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STUDENT FINANCIAL AID INFORMATION GUIDE

This guide has been developed to explain financial aid at University of Massachusetts Global and to acquaint you with the terms and conditions of assistance. Please read and retain this guide as it contains important information. If you require further assistance contact the One Stop student services team at your campus.

The content of this guide is current as of July 1, 2021, and is subject to revision should federal, state, or institutional policies change. It is updated and revised on a bi-annual basis. The 2021 – 2023 information that follows applies to financial aid that is received during the period that begins with the 2021 fall trimester and ends with the 2023 summer trimester.

The Financial Aid Office makes every attempt to keep students informed of new laws and regulations. Students will be notified of any changes through email, postal delivery, web page, bulletin board postings and telephone communications.

This Student Financial Aid Information Guide supersedes all previous versions. The policies expressed in the following pages are controlling for the 2021 – 2023 academic years, regardless of any policies stated in prior written documentation or verbal communication.
**General Information**

When awarding aid, UMass Global must follow all laws and regulations of federal and state of California financial aid programs. Our decisions are based on these rules and the information you provide on your application.

The preferential filing date is March 2 of each year for the next school year. For instance, preference will be given to students who apply by March 2, 2021, for the 2021-2022 academic year, who apply by March 2, 2022, for the 2022-2023 academic year, and so forth. Applicants also are asked to respond promptly to any requests for additional information. All data provided to the Financial Aid Office and the federal government must be accurate in order to minimize processing time.

Every effort will be made to serve as quickly as possible those students who file applications after the preferential filing date, but service may be delayed, and funds may not be available in some financial aid programs. It is the student's responsibility to meet all financial obligations related to attendance until financial aid is available.

Although UMass Global considers an offer of financial assistance a firm commitment, the university is sometimes required by law to revise an award. Revisions may be required under any of the following circumstances: anticipated funding is not received, application data changes, students accept additional awards, their credit hour load fluctuates, or other factors are present that are inconsistent with the policies expressed in this guide.

Most financial aid will be conveniently credited to your student account, but in some circumstances, you could be required to contact your campus to sign checks or other appropriate materials. In order to register for a subsequent trimester, your student account must be paid in full by the deadline specified by your campus. Please follow any payment instructions you are given.

**Exceptions to Policies**

The policies and procedures outlined in this publication must be observed carefully. Many of them are mandated by governmental laws and regulations. In the few instances where exceptions are possible, only the Financial Aid Office can make them. If you have an extraordinary circumstance that prevents adherence to the policies, please explain your situation to a One Stop Specialist at your campus. If needed, your specialist will forward your information to the Financial Aid Office for further review. Only members of the financial aid office staff are authorized to make exceptions, and all exceptions must be made in writing.

**my.umassglobal.edu**

The UMass Global financial aid web page provides:

- Your application status and awards, provided you have a university password.
- University financial aid policies and procedures.
- Scholarship listings and links to free scholarship search websites.
- Terms and conditions of loans.
- Links to federal government web pages for electronic applications and access to federal regulations.
- Downloadable federal verification worksheets.
- Downloads of UMass Global forms including Dependency Review Form, Student Review Form, and others.

**Office Hours**

Information about the office hours of your One Stop Specialist is available from your UMass Global campus.

**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 stated in the section that requires you to indicate which colleges are to receive the FAFSA information. The UMass Global Federal School Code is 041618.

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 you are required to provide parental information, at least one of your parents also must obtain an FSA ID, or sign the signature page.
3. The FAFSA must be signed and submitted on or after October 1 of the year that precedes the academic year for which you are applying. For instance, if you are applying for the 2021–2022 academic year, you must apply on or after October 1, 2020. For the 2022–2023 year, you must apply on or after October 1, 2021, and so forth.

4. The preferential filing date by which all materials must be completed is March 2 of the year that precedes the coming school year. Applications submitted after March 2 will be considered, but funding may be delayed or may not be available in some programs.

