimate potential costs and financial assistance.

Getting Your Books and Supplies

UMass Global includes the cost of required textbooks and supplies in the total cost of attendance for all students. Textbook pricing and ISBN information are included in the course schedule.

Students who have completed their FAFSA, Master Promissory Note (MPN), entrance counseling, and any applicable verification process, and who are scheduled to receive federal financial assistance, may qualify for a refund.

Financial assistance is disbursed (posted) to student accounts once students are registered for classes and have met all eligibility requirements at least two weeks before the session start. Disbursements typically occur about five days prior to the start of each session during the fall and spring trimesters.

If the disbursement of financial assistance results in a credit balance, the Office of Student Accounts will pay the balance directly to the student. If the student has granted authorization, the balance will be paid directly to their bank account. Otherwise, a check will be issued and mailed.

Students may use their credit balance to purchase or rent books and supplies. Purchases can be made through UMass Global's online bookstore or from an outside source.

UMass Global's official online bookstore is available at: <https://www.bkstr.com/umassglobalstore/>

Determining Your Eligibility

Eligibility for most types of financial assistance (including grants and low-interest loans) is governed by a federal law known as the Federal Methodology of Need Analysis. This process calculates your eligibility by subtracting your Student Aid Index (SAI) from the cost of attendance at UMass Global (see: Cost of Attendance section). The remaining difference represents the amount of need UMass Global may attempt to meet with a financial assistance offer.

The Student Aid Index (SAI) is calculated by the federal government using a standardized formula. It considers the financial resources you and your family are expected to contribute toward your education.

Note: Residency requirements are not considered when determining financial assistance eligibility. If a course is required exclusively to meet a residency requirement but exceeds total program units or is not degree-applicable, it is not eligible for financial assistance.

Students with a high number of transfer credits should work closely with their one-stop specialist and academic advisor to determine the best path forward. Strategic planning ensures students complete their programs efficiently and within the limits of their financial assistance eligibility.

Determining Your Financial Assistance Offer

After your eligibility has been determined, UMass Global will issue a financial assistance offer. This may include a combination — or “package” — of funding sources from federal, state, and institutional programs.

If you are eligible, the Federal Pell Grant is the first type of financial assistance included in your package. After that, state aid (such as California State Grants, if eligible) and Federal Supplemental Educational Opportunity Grants (FSEOG) may be added. FSEOG funds are limited and are awarded to students with the highest financial need.

Once grants are applied, any remaining eligibility may be met through Federal Direct Loans.

Important: While UMass Global considers an offer of financial assistance to be a strong commitment, the university may be required by law to revise your award. Revisions may occur due to:

- Anticipated funding not being received
- Application or enrollment status changes
- Requesting additional aid after awards are issued
- Fluctuations in credit hour load
- Overawards* or other regulatory inconsistencies

All offers of assistance are made in alignment with current policies and federal guidelines.

The term “overaward” is defined in the **Financial Aid Definitions section on page 3.*

Claiming Your Financial Assistance

The Financial Aid Office will notify you when you have been offered financial assistance by sending a notification to your UMass Global email address. The notice will direct you to the secure student portal where you can view your offer and print a copy of your award notice.

Pell Grant, FSEOG, Direct Loans (Subsidized and Unsubsidized)

If you wish to accept the full assistance offer of federal grants and Direct Loans without making changes, no action is needed. Direct Loan awards will be automatically accepted if you have completed loan entrance counseling and a Master Promissory Note (MPN). (Additional requirements for PLUS loans will be described below.) MyPath students must accept their loan offers in the financial aid portal.

If you want to reduce or decline an award, use the “change my borrowing amounts” option in the portal and make adjustments within two weeks of receiving your award notice.

Direct PLUS Loans (Grad PLUS & Parent PLUS)

To apply for a Grad PLUS loan, log in to studentaid.gov and complete the application. Once you apply, the loan status in your student portal will change from “offered” to “accepted.”

