



# MANUAL OF PROCEDURES

## TITLE IV

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## **POLICIES AND PROCEDURES MANUAL**

### **Financial Aid Office**

3130 Commerce Parkway  
Miramar, Florida 33025  
Tel (954) 607 – 4344 – Fax (954) 357 - 1766  
E-mail: [financialaid@uinternational.edu](mailto:financialaid@uinternational.edu)  
Web Page: [www.uinternational.edu](http://www.uinternational.edu)

### **Meet the Staff:**

Sandra Agudelo  
Financial Aid Officer  
[financialaid@uinternational.edu](mailto:financialaid@uinternational.edu)

**Hours of operation:** Monday- Friday 9:00a.m.-7:30p.m.

## **Purpose of the Financial Aid Office**

United International College participates in Federal and State financial aid programs. The college also offers a number of institutional grants and scholarships to eligible applicants. The Financial Aid Office monitors, implements and coordinates all financial aid programs provided by the US Department of Education, states and United International College. This handbook is provided to inform students and parents about the federal and institutional programs. For state financial aid programs, the Financial Aid Office encourages students and parents to contact their home state's higher education office for more information.

## **Student Eligibility**

To be eligible for federal financial aid programs, a student must complete a Free Application for Federal Student Aid (FAFSA).

### **Once completed, students must:**

1. Be accepted for admission
2. Be enrolled as a regular student, attending classes in a degree or certificate program
3. Be a U.S. citizen or eligible non-citizen;
4. Meet the financial aid satisfactory academic progress policy
5. If you are male; be registered with the Selective Service
  - To register or verify registration (obtain registration number): go to [www.sss.gov](http://www.sss.gov), male students may also register when completing FAFSA.
6. Not be in default on a student loan or owe a repayment of Title IV federal financial aid funds. (A repayment occurs if the student receives financial aid funds, and then withdraws within the first 60% of the term, officially or unofficially, from the College.
7. Meet specific criteria for a particular financial aid program.

## **Federal Aid offered from United International College**

- Federal Pell Grants
- William D. Ford Federal Direct Student Loan Program (Stafford Loans)
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Federal Work-Study

## Awards and Funds

As stated in *Funding Education beyond High School: the Guide to Federal Student Aid* published by the United States Department of Education (**DOE**), all financial aid awards are based on the total Cost of Attendance (**COA**) of the college. COA is the total amount it will cost a student to attend school. It is determined using rules established by the federal law. The COA includes tuition and fees; room and board (on or off campus); with allowances for books, supplies, transportation, loan fees, personal expenses and dependent care, if applicable. A student's financial aid package cannot exceed the total COA.

For academic purposes, **undergraduate full-time status is at least 12 credit hours half- time status is 6 credit hours**. Generally, an undergraduate student is awarded based on the assumption that they are full time unless informed otherwise. Graduate students are not awarded until a schedule has been made for the upcoming semester. Students are encouraged to discuss award amounts, if necessary, with the Office of Student Financial Planning so they know their eligibility limits per semester and academic year, especially if summer funding will be needed. Students have the option of accepting or declining any portion of their awards. When the financial aid the student has been awarded has been accepted, the student has given his/her permission for accepted awards to be disbursed and credited to the student's account at United International College.

Financial aid programs, rules, and regulations are subject to change. Federal funds are conditional upon congressional appropriations. The Office of Student Financial Planning reserves the right and is sometimes required to adjust or cancel awards because of changes in financial or academic status, change of academic programs, or other extenuating circumstances. Each Award is contingent on the receipt of funds by the college. Students must regularly attend classes to receive financial aid.

Students should always notify the Student Financial Aid Office if any awards such as scholarships, assistantships, or other types of assistance are not listed on the award letter. These funds must be counted as a funding resource toward the cost of attendance. When a student receives funds after being notified of or receiving the original financial aid award, adjustments to the original financial aid award may be required. Budgets may be adjusted based on individual need i.e. (Study Abroad programs offering course credits). Federal regulations require the college to prevent over awarding a student's financial aid need and/or cost of attendance.

