

# Title IV Policies

## Enrollment Process Overview

Lakewood University's admissions policy is oriented to adult learners, including military members, who typically have previously completed high school, undergraduate level courses, military training, or earned credit by examination. Lakewood University is open to all applicants without discrimination on the basis of race, religion, national origin, or sex. All applicants desiring to pursue formal programs of study culminating in the award of an academic credential are admitted to the school as regular students provided the following conditions have been met: To be admitted, the student must be a high school graduate or at least 18 years of age with a high school diploma or its equivalent, as well as, receive and review certain disclosures, and sign an enrollment agreement.

## Entrance Requirements

In order to be considered for admission candidates require the following:

- Candidates must be at least 18 years old
- Ability to read and write English fluently
- A high school diploma or GED, or the foreign equivalent
- The ability to receive and send email
- Access to the internet/basic computer skills
- The ability to be self-motivated and work independently

## Satisfactory Academic Progress

### Academic Standing Policy:

Satisfactory Academic Progress (SAP) is a requirement for all students. Students receiving financial aid must also maintain SAP to remain eligible as defined by the U.S Department of Education.

### Minimum Standards:

To remain eligible for federal grant you must meet the standards indicated below at the end of each semester. At the end of each semester (Summer, Fall, and Spring), you must earn the minimum number of credits and the minimum cumulative Grade Point Average. If you do not meet the minimum standards, your eligibility may be in jeopardy.

- Vocational/Certificate - Students must maintain a minimum cumulative GPA of 2.0
- Undergraduates - Students must maintain a minimum cumulative GPA of 2.0
- Graduate Programs - Students must maintain a minimum cumulative GPA of 3.0
- Regularly participate in their specified academic program by logging on to the student portal
- Turn in assignments on a weekly basis

If a student fails to meet SAP requirements, they will be placed under *unsatisfactory progress*. Unsatisfactory progress results in phone calls, emails, and increased support from the student's success coach. The success coach will attempt to work with the student to determine the best method to return the student in satisfactory progress.

If a student continues to make poor academic progress, that student may be placed on *unacceptable progress*. Unacceptable progress is a severe level of academic standing and is the last level of academic standing before

disciplinary measures up to dismissal are implemented. Students on unacceptable progress will receive regular support from their student success coach and the faculty at Lakewood University to bring them back to satisfactory progress.

**\*\*Note to Veteran Students Receiving Veteran Education Benefits:** Veteran students that receive educational veteran benefits are required to remain full-time through the duration of their program. If a student receiving VA benefits should fail to remain in full-time status, Lakewood University will submit VA Form 22-1999b to the VA notifying them of the reduction in hours/termination of their enrollment during and/or after the initial certification period. A veteran is considered full-time when completing at least 25 clock hours per week of academic activities for vocational programs or enrolled in at least 12 credit hours in the degree programs. Veterans must complete the below expected weekly progression below to ensure compliance.

## Expected Weekly Progression Policy

In order to ensure that students adequately progress through their program and complete it in a timely manner, all students are required to complete assignments as outlined below:

Students in 6-month vocational programs are required to complete 3 full lessons per month in order to remain in Satisfactory Progress academic standing

Students in 9-month vocational programs are required to complete 2 full lessons per month in order to remain in Satisfactory Progress academic standing.

Students in 16-week courses (vocational) are required to complete 1 full lesson per week in order to remain in Satisfactory Progress academic standing.

Students in a degree program course are required to complete 2 full lessons per week in order to remain in Satisfactory Progress academic standing.

Failure to complete vocational program assignments on a weekly basis, with fewer than 6 lessons behind, will place a student under Unsatisfactory Progress academic standing, and result in a phone call or email from the student's success coach. Students are encouraged to work with their success coaches in order to return to Satisfactory Progress academic standing. Students who fall more than 6 lessons behind in their studies will immediately be placed in Unacceptable Progress academic standing. Students remaining in this status for more than 2 weekly review periods and have not met with his/her success coach to develop an improvement plan demonstrate repeated failures to turn in weekly lessons which may result in disciplinary measures up to dismissal.

### Number of Lessons Behind in Vocational Program Academic Standing

0 Lessons	Satisfactory Progress
1-5 Lessons	Unsatisfactory Progress
6+ Lessons	Unacceptable Progress

**Pace** – The quantitative requirement has two parts, (a) Required Completion Rate and (b) Maximum Timeframe.

1. **Required Completion Rate** – All students, regardless of degree, must earn 67% of all credits attempted. This is a cumulative calculation and includes credits attempted at all schools and programs before and while Lakewood University. Students who do not earn 67% of all credit hours attempted will be placed on financial aid warning, probation, or suspension depending on your history.
2. **Maximum Timeframe** – Federal regulations stipulate that the maximum time frame for an undergraduate student cannot exceed 150% of the published length of the academic program. In order to maintain satisfactory academic progress, you must complete your degree program within a certain time period. The maximum lengths of study depend on the degree you are currently pursuing. Once you reach the maximum time frame, you are no longer eligible for financial aid. Credits are counted starting with the semester you entered school, including transfer credits, even those semesters in which you did not receive financial aid. Students who have reached their maximum timeframe and have mitigating circumstances may appeal to the Financial Aid Office for a brief extension of their aid. Lakewood University requires students to progress through their program in a timely manner. i.e.: a 10-month program must be completed in  $1.5 \times 10$  months = 15 months.

