



University of  
Massachusetts  
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## 2024/2025 STUDENT FINANCIAL AID INFORMATION GUIDE

## TABLE OF CONTENTS

Table of Contents.....	2
Introduction .....	3
Financial Aid Definitions.....	3
The Two Coursework Learning Formats- Credit Hour & MyPath .....	5
Eligibility Criteria for Federal Financial Aid .....	5
Types of Financial Aid.....	6
Grants & Scholarships .....	7
Federal Grant Programs .....	7
Programs .....	7
Scholarships .....	9
Loan Programs .....	10
my.umassglobal.edu .....	14
Office Hours .....	14
Overview of Applying for Financial Aid .....	14
Application Procedure .....	15
Admission Requirement .....	16
Enrollment .....	16
Academic Programs Eligible for Federal Financial Aid .....	17
Renewal of Assistance .....	17
Cost of Attendance.....	17
Determining Your Eligibility .....	17
Determining Your Award .....	18
Claiming Your Award.....	18
Disbursements for Credit Hour Programs.....	19
Disbursements for MyPath Program.....	19
Provisions for Books and Supplies.....	19
Professional Judgement .....	20
How to go about Requesting a Professional Judgement .....	20
What to expect from a Professional Judgement.....	21
Special Circumstance .....	21
Unusual Circumstance.....	21
Withdrawal from the University.....	21
Credit-Hour Programs — Return of Federal Financial Aid Funds .....	21
Withdrawal Procedure and Date of Withdrawal .....	22
MyPath Program — Return of Federal Financial Aid Funds .....	24
Satisfactory Academic Progress.....	25
Additional Federal Loan Information .....	27
Government Financial Aid Websites.....	29
Helpful Government Telephone Numbers.....	29



## STUDENT FINANCIAL AID INFORMATION GUIDE

This guide has been developed to explain financial aid at University of Massachusetts Global (UMass 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.

The content of this guide is current as of July 1, 2024, and is subject to revision should federal, state, and/ or institutional policies change. It is updated and revised annually. The 2024 – 2025 information that follows applies to financial aid that is received during the period that begins with the 2024 fall trimester and ends with the 2025 summer trimester.

The policies expressed in the following pages are controlling for the 2024 – 2025 academic year, regardless of any policies stated in prior written documentation or verbal communication.



## 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 and the FAFSA is required to be renewed on or after July 1 each year. The new FAFSA is available to complete on October 1 each year. (Please note, the 2024-2025 FAFSA was made available January 2024.)
- **FAFSA** — The Free Application for Federal Student Aid form is a free application for federal student aid. Students must complete the FAFSA form to apply for federal student aid (Title IV aid) such as federal grants, work-study funds, 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 Direct Subsidized Loan   |
| o Federal Supplemental Educational | o Federal Direct Unsubsidized Loan |
| o Opportunity Grant (FSEOG)        | o Federal Direct PLUS Loan         |
| o Federal TEACH Grant              |                                    |

- **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.

## The Two Coursework Learning Formats

### Credit Hour, Term-Based Coursework

Degree, certificate, and credential courses are led by an instructor and are completed within eight-week sessions. Two sessions make up a trimester: i.e. Fall 1 and Fall 2 make the fall trimester. This traditional coursework earns credit-hours. All the information in this guide addresses this coursework, unless otherwise specified by notating “MyPath” (see below).

### MyPath Competency-Based, Self-Paced Coursework

UMass Global MyPath is a self-paced, non-term program that offers students flexibility in completing their coursework at their own pace. This competency-based program is structured differently from the traditional credit hour programs. Once admitted, students can begin coursework instead of having to wait for the start of a term like the credit hour-based programs operate. For more details, please visit the MyPath website.

A MyPath financial aid academic year is defined as completion of 48 weeks, and completion of 24 credit hours for undergraduate students, 18 credit hours for graduate students. The academic year is divided into two payment periods. The first payment period is completed when half of the required weeks and credits are completed. The second payment period is over when all of the weeks and credits in the academic year are completed. It is important to know when a payment period begins and ends because this determines when you may be eligible to receive federal financial aid funds.

As an example, Taylor is an undergraduate student eligible for a total of \$10,000 in federal financial aid per academic year. This means she is eligible for \$5,000 per payment period. She will receive \$5,000 at the beginning of her academic year but will not be able to receive her remaining \$5,000 until she has successfully completed at least 24 weeks and 12 credit hours.