## Diploma Mill

A diploma mill (also known as a degree mill) is an organization that award academic degrees and diplomas with substandard or no academic study and without recognition by official. The purchaser can then claim to hold an academic degree, and the organization is motivated by making a profit. These degrees are often awarded based on vaguely construed life experience. If suspected that a student has submitted a Diploma mill as part of the admissions requirements the financial aid officer can do the following in order to confirm the validity of the degree:

- 1) Contact the school where the degree is granted
- 2) Contact their accrediting agency, if any

- 3) Contact the State Department of Education

### **Verification**

Students are selected for verification by the Federal Student Aid Central Processing System (CPS). Institutions must verify the information submitted on the (FAFSA) by the student, student and parent/s, or student and spouse before an official award can be offered.

Students who are selected for verification will be sent a Missing Information Packet including a Verification Worksheet (to be completed and signed by both the student and at least one parent for a dependent student or just the student if independent (a spouse's signature is optional), a copy of the student's and parent's or spouse's IRS Tax Transcript. Other documentation may be requested for clarification.

Based on the verification information, if corrections are required the FAO will submit the corrections to CPS. The student will receive a Revised Student Aid Report (SAR). Delays in response or submission of verification documentation will delay the offer of a student's award package.

**It is very important to respond promptly to all FAO documentation requests for verification due to the limitation of some Federal funding.**

### **Outline for the New Student Award Process**

1. Student is accepted by United International College Admissions Office
2. Student completes the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov)
  - a. Uses United International College School Code 060614 in part 6 of the FAFSA
  - b. Should be done whether student is filing the FAFSA for the first time or is updating an earlier form.
3. Student receives a Student Aid Report (SAR) via email in 3-4 business days
4. Financial Aid Office (FAO) receives a ISIR in 3-4 business days and reviews the student's aid eligibility.
5. Once reviewed, there can be 2 possible results:
  - a. The FAFSA is valid and has not been selected for verification: the student is ready to package
    - Once packaged the FAO send out an award packet listing all aid for which the student is eligible
  - b. The FAFSA is invalid, incomplete or selected for verification
    - A missing information packet or letter is sent explaining what is required.
    - Once the FAO receives the requested documentation, corrections will be sent to the Department of Education (ED).
    - Student and school receive an updated Institutional Student Aid Report via email in 3-4 business days. The student is now ready to package and the FAO send out an award packet listing all aid for which the student is eligible
6. The student will receive copies of their award package.
7. FAO sends instructions to complete a Direct Stafford Loan form (MPN) and Entrance Loan Counseling (ELC) at [www.studentloan.gov](http://www.studentloan.gov)
  - If the student declined the Direct Loan, this step will not happen
8. At this point, the student and family must determine how to pay any outstanding balance for the academic year
  - The options include a Direct Parent PLUS Loan (PLUS); an Alternative Loan; a Payment Plan

- or to pay the school out-of-pocket
- Parent applies for the PLUS at [www.studentloan.gov](http://www.studentloan.gov), if approved the FAO will certify the loan; if not the family will need to make other arrangements
- The student applies for an Alternative Loan at a local bank, credit union or anywhere else approved the FAO will certify the loan; if denied the student may try again using a co-signer or the family will need to make other arrangements
- The Payment Plan options are handled through the Business Office

### **Business Office**

#### **Cross over for the Returning Student Award Process**

1. Student must complete a Renewal Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov)
  - a. Use United International College, School Code 060614 in part 6 of the FAFSA
2. Student and Financial Aid Office (FAO) receive a (ISAR) via email in 3-4 business days
  - a. FAO reviews the student's aid eligibility
3. Once reviewed there can be 2 possible results
  - a. The FAFSA is valid and has not been selected for verification: the student is ready to receive his/her package
    - After Spring Semester grades have been submitted to the Registrar's Office (@ early May) the FAO sends out an award letter listing all aid for which the student is eligible
  - b. The FAFSA is invalid, in complete or selected for verification
    - A missing information packet or letter is sent explaining what is required
    - Once the FAO receives their requested documentation, corrections will be sent to the Department of Education (ED).
    - Student and FAO receive an updated (SAR) via email in 3-4 business days. The student is now ready to package. After Spring Semester grades have been submitted to the Registrar's Office (@ early May), the FAO send out an award letter listing all aid for which the student is eligible
4. The student will receive copy of their award package, to the FAO the other for their records
5. Award Student Based On: Original Matrix (year student was admitted); SAP If on Warning; packaged for 1-semester.
  - a. Order of Eligibility: 1 PELL; 2-Institutional Aid (Merit and Need Based Grant); 3 – Direct Loan Stafford-Subsidized/Unsubsidized
6. At this point the student must determine how to pay any outstanding balance for the academic year
  - b. The options include a Direct Parent PLUS Loan (PLUS); an Alternative Loan; a Payment Plan or to pay the school out-of-pocket
    - Parent applies for the PLUS at [www.studentloan.gov](http://www.studentloan.gov), if approved the FAO will certify the loan; if not the family will need to make other arrangements