3. For an undergraduate program measured in clock hours, a period no longer than 150 percent of the published length of the program as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time. (Note that a student in a clock hour program cannot receive aid for hours beyond those in the program; the maximum timeframe applies to the amount of calendar time the student takes to complete those hours.) i.e. a 900 clock hour program can be completed in 9 months, students are permitted up to 13 months from date of enrollment. Lakewood University requires 66.67% attendance for a maximum timeframe of 150%.
4. For a graduate program, a period the school defines that is based on the length of the program

## Assignment Policy for Federal Financial Aid Students

Lakewood University's Satisfactory Academic Progress (SAP) policy for students receiving Federal Financial Aid is a cumulative measure of a student's academic performance and includes all terms and semesters of the student's enrollment at the University. Both quantitative and qualitative standards are used to evaluate SAP.

Lakewood University evaluates a student's SAP at the end of each semester, term, or payment period for students receiving federal financial aid. Lakewood University will notify any student who is failing to achieve SAP standards in writing. The following chart provides the minimum quantitative and qualitative requirements:

Undergraduate Academic Status Requirement	Academic Status
2.0 cumulative GPA or Above with Weekly Engagement, Eligible for Financial Aid	Good Standing
1.9 cumulative GPA or Below without Weekly Engagement, Eligible for Financial Aid	Academic Warning
1.9 cumulative GPA or Below without Weekly Engagement after Academic Warning Issued, Dismissed from University, Ineligible for Financial Aid	Ineligible
Student successfully appeals Ineligible status and is placed on probationary period with reduced course load and required meetings with advisors. The student must meet the Good Standing requirement at the end of term to be removed from this status.	Academic Probation

### Satisfactory Academic Progress (SAP) Policy

#### Academic Standing Policy:

Satisfactory Academic Progress (SAP) is a requirement for all students. Students receiving financial aid must also maintain SAP to remain eligible for financial aid funds as defined by the U.S Department of Education.

#### Minimum Standards:

##### Qualitative:

To remain eligible for federal financial aid you must meet the standards indicated below at the end of each semester or payment period. At the end of each semester (Summer, Fall, and Spring), you must earn the minimum number of credits and the minimum cumulative Grade Point Average. If you do not meet the minimum standards, your financial aid eligibility may be in jeopardy.

- Vocational/Certificate - Students must maintain a minimum cumulative GPA of 2.0
- Undergraduates - Students must maintain a minimum cumulative GPA of 2.0
- Graduate Programs - Students must maintain a minimum cumulative GPA of 3.0
- Regularly participate in their specified academic program by logging on to the student portal
- Turn in assignments on a weekly basis.

If a student fails to meet SAP requirements on a weekly basis, they will be placed under unsatisfactory progress. Unsatisfactory progress results in phone calls, emails, and increased support from the student's success coach. The success coach will attempt to work with the student to determine the best method to return the student in satisfactory progress.

If a student continues to make poor academic progress, that student may be placed on unacceptable progress. Unacceptable progress is a severe level of academic standing and is the last level of academic standing before disciplinary measures up to dismissal are implemented. Students on unacceptable progress will receive regular support from their student success coach and the faculty at Lakewood University to bring them back to satisfactory progress.

**\*\*Note to Veteran Students Receiving Veteran Education Benefits:** Veteran students that receive educational veteran benefits are required to remain full-time through the duration of their program. If a student receiving VA benefits should fail to remain in full-time status, Lakewood University will submit VA Form 22-1999b to the VA notifying them of the reduction in hours/termination of their enrollment during and/or after the initial certification period. A veteran is considered full-time when completing at least 25 clock hours per week of academic activities for vocational programs or enrolled in at least 12 credit hours in the degree programs. Veterans must complete the below expected weekly progression below to ensure compliance.

#### **Expected Weekly Progression Policy**

In order to ensure that students adequately progress through their program and complete it in a timely manner, all students are required to complete assignments as outlined below:

Students in 6-month vocational programs are required to complete 3 full lessons per month in order to remain in Satisfactory Progress academic standing.

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Failure to complete vocational program assignments on a weekly basis, with fewer than 6 lessons behind, will place a student under Unsatisfactory Progress academic standing, and result in a phone call or email from the student's success coach. Students are encouraged to work with their success coaches in order to return to Satisfactory Progress academic standing. Students who fall more than 6 lessons behind in their studies will immediately be placed in Unacceptable Progress academic standing. Students remaining in this status for more than 2 weekly review periods and have not met with his/her success coach to develop an improvement plan demonstrate repeated failures to turn in weekly lessons which may result in disciplinary measures up to dismissal.

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2. **Maximum Timeframe**– Federal regulations stipulate that the maximum time frame for an undergraduate student cannot exceed 150% of the published length of the academic program. In order to maintain satisfactory academic progress, you must complete your degree program within a certain time period. The maximum lengths

of study depend on the degree you are currently pursuing. Once you reach the maximum time frame, you are no longer eligible for financial aid. Credits are counted starting with the semester you entered school, including transfer credits, even those semesters in which you did not receive financial aid. Students who have reached their maximum timeframe and have mitigating circumstances may appeal to the Financial Aid Office for a brief extension of their aid. Lakewood University requires students to progress through their program in a timely manner. i.e.: a 10-month program must be completed in 1.5 x 10 months = 15 months.