You’re encouraged to apply as soon as you see your financial assistance offer if you want the loan to be processed and disbursed early.

The final deadline to apply is **at least two weeks before your last day of attendance** in the academic year, to allow enough time for processing and disbursement. Examples are below:

- For students attending only the two sessions of the fall trimester, the loan must be accepted before the end of fall trimester, session two.
- Students attending all six sessions must accept loans before the end of summer trimester, session two.

First-time borrowers must complete loan entrance counseling and an MPN before funds can be disbursed. Students who already completed both in a prior academic year are not required to repeat them.

Students receiving Grad PLUS loans with an endorser must complete a new MPN each year and whenever their loan amount exceeds the originally endorsed limit.

Credit Balances and Use of Funds

If financial assistance disbursement results in a credit balance, the Office of Student Accounts will return the funds to you.

- If you authorize direct deposit, the balance will be sent to your bank account.
- Otherwise, a check will be issued and mailed.

Payments are typically made once per week. Contact your one-stop specialist for assistance.

Use caution when managing credit refunds. A credit in one term can lead to a balance due in the next. If you plan to add courses after disbursement, that could increase your tuition charges. Be sure your educational expenses are covered through the full academic year.

Most financial assistance is credited directly to your student account. In some cases, you may need to cash a check or follow additional steps. To register for the next trimester, you must pay your student account in full by the posted deadline.

DISBURSEMENTS

Disbursements for Credit-Hour Programs

For the fall and spring trimesters, financial aid will be disbursed (paid) to students' accounts during the week before the start of classes provided students are registered for classes and have met all eligibility requirements at least two weeks before the start of the session they are attending. Payments for the summer trimester will begin during the fourth week of classes. Students who become eligible shortly before or any time after classes begin will have their assistance disbursed after their attendance in classes is verified, usually within the first four weeks of the session.

Financial aid funds are disbursed based on your enrollment status at the time of disbursement. If you are receiving a Federal Pell Grant or a Cal Grant and your enrollment status changes prior to the third week of the second session in a trimester, federal and state regulations require that your grant awards be adjusted.

Disbursements for MyPath Program

Disbursement occurs in the first payment period shortly after attendance is confirmed. Attendance information is determined using the MyPath student learning management system. Attendance is defined as completion of an academically related activity.

Disbursement in the second payment period is triggered by completion of the first payment period along with attendance in competencies for the second payment period.

PROFESSIONAL JUDGEMENT

What Is a Professional Judgement?

UMass Global has the discretion to accommodate special or unusual circumstances using professional judgement. A professional judgement allows the University to treat a student individually when the student has special/unusual circumstance(s) not sufficiently addressed by standard procedures. Professional judgement is done on a case-by-case basis.

Special circumstance refers to a condition that differentiates a student from a defined group of students resulting from financial situations that justify an aid administrator to adjust data elements in the cost of attendance (COA) or in the SAI calculation. Examples may include but are not limited to:

- Expenses for childcare,
- Change in employment status, income, or assets,
- Change in housing status (e.g., homelessness),
- Death in the family,
- A divorce of student or parents,
- Special needs of students with disabilities or special needs of other member(s) of the student's household, or
- Other changes or adjustments that impact the student's costs or ability to pay for college.

Unusual circumstance refers to conditions that justify an aid administrator adjusting a student's dependency status based on a unique situation. This is commonly referred to as a dependency override. Examples may include but are not limited to:

- Parental abandonment or estrangement,
- Student or parental incarceration,
- Legally granted refugee or asylum status, or
- Human trafficking.

How to Request a Professional Judgement

Students who wish to request a professional judgment for either a special or unusual circumstance should contact their one-stop specialist.

- For a **special circumstance** request, use the 2025–26 Special Circumstances Form (available under “Financial Aid Forms”).
- For an **unusual circumstance** request, use the 2025–26 Dependency Review Form (available under “Financial Aid Forms”).