### **Disbursement of Funds**

UIC notifies a student the amount of funds he/she and his or the parents can expect to receive from each FSA program, including FWS. Awarded funds will be applied to the student's account and any additional balance due will be the students' responsibility; exceeding financial aid funds will be disbursed via check 3 business days after the end of the add/drop period.



#### Outline for the Disbursement Process:

- Timing of disbursements is contingent upon students meeting all conditions for receiving aid.
- Disbursement of financial aid funds will begin the week following Add/Drop and continue throughout the semester as students complete and meet all eligibility requirements.
- At the end of the Add / Drop period, awards are adjusted based on the student's final enrollment for the term. Students who are less than full-time may have their financial aid award(s) reduced and/or cancelled due to not enrolling in the minimum required hours for the aid program.
- The disbursement process is initiated by posting financial aid funds to the student's account.
- Charges appearing on the student's account will be deducted at that time.
- If charges remain on the student's account after disbursements, or if subsequent charges are made to the student's account, it is the student's responsibility to pay them.
  - The financial aid officer enters the student's information on the ESP Financial Aid Software from where all the ISIR/SAR's comments can be retrieved and reviewed. Afterwards, NSLDS is revised for all students to determine if the student has issues. Upon completing the review of the data in NSLDS and on the ISIR/SAR, appropriate actions are taken as delineated in the Federal Student Aid Handbook.
  - Once the student meets all the requirements to receive aid, the Financial Aid Officer process the Eligibility & Verification on ESP and once the requirements are met, the Financial Aid Input is entered and then transmitted to FAME for processing. Any subsequent changes in the student status are submitted electronically via ESP software.
  - After the student records are ready to process, the Financial Aid Officer requests the Electronic Disbursement and tags the funds.
  - When work is completed, Financial Aid Award Letters, Disbursement Rosters and other required documents are received for action. A Disbursement Roster will be received that shows the students whose disbursements were processed and the President will transfer your FSA funds to our operating account without the use of checks. Report immediately to FAME any change which impacts student eligibility, institutional eligibility, amount of student award or amount of institutional Title IV funding.
- **Heightened Cash Monitoring 1 (HCM1):** After a school makes disbursements to eligible students from institutional funds and submits *disbursement* records to the Common Origination and Disbursement (COD) System, it draws down FSA funds to cover those disbursements in the same way as a school on the Advance Payment Method.

#### Financial Aid Refunds

In order for students to request a refund, all of their financial aid requirements must be complete, and all of their aid must be fully processed.

If the student has a credit balance on its account, the refund will be made within 14 days; unless the student signs an agreement to apply the remaining funds for future charges within the academic year.

- After aid has been applied to the outstanding balance on the student's account, any remaining funds will be processed as a **refund** with the exception of the **PLUS Loan for Parents**, which will be disbursed to the parent. The Parent PLUS refund check will be sent to the parent at the mailing address listed on the Parent PLUS loan application. Funds refunded may be used to pay other educationally related expenses.

### **Types of Financial Aid**

Following is a list of aid programs in which United International College participates and a brief explanation of each. United International College participates in federal and state financial aid programs. United International College also offers a limited number of institutional grants and scholarships for students who meet specific award criteria. Please note: Not all students will be eligible for all aid programs.

#### **Federal Aid:**

Eligibility for Federal aid is restricted to U.S. citizens or eligible non-citizens with a valid Social Security Number. Applicants must have a high school diploma or a General Education Development [GED] Certificate, or have met other approved state standards for completing high school. Enrollment in an eligible program as a regular student seeking a degree or certificate is required and male students between the ages of 18-25 must register (or have registered) with the U.S. Selective Service. All applicants must have a valid FAFSA to be eligible for any federal aid.