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 so 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. Instructions will be sent you. 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 also must 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 instructions on the form. Students who are currently receiving Cal Grant assistance need not submit the GPA Verification Form. Both new and renewal applicants, however, must complete a FAFSA.

UMass Global provides Cal Grant GPA Verification Form information to CSAC for all qualified students who were admitted and attended classes prior to the spring trimester of the award year preceding the academic year for which a Cal Grant is desired. There is no need for these students to file GPA Verification Forms.

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. It usually takes at least two months from the time an initial application is submitted to the time funds are disbursed. Processing 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.

In order to receive a financial aid decision by the start of a trimester or session, please observe the following:

1. File a FAFSA at least eight weeks before the first day of classes.

2. Submit to the financial aid office via the student portal any additional documents requested by the financial aid office within two weeks of the date of the request.

3. Be admitted at least six weeks before the first day of classes.

4. Complete an educational (“Ed”) plan at least four weeks before the first day of classes.

5. 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.

Some Advice About Applying for Financial Aid

When you apply for financial aid, you will be asked to provide considerable, detailed information. It is extremely important the information be accurate. There is a feature on the electronic FAFSA
that permits you to transfer income and other information directly from your federal income tax return using the IRS data retrieval process. We highly recommend you utilize this service as it saves you time, eliminates errors, and expedites processing. Some students unfortunately may not be able to access this benefit, but more than 95 percent of students can, and it is advantageous.

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

**Eligible Academic Programs**

Financial assistance is available to otherwise 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 12.

**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 Education**

The costs associated with attending UMass Global can be divided into two categories: instructional and non-instructional. Instructional costs consist of tuition, fees, books and supplies. These costs are the same, or nearly the same, for each individual.

Non-instructional costs include rent, utilities, food, transportation, clothing, laundry, recreation, and other personal expenses. These costs might vary considerably from one individual to another.

In accordance with standards established in federal law, the Financial Aid Office has developed estimates of non-instructional costs for a single student without dependents. These estimates are used as part of the eligibility formula. Copies of them are available from the Financial Aid Office. The estimated cost of education used to determine your eligibility for financial aid can be found in self-service after you are awarded assistance. Because the estimates are based on federal criteria, it is possible your actual expenses will vary from the estimates.

The cost estimates do not include expenses for child care or the special needs of students with disabilities. If you have such expenses that are not being covered by assistance from a government or private agency, you are encouraged to report your expenses to your UMass Global campus by completing the Student Review Form. (In some cases, students may be asked to have their parents complete a Parent Review Form).

This form will be forwarded to the Financial Aid Office so that your additional costs can then be taken into consideration.

Please complete the Review Form after you have received your first award letter and have determined it is insufficient to enable you to attend school.

**Determining Your Eligibility**

Your eligibility for most types of financial aid (grants and low interest rate loans) is governed by a concept established in law called the Federal Methodology of Need Analysis. This concept requires determining your eligibility by calculating the difference between the costs of attending UMass Global (see Cost of Education), and the resources that you and your family might reasonably be expected to contribute toward meeting these costs. The expected family contribution is calculated by the federal government in accordance with a federally mandated formula. If the expected family contribution is less than the cost of attendance, UMass Global will attempt to meet this difference with a financial aid award.

Although the Financial Aid Office has some flexibility in determining eligibility, the role of the federal government must be acknowledged. As an institution that makes extensive use of federal financial aid funds, UMass Global is required to utilize formulas, policies, and procedures that are written into federal law. These guidelines are not always those that UMass Global would have set. We are compelled to follow them, however, so that federal support will remain available to our students.

Residency requirements are not considered a factor when determining financial aid eligibility. If a course(s) is needed exclusively to meet the residency requirement but exceeds the degree
or total unit requirements, the course is not considered “Degree Applicable” and is ineligible for funding. Students who enroll with a significant number of transfer credits that apply to their program should work closely with One Stop Specialists and academic advisors to determine the best strategy for completing their programs in the shortest possible time and within the limitations of their financial aid eligibility.