3. For an undergraduate program measured in clock hours, a period no longer than 150 percent of the published length of the program as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time. (Note that a student in a clock hour program cannot receive aid for hours beyond those in the program; the maximum timeframe applies to the amount of calendar time the student takes to complete those hours.) i.e. a 900 clock hour program can be completed in 9 months, students are permitted up to 13 months from date of enrollment. Lakewood University requires 66.67% attendance for a maximum timeframe of 150%.
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Lakewood University evaluates a student's SAP at the end of each semester, term, or payment period for students receiving federal financial aid. Lakewood University will notify any student who is failing to achieve SAP standards in writing. The following chart provides the minimum quantitative and qualitative requirements:

Undergraduate Academic Status Requirement	Academic Status
2.0 cumulative GPA or Above with Weekly Engagement, Eligible for Financial Aid	Good Standing
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Student successfully appeals Ineligible status and is placed on probationary period with reduced course load and required meetings with advisors. The student must meet the Good Standing requirement at the end of term to be removed from this status.	Academic Probation

#### Failure To Meet Requirements

##### Academic Dismissal:

Lakewood University reserves the right to dismiss students whose academic progress is substandard. Factors considered will include, but are not limited to, the number of failing grades, past academic performance, the number of withdrawn courses, and the probability of achieving good standing classification within a reasonable time frame. Students are subject to academic dismissal (without a review period) from the program for a full calendar year if their GPA falls below 1.0 or if they withdraw from the majority of courses attempted within the last 12 credit hours.

Appeal or reinstatement from academic dismissal shall be made to the Academic Appeals Committee as directed by the Dean.

##### Student Dismissal

Students who: (1) fail to adhere to Lakewood University's academic standing policy; (2) fail to pay their tuition; (3) or fail to follow Lakewood University's policies, procedures, or bylaws; or do not follow the required course progression policy, will be dismissed from Lakewood University.

Any student who is inactive (has not logged in or submitted work for 21 days or more), and is one lesson behind or more, that student will be academically dismissed. The student may appeal the dismissal. The dismissed student has three days to submit the dismissal to the Academic Dean. During these three days, the student will also be given an opportunity to complete additional work.

#### **Multiple Dismissal Policy**

If the student's petition/dismissal process is initiated more than two times within six months, the student will be dismissed immediately. There will be no opportunity for petition or appeal. If a student is dismissed because of violating this policy, the student may be eligible for re-enrollment, per the re-enrollment policy. Keep in mind that this re-enrollment does not reset or erase the previous dismissals. Therefore, if dismissal is begun again, it will be added to the previous count.

#### **Inactivity Reversal**

As outlined in the student dismissal policy, a student will be dismissed if they are at least one lesson behind and have been inactive for twenty-one or more days. If a student becomes active (logging in the student portal and completing a full lesson or module, within the twenty-one-day period) prior to the established deadline.

The student must do so within twenty-one days. If they do not meet this requirement, they will be academically dismissed.

#### **Referral/Assistance Policy**

Each week the student success team will assess the student body. The success coach will suggest resources or specific assistance, when needed. When a student displays repeated examples of deficient performance (failing test grades or assignments in multiple lessons), the student is expected to use the suggested resources and make improvements.

If action is not taken by the student within fourteen days, they will be sent a warning email. If this continues until the end of the twenty-first day, the student will be academically dismissed.

#### **SAP Statuses:**

The school evaluates Satisfactory Academic Progress at the end of each semester / payment period.

**Financial Aid Warning** -You will be placed on "Financial Aid Warning" status for one term or payment period if you fail to meet the required GPA and/or overall credit/clock hour completion standards. You will be required to complete an academic plan with your advisor. Note: Students on 'Financial Aid Warning ' are eligible for financial aid.

**Financial Aid Suspension** - If the student is not meeting Satisfactory Academic Progress at the end of the Financial Aid Warning Period, the student will be placed on Financial Aid Suspension, with a loss of Title IV funding and will be required to meet specific criteria of an improvement plan to assist them in regaining SAP and Title IV eligibility. During this period the students will not be eligible to receive Title IV funds, but he/she may continue on a cash pay basis with an approved payment plan. Arrangements for payment must be approved within 10 school days of notification of Financial Aid Suspension status.

To be removed from 'Financial Aid Warning' you must attain the required cumulative GPA and/or credit completion rate by the end of your 'Financial Aid Warning" period.

**Appeals**-Students have the right to appeal their suspension status based on non-academic, mitigating circumstances. The student must provide information as to why they did not make SAP and what has changed that will allow them to make SAP by the next evaluation point.

The student must describe any unusual circumstance(s) that the student believes deserve special consideration. The basis on which a student may file an appeal: death of a relative, an injury, hospitalization or illness of the student or other special circumstance. The student must provide supporting documents and describe in writing any unusual circumstance(s) that the student believes deserve special consideration.

The student has five (5) days to institution an appeal. The appeal must be given to Academic Appeals Committee to make a decision on the appeal.

Once the Academic Appeals Committee receives the appeal, they will evaluate the appeal and provide a decision within ten (10) business days. The Dean will notify the student in writing of the decision and that decision is final.

Students may appeal Financial Aid Suspension only once.

**Suspension due to not meeting GPA or completion standards:** To appeal a financial aid suspension, students must complete the Satisfactory Academic Progress Appeal. The appeal form is available in the Office of Financial Aid.

**Suspension due to reaching Maximum Timeframe:** To appeal a maximum timeframe suspension, students must complete the Maximum Timeframe Appeal form. The student will also be required to follow an approved Academic Plan that will be set up by your Advisor. The Maximum Timeframe Appeal form is available in the Office of Financial Aid.

**Financial Aid Probation**– Students who are placed on “Financial Aid Probation” are those who have failed their ‘Financial Aid Warning’ period and had their appeal of Financial Aid Suspension approved. Note: Students on ‘Financial Aid Probation’ are eligible for financial aid.