#### **Federal Government Grants and Loans**

The federal government provides grant funds for students attending colleges, career schools, and universities. Grants, unlike loans, do not have to be repaid. The major federal student aid grant programs are briefly described below:

#### **Federal Pell Grant**

The Federal Pell Grant is available to students who have demonstrated the highest calculated need. The maximum Federal Pell Grant award is \$8,895 for full-time study for the 2022-23 year. The Expected Family Contribution (EFC) calculated from the Free Application for Federal Student Aid (FAFSA) determines this award.

#### **Federal Supplemental Educational Opportunity Grants (FSEOG)**

The Federal Supplemental Educational Opportunity Grant is awarded to Federal Pell Grant recipients who have demonstrated the highest calculated need. The average award is between \$100 and \$4,000 per year. Funds are limited and subject to availability.

#### **Federal Work-Study**

The Federal Work-Study award provides employment opportunities in various campus offices. Work-Study awards are offered to students with financial need. Students are paid at an hourly rate and receive paychecks every two weeks for the hours worked. The Work-Study hourly wage begins at the current Florida State minimum wage rate. Work-Study will not be credited to the student's account. Students are responsible for finding employment on campus.

### **William D. Ford Federal Direct Student Loan Program (Stafford Loans)**

The William D. Ford Federal Direct Student Loan Program (Stafford Loans) provides low-interest long-term loans to students for education expenses. The lender of these loans is the federal government and repayment is to the U.S. Department of Education. The Federal Direct Subsidized Student Loan is awarded to students with financial need. The rate for loans first disbursed on or after July 1, 2022, and before July 1, 2023, the interest rate is 4.99%. Loan Fees for Direct Subsidized Loans and Direct Unsubsidized Loans are as follows: First Disbursement Date on or after Oct. 1, 2019, and before Oct. 1, 2020 the loan fee is 1.059%. For First Disbursement Date on or after Oct. 1, 2020, and before Oct. 1, 2023 the loan fee is 1.057%. For loans first disbursed prior to Oct. 1, 2019, have different loan fees. Certain types of enrollments may have caused you to become responsible for the interest that accrued on your Direct Subsidized Loans when the U.S. Department of Education usually would have paid it. This was called losing interest subsidy.

### **William D. Ford Federal Direct Parent PLUS Loan Program**

The William D. Ford Federal Direct Parent PLUS Loan Program is a loan program available the parents of a dependent student who is enrolled at least half-time in a degree program. The parent may borrow up to the student's cost of attendance, minus other financial aid. For loans first disbursed on or after July 1, 2022, and before July 1, 2023, the interest rate is 7.54% ED is the lender; payment is owed to ED. The maximum amount is the cost of attendance (determined by the school) minus any other financial aid the student receives. The borrower is responsible for the interest from ten days after the date of disbursement. Repayment begins 60 days after the full amount borrowed is disbursed. This means that the PLUS borrower will begin repayment while their student is still enrolled.

If the borrower would like to postpone repayment of the PLUS loan, please visit My Federal Student Aid to view information about all of the federal student loans you have received and to find contact information for the loan servicer or lender for your loans.

### **Scholarships**

#### **J.A. Moyano Scholarship**

This award was created to help incoming students who wish to apply and complete an Associate degree at UIC. This scholarship is an academic merit only intended for full-time students.

#### **Award Condition:**

- Scholarship awarded by the Academic Board of United International College.
- Scholarship awarded for up to 30% of the total tuition
- It will be awarded and disbursed as follows: 100% at the time student enrolls in UIC.
- Scholarship is valid as long as the student fulfills the following conditions each term:
- Complete 10 hours of service to UIC per academic term. Please present signed work-study form
- Maintain a CGPA of 3.0 and above.
- Maintain attendance in good standing

- Make all payments in a timely manner
- The decision of the Academic Board will be final.

#### **Supporting Documentation:**

- 1. Personal Essay:** Write an ESSAY about why you deserve to receive this Scholarship. Indicate your objectives. You may want to include information about your educational and personal goals. Write about any special interests or special circumstances that you may wish the Academic Board to consider. Address evidence of leadership as well as your desire to study at UIC. **Essay Format:** Use 8 ½" x 11" white paper; minimum two pages or 1000 words. Times new roman or similar **12pt - Double-space** the body of your essay and use 1" margins all around.
- 2. Include two letters of recommendation** with your application from previous or current professors or employers. All documentation must be submitted in English or translated into English.
- 3. High School Diploma and Transcripts** showing a minimum GPA of 3.0 (Translated into English and evaluated by a by an International Credential Evaluator Agency, if applicable).
- 4. There are five JA Moyano scholarships** available to be granted.
- 5. Application Deadline:** December 30<sup>th</sup>, July 1<sup>st</sup>

#### **English Learning Scholarship**

This award was created to help people to become English proficient. This scholarship is an academic merit intended for full-time students who wish to complete the English as a Second Language Program and qualify to begin studies at the first or second level.