When information differs for the MyPath coursework vs. the term-based coursework for a particular section within this guide, it will be specified within each section.

## Eligibility Criteria for Federal Financial Aid

Most federal financial aid programs require students to meet certain eligibility standards to receive assistance. Eligibility criteria vary by each assistance program (i.e. federal student aid, state grants/scholarships, military aid).

Students must satisfy the following general eligibility requirements along with submitting a renewal of the FAFSA each year to continue to qualify for federal student aid. Any conflict or verification must be resolved before federal financial aid funds can be disbursed.

Students must complete the following to be eligible and/or maintain eligibility for the federal financial aid:

- 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 requested documents
- Not owe an overpayment on any federal financial aid grant or federal Direct Loan Program funds
- Certify that you will use federal student aid for educational purposes

## TYPES OF FINANCIAL AID OVERVIEW OF ALL AID TYPES

### Grants & Scholarships

- 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

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



# GRANT & SCHOLARSHIP PROGRAMS

## FEDERAL GRANT PROGRAMS

UMass Global participates in the following federal grant programs:

### • **Federal Pell Grant**

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

Students can receive the Federal Pell Grant for no more than 12 semesters or the equivalent. Undergraduates with baccalaureate degree(s) are no longer eligible for Pell Grant. For more information, visit: <https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>.

For more information on who is eligible for the Federal Pell Grant, how to apply, and how award amounts are determined, visit: <https://studentaid.gov/understand-aid/types/grants/pell>.

The maximum Federal Pell Grant award is \$7,395 for the 2024–25 award year (July 1, 2024 to June 30, 2025).

The amount you are awarded in your Pell Grant will depend on:

- Your Student Aid Index (SAI) derived from the 2024-25 FAFSA form,
- The cost of attendance for your specific program,
- Your status as a full-time or part-time student, and
- Your plans to attend school for a full academic year or less.

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

The FSEOG program is for undergraduate students pursuing their first bachelor's degree and demonstrating exceptional financial need. Federal Pell Grant recipients with the lowest Student Aid Index (SAI) will be considered first for an FSEOG. FSEOG does not have to be repaid. These grants are awarded to the lowest income applicants without baccalaureate degrees enrolled in at least one credit. Funds are extremely limited; many eligible students cannot be awarded. The University's typical award amount is \$250 - \$750 per academic year. For more information on who is eligible for FSEOG and how to apply, visit: <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 baccalaureate degree. 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 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 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 2024–2025 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-gold-en-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

## Independent Financial Aid Websites

- **Mark Kantrowitz's Financial Aid Information Page** | [www.finaid.org](http://www.finaid.org)
  - o Excellent, comprehensive information
- **FastWeb** | [www.fastweb.com](http://www.fastweb.com)
  - o The premier scholarship search service with over 750,000 listings
- **College Board** | [www.collegeboard.org](http://www.collegeboard.org)

## LOAN PROGRAMS

### FEDERAL DIRECT LOAN (DL) PROGRAM

Direct Loans are federal student loans offered by the U.S. Department of Education for eligible students to help cover the cost of attendance.

- **Direct Subsidized Loans** — Direct Subsidized Loans are for undergraduate and teaching credential students with financial need. The University will review the results of the FAFSA and determine the amount a student can borrow. The student is not charged interest while enrolled in school at least half time, during the grace period, and during periods of deferment.
- **Direct Unsubsidized Loans** — Direct Unsubsidized Loans are available to students with and without financial need. Like Direct Subsidized Loans, the University will review the results of the FAFSA to determine the amount a student can borrow. Students are responsible for interest that accrues during all periods. Interest accrues (accumulates) on an unsubsidized loan, even while the student is in school, beginning on the date the loan is initially disbursed. The student can pay the interest while in school, during grace periods, deferment, or forbearance periods or can allow it to accrue and be capitalized (that is, added to the principal amount of the loan). If a student chooses not to pay the interest as it accrues, this will increase the total amount to be repaid because the student will be charged interest on a higher principal amount.
- **To Receive a Direct Loan** — If you are awarded a Federal Direct Loan, information about the application procedures will be included with your aid offer. For more information, please see the section below: "Claiming Your Award". To receive loan funds, you must do the following prior to ceasing half time enrollment:
  1. Complete loan entrance counseling, and
  2. Complete a Master Promissory Note (MPN)

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

**Annual Loan Limits** — 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** — 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: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>. 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 one-stop specialist.