If Financial Aid Probation Status is granted, the student will regain Title IV eligibility for the next eligible payment period only. The student must be making SAP at the end of the payment period to regain Title IV funding for the next payment period.

- To be removed from ‘Financial Aid Probation’ you must attain the required cumulative GPA and/or credit completion rate by the end of the ‘Financial Aid Probation’ period.

**Near Maximum Timeframe status**– Once your record shows you have attempted more than 110% of your undergraduate degree requirements, you will be placed on ‘Near Maximum Timeframe’ status. This status means that you are approaching the maximum timeframe for your degree program. Note: You are still eligible for aid but will be required to complete and follow an academic plan.

**Exceeded Maximum Timeframe status**– Once you have attempted credits in excess of 150% of your attempted credits for your program, you will be placed in ‘Exceeded Maximum Timeframe’ status. Note: You are NOT eligible for financial aid and will be required to personally pay for any additional semesters necessary. You may be able to complete an academic plan if you have one semester remaining.

**Notification of Eligibility**-The minimum progress standards will be checked after each semester of enrollment (Summer, Fall and Spring). If you do not meet the minimum requirements AND you have been placed in either ‘Suspension’ or ‘Exceeded Maximum Timeframe’ status, refer to the “Appeals” or “Re-establishing” section.

**Re-establishing Eligibility**-Students suspended from financial aid eligibility may regain eligibility for financial aid by enrolling at their own expense and after attaining the Satisfactory Academic Progress standards. This may require enrollment in multiple semesters at Lakewood University. Student returns to good standing only after meeting SAP standards. After meeting these standards, the student is no longer on suspension and is eligible to receive financial aid. Suspended students may also regain financial aid eligibility if a Satisfactory Academic Progress appeal is approved. Students who have appeals approved will be placed on one semester of Probation and are required to follow an Academic Plan.

**Program Changes:**

**Change in Program:** Students in compliance with Lakewood University Satisfactory Academic Progress policy may change their program of study and remain eligible for financial aid. The maximum timeframe for financial aid will include all credits the student has attempted including those not applicable to the new program.

**Additional Program of Study:** A student that has completed a degree or diploma program may be eligible for additional financial aid to complete another program of study. The maximum timeframe will still apply, and students may need to submit a Timeframe Appeal to the Office of Financial Aid.

### **Credits Attempted**

Credits attempted include all credits enrolled in for a given semester.

Remedial credits are included in your total hours attempted and, if successfully completed, credits earned. You can only receive financial aid for 30 remedial credits while taking only remedial credits. Once the limit is reached, your financial aid eligibility will only be based on program required classes that you are enrolled in.

Repeated courses count against your maximum timeframe (total attempted credits) and reduce your completion rate because they count as earned credits only once. The higher grade will only be counted in the GPA.

Transfer credits count toward your maximum timeframe and your completion rate.

### **Treatment of Grades**

**Attempted-Not Earned Credits:** I (incomplete) and W (withdrawn) are counted as credits attempted but not successfully completed.

**Attempted-Earned Credits:** Letter grades of A, B, C, D, F count as completed credits.

**Grade Point Average:** Grade Point Average (GPA) is calculated using a grade point value for grades A, B, C, D, F. An Incomplete Grade is equal to zero quality points when calculating a student's GPA.

**Incomplete Grade:** A grade of I (incomplete) may be assigned at the discretion of the instructor. A grade of I is a temporary grade and will automatically become an F grade after 30 days.

A grade of I (Incomplete) will not be considered when measuring qualitative or quantitative standards of satisfactory academic progress. Once the I (Incomplete) grade is replaced by a final grade, it will be used in calculating the student's satisfactory academic progress.

**Audited Courses:** Audited credits are not financial aid eligible and are excluded from academic progress calculations.

**Withdrawal-passing vs Withdrawal-failing grades** are not applicable to Lakewood University

**Consortium Credits:** Consortium credits are included in financial aid academic progress calculations.

**Remedial Credits:** Students may receive financial aid for up to 30 remedial credits. These credits are included in academic progress calculations

**Repeated Credits:** Students may repeat a class once to review course material or improve a grade. Repeated credits are included in the completion rate and maximum timeframe calculations. All grades remain on the transcript. Only the highest grade recorded is included in the GPA calculation

**Transfer Credits:** Transfer credits (earned at another University and accepted by Lakewood University) are excluded from the GPA calculation but included in the completion rate and maximum timeframe calculations. All transfer clock hours will be counted as both clock hours attempted and clock hours completed. All transfer credits will be counted as both credits attempted and credits completed.



**Withdrawals:** A W is assigned when a student withdraws from a class after the drop period for the semester has ended. W grades are considered attempted but not successfully completed credits. Grades of W do not impact the GPA calculation, but do negatively impact the completion rate and the maximum timeframe calculations

## **Failure To Meet Requirements**

### **Academic Dismissal:**

Lakewood University reserves the right to dismiss students whose academic progress is substandard. Factors considered will include, but are not limited to, the number of failing grades, past academic performance, the number of withdrawn courses, and the probability of achieving good standing classification within a reasonable time frame. Students are subject to academic dismissal (without a review period) from the program for a full calendar year if their GPA falls below 1.0 or if they withdraw from the majority of courses attempted within the last 12 credit hours.

Appeal or reinstatement from academic dismissal shall be made to the Academic Appeals Committee as directed by the Dean.

