

# AUWCL Financial Aid Required Reading for Master of Legal Studies Program

## Student Rights and Responsibilities

### You have the right to:

- **Privacy** - all records and documentation submitted for financial aid purposes will be treated confidentially and mechanisms by which to submit paperwork securely will be provided.
- Know what **aid is available** through the American University Washington College of Law (AUWCL), including all federal, state, and institutional assistance.
- An explanation of the **award process**, including application deadlines, selection criteria, terms, policies, procedures, regulations that apply to each of the programs, the amount of aid awarded, the aid programs included in your package, and how your aid is disbursed.
- You have the right to know how your **financial need**, if applicable, was determined and how much of it, as determined by AUWCL, was met. This includes how costs for tuition and fees, room and board, transportation, books and supplies, and miscellaneous personal expenses are included in your student budget.
- You have the right to know what portion of the financial aid you receive is **gift assistance** (grants and scholarships) and what portion is **self-help** (loans and employment).
- If you have a student loan, you have the right to know the **terms of the loan**. This includes the interest rate, the total amount that must be repaid, the length of time you have to repay, when you must start repayment, cancellation provisions, deferment and forbearance possibilities, and any special consolidation or refinancing options.
- You have the right to know how AUWCL determines whether you are making **Satisfactory Academic Progress** and what happens if you are not.
- You have the right to appeal your financial aid award if there are **special circumstances** that you believe were not taken into consideration.
- You have the right to know the university's **Refund and Repayment** policy. You also have the right to know how a **change in enrollment** will affect your financial aid and your student account.
- **Examine records** maintained in the AUWCL Financial Aid Office that relate to your financial aid file.
- Know the University's **tuition refund policy**.
- Information regarding the University's **drug prevention policy**.
- **Expect fair and equitable treatment** under the policies governing award of financial aid. The university does not discriminate on the basis of race, color, sex, religion, national origin, age, sexual orientation, political affiliation, source of income, veteran's status, or disability.

**You are responsible for:**

- **Reading and understanding** all forms and agreements that you sign.
- Submitting **honest and accurate information**. Funds obtained on the basis of false information must be repaid and may subject you to penalties under the United States criminal code.
- Following any request for **supplemental documentation** that supports your financial circumstances. Changes in or discrepant information may result in revision of your award.
- Submitting **required documents** in a timely manner.
- Reporting any **change in your financial or student status**. A change in credit hours may result in a federally-mandated award adjustment. Both federal and institutional regulations govern the refund and repayment of financial aid if you withdraw from school before the completion of a term for which aid has been awarded.
- Knowing that all **Admissions (including final transcript) and Financial Aid requirements** must be satisfied before financial aid is eligible to disburse.
- Using your financial aid funds for **educational expenses only**.
- Reporting **outside assistance** received (examples of such aid include veterans' benefits, private scholarships, state grants or loans, tuition remission and employer tuition assistance), knowing that the assistance may reduce other financial aid, and that all aid is subject to Cost of Attendance guidelines.
- Knowing that institutional funds awarded by AUWCL, in combination with tuition-only outside assistance, **cannot exceed AUWCL tuition**, and that total awards **cannot exceed the established cost of attendance** for your designated program of study.
- Understanding that **half-time enrollment** assumes a minimum of three (3) credit hours. Three credit hours are required for receipt of federal financial aid. Enrollment in fewer than three credit hours will result in cancellation of your award.
- Complying with the **terms and conditions** of your financial aid award. This includes deadlines, enrollment, and continued eligibility requirements for federal and institutional aid, application procedures, etc.
- Being aware of **University policies** as they pertain to your financial aid. Such policies include but are not limited to University tuition cancellation and refund policies, satisfactory academic progress requirements and policies regarding withdrawal from American University Washington College of Law.
- Understanding that **credits added after a term** has concluded cannot be covered by federal or institutional financial aid and must be paid out-of-pocket.
- Completing federal loan **entrance counseling and loan agreement(s)**, in addition to any other supplemental requirements, for all federal loans borrowed. If you take out a loan, you are responsible for repaying it. Failure to meet this obligation may result in wage garnishment and an adverse credit rating and may make you ineligible for future educational loans.
- Completing federal loan **exit counseling** requirements prior to graduation, or if you reduce your enrollment status to less than half-time.
- You are responsible for **maintaining and updating address changes** via the student portal. **Name changes** must be reported to AUWCL Registrar. This will ensure that the AUWCL Office of Financial Aid will have the most recent and accurate information.
- Understanding that once enrolled in a four-term program that you are unable to receive financial aid in a semester-based program during the same academic year.
- Knowing that American University and AUWCL assume **no liability** for any error in your Financial Aid Award notice or in the disbursement of your financial aid funds.