The Financial Aid Office recognizes that defining eligibility and determining its extent involves issues over which there can be reasonable diversity of opinion. The office attempts to determine eligibility realistically in a manner compliant with law and consistent among all students to assure that every student is regarded as fairly as possible.

**Determining Your Award**

After your eligibility has been determined, UMass Global will make an offer of financial aid. The Financial Aid Office may combine funds from several financial aid programs into a “package” of assistance.

If determined eligible under the federal law, Federal Pell Grants are the first aid program to be placed in a student's package. These grants are followed by Cal Grants if the student is awarded such assistance by the California Student Aid Commission. Federal Supplemental Educational Opportunity Grant funds are limited, so these are awarded to the undergraduate students who are determined by the federal government to be most in need.

After awarding grants, if any eligibility is remaining, students will receive Federal Direct Loans.

Policies have been developed to ensure that students with the same degree of eligibility will receive the same awards, and usually this intent is achieved. There will be times, however, when awards will differ because of circumstances beyond the control of the Financial Aid Office. Such circumstances might include applications submitted with inaccurate or incomplete data, or applications submitted after the preferential filing date of March 2.

**Claiming Your Award**

The Financial Aid Office will notify you when you have been awarded financial aid by sending a notification directly to your university email address. The notice will direct you to the secure student portal where you can view your offer of assistance and print a copy of your award letter. If you wish to accept all the assistance offered to you without any changes, you need not communicate with the Financial Aid Office.

If you wish to reduce or decline an award, select “change my borrowing amounts” while in the financial aid portal and make the changes you desire.

Please make adjustments to your award within two weeks of the date you are notified.

For the fall and spring trimesters, financial aid will be posted to student 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 soon 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.

In order to receive loan funds, students must receive their loan awards prior to the last day of their attendance in the academic year. For instance, if a student will attend classes only in the two sessions of fall trimester, the student must have received his or her loan award before the end of fall trimester, session two. On the other hand, if a student will be attending all six sessions in the academic year, the student will need to receive his or her loan award before the end of summer trimester, session two.

First time loan borrowers must participate in loan counseling and complete a Master Promissory Note (MPN) prior to receiving funds. (See Loan
Entrance Counseling. Returning students who have completed loan entrance counseling and have submitted an MPN in a prior academic year are excused from this requirement.

Students receiving Grad PLUS loans with an endorser must complete new MPNs each year and whenever a current loan is increased beyond the limit to which the endorser agreed.

If disbursement of financial aid results in a credit balance on your account, the Office of Student Accounts will pay you the balance. If you grant authority, the Office will pay the credit balance directly to your bank account. Otherwise, a check will be issued and mailed to you. Payments are made at least once per week. Please contact your campus for information.

It is important that you conserve any proceeds paid to you from your student account. Costs might vary from one trimester to another resulting in a credit balance in one term but a balance due in the next. After financial aid is disbursed, you may want to add a class, which would increase your tuition charges. Plan carefully how you will manage your educational expenses over the entire year so that you will achieve your academic goals.

Changes in Financial Circumstances

If you have a change in your financial circumstances, your UMass Global One Stop Specialist should be informed. We are here to help and would like to know of any adverse changes to your or your family's ability to pay for your education. Such changes may involve the death or disability of a family member, a divorce, loss of a job for 10 weeks or longer, or a reduction of income by 20 percent or more.

If you or your family have undergone a circumstance you would like considered, please complete a Student Review Form or a Parent Review Form if your parents experienced the inconvenience and you were required to provide parental information on the FAFSA. The Student Review Form and the Parent Review Form can be found on my.umassglobal.edu.

Withdrawal from the University

Return of Financial Aid Funds

Federal and state law requires that a portion of federal and state financial aid funds be returned to the government if students withdraw without earning any academic credit during the first 60 percent of a student’s “period of enrollment,” as measured in days. Scholarship funds also may be wholly or partially rescinded.