### **Student Dismissal**

Students who: (1) fail to adhere to Lakewood University's academic standing policy; (2) fail to pay their tuition; (3) or fail to follow Lakewood University's policies, procedures, or bylaws; or do not follow the required course progression policy, will be dismissed from Lakewood University.

Any student who is inactive (has not logged in or submitted work for 21 days or more), and is one lesson behind or more, that student will be academically dismissed. The student may appeal the dismissal. The dismissed student has three days to submit the dismissal to the Academic Dean. During these three days, the student will also be given an opportunity to complete additional work.

### **Multiple Dismissal Policy**

If the student's petition/dismissal process is initiated more than two times within six months, the student will be dismissed immediately. There will be no opportunity for petition or appeal. If a student is dismissed because of violating this policy, the student may be eligible for re-enrollment, per the re-enrollment policy. Keep in mind that this re-enrollment does not reset or erase the previous dismissals. Therefore, if dismissal is begun again, it will be added to the previous count.

### **Inactivity Reversal**

As outlined in the student dismissal policy, a student will be dismissed if they are at least one lesson behind and have been inactive for twenty-one or more days. If a student becomes active (logging in the student portal and completing a full lesson or module, within the twenty-one-day period) prior to the established deadline.

The student must do so within twenty-one days. If they do not meet this requirement, they will be academically dismissed.

## Referral/Assistance Policy

Each week the student success team will assess the student body. The success coach will suggest resources or specific assistance, when needed. When a student displays repeated examples of deficient performance (failing test grades or assignments in multiple lessons), the student is expected to use the suggested resources and make improvements.

If action is not taken by the student within fourteen days, they will be sent a warning email. If this continues until the end of the twenty-first day, the student will be academically dismissed.

## SAP Statuses:

**Financial Aid Warning (Academic Plan)**-You will be placed on Financial Aid 'Warning Academic Plan' status for one term if you fail to meet the required GPA and/or overall credit completion standards. You will be required to complete an academic plan with your advisor. *Note: Students on 'Warning Academic Plan' are eligible for financial aid.*

- To be removed from 'Warning Academic Plan' you must attain the required cumulative GPA and/or credit completion rate by the end of your 'Warning Academic Plan' period.
- 'Warning Academic Plan' will remain in effect if you continue to meet the requirements specified by the academic plan and achieve a 2.0 term GPA and have a 67% term completion rate.

**Financial Aid Suspension** – You will be placed on Financial Aid 'Suspension' if you meet any of the following:

- Fail to comply during 'Probation' period
- Fail to have an approved academic appeal
- Fail to follow your academic plan

*Note: Students on 'Suspension' are NOT eligible for financial aid.*

**Financial Aid Probation** – Students who are placed on Financial Aid 'Probation' are those who have failed their 'Warning' period and have an approved academic appeal. *Note: Students on 'Probation' are eligible for financial aid.*

- To be removed from 'Probation' you must attain the required cumulative GPA and/or credit completion rate by the end of your 'Probation' period.

**Near Maximum Timeframe status** – Once your record shows you have attempted more than 110% of your undergraduate degree requirements; you will be placed on 'Near Maximum Timeframe' status. This status means that you are approaching the maximum timeframe for your degree program. *Note: You are still eligible for aid but will be required to complete and follow an academic plan.*

**Exceeded Maximum Timeframe status** – Once you have attempted credits in excess of 150% of your attempted credits for your program, you will be placed in 'Exceeded Maximum Timeframe' status. *Note: You are NOT eligible for financial aid and will be required to personally pay for any additional semesters necessary. You may be able to complete an academic plan if you have one semester remaining.*

**Notification of Eligibility** -The minimum progress standards will be checked after each semester of enrollment (Summer, Fall and Spring). If you do not meet the minimum requirements AND you have been placed in either 'Suspension' or 'Exceeded Maximum Timeframe' status, refer to the "Appeals" or "Re-establishing" section.

**Re-establishing Eligibility** -Students suspended from financial aid eligibility may regain eligibility for financial aid by enrolling at their own expense and after attaining the Satisfactory Academic Progress standards. This may require enrollment in multiple semesters at Lakewood University. Student returns to good standing only after meeting SAP standards. After meeting these standards, the student is no longer on suspension and is eligible to receive financial aid. Suspended students may also regain financial aid eligibility if a Satisfactory Academic Progress appeal is approved. Students who have appeals approved will be placed on one semester of Probation and are required to follow an Academic Plan.

**Appeals** -Students have the right to appeal their suspension status based on non-academic, mitigating circumstances (i.e. death of an immediate family member, an extended illness, hospitalization, or injury of the student). All appeals require third party documentation. Students may appeal Financial Aid Suspension only once.

**Suspension due to not meeting GPA or completion standards:** To appeal a financial aid suspension, students must complete the Satisfactory Academic Progress Appeal. The appeal form is available in the Office of Financial Aid.

**Suspension due to reaching Maximum Timeframe:** To appeal a maximum timeframe suspension, students must complete the Maximum Timeframe Appeal form. The student will also be required to follow an approved Academic Plan that will be set up by your Advisor. The Maximum Timeframe Appeal form is available in the Office of Financial Aid.

## Attendance Policy

For an undergraduate program measured in clock hours, a period no longer than 150 percent of the published length of the program as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time. (Note that a student in a clock hour program cannot receive aid for hours beyond those in the program; the maximum timeframe applies to the amount of calendar time the student takes to complete those hours.) i.e., a 900 clock hour program can be completed in 9 months, students are permitted up to 13 months from date of enrollment. Lakewood University requires 66.67% attendance for a maximum timeframe of 150%.