## Satisfactory Academic Progress Policy

Recipients of federal (Title IV) funds must maintain Satisfactory Academic Progress (SAP) toward their degree objective to remain eligible for financial assistance. The financial aid programs covered by the SAP policy include the Direct Stafford Loan Program and the Direct Grad PLUS Loan Program. The policy also applies to private loans, AUWCL institutional aid and any programs requiring school certification. Students receiving financial aid are responsible for understanding the SAP policy and for being in compliance and understanding the consequences of noncompliance.

AUWCL measures SAP according to the following mandated standards:

**1. Qualitative Standard (Grade Point Average)**

AUWCL students must maintain a minimum 2.0 cumulative grade point average.

**2. Quantitative Standard (Completion Rate)**

Attempted credits are compared to successfully completed credits. Students in the MLS program must complete 67 percent of coursework attempted cumulatively, or term, if on probation.

For SAP purposes courses assigned grades of A, B, C, D or P count as successfully completed credits. The following grades have no numerical value and are considered attempted but **NOT** successfully completed: Withdrawal (**W**), Audit (**L**), and Fail or Pass-Fail options (**ZF**), Incomplete (**I**), Unreported Grade (**N**), Administrative Withdrawal (**ZL**), and Administrative Failure (**ZX**).

**3. Maximum Time Frame**

AUWCL aid recipients must complete their academic program within the time frame defined by AUWCL Academic Requirements and Policies for completion of degree.

### Frequency of Monitoring

Satisfactory Academic Progress (SAP) is evaluated at the end of each term after grades have posted. Successful passing of the evaluation per the standards outlined above allows for continued financial aid eligibility, assuming all other program rules are satisfied. Students who fail to meet the SAP requirements are notified in writing.

### Loss of Eligibility

Failure to meet SAP standards will result in loss of financial aid eligibility. Eligibility may be restored by a change of grade, or completion of an (**I**) Incomplete or (**IP**) In-Process course. It should be noted that there is no set aside of funds for students seeking to restore eligibility and aid is offered as available should reinstatement occur.

## Financial Aid Appeals

A student who fails to meet progress standards may appeal loss of financial aid eligibility based on mitigating, non-volitional circumstances. Circumstances which may be considered include a death within the immediate family, illness or injury to the student or other serious and undue hardship. The appeal must be submitted in writing to the Financial Aid Office within 15 days of receipt of the loss of eligibility notice and must include:

- Details of the circumstances, along with relevant supporting documentation, that affected the student's ability to meet the SAP standard.
- Details of how the unusual circumstances have been resolved and an action plan for meeting satisfactory academic progress by the next evaluation.

A written response will be issued by the SAP Appeals Committee. The decision of the Appeals Committee is final.

If an appeal is approved, financial aid for which the student has applied and is otherwise eligible, will be restored for a one-term probationary period during which time the student must demonstrate successful completion of the plan set forth in the appeal and all other progress requirements. If SAP is not met by the end of the probationary period, the student will be placed on financial aid suspension and denied funding until such time as all components of the policy are met. If SAP is met during the probationary period but not in the overall evaluation, the student will remain on probation in each term until the overall is satisfied. If after any subsequent term SAP is not met during a probationary period, the student will be placed on financial aid suspension and denied funding until such time as all components of the policy are met.

## Academic Records

There is no formal grade appeal system. All questions regarding record content and grades should be directed to the AUWCL Registrar's Office.

## Withdrawal, Cancellation, and Refund of Tuition

A student who withdraws from AUWCL must submit appropriate forms to the AUWCL Registrar. Cancellation of tuition charges will be calculated as of the date the withdrawal notice is received by the Registrar's Office and according to the following schedule

Withdrawal through:	8 days of classes*	100%
	13 days of classes	50%
	18 days of classes	25%
Withdrawal after:	18 days of classes	None

\* as defined by the Academic Calendar

Students who do not officially withdraw during the cancellation period will be responsible for payment of all assessed tuition and fees.

## **Federal Aid Recipients**

The following refund policy governs recipients of federal Title IV financial aid funds: Under federal regulations financial aid is "earned" as the term progresses. When a student withdraws from all classes, the percentage of the award(s) earned must be determined. The *earned* portion of an award can be retained by the student while the unearned portion must be returned to the Title IV financial aid program from which it was received, up to the net amount disbursed from each source, in the following order: Unsubsidized Direct Stafford loans and then Direct PLUS loans.

A student who officially withdraws from AUWCL on or before the 60% point of the term will have his/her university charges and financial aid prorated based upon the length of his/her attendance during the term. After the 60% point of the term, the financial aid award is considered fully earned and not subject to return. University charges are not refunded after this point.

Withdrawal from some but not all classes will result in a recalculation of financial aid based on the final number of credit hours of enrollment.

Questions about how the refund and repayment regulations may affect financial aid should be directed to the AUWCL Financial Aid Office before completing the official withdrawal.

For complete institutional and federal policies as it pertains to return of Title IV funding, please visit: <https://www.american.edu/financialaid/withdrawal-and-aid.cfm>.