If you contact your one-stop specialist, the appropriate form can be added directly into your secure student portal so you can upload the completed form and any supporting documents there. The portal is secure and may be used to upload sensitive information, such as documents containing your SSN or date of birth.

Alternatively, you may email the completed form and documentation to the Financial Aid Office at faoffice@umassglobal.edu. If you email documents, please redact personally identifiable information (PII), such as SSN or date of birth, before submission.

Prior to submitting either form, please ensure you have completed the FAFSA.

What to Expect from a Professional Judgement

Special Circumstance

The approval of a special circumstance could result in an aid administrator adjusting data elements in the Cost of Attendance (COA) or in the SAI calculation.

- If the COA is increased, then the student may have increased loan eligibility. Please note that a loan must be repaid and will increase your overall loan indebtedness.
- If you are an undergraduate, an adjustment to the SAI may result in additional need-based aid. Examples of such aid include Pell Grant, FSEOG, and Subsidized Loan.
- If you are a graduate student, an adjustment to the SAI will not result in additional need-based aid eligibility.

Unusual Circumstance

The approval of an unusual circumstance could result in an aid administrator adjusting a student's dependency status from dependent to independent student for federal financial aid purposes.

- Independent students are not required to report parental financial information on the FAFSA.
- An independent student is eligible for higher loan amounts. More information on loan amounts for independent vs. dependent students can be found [here](#).

WITHDRAWAL FROM THE UNIVERSITY

Credit-Hour Programs — Return of Financial Aid Funds

Students who receive — or are eligible for — federal financial aid and then withdraw (officially or unofficially) must undergo a return of financial aid funds calculation to determine how much of that aid they may keep and how much must be returned.

- An **unofficial withdrawal** occurs when a student leaves school without notifying Student Services or finishes the trimester without earning a passing grade* in any program applicable course.
- An **official withdrawal** occurs when a student notifies Student Services that they are leaving the University.

Federal law requires that a portion of federal financial aid funds be returned to the government if students withdraw without earning a passing grade during the first 60 percent of a student's "period of enrollment," as measured in calendar days.

*A passing grade in a 0-credit course is not eligible for federal financial aid, therefore they are excluded from this return of financial aid funds policy.

How the Period of Enrollment Is Defined

The period of enrollment is the span of time used in the calculation for how much federal student aid the student has earned.

- If you enroll in both sessions, the period of enrollment is the trimester.
- If you attend only one session in a trimester, your period of enrollment is one session.
- If you register for both sessions and withdraw from the second session while still attending the first session, your period of enrollment will be the first session instead of the trimester.

Funds Included in a Return of Federal Financial Aid Calculation:

- Unsubsidized Federal Direct Loans
- Subsidized Federal Direct Loans
- Federal Pell Grants
- FSEOG (Federal Supplemental Educational Opportunity Grants)
- Federal Direct PLUS Loans

Scholarship and State Grant Adjustments

Institutional scholarships and state grants are not included in the return of federal financial aid calculation, but they can still be reduced or canceled if you withdraw.

- Each award follows its own institutional or state rules.
- The amount you keep depends on your last date of attendance and the timing of your withdrawal.
- Examples of awards that may be adjusted:
 - Cal Grant
 - Institutional or employer-funded scholarships

Cal Grant Return Parameters

Cal Grant enrollment will be determined as of the same census date used for Pell Grant each trimester, which is after the “add/drop” of the second session. If a student withdraws from any courses after this date, no change to the Cal Grant award will be made unless the student receives a tuition refund. Cal Grant tuition awards may not exceed total tuition and fees for the trimester.

How the Institution Determines the Amount of Federal Aid to Return

1. Calculate the earned percentage

- Divide the number of calendar days attended by the total calendar days in the term.
- The remainder is the unearned percentage.
- After 60 percent of the term has elapsed, 100 percent of federal aid is considered earned; no return is required.