## Verification Policy

### Verification

A student's Free Application for Federal Student Aid (FAFSA) may be selected by the U.S. Department of Education for a process called "verification" to verify the information on the application. Students must provide truthful and accurate information. Students who are selected for verification will be contacted by Lakewood University's Financial Aid Office and given a verification worksheet that includes specific requirements, deadlines, and consequences of non-compliance. To complete verification and remain eligible for financial aid, the student must submit the verification worksheet as well as tax/ income information as directed by the Financial Aid Office.

For more information regarding the policies and procedures of verification, please contact Lakewood University's Financial Aid Office 800-517-0857 x 734.

#### 7.1 Verification

##### 7.1.1 Selection of Applicants to be Verified.

Lakewood University verifies any ISIR that is selected by the Department of Education. The only exception to this is when a student's ISIR is selected for verification after they are no longer enrolled for the current academic year and aid received when they were enrolled has already been disbursed. Any professional judgment requests, change of dependency requests, unusual circumstances or conflicting information could be manually selected for verification by the school. Any professional judgment requests or change of dependency requests must be submitted to the Financial Aid Office.

##### 7.1.2 Acceptable Documentation & Forms

The collection of documents must be uniform and consistent, across the student population.

Students selected for verification will be required to submit specific forms to the financial aid office. Forms that could be required include but are not limited to:

- Verification Worksheet
- Parent/Student Tax Return Transcript
- Parent/Student W-2s
- No W-2 Form
- Low Income/Non-Tax Filer form
- SNAP/Food Stamps Document
- Child Support Paid Document
- Untaxed Income Document
- Statement of Educational Purpose
- Unaccompanied Youth Form
- Ineligible PLUS Borrower Form
- Statement for Previous Loan Discharge
- Special Circumstances Form

- Dependency Change Request Form
- Texas Residency Form
- Financial Aid Suspension Appeal Form

#### 7.1.3 Data Elements to be Verified

The Department of ED has long stated that financial aid administrators must judge when a given circumstance might reasonably constitute conflicting information and that FAAs do not have to be tax experts when dealing with information reported by students and parents.

Adjusted gross income, US Income tax paid, household size, number enrolled in

college and certain untaxed income and benefits, along with other data elements must be verified and selected and verified for each student.

FAAs are required to know whether or not an individual was required to file a tax return; what an individual's correct filing status should be; and that an individual cannot be claimed as an exemption by more than one person.

Information from the Verification Worksheet is used to compare what is submitted on the FAFSA. Corrections will be made from the worksheet to the ISIR by the FAA. Tax documents must be reviewed line by line to ensure the information on the FAFSA matches the taxes. W2s will be reviewed to ensure everything matches the FAFSA, including any contributions to a tax-deferred pension or savings plan.

#### 7.1.4 Conflicting & Inaccurate Information

Upon learning of a discrepancy between the FAFSA and verification documents, the school is required to correct the information.

The university is required to update the correct information on the ISIR. The school may do so by submitting corrections through FAA Access to CPS, online. All conflicting information must be resolved before the student can be packaged and have aid disbursed.

#### 7.1.5 Student Notification of Verification Changes

When an error is found during verification, the school will provide guidance to the student on how to correct the error.

If the error changes the student's award that was initially packaged, then the system will generate a revised award letter to notify the student of their change in eligibility.

#### 7.1.6 Awarding & Disbursement of Funds During Verification

Lakewood University chooses not to award students until required verification, or any other required resolution has been completed. This also means that students will not have any FAFSA based awards disbursed prior to required verification being complete. It is important for students to submit any required documents as soon as possible so that their award and disbursement is not delayed any longer than

necessary.

#### 7.2 Database Matches, Reject Codes, & C-Codes Clearance

There are a variety of issues that can appear on a student's ISIR that must be resolved prior to awarding financial aid. These can include database matches, reject codes and comment codes (C-Codes). When importing a new ISIR into Campus Ivy, the system loads required documents based on any issues that require resolution. These documents are set up each academic year based on any changes from the prior year. Students are informed of the documents they need to submit or steps to complete the required resolution. Financial Aid Office staff members (typically counselors) process all documents until the required resolution is complete. Once completed, all documents are signed off in Campus Ivy and the student is then awarded the aid that they are eligible to receive.

Therefore, in the awarding of federal aid, the Lakewood University Financial Aid Offices follows an automatic awarding and packaging strategy. Each award type is programmed into the Campus Ivy software to award eligible students based on that year's federal regulations. This also helps ensure that students are not awarded until verification is complete and all missing documents are resolved. For example, students are awarded Pell grant based on Pell grant award queries in Campus Ivy and the Pell chart/table which is imported into Campus Ivy. Student loans are typically automatically awarded based on dependency status and lifetime limit data from the student's ISIR as well as grade level information from the student's academic record in Campus Ivy.

## AWARDING OF TITLE IV, HEA FUNDS

All Title IV funds are awarded based on the information received from the FAFSA. Prospective students must enroll in an eligible program at an eligible institution and complete the FAFSA, which can be found at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

The Financial Aid office will check NSLDS to be sure the student is not in default and/or does not owe a refund on a grant from another school. It is also important to check NSLDS to see if a student has received Title IV aid for the same academic year at another institution.

The Financial Aid office also checks COD for the Pell LEU (Lifetime Eligibility Used) to see how much Pell the student has already used. A student may only receive 600% of Pell, a student may not be packaged with Pell if they are over the Limit. If the student is near the limit, the financial aid package can only show Pell in an amount that would not exceed 600% (including the previously received Pell). It also checks all "C" codes, verification flags, etc.