The period of enrollment is the trimester if you enroll in both sessions. If you attend only one session in a trimester, your period of enrollment is the 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. Please keep in mind, however, that dropping some or all of your classes at any time may require an adjustment to your grant awards if you are receiving grant funds.

The amount of funds that must be returned is determined by dividing the number of days in the period of enrollment in which a student was not enrolled by the total number of days in the period. For example, a trimester is 16 weeks, or 112 days, in length. If a student were to withdraw at the end of the third week (21 days), the student would have missed 91 days of the trimester. Dividing 91 days missed by 112 days in the trimester equals 81 percent. The university would be required to return 81 percent of this student's financial aid to the government.

This federal policy has several implications. For instance, in the previous example, the student withdrew after the deadline for receiving a tuition and fee refund. The student would thus be charged for the entire amount of tuition, but 81 percent of the student's financial aid would be returned to the government, making this student personally liable for paying at least 81 percent of the tuition charges. It would thus be in this student's best interest not to withdraw until 60 percent of the trimester (68 days of instruction) had passed so that all financial aid could be retained to cover the tuition charges.

A student who withdraws during the first two weeks of school will receive a tuition refund, but in most cases, this refund will not offset all the financial aid that must be returned to the government. Please know that if you are a financial aid recipient and withdraw during the first 60 percent of a period of enrollment, you likely will owe additional money to pay for your tuition and other expenses.

Federal financial aid funds will be returned to the accounts from which you received assistance, up to the amount received from that account, in the following order: Unsubsidized Federal Direct Loans,

Withdrawal Procedure and Date of Withdrawal
The federal government has defined two types of withdrawal. An “unofficial” withdrawal occurs when a student earns no academic credit in a trimester.

In cases of unofficial withdrawal, the federal government requires that half of the student’s financial aid be returned. Since the student’s tuition charges would not change, students who unofficially withdraw will become liable for paying at least half of their tuition, and perhaps more if their financial aid was greater than their tuition charges.

An “official” withdrawal occurs when a student notifies Student Services that he or she is leaving the university. The preferred means of contacting Student Services are as follows:

1. my.umassglobal.edu
2. In-person: Student Services is located on the Irvine campus.
3. By mail: Student Services
   UMass Global
   16355 Laguna Canyon Road
   Irvine, California 92618
4. By email from your university email address to Student Services: registrar@umassglobal.edu
5. By fax: (866) 659-1146
6. By phone: (949) 341-7696

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

If you need assistance, please contact your Campus 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 Student Services is informed about your intent to withdraw directly by you.

The university is not permitted to accept a date in the future as the withdrawal date. For instance, if you state during the fourth week of classes that you intend to withdraw during the twelfth week (in order to avoid losing some of your financial aid), the university is required to use the date you make the announcement as the withdrawal date. Federal regulations require that the withdrawal date be the date you state your intentions, not the date you complete the withdrawal process.

The easiest, most effective, and preferred method to withdraw is to use my.umassglobal.edu. Your withdrawal date will be the date you electronically submit the withdrawal.

Student Services also can be advised verbally or in writing. Should you visit Student Services in-person, the date of your visit will be the withdrawal date. If you email or fax Student Services, the date of your telecommunication 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.

Although it is more convenient for you to withdraw using one of the preferred means of communication, you also can withdraw by telephone. Such withdrawals 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. By far the easiest way to withdraw is by using my.umassglobal.edu.

Exceptions to Policy
Federal law requires return of financial aid funds to the government from students who unofficially withdraw or who withdraw during the first 60 percent of a period of enrollment. The law does not allow for any exceptions.
Outside Awards
Any student receiving financial aid from UMass Global is obligated to notify the Financial Aid Office if receiving scholarships, grants, or loans from a source outside the university. Federal regulations require that the amount of a student’s financial aid eligibility cannot be exceeded. If your eligibility is already being met, then the outside award compels an adjustment in the assistance you have been offered from UMass Global. If, on the other hand, your eligibility has not been met, a change to your award may not be necessary.