#### **Award Condition:**

- Scholarship awarded by the Academic Board of United International College.
- Scholarship awarded for 40% of the total tuition.
- It will be awarded and disbursed as follows: 100% at the time student enrolls in UIC.
- Scholarship is valid as long as the student fulfills the following conditions each term:
  - Complete 10 hours of service to UIC. Please present signed work-study form
  - Maintain a minimum CGPA of 3.0
  - Maintain attendance in good standing
  - Make all payments in a timely manner
- The decision of the Academic Board will be final.

#### **Supporting Documentation:**

- 1. Personal Essay:** Write an ESSAY about why you deserve to receive this Scholarship. Indicate your objectives. You may want to include information about your educational and personal goals. Write about any special interests or special circumstances that you may wish the Academic Board to consider. Address in your essay evidence of leadership as well as your desire to study ESL at UIC. **Essay Format:** Use 8 ½" x 11" white paper; minimum two pages or 1000 words. Times new roman or similar **12pt - Double-space** the body of your essay and

use 1" margins all around.

2. Include **two letters of recommendation** with your application from previous or current professors or employers. All documentation must be submitted in English or translated into English.
3. High School Diploma and Transcripts showing a minimum GPA of 3.0 (Translated into English and evaluated by a by an International Credential Evaluator Agency, if applicable)
4. Government-issued proof of ID.
5. There are five English Learning scholarships available to be granted.

### **ESL Transfer to Associate program Scholarship**

This award was created to help students who successfully complete an ESL\* program with a CGPA of 3.0 and wish to apply and complete an Associate degree at UIC. This scholarship is an academic merit only intended for full-time students who transfer from any of the schools with which UIC has articulation agreements.

#### **Award Condition:**

- Scholarship awarded by the Academic Board of United International College.
- Scholarship awarded for 10% of the total tuition
- It will be awarded and disbursed as follows: 100% at the time student enrolls in UIC. Scholarship is valid as long as the student fulfills the following conditions each term:
  - Maintain attendance in good standing
  - Make all payments in a timely manner
  - Maintain a CGPA above UIC's Satisfactory Academic Progress
- The decision of the Academic Board will be final.
- In the event that the student decides to withdraw from UIC, all tuition calculations will be made without the scholarship.

#### **Supporting documentation:**

1. **Personal Essay:** Write an ESSAY about why you deserve to receive this Scholarship. Indicate your objectives. You may want to include information about your educational and personal goals. Write about any special interests or special circumstances that you may wish the Academic Board to consider. Address evidence of leadership as well as your desire to study at UIC.
2. **Essay Format:** Use 8 ½" x 11" white paper; minimum two pages or 1000 words. Times new roman or similar **12pt - Double-space** the body of your essay and use 1" margins all around.
3. Official Transcripts
4. Letter of recommendation form from your transferring institution
5. Government-issued proof of ID
6. There are 15 ESL to Associate scholarships available to be granted.
7. Application Deadline: December 30<sup>th</sup>, July 1<sup>st</sup>

## **FINANCING OPTIONS**

For those families who will need additional help financing their educational costs, there are several alternative financing options:

### **Direct Parent PLUS Loans:**

The Direct Federal Parent Loan for Undergraduate Students (PLUS) allows credit worthy parents of dependent students to borrow needed funds to cover the cost of education after all funds received from other sources do not cover the student's COA. Parents may borrow annually and defer repayment until the student graduates or is registered less than a half-time (less than six [6] credits). When a parent is approved for a Direct PLUS Loan, they must also complete a Master Promissory Note (PMPN) to secure funds and ensure their disbursement. A notice will be sent to the parents when the loan funds are received by United International College. This notice will list any obligations the parent must meet before the funds can be credited to the student's account. All refunds due a parent from the PLUS will be mailed to the borrowing parent in the form of a paper check after the monies have been disbursed to the student's account in the United International College Finance (Business) Office. The Finance Office does an audit of the student's account to determine the amount of the refund.