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

**Borrower's Rights and Responsibilities** — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, [https://studentaid.gov/sites/default/files/Sub\\_Unsub\\_MPN\\_508-en-us.pdf](https://studentaid.gov/sites/default/files/Sub_Unsub_MPN_508-en-us.pdf), attached to the Master Promissory Note (MPN).

For more information on who is eligible for Federal Direct Loans, how to apply, and how loan amounts are determined, visit <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

For information regarding Federal Student Loan interest rates, please visit: <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

## **FEDERAL DIRECT PLUS LOAN FOR PARENT(S)**

Direct PLUS loans are federal student loans offered by the U.S. Department of Education to eligible parents of dependent students to help pay their child's education expenses. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

**Award Amount** — PLUS Loans may be awarded up to the academic year cost of attendance (COA) minus any other financial assistance received.

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

**Borrower's Rights and Responsibilities** — Parents receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, [https://studentaid.gov/sites/default/files/PLUS\\_MPN\\_508-en-us.pdf](https://studentaid.gov/sites/default/files/PLUS_MPN_508-en-us.pdf) attached to the Master Promissory Note (MPN).

For more information on who is eligible for Direct PLUS Loans, how to apply, and how loan amounts are determined, visit: <https://studentaid.gov/understand-aid/types/loans/plus> and <https://studentaid.gov/plusapp/parent/>.

For information regarding Federal Student Loan interest rates, please visit here.

## **FEDERAL DIRECT PLUS LOAN FOR GRADUATE AND PROFESSIONAL DEGREE STUDENTS**

Direct PLUS loans (also referred to as Grad PLUS loans) are federal student loans offered by the U.S. Department of Education to eligible graduate and professional degree students to help cover education expenses at a fixed interest rate. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or to obtain an endorser.

**Eligibility** — 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.

**Award Amount** — PLUS Loans may be awarded up to the academic year cost of attendance (COA) minus any other financial assistance received.

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

**Borrower's Rights and Responsibilities** — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, [https://studentaid.gov/sites/default/files/PLUS\\_MPN\\_508-en-us.pdf](https://studentaid.gov/sites/default/files/PLUS_MPN_508-en-us.pdf) attached to the Master Promissory Note (MPN) for Direct PLUS Loans.

For more information on who is eligible for Direct PLUS Loans, how to apply, and how loan amounts are determined, visit: <https://studentaid.gov/understand-aid/types/loans/plus> and <https://studentaid.gov/plusapp/parent/landing>.

For information regarding Federal Student Loan interest rates, please visit <https://studentaid.gov/understandaid/types/loans/interest-rates>.

## **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.

## **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 maintain a list of lenders that offer private loans, nor will it endorse a particular lender. For debt



management purposes, the University encourages applicants to first complete the 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](http://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 AID

### Overview of Applying for Financial Aid

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.

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.

The preferential FAFSA filing date is March 2 of each year for the next school year. For instance, preference will be given to students who applied by March 2, 2024, for the 2024-2025 academic year, who apply by March 2, 2025, for the 2025-2026 academic year, and so forth. Applicants are also 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 to minimize processing time.

Every effort will be made to serve as quickly as possible those students who file FAFSA 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.

### 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](http://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 2024-2025 academic year, the FAFSA must be completed between January 1, 2024 and June 30, 2025.
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 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 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](http://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 eight weeks before the first day of classes.
  - ☐ 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.
  - ☐ Be admitted at least six weeks before the first day of classes.
  - ☐ Complete an educational plan (“Ed plan”) at least four weeks 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 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 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 - 8.5 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 is called the Cost of Attendance and is also referred to as the cost of education. It 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 student.
- Non-instructional costs include living expenses (housing, utilities, food), transportation, clothing, laundry, recreation, and other personal expenses. These costs can 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. 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. Cost of attendance information can be found on the University website: <https://www.umassglobal.edu/tuition-and-aid/tuition>

## Provision for Books and Supplies

UMass Global incorporates the cost of textbooks and supplies into the cost of attendance for all students. Students who have completed their FAFSA, Master Promissory Note (MPN), Entrance Counseling, and verification process (if applicable), and are scheduled to receive Federal financial aid may qualify for a refund. Financial aid will be posted (disbursed) to student accounts 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. UMass Global will initiate disbursements to the student account approximately five days prior to the start of each session during fall and spring trimesters. 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 of Student Accounts will pay the credit balance directly to your bank account. This is the more expeditious option. Otherwise, a check will be issued and mailed to you.