Admission Requirement
In order to receive financial aid, 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 in order to receive financial aid. Assistance must be awarded before a student ceases attending classes 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 the UMass Global 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.

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

Satisfactory Academic Progress
Federal law requires that financial aid recipients and applicants maintain satisfactory academic progress toward their educational objectives. Following are minimum academic standards that must be met:

Qualitative Measure: An undergraduate student must maintain a minimum UMass Global cumulative grade point average (GPA) of at least 2.0 in order to be eligible for assistance. Graduate students must maintain a cumulative grade point average of at least 3.0.

Quantitative Measure: Students must complete at least two-thirds of all program applicable credits in which they enroll from the time of first attendance at any school. Thus, a new student who enrolls in nine credits, withdraws from three credits, and successfully completes the remaining six credits would be meeting this quantitative measure requirement since the student passed at least two-thirds (6/9) of the credits in which he or she enrolled.

This policy applies to cumulative credits only. For instance, a student who successfully completes 21 program applicable credits without withdrawing from any classes and then enrolls in six credits but drops them all would still be making satisfactory progress. This student would have completed 21 out of 27 credits, which is greater than two-thirds.

Time Limit: Students must complete their educational objectives within a reasonable period of time. To accommodate all students and their schedules, this “reasonable period” is not measured chronologically, but rather by the number of program applicable credits in which a student enrolls. The time limit is based on the number of credits required for graduation multiplied by 150 percent. For instance, undergraduates are required to earn 120 trimester credit hours for graduation from a baccalaureate program and can apply for financial aid for the first 180 credit hours in which they enroll (120 credits times 150 percent). Graduate students have varying degree requirements, but their time limit is also established at 150 percent of the number of credits required for graduation as specified in the university catalog.

This policy refers to all program applicable credits in which a student enrolls. Thus, a student who enrolls in nine credits but withdraws from three
would be considered to have utilized nine credits of the maximum number allowed.

Transfer students also are limited to 150 percent of the number of program applicable credits they need for graduation. A baccalaureate degree student, for instance, who transfers 70 attempted program applicable credits to UMass Global, could apply for aid for up to 110 more credits (120 credits required for a bachelor’s degree multiplied by 150 percent equals 180 credits. 180 credits minus 70 credits transferred equals 110 credits of eligibility).

Grades: The only grades that meet satisfactory academic progress standards are A, B, C, D, and P. Withdrawal, incomplete, and failing grades are not passing grades. Challenge exams, audited courses, and non-credit enrichment courses are not considered.

Evaluation Schedule: With the exception of teaching credential and certificate program students, academic records will be reviewed annually at the end of the spring trimester. Academic records of teaching credential and certificate program students will be reviewed at the end of each trimester.

Reinstatement: Students who do not meet the foregoing standards are ineligible for financial aid but in many cases can be reinstated. Undergraduates ineligible for federal aid because their UMass Global grade point averages are below 2.0 will have their eligibilities renewed when their cumulative grade point averages equal or exceed 2.0. Graduate students with GPAs below 3.0 will have their assistance reinstated when their cumulative GPAs equal or exceed 3.0. Students who did not successfully complete at least two-thirds of their credits during an evaluation period will have their aid reinstated when they achieve cumulative completion of at least two-thirds at the next evaluation point. There is no automatic reinstatement for students who exceed the time limit; these students must petition for reinstatement.

All students may appeal for reinstatement of assistance if they, a spouse, or dependent children, have experienced illness that prevented class attendance for an extended period of time; they have experienced a death in the immediate family (parents, siblings, spouse, or dependent children); or they have experienced some extraordinary situation that prevented them from meeting the minimum standards. Such situation must be exceptional and non-recurring in nature. The appeal for reinstatement must explain the cause of the academic difficulty and how the situation has been resolved.