2. Apply the unearned percentage to two figures

- a. Institutional charges for the term (tuition and required fees).
- b. Federal aid disbursed to the student’s account.

3. Determine the amount the University must return

- The University returns the smaller of the two unearned dollar amounts calculated in Step 2.

Student example:

Item	Amount
Term length	112 days
Days attended	21
Earned %	18.75 %
Unearned %	81.25 %
Institutional charges	\$10,000
Aid disbursed	\$8,000

- Unearned share of charges: $\$10,000 \times 81.25 \% = \$8,125$
- Unearned share of aid: $\$8,000 \times 81.25 \% = \$6,500$
- School returns: \$6,500 (the smaller amount)

In short, leaving before 60 percent of the trimester means the school must give back unearned aid of \$6,500, calculated with the steps above.

Why the 60 Percent Point Matters

Once you complete 60 percent of the term:

- You are considered to have “earned” 100 percent of your federal financial aid.
- No financial aid is returned, so the funds already on your account remain available to cover tuition and fees.
- 60% for a student enrolled in both sessions is day 68.
- 60% for a student enrolled in one session is day 34.

Withdrawing in the First Two Weeks

Students who drop all classes during weeks 1–2 may receive a partial tuition refund, but:

- The tuition refund rarely equals the amount of federal financial aid funds the school must return.
- You may still owe part of your tuition balance. In addition, you may also need to repay a portion of the federal financial aid funds that were previously disbursed to you.

Order in Which Aid Is Returned

When funds must be sent back, UMass Global returns them to the U.S. Department of Education (or the state agency for Cal Grants) in this sequence:

1. Unsubsidized Federal Direct Loans
2. Subsidized Federal Direct Loans
3. Federal Direct PLUS Loans
4. Federal Pell Grants
5. Federal Supplemental Educational Opportunity Grants (FSEOG)

Before You Decide to Withdraw

Contact your one-stop specialist to see exactly how a withdrawal will influence your tuition balance and future aid eligibility.

Exit Counseling Requirement

The federal government requires students who leave the University for any reason to complete loan exit counseling. This includes students who withdraw officially or unofficially. This requirement applies even if you intend to return to UMass Global after missing a single trimester.

Loan exit counseling provides a final review of information presented during entrance counseling as well as an up-to-date synopsis of repayment plans. The goal is to help you with a strategy for successful management and repayment of your student loans.

Loan counseling is available online via studentaid.gov

Are there Exceptions to Return of Federal Aid Funds Policy?

Federal law requires return of financial aid funds to the government from students who unofficially or officially withdraw during the first 60 percent of a period of enrollment. The law does not allow for any exceptions.

Unofficial Withdrawal Procedure

An “unofficial” withdrawal occurs when a student leaves school without notifying Student Services or without earning a passing grade in a period of enrollment. If a student earns at least one passing grade in a course that counts toward their program during the trimester, the student is not classified as an unofficial withdrawal for that term.

- An example of an unofficial withdrawal: a student that only gets grade(s) of F, NP, SP, AU, or any I grade (incomplete grade) is a student that has not earned any passing grades.
- Passing grades for undergraduate & graduate students are A, B, C, D, and P.

For an unofficial withdrawal, federal regulations assume the student completed exactly 50 percent of the term. The University must therefore return the lesser of

- 50 percent of the institutional charges for the trimester, or
- 50 percent of the federal aid that was disbursed.

Any balance owed as a result of the federal financial aid fund calculation becomes the student’s responsibility.

Date of Withdrawal: The date of withdrawal is the midpoint of the period of enrollment

Date of Determination: The date the last non-passing grade was officially input or the last date of academic activity

Official Withdrawal Procedure

An “official” withdrawal occurs when a student notifies UMass Global that they are leaving the University. The preferred means of contacting the University is through Student Services via the following methods:

1. my.umassglobal.edu
2. By mail: UMass Global – Student Services 65 Enterprise, Suite 150, Aliso Viejo, CA 92656.
3. By email from your University email address to Student Services: registrar@umassglobal.edu
4. By fax: (866) 659-1146
5. By phone: (866) 351-0008

When communicating about your withdrawal, please provide your name and student ID number.