Students may then use the credit balance to purchase or rent books and supplies. Students have the choice to purchase books and supplies directly from UMass Global's online bookstore or from an outside third party.

The UMass Global online bookstore can be accessed here: <https://www.bkstr.com/umassglobalstore/>

## 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 Student Aid Index (SAI) is calculated by the federal government in accordance with a federally mandated formula. If the SAI is less than the cost of attendance, UMass Global will attempt to meet this difference with a financial aid award.

Residency requirements are not considered a factor when determining financial aid eligibility. If a course(s)

is/(are) 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 federal financial 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.

## 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 Grant is the first aid program to be placed in a student’s package. These grants are followed by California State 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 be offered Federal Direct Loans.

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, there is an overaward, their credit hour load fluctuates, or other factors are present that are inconsistent with the policies expressed in this guide.

## Claiming Your Award

The Financial Aid Office will notify you when you have been offered 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 notice. If you wish to accept all the assistance offered to you without any changes, you need not communicate with the Financial Aid Office. A student’s loan awards will be automatically accepted if they meet the requirements above regarding Entrance Counseling and MPN. MyPath students’ loans will not be automatically accepted. If a MyPath student would like to accept the loan(s), they must accept their Direct Loan awards in the financial aid portal.

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 adjust your award within two weeks of receiving your financial aid award letter.

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. However, if a student attends all six sessions in the academic year, they will need to receive their 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.) Continuing students who have completed loan entrance counseling and have submitted an MPN in a prior academic year are excused from these requirements.

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 generally made at least once per week. Please contact your one-stop specialist 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.

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

## **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 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.

### **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 stu-

dents 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 go about Requesting a Professional Judgement

### Special Circumstance

Students who wish to request a professional judgement due to a special circumstance as described above should contact your one-stop specialist. The 2024 – 2025 Special Circumstances Forms can be found [here](#), under "Financial Aid Forms." Please submit the relevant form to the Financial Aid Office to [faoffice@umassglobal.edu](mailto:faoffice@umassglobal.edu) so that your additional costs can be considered. To protect your information, if your documentation contains personally identifiable information (PII) such as SSN or date of birth, please redact that prior to submission.

### Unusual Circumstance

Students who wish to request a professional judgement due to an unusual circumstance as described above should contact your one-stop specialist. The form to complete it is the 2024 – 2025 Dependency Review Form which can be found [here](#), under the section "Financial Aid Forms." Prior to completing the 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 Federal Financial Aid Funds

Students who withdraw officially or unofficially may be subject to losing eligibility to federal, state, local, and/or institutional financial aid funds, regardless of the reason for withdrawal.

Students that are recipients of or eligible for federal financial aid funds in a period of enrollment are subject to a Return of Federal Financial Aid Calculation (also known as a return of Title IV Funds Calculation or an R2T4) to determine the amount of federal and state funds for which a student is eligible.

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 and state grants also may be wholly or partially rescinded.

Examples of such scholarships and grants include:

- Cal Grant
- Institutional Scholarships

#### **Funds Subject to 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 TEACH Grants
- Federal Direct PLUS Loans

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 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. Please keep in mind, however, that dropping some or all 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. In addition to this, you will likely need to return a portion of the financial aid you received.

Federal financial aid funds will be returned by UMass Global to the accounts from which you received assistance, up to the amount received from that account, in the following order: Unsubsidized Federal Direct Loans, Subsidized Federal Direct Loans, Federal PLUS Loans, Federal Pell Grants, Federal TEACH Grant, Cal Grants, and Federal Supplemental Educational Opportunity Grants.

## Withdrawal Procedure and Date of Withdrawal

The federal government has defined two types of withdrawals: an unofficial withdrawal and an official withdrawal.

An "unofficial" withdrawal occurs when a student leaves school without notifying Student Services or earns no academic credit in a period of enrollment/trimester. An example of an unofficial withdrawal is when a student does not earn any passing grades. A student that only has grade(s) of F, NP, SP, AU, or any I grade (incomplete grade) is a student that has not earned any passing grades. For the purposes of federal financial aid, passing grades for both undergraduate and graduate students are A, B, C, D, and P. Earning one passing grade in the trimester means the student is not an unofficial withdrawal.

In cases of an 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.

For an unofficial withdrawal, the date of determination is the date the last non-passing grade was officially input or the last date of academic activity. The date of withdrawal is not used in the calculation because the student is automatically calculated to have completed 50% of the term.

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](https://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](mailto: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.