An appeal must be made within 60 days of the date the notice of ineligibility is mailed to the student by the Financial Aid Office. Students may appeal for reinstatement up to two times during their attendance at UMass Global.

Appeals will be heard by the Financial Aid Appeals Committee and must be in writing. In addition to the written petition, students may appear in person before the committee. The committee will meet as soon as practicable after an appeal is submitted. The written decision of the committee will be mailed within one week of the hearing.

UMass Global Scholarships

The size 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 units 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.

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 units 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.

Federal Grant Programs

Federal Pell Grant: If your award letter indicates a Federal Pell Grant award, the amount has been determined based on the number of credits indicated in your educational plan.
Federal Pell Grants are provided by the federal government on the basis of a federally mandated eligibility formula. They are available to undergraduates without baccalaureate degrees.

**Federal Supplemental Educational Opportunity Grant:** These grants are awarded to the lowest income applicants without baccalaureate degrees who are enrolled in at least three credits. Funds are extremely limited; many eligible students cannot be awarded. Federal law permits these grants to range in size from $200 to $4,000 per year, but funding is so limited, awards seldom exceed $500 per year.

**Federal Loan Programs**

**Federal Direct Loans:** If you are awarded a Federal Direct Loan, information about the application procedures will be included with your award letter. In order to receive loan funds, at least two weeks prior to ceasing at least half-time enrollment or at least two weeks prior to the last day of the academic year, whichever occurs first, you must:

1. Complete loan entrance counseling, and
2. Complete a Master Promissory Note (MPN)

The borrowing limit of your Federal Direct Loan award is based on your class level (freshman, sophomore, graduate degree student, etc.). Your annual borrowing limit also may be affected by the cumulative amount you have already borrowed. Aggregate loan limits are explained in the loan application, UMass Global's financial aid web page, and publications from the U.S. Department of Education. Federal law requires that loans be prorated for undergraduate students who will graduate after attending only one trimester in their final year of study. The proration is based on the number of credits needed for graduation during the academic year, divided by 24. This quotient is multiplied by the annual borrowing limit for subsidized loans and unsubsidized loans. The result is the maximum amount that can be borrowed.

If you have any questions about the terms of your loan, please contact your campus One Stop Specialist.

**Federal Grad PLUS Loans:** Federal Grad PLUS Loans are available to graduate students enrolled in degree and graduate certificate programs whose eligibility is not fully met with Federal Direct Loans and other financial aid. Students must meet all general eligibility requirements for financial aid and undergo a satisfactory credit evaluation. Federal law does not permit teaching credential students to participate in this program.

**Federal Direct Parent PLUS Loans:** Parents with good credit ratings can borrow a PLUS to help meet the educational expenses of their undergraduate dependent children. Financial need is not a criterion. If parents are awarded a PLUS, more information will be sent with the award letter.

**Federal TEACH Grants:** 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 funds are converted to a Federal Direct Unsubsidized loan with interest accruing from the date of disbursement. These loans must be repaid.

The amount of the TEACH Grant loan is determined based on the number of units 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.

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 in order to sustain eligibility.

**Loan Entrance Counseling and MPN**

The federal government requires that students who receive loan funds for the first time participate in loan counseling and complete a Master Promissory Note (MPN) before funds can be released. Please see our publication, “Federal Direct Loan Program,” which is on the my.umassglobal web page. There is also a link to this document from the student financial aid portal. This publication gives instructions for online loan entrance counseling and completion of the MPN.
Loan entrance counseling is completed online at the federal government's website devoted to student loans: https://studentloans.gov. The government provides important information including:

- An explanation of Master Promissory Note (MPN)
- The nature and significance of your repayment obligation
- The consequences of default
- Sample repayment schedules
- Your rights and responsibilities as a borrower
- Information about the National Student Loan Data System (NSLDS)
- Information about loan deferments, forbearance, and forgiveness
- Other terms and conditions

The goal of entrance counseling is to help you understand what it means to borrow federal student loans. Your campus One Stop advisor also can be of assistance. After you have completed your online loan entrance counseling, please contact your advisor whenever you have questions about the terms of your student loan.