If you need assistance, please contact your one-stop specialist.

How you inform the University about your decision to withdraw is important. If you state that you are “considering” withdrawing, “might” withdraw, or “have been thinking” about it, the withdrawal will not be processed because you are contemplating your options. You will be withdrawn only when you state unequivocally that you want to withdraw.

Establishing an official withdrawal date is critical for determining the size of tuition refund (if the withdrawal is prior to the end of the first two weeks of school) and for determining the amount of financial aid that must be returned to federal and state government. The federal government requires that the official withdrawal date be the date that you directly inform Student Services about your intent to withdraw.

Date of Withdrawal: The date the student notifies Student Services of their intent to withdraw from all program applicable courses for the period.

Date of Determination: The date the withdrawal was officially input by Student Services or the last day of the session.

Federal regulations require that the withdrawal date be the date you state your intentions, not the date you complete the withdrawal process. For instance, if you state during the fourth week of classes that you intend to withdraw during the sixth week (to avoid losing some of your financial aid), the University is required to use the date you make the announcement as the withdrawal date.

Acceptable methods to Notify Student Services of your withdrawal:

- The student portal
 - o The easiest, most effective, and preferred method to withdraw is to use my.umassglobal.edu. Your withdrawal date in this instance will be the date you electronically submit the withdrawal.
- In writing
 - o If you email or fax Student Services, the date of your communication will be the withdrawal date, even if the communication is made outside normal business hours. If you notify Student Services through a postal service, your withdrawal date will be the date your notification is received by Student Services.
- By phone or video call
 - o Calls must be made during normal business hours and by speaking directly to an official of Student Services. Since withdrawing from school may have financial and academic consequences, it is vital to establish your identity on the telephone. You should be prepared to provide considerable information including, but not limited to, your name, student identification number, date of birth, and current class schedule. Other questions will be asked, so allow sufficient time.

Return of Federal Financial Aid Deadlines

Return of Federal Funds Calculation Deadline: UMass Global must complete the Return of Federal Funds calculation within 30 days of:

- the student's official withdrawal date, or
- the University's date of determination for the unofficial withdrawal.

Timeframe for Returns: Federal financial aid program funds will be returned to the government as soon as possible, but no later than 45 days after the University determined a student withdrew.

Reversal of Return of Federal Financial Aid Calculations: There may be some instances where a failing or incomplete grade is changed to passing. For example, a graduate student may have an SP grade that changes to P after the end of the enrollment period. UMass Global cannot reverse a Return of Federal Financial Aid calculation based on an incomplete grade changing to a passing grade if it is past 45 days after the date of determination. The date of determination is the date the last non-passing grade was officially input or the last date of academic activity.

Timeframe to Accept Post-Withdrawal Disbursements:

Students have 60 days from the date of a post-withdrawal disbursement notification to notify the University that they would like to receive those funds.

MyPath Programs — Return of Financial Aid Funds

Students who receive — or are eligible for — federal financial aid and then withdraw (administrative or student withdrawals) must undergo a return of financial aid funds calculation to determine how much of that aid they may keep and how much must be returned.

- An **administrative withdrawal** occurs when a student is inactive for 28 consecutive days
- A **student withdrawal** occurs when a student notifies Student Services that they are leaving the University.

Federal law requires that a portion of federal financial aid funds be returned to the government if students withdraw without earning a passing grade during the first 60 percent of a student's "period of enrollment," as measured in calendar days.