Dependent students whose parents are denied a PLUS Loan are eligible to receive additional Unsubsidized Direct Stafford loan funds. Check for current interest rates.

**To learn more or to apply: [www.StudentLoans.gov](http://www.StudentLoans.gov)**

**\*\*When submitting a PMPN for a Direct Parent PLUS Loan, parents must sign in using their information (their social security number, date of birth, first two letters of their last name, and their FAFSA PIN number).\*\***

### **Alternative Loans:**

An Alternative Loan, also referred to as a private loan, is a viable source of funding that help students meet college costs. These loans are offered by banks and other lending institutions to credit worthy applicants. Most alternative loans are borrowed in the student's name, but some students may only be eligible with a credit worthy co-signer.

### **Monthly Payment Plans:**

For those who prefer to budget annual school cost out of a monthly income, the following options are available for those who qualify:

1. Credit cards: Visa and Master Card may make payments for any school charges within the credit limits for those cards.
2. Payment-plan: We offer monthly payments, with different credit corporations as a convenient alternative to pay.

## **PROFESSIONAL JUDGEMENT**

United International College financial aid award packages are based upon the federally defined calculation of financial need. United International College has an appeal process in place to allow for a possible recalculation of financial need based on special or unusual circumstances.

Professional judgment is applied on a case-by-case basis after individual review of the student's

situation. It is a subjective process and the determination of the FA office is final.

There are different circumstances that could include:

Student family's loss of income

- Unemployment
- Unusual medical expenses
- Tuition expenses
- Tuition eligibility.

**Documentation Requirements:**

- A decision concerning a special circumstance should be backed up with written documentation relating to the specific student's special circumstances. The decision should identify the specific special circumstances upon which the decision was based.
- The documentation should not only support the existence of the special circumstance, but should also support the amount of the adjustment.
- The documentation must relate to the special circumstances that are connected to the data element adjustment or dependency override. In other words, both the documentation and the amount and nature of the adjustment must relate to the same special circumstances. Financial aid administrators cannot use one special circumstance to justify an adjustment in an unrelated data element, and financial aid administrators cannot use a special circumstance to justify an adjustment without backing up that special circumstance with documentation.
- Documentation should be in writing and verifiable
- Documentation can include statements from a neutral third party, such as a teacher, guidance counselor, social worker, physician, court-appointed child advocates, member of the clergy, operator of a women's or family shelter, and other adults (e.g., the parents of the friend with whom the student is staying). Documentation can also include copies of tax returns, bank and brokerage statements, pay stubs, letters from employers, court documents and police reports.
- When documentation from a neutral third party is not available, a signed statement from the family describing the special circumstances is acceptable.
- Documentation should be sufficient to convince a "reasonable person" that the professional judgment decision was appropriate, based on sound reasoning, and not extreme.

**Appeal Process Termination of Aid**

*Extenuating/Special Circumstances*

The following may be considered as extenuating/special circumstances under the terms of DOE mandate:

1. Improved performance (e.g., your GPA significantly improved during the first two years).
2. Change of major (i.e., if you realize after a semester of study that your talents lay elsewhere, and you do better in your new course of study).
3. Allowance for one bad semester (e.g., you have three semesters of 2.00 GPA and you

subsequently get a 1.0 in one semester for reasons other than illness, etc.).

4. Other unusual circumstances that are documented by the Student Financial Aid Office or other administrator (s) (i.e., Academic Dean, Dean of Students, professors, etc.).

### **Cancellation and Refund Policy**

The following refund policy will be applied after a student has been admitted to the College. If for any reason a student should be terminated or his/her classes need to be canceled, all refunds will be made according to the following refund criteria:

1. Cancellation must be made in person, by electronic mail, certified mail, or by termination notice.
2. All payments received will be refunded in accordance with the tuition and fee refund table below.
3. Refunds will be based on all monies paid directly by the student; any money if received from a government financial assistance program will be returned to such agency.

### **Withdrawal from individual courses**

- **During add/drop period:** Students who drop individual courses during the drop/add period specified in the Academic Calendar will receive a refund for the tuition and fees for the course as specified in the graph below.
- **After add/drop period:** Students who drop individual courses after the drop/add period specified in the Academic Calendar (Week 3 and 4) and in the graph below will receive refund for the tuition and fees for the courses as specified below.