After completion of the online loan entrance counseling, you can conveniently complete your online MPN at the same website.

**Loan Exit Counseling**

The federal government requires that students who leave the university for any reason participate in 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://studentloans.gov

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, which is located at: https://studentloans.gov

**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 is located at: https://studentloans.gov
Loan Defaults
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 including: 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.

State of California Financial Aid
Cal Grants: If the California Student Aid Commission (CSAC) has awarded you a Cal Grant, in order to be eligible, you must enroll in at least six credits in a trimester unless you are a graduating senior.

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 units for a baccalaureate degree. Full-time study is defined as enrollment in at least 12 units, but if a student enrolls in only 12 units each trimester, they will have completed only 96 units after enrollment in eight trimesters. In other words, enrolling in only 12 units per trimester will leave a student 24 units 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 units each trimester and only take classes that apply to degree requirements. Change majors carefully to ensure all units 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 baccalaureate 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 in writing to the financial aid office.

The commission provides three types of Cal Grants. 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 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 be paid directly to you, please notify the Financial Aid Office.

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. The application procedure, eligibility rules, cancellation benefits, and other terms of these loans can be found on the CSAC website. (See “Government Financial Aid Websites” in this guide.)

**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. (See “Government Financial Aid Websites” in this guide.)
Government Financial Aid Websites

**FAFSA (Free Application for Federal Student Aid)**
www.fafsa.gov

**California Student Aid Commission**
(For general information about State of California programs)
www.csac.ca.gov

For specific information about your State of California grant application
https://mygrantinfo.csac.ca.gov

**Selective Service Administration**
www.sss.gov

**Internal Revenue Service**
(To obtain an IRS Tax Transcript)
www.irs.gov

**U.S. Department of Education Information**
(A comprehensive Website for federal services for students)
www.studentaid.ed.gov

**Federal Financial Aid History**
(A record of all federal grants and loans you have received. You will need your federal ID)
www.studentaid.ed.gov

**Student Loan Ombudsman**
(An impartial, confidential resource to resolve federal loan borrowers concerns after all other avenues have been exhausted)
www.studentaid.ed.gov

Independent Financial Aid Websites

**Mark Kantrowitz’s Financial Aid Information Page**
(Excellent, comprehensive information)
www.finaid.org

**FastWeb**
(The premier scholarship search service with over 750,000 listings)
www.fastweb.com

**College Board**
www.collegeboard.org

For Washington State residents seeking information and resources about student loan repayment or seeking to submit a complaint relating to your student loans or student loan servicer, please visit www.wsac.wa.gov/loan-advocacy or contact the Student Loan Advocate at loanadvocate@wsac.wa.gov.

**Helpful Government Numbers**

Federal Student Information Center
To request a duplicate Student Aid Report (SAR):
(800) 433-3243

To find out who your student loan lender is:
(800) 433-3243

Federal Student Loan Ombudsman
(877) 557-2575

Internal Revenue Service
(800) 829-1040

Social Security Administration
(800) 772-1213

Department of Homeland Security
(415) 705-4205

Selective Service
(847) 688-6888

California Student Aid Commission
(916) 526-8100

Student Loan Ombudsman
(877) 557-2575
University of Massachusetts Global (UMass Global), a private nonprofit affiliate of University of Massachusetts, is accredited by the WASC Senior College and University Commission (WSCUC). UMass Global (formerly Brandman University) offers nationally recognized academic programs for the nontraditional learner fully online, on ground at more than 25 campuses throughout California and Washington and through UMass Global MyPath, its self-paced online competency-based education. For additional information, visit www.umassglobal.edu.

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