Administrative MyPath Withdrawals

Regular engagement with the learning materials is integral to students successfully completing the degree requirements. To ensure student success, University of Massachusetts Global requires that students maintain close contact with their Academic coach. If a student is not connecting with competency course material for seven days, the Academic coach immediately sends an email to the student requesting to schedule an appointment. Students who do not respond to this email or other phone outreach within the next seven days will be deemed inactive, reported to the advising team manager, and the "Return of Federal Financial Aid" process will begin. The advising team manager and Academic coach will contact inactive students via telephone and email during the next seven days and warn the students that continued inactivity will result in an administrative withdrawal.

Inactive students who fail to reestablish contact with the academic coach and the competency course material for 28 consecutive days will be administratively (unofficially) withdrawn from the program on the next business day. A Return of Federal Financial Aid calculation will begin after fourteen consecutive days without educational activity.

If a student does not return from a Leave of Absence (LOA) by the end date of the LOA, the student will be considered to have withdrawn from the University as of the student's last day of engagement in a substantive educationally related activity. A Return of Federal Financial Aid calculation will occur and some of the student's financial aid award will likely have to be repaid by the student to the government and/or University. The student's loans may go into immediate repayment or shortly, thereafter, depending on the loan and length of the LOA.

Student MyPath Withdrawals

In addition to Administrative Withdrawal as noted above, students may formally request to be withdrawn from the MyPath program. The preferred means of notifying Student Services are:

1. Via the MyUMassGlobal portal
2. By U.S. mail
3. By email from the student's official University of Massachusetts Global email address
4. By fax

If a student withdraws completely from the University, some of the student's financial aid award will likely have to be repaid by the student to the government and/or University. The student's loans may go into immediate repayment or shortly thereafter, depending on the loan. Students will be contacted by an Academic coach to discuss if a credit hour program may be a better fit.

SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress Policy for Credit Hour Programs

Federal regulations require that all students receiving federal financial aid maintain Satisfactory Academic Progress (SAP) toward their educational goals. UMass Global evaluates SAP using three components: qualitative (GPA), quantitative (pace), and maximum timeframe. These standards apply to all federal financial aid recipients and are evaluated annually at the end of the spring trimester. Some programs are evaluated at the end of each trimester. Please see “Evaluation Schedule” below.

Qualitative Measure (GPA):

Undergraduate students must maintain a minimum cumulative GPA of 2.0. Graduate students must maintain a minimum cumulative GPA of 3.0. These GPA standards are based on UMass Global cumulative GPA. Transfer credits are not calculated in the student record.

Students have separate GPAs calculated for undergraduate and graduate coursework. Each GPA includes all programs in the respective undergraduate and graduate categories.

Quantitative Measure: Students must successfully complete at least 67% of all program-applicable credits attempted. This includes all terms of attendance, regardless of whether the student received financial aid. For example, a student who has attempted 30 credits must have successfully completed at least 20 credits to meet this requirement. Successful completion is defined as earning a passing grade (A, B, C, D, or P).

A student with 21 completed program-applicable credits and 6 attempted credits that are withdrawn (W) would still meet the requirement by completing 21 of 27 attempted credits ($21/27 = 77.8\%$).

Maximum Timeframe:

Students must complete their educational program within 150% of the number of credits required for graduation. For example:

- An undergraduate program requiring 120 credits must be completed within 180 attempted credits.
- A graduate program requiring 36 credits must be completed within 54 attempted credits.
- All attempted program-applicable credits count toward the maximum timeframe, including withdrawals, repeats, incompletes, and transfer credits accepted toward the student's program.
- Transfer students also are limited to 150 percent of the number of program applicable credits they need for graduation. Below is an undergraduate student example who transfers with 70 attempted program applicable credits:

TRANSFER STUDENT EXAMPLE		
Category	Calculation/Description	Credits
Degree Requirement	Standard bachelor's degree credits	120
Maximum Aid Eligibility	Degree requirement x 150% (120×1.5)	180
Transferred Credits	Credits brought in by student	70
Remaining Aid Eligibility	Maximum aid eligibility — transferred credits ($180 - 70$)	110

Grades: The only grades that meet satisfactory academic progress standards are **A, B, C, D,** and **P** for undergraduate students and graduate students. Even though a **D** doesn't count toward graduation in

graduate programs, it is considered a passing grade for SAP and Return of Federal Aid Fund Calculation purposes. However, if the **D** is repeated for a better grade it will count against pace.