All Financial Aid is based on the Cost of Attendance at the school. The Cost of Attendance consists of Tuition, Fees, Books, Supplies, Room and Board, Transportation and Personal Expenses. The Cost of Attendance for our school is given to us by our third-party servicer Campus Ivy, who uses the federal guidelines. The Financial Aid Office will use the Campus Ivy software to determine the financial aid available.

The general rule in packaging is that the student's total financial aid must not exceed the student's financial need (Need = Cost of Attendance (both direct and indirect costs) minus the EFC) the need will be filled with various financial aid programs.

The Financial Aid office makes sure the ISIR has correct information – Name, Social Security # - Date of Birth – address – telephone number as that information will be needed to process financial aid.

- $COA - EFC = NEED$
- The sum of all need-based awards will not exceed the need of the student
- The sum of all awards (need and non-need) will not exceed the COA
- Pell Grants will be automatically awarded based on the Estimated Family Contribution (EFC) that was received with the FAFSA.
- Any Scholarship expected to be received by the student must be disclosed by the student and then be calculated into the student financial aid package.
- Direct Subsidized and Unsubsidized Loans will be awarded based on the student's need. The school will not award loans unless the student requests the loans. The school award loans and give students requested loans. You can sit with a student and suggest they do not borrow more than they need.
- Direct Plus Loan is a non-need-based loan and the amount to be awarded will be based on the COA minus any financial aid. The parent must pass a credit check to get a PLUS loan..

When the student starts classes, the school's Financial Aid office will request the first Pell disbursement using the Campus Ivy Software, including all needed information for Campus Ivy to request in turn the funds (G5).

After 30 days from the student's start date and after the student completes the Master Promissory Note, the school's Financial Aid requests the loan using the Campus Ivy program including all needed information for Campus Ivy to request in turn the funds (G5).

Note: Pell Grants, Direct Subsidized Loans, and Direct Unsubsidized Loans have amount limits established by the regulatory agencies.

## Federal Financial Aid Refunds-Return of Title IV Funds Policy

Lakewood University is required to return federal financial aid funds for students who are withdrawn from school before completing the semester. In order to receive 100% of federal financial aid you must complete 60% of the semester. The Return of Title IV calculation is a federally mandated formula to determine how much federal funding was "earned" up to the time of withdrawal.

A pro rata schedule is used to determine the amount of Title IV assistance funding the student has earned at the time of withdrawal. (Sample return of Title IV calculations are available from the Financial Aid Office.)

To determine the amount of aid you earned up to the time of withdrawal, Lakewood University's Office of Financial Aid will determine the percentage of the semester you attended. The percentage used to determine the return of federal student aid funds is equal to the number of calendar days remaining in the semester divided by the number of calendar days in the semester. Scheduled breaks of more than five consecutive days are excluded. The resulting percentage is then used along with your school costs and total federal funds that you received (funds that were disbursed directly to your school student account and possibly refunded to you) or that you were eligible to receive, to determine the amount of aid that you are allowed to keep.

Once the calculation of the Return of Title IV funds (R2T4) is completed, the amount (if any) of unearned funds are returned to the U.S. Department of Education.

The student must return the difference, if any, between the amount of unearned aid and the amount the College must return. In most circumstances, when the student receives Title IV assistance greater than the amount of institutional charges, the student will more than likely be required to return some or all of the funds. However, if a student is

required to return grant funds, he or she is given special consideration by the U.S. Department of Education and the grant amount that is due for return is reduced by half. For any federal student funds owed, the student must repay in accordance with the terms of repayment.

Students who have federal funds returned and owe money to Lakewood University are notified by email and a balance hold is placed on the account.

#### Order of return of Title IV funds

Ineligible aid must be returned within 45 days following the withdraw date or the date the school learned the student failed to earn a passing grade. The University is required to return aid not earned in the following order, up to the net amount disbursed from each course:

- Unsubsidized Federal Direct Loan
- Subsidized Federal Direct Loan
- Plus Federal Direct Loan
- Federal Pell Grants
- Federal SEOG

The University must return the lesser of the following:

- The amount of federal student aid program funds that the student does not earn.
- The amount of institutional costs that the student incurred for the payment period (or period of enrollment multiplied by the percentage of funds that was not earned).

#### Post-Withdrawal Disbursements

A student may be eligible for a post-withdrawal disbursement if, prior to withdrawing, the student earned more federal financial aid than was disbursed. If a student is eligible for a post-withdrawal disbursement for Title IV funds, it will be processed for the student and a refund will be issued within 14 days of the credit balance.

Lakewood University may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees. However, the school needs the student's permission to use the post-withdrawal grant disbursement for all other school charges. If the student does not give his/her permission, the student will be offered the funds. However, it may be in the student's best interest to allow the school to keep the funds to reduce the student's debt at the school.

Accepting the disbursement of grant funds will reduce the remaining amount of grant funds available to the student should the student continue his/her education later.

If outstanding charges ("Institutional Charges") exist on the student's account, the institution may credit the student's account with all or a portion of the "Post-Withdrawal Disbursement" up to the amount of outstanding charges. In the case of a Direct Stafford or Perkins Loan, the institution must receive a signed notification from the student (or parent in the case of a PLUS Loan) that they would like additional loan funds disbursed. This will also provide an opportunity for the borrower to cancel all or a portion of the loan.