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 (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](https://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. 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.

Although it is more convenient for you to withdraw using one of the preferred means of communication, you also can withdraw by phone. 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. The easiest way to withdraw is by using [my.umassglobal.edu](https://my.umassglobal.edu).

## Applicable Return of Federal Financial Aid Deadlines

**Timeframe for Returns:** Federal financial aid program funds will be returned 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 student with a failing or incomplete grade has 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 receipt 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

### Administrative 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 advisor. If a student is not connecting with competency course material for seven days, the academic advisor 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 advisor 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 their academic advisor and the competency course material for 28 consecutive days will be administratively (unofficially) withdrawn from the program on the next business day. The “Return of Federal Financial Aid” process will begin after fourteen consecutive days without educational activity.

If a student is administratively withdrawn from the program, they may return to the program within 90 calendar days from the last date of attendance. They must contact their academic advisor to re-enroll. If the student does not return within 90 calendar days, they must submit a written request to the appropriate School Dean and/or Dean’s Designee for approval to re-enroll.

If a student is administratively withdrawn from the program twice, they may return after one year from their last date of attendance. Students seeking re-admission must submit a written request to the appropriate School Dean and/or Dean’s Designee and submit a new application. The School Dean and/or Dean’s Designee will make the re-admission decision.

If a student does not return from a Leave of Absence (LOA) by the end of the 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. 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 Withdrawals

In addition to Administrative Withdrawal as noted above, students may formally request to be withdrawn from the competency-based 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 the University. The student’s loans may go into immediate repayment or shortly, thereafter, depending on the loan. Students will be contacted by an academic advisor to discuss if a credit hour program may be a better fit.



### Are there Exceptions to Return of TIV Funds Policy?

Federal law requires the 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.

## 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 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 time period. 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 undergraduate academic progress standards are A, B, C, D, and P. For graduate students, acceptable grades are A, B, C. Withdrawal, incomplete, and failing grades are not passing grades. Challenge exams, audited courses, and non-credit enrichment courses

are not considered. When a course is repeated, the highest grade is calculated into the cumulative GPA and all attempts are included in the quantitative measure.

**Evaluation Schedule:** Except for 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 who are 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 at the next evaluation point. Graduate students with GPAs below 3.0 will have their assistance reinstated when their cumulative GPAs equal or exceed 3.0 at the next evaluation. 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 a situation must be exceptional and in most cases, 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 sent to the student by the Financial Aid Office. In the event a student needs to change the established academic plan, they are required to submit an explanation for the change and how it will allow them to be successful. 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 virtually 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.

## ADDITIONAL FEDERAL LOAN INFORMATION

### Federal Loan Entrance & Exit Counseling

#### 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.edu](http://my.umassglobal.edu) 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: [studentaid.gov](http://studentaid.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 one-stop specialist also can be of assistance. After completing your online loan entrance counseling, contact your on-stop specialist when you have questions about your student loan terms.

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 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](https://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.

## GOVERNMENT FINANCIAL AID WEBSITES

■ **FAFSA** | <https://studentaid.gov/h/apply-for-aid/fafsa>

Official site of the Free Application for Federal Student Aid

■ **California Student Aid Commission**

For general information about State of California programs | <https://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](http://www.sss.gov)

■ **Internal Revenue Service** | [www.irs.gov](http://www.irs.gov)

To obtain an IRS Tax Transcript

■ **U.S. Department of Education Information** | [www.studentaid.gov](http://www.studentaid.gov)

A comprehensive website for federal services for students

■ **Federal Financial Aid History** | [www.studentaid.gov](http://www.studentaid.gov)

A record of all federal grants and loans you have received. You will need your federal ID

■ **Student Loan Ombudsman** | [www.studentaid.gov](http://www.studentaid.gov)

An impartial, confidential resource to resolve federal loan borrowers concerns after all other avenues have been exhausted

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](http://www.wsac.wa.gov/loan-advocacy) or contact the **Student Loan Advocate** at [loanadvocate@wsac.wa.gov](mailto:loanadvocate@wsac.wa.gov)

## HELPFUL GOVERNMENT NUMBERS

**Federal Student Information Center** (800) 433-3243

To find out who your student loan lender is.

**Federal Student Loan Ombudsman** (877) 557-2575

**Internal Revenue Service** (800) 829-1040

**Social Security Administration** (800) 772-1213

**Department of Homeland Security** (202) 282-8000

**California Student Aid Commission** (888) 224-7268





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