Withdrawal (**W**), Incomplete (**I**), and Failing (**F**, **NP**) grades are considered non-passing and count as attempted but not completed credits. This applies to any courses that must be repeated for any reason.

Incomplete grades (e.g., **IC-**, **IF**) are included in both the term and cumulative GPA calculations and are counted as attempted credits when evaluating Satisfactory Academic Progress. They are factored into GPA as the provisional grade (e.g., **IC-** as **C-**) until the final grade is submitted.

When a course is repeated, the highest grade earned is used in the GPA calculation, but all attempts count in the pace and maximum timeframe calculations.

Transfer credits accepted toward a student's program count as both attempted and completed credits in the pace and maximum timeframe calculations but are not included in the GPA calculation.

Evaluation Schedule: SAP is evaluated annually at the end of the spring trimester for all students enrolled in standard term degree programs (AA, BA, Master's, and Doctorate). Students enrolled in teaching credential or certificate programs are evaluated at the end of each trimester.

Notification to Students: Students who fail to meet SAP standards will receive email notification sent to their UMass Global student email address. Students may also view their SAP status in the student portal.

Reinstatement: Students who do not meet the SAP standards become ineligible for federal financial aid. Eligibility may be regained in one of the following ways:

1. Automatic Reinstatement: If a student raises their cumulative GPA to the required standard and/or improves their pace to 67% by the next evaluation point (see "Evaluation Schedule" above), they will regain eligibility. The student is not eligible to receive federal financial aid during this period.

2. Appeal: Students may submit an appeal if extenuating circumstances (such as illness, injury, or death in the family) contributed to the failure to meet SAP. Appeals must:

- Be submitted within 60 days of the SAP ineligibility notice.
- Include a written explanation of the circumstances, how the situation has been resolved, and a plan for academic success.
- Include supporting documentation.

If approved, the student will be placed on Financial Aid Probation with an academic plan. If a change to the academic plan is needed, the student must submit an updated academic plan.

Students may appeal SAP ineligibility up to two times during their enrollment at UMass Global. Appeals are reviewed by the Financial Aid Appeals Committee. The Committee's decision is sent in writing via their student email within one week of the review.

Amnesty Policy: UMass Global does not offer academic amnesty. All prior coursework is considered in SAP evaluations, regardless of institutional academic forgiveness policies.

Graduated Standards: UMass Global does not use graduated SAP standards. GPA and pace expectations are fixed for all enrollment levels and periods.

Satisfactory Academic Progress Policy for MyPath Programs

Students enrolled in UMass Global's MyPath competency-based education programs must meet satisfactory academic progress (SAP) standards to remain eligible for financial aid. SAP is evaluated at the end of each payment period and includes mastery of competencies, completion of required instructional weeks, and overall academic progression.

Qualitative Measure: Students must earn a grade of M (Mastered) in program-applicable competencies. Grades of NS, WX, WA, or W do not count as passing. A student who fails to master a competency after the maximum number of attempts is withdrawn from the program and becomes ineligible for financial aid.

Quantitative Measure: Students must complete both the required number of credit hours and instructional weeks for the academic year.

- Academic year for undergraduates: 24 credits and 48 weeks
- Academic year for graduates: 18 credits and 48 weeks
- Undergraduate students must complete 12 credits and 24 weeks in the first payment period (graduate students must complete 9 credits and 24 weeks). The second payment period requires completion of the remaining credits and weeks for the academic year.
 - For example, if an undergraduate student completes 15 units and 24 weeks in the first payment period, they would only need to complete 9 units and 24 weeks in the second. The same logic applies to weeks: if more are completed in the first payment period, fewer may be required in the second.