The institution must offer any amount of a post-withdrawal disbursement within 30 days of the "Date of Determination" to the student or parent. This must be done by providing a written notification to the student or parent. The written notification must identify the type and amount of the Title IV funds that make up the "Post-Withdrawal Disbursement". It must further explain that they must either accept or decline some or all of the "Post-Withdrawal Disbursement." The student or parent will have 14 days to respond to either accept or decline the loan funds. If the PWD is accepted by the student and/or parent, the institution has 45 days for grants and 180 days for loans from the "Date of Determination" to disburse the funds. If they never respond to the notification, the institution cannot disburse the loan funds. If the student and/or parents respond

after the notification period, the institution may disburse the funds or decline to do so at its own discretion. If the response is after the notification period and the institution chooses not to disburse the funds, the institution must inform the student or parent electronically or in writing of their decision.

A “Post Withdrawal Disbursement” must be made from available grant funds first, before taking available loan funds. No permission is required to disburse Grant funds.

**Written Notification Offer of A Post-Withdrawal Disbursement:** A written offer to a student (or Parent in the case of a PLUS Loan) of any amount of a “Post-Withdrawal Disbursement” that could be refunded to the student (or Parent). The notification must be sent within 30 days of the “Date of The Institutions Determination That the Student Withdrew” and must include all the items identified in the Federal Regulations.

### **Semester Withdrawal**

**Official Withdrawal:** A student must contact Student Services verbally or in writing to withdraw. For tuition and financial aid refunds:

**Degree Programs:** Date Student Services is notified is considered the withdrawal date.

**Clock Hour Programs:** Date of the last academic attendance is considered the withdrawal date.

**Unofficial Withdrawal:** Any student that does not provide notice of leaving is considered an unofficial withdrawal. The student’s last date of attendance or participation in an academic activity will be used to calculate the Return of Title IV funds.

When a student withdraws from Lakewood University, the Financial Aid Office will review the official date of withdrawal and compare the total number of calendar days in a payment period or period of enrollment (denominator) and the number of calendar days completed in that period (numerator).

## **Program Changes:**

**Change in Program:** Students in compliance with Lakewood University Satisfactory Academic Progress policy may change their program of study and remain eligible for financial aid. The maximum timeframe for financial aid will include all credits the student has attempted including those not applicable to the new program.

**Additional Program of Study:** A student that has completed a degree or diploma program may be eligible for additional financial aid to complete another program of study. The maximum timeframe will still apply, and students may need to submit a Timeframe Appeal to the Office of Financial Aid.

## **Credits Attempted**

Credits attempted include all credits enrolled in for a given semester.

Remedial credits are included in your total hours attempted and, if successfully completed, credits earned. You can only receive financial aid for 30 remedial credits while taking only remedial credits. Once the limit is reached, your financial aid eligibility will only be based on program required classes that you are enrolled in.

Repeated courses count against your maximum timeframe (total attempted credits) and reduce your completion rate because they count as earned credits only once. The higher grade will only be counted in the GPA.

Transfer credits count toward your maximum timeframe and your completion rate.

# Treatment of Grades

**Attempted-Not Earned Credits:** I (incomplete) and W (withdrawn) are counted as credits attempted but not successfully completed

**Attempted-Earned Credits:** Letter grades of A, B, C, D, F count as completed credits

**Grade Point Average:** Grade Point Average (GPA) is calculated using a grade point value for grades A, B, C, D, F

**Incomplete Grade:** A grade of I (incomplete) may be assigned at the discretion of the instructor. A grade of I is a temporary grade and will automatically become an F grade after 30 days

**Audited Courses:** Audited credits are not financial aid eligible and are excluded from academic progress calculations

**Withdrawal-passing vs Withdrawal-failing grades** are not applicable to Lakewood University

**Consortium Credits:** Consortium credits are included in financial aid academic progress calculations

**Remedial Credits:** Students may receive financial aid for up to 30 remedial credits. These credits are included in academic progress calculations

**Repeated Credits:** Students may repeat a class once to review course material or improve a grade. Repeated credits are included in the completion rate and maximum timeframe calculations. All grades remain on the transcript. Only the highest grade recorded is included in the GPA calculation

**Transfer Credits:** Transfer credits (earned at another University and accepted by Lakewood University) are excluded from the GPA calculation, but included in the completion rate and maximum timeframe calculations

**Withdrawals:** A W is assigned when a student withdraws from a class after the drop period for the semester has ended. W grades are considered attempted but not successfully completed credits. Grades of W do not impact the GPA calculation, but do negatively impact the completion rate and the maximum timeframe calculations

## Verification

A student's Free Application for Federal Student Aid (FAFSA) may be selected by the U.S. Department of Education for a process called "verification" to verify the information on the application. Students must provide truthful and accurate information. Students who are selected for verification will be contacted by Lakewood University's Financial Aid Office and given a verification worksheet that includes specific requirements, deadlines and consequences of non-compliance. To complete verification and remain eligible for financial aid, the student must submit the verification worksheet as well as tax/ income information as directed by the Financial Aid Office.

For more information regarding the policies and procedures of verification, please contact Lakewood University's Financial Aid Office 800-517-0857 x 734.

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## **Credit Balances**

Title IV Credit Balance is reconciled within 14 calendar days of the creation of the credit through one of the following:

- Holding funding until end of academic year if an authorization has been received
- Payment by EFT (direct deposit into students bank account) if an authorization has been received
- Payment by check to student if prior two bullets do not apply

If a non-Title IV credit balance exists, reconciliation will be completed based on the last method of payment received which created the credit within 21 days.