Time Limit: Although the federal maximum timeframe is 150% of the program length, students in MyPath are expected to complete each payment period within 24–32 instructional weeks. Failure to make progress within these limits may result in dismissal from the program before reaching the federal limit.

SAP Procedure for MyPath Programs

Evaluation Schedule: SAP is reviewed at the end of each payment period based on credit completion, weeks of instruction, and successful mastery of competencies.

Reinstatement: Students dismissed due to lack of academic progress or failure to meet SAP may return to the program once after a one-year break, with approval from the school dean or designee. Previously attempted coursework may only be resumed if the student re-enrolls within 180 days.

Appeals: Students may appeal a SAP-related dismissal within 30 calendar days of notice by providing documentation of extenuating circumstances and a plan for future success. If approved, the student may be placed on financial aid probation for one payment period.

UMASS GLOBAL CONTACT INFORMATION		
OFFICE	CONTACT	PURPOSE
One-Stop for Credit-Hour Students	(800) 775-0056 OneStopOL@umassglobal.edu	Questions about financial aid for current and prospective credit-hour students.
One-Stop for MyPath Students	(855) 236-4828 OneStopCBE@umassglobal.edu	Questions about financial aid for current and prospective MyPath students.
Enrollment	(800) 581-4100	Questions about applying, admissions, or enrollment.

GOVERNMENT FINANCIAL AID WEBSITES

■ U.S. Department of Education Information | www.studentaid.gov

Students can use this website to:

- Complete the FAFSA
- Review Federal Financial Aid History (record of federal grants and loans received; requires federal ID)
- Access Student Loan Ombudsman resources (for resolving federal loan concerns after other options are exhausted)
- Find comprehensive information about federal student aid programs and services

■ California Student Aid Commission

General state program information | <https://www.csac.ca.gov/>

California grant application | <https://mygrantinfo.csac.ca.gov/>

■ Internal Revenue Service (IRS) | www.irs.gov

To obtain an IRS Tax Transcript

■ Washington State Residents

Students can use this resource to:

- Find information and resources about student loan repayment
- Submit a complaint related to student loans or student loan servicers

Visit: www.wsac.wa.gov/loan-advocacy

Or contact the Student Loan Advocate at: loanadvocate@wsac.wa.gov

■ Voter Registration | www.vote.gov

UMass Global encourages all students to participate in the electoral process. If you are eligible to vote, you can find information about voter registration and register online. This site provides links to voter registration resources for all U.S. states and territories.

HELPFUL GOVERNMENT NUMBERS

OFFICE	PHONE	PURPOSE
Federal Student Information Center	(800) 433-3243	To find out who your student loan lender is.
Federal Student Loan Ombudsman	(877) 557-2575	Help resolving disputes with federal student loans
Internal Revenue Service	(800) 829-1040	To request tax transcripts or ask about tax-related issues
Social Security Administration	(800) 772-1213	To update or verify your Social Security Number (SSN) for financial aid purposes
Department of Homeland Security	(202) 282-8000	Questions related to immigration status or verification for financial aid
California Student Aid Commission	(888) 224-7268	Questions about California state financial aid, including Cal Grant



65 Enterprise, Suite 150, Aliso Viejo, CA 92656
UMASSGLOBAL.EDU | 800.581.4100

Founded in 1958 and accredited by WSCUC, University of Massachusetts Global (UMass Global) is a nonprofit affiliate of the University of Massachusetts, committed to helping adult learners change their lives through education. We offer over 55 online programs tailored for workplace relevance — associate, bachelor's, master's, and doctoral degrees, along with teaching credentials, stackable certificates, and authorizations. All UMass Global coursework is 100 percent online, which meshes with the busy lives of our non-traditional students. We are known for attentive student support, accommodating transfer policies, high graduation rates, alumni satisfaction, and low student debt loan default rates. Visit www.umassglobal.edu.