### **Procedure**

To drop an individual course or courses but remain enrolled in the College, students must obtain an add/drop form from the Office of the Registrar and Financial Department.

### **Withdrawal from the college**

- Students who register but do not attend classes or who withdraw from the College for any reason after attending classes will receive refund or credit according to the graph below.

### **Procedure**

Students withdrawing from the College must do so officially by obtaining a withdrawal form from the Office Student Services and Academic Affairs and by making the following arrangements:

- Take the Withdrawal form to their program coordinator or director for his/her signature.
- Request a Certificate of Compliance from the Library to make sure there are no pending overdue book charges, etc.
- Go to the Program coordinator or director concerned so that it can amend its records accordingly as per the Withdrawal Form.
- Take the Withdrawal Form and the Certificate of Compliance to the Office of the Registrar.
- File a Refund Petition with the Office of the Registrar.
- The effective date of withdrawal will be the date on which the notice is



received by the Registrar.

**Refund Table 10 - 15 Weeks Class Meetings**

| Student is entitled to upon withdrawal                          | Refund    |
|---|-----------|
| Within first 3 business days after signing enrollment agreement | 100%      |
| Withdrawal during Week 1 (Drop/Add Period)                      | 100%      |
| Withdrawal during Week 2 (Drop/Add Period)                      | 100%      |
| Withdrawal during Week 3  | 30%       |
| Withdrawal during Week 4  | No refund |

**Refund Table 5 – 6 Weeks Class Meetings**

| Student is entitled to upon withdrawal                            | Refund    |
|---|-----------|
| Within first 3 days after signing enrollment agreement            | 100%      |
| Withdrawal before 1 <sup>st</sup> Class Meeting (Drop/Add Period) | 100%      |
| Withdrawal before 2 <sup>nd</sup> Class Meeting (Drop/Add Period) | 100%      |
| Withdrawal before 3 <sup>rd</sup> Class Meeting                   | 30%       |
| Withdrawal before 4 <sup>th</sup> Class Meeting                   | No refund |

\* If Student repeats any Program course, Student must pay all of the then current tuition and fees applicable to such Program course. \*

For purposes of determining the percentage of refund, the first week of classes will be considered the start of the semester. A week is considered Monday through Friday. All refunds hereunder shall be made by the College within thirty (30) days of the date that the College determines that the student is eligible for a refund. Student must claim refunds within one calendar year.

### **RETURN OF TITLE IV FUNDS POLICY**

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws at any point during the payment period. If a student did not start or begin attendance at the school, the R2T4 formula does not apply.

Official Withdrawal Process: If a student wishes to withdraw from school, they must obtain and fill out a withdrawal form from the Office Student Services and Academic Affairs and take it to the registrar office. The date the notification is received is the date of determination.

For unofficial withdrawals a student's withdrawal date at UIC is the last day of physical attendance. The date of determination is 14 days after a student ceases attendance. For attendance taking schools, aid received post LDA and prior to DOD is aid that could have been disbursed.

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, Direct Loans or Direct PLUS Loans, FSEOG, TEACH, and Iraq Afghanistan Service Grants (IASG) during the period of enrollment.

ESL Program students:

The percentage of Title IV aid earned is equal to the clock hours scheduled to have been completed as of the withdrawal date in the period divided by the total clock hours in the period. After the 60% point, the student is considered to have earned 100% of the aid for the period.

Associate and Bachelor Degree students:

The percentage of Title IV aid earned is equal to the calendar days completed in the period divided by the total calendar days in the period (excluding scheduled breaks of five days or more **AND** days that the student was on an approved leave of absence). After the 60% point, the student is considered to have earned 100% of the aid for the period.

If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is called a post-withdrawal disbursement. Post-withdrawal disbursements will be made from Pell Grant funds first, if the student is eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell Grant post-withdrawal disbursement will be credited to the student's account. Any remaining Pell funds must be released to the student without the student having to take any action. The funds must be released as soon as possible but no more than 45 days after the date of determination. Any federal loan program funds due in a post-withdrawal disbursement must be offered to the student and the school must receive the student's authorization before crediting their account.

If a credit balance still exists on the student's account after the R2T4 and institutional refund calculations are done, that credit balance must be used to pay any grant overpayment that exists based on the current withdrawal within 14 days from the date that the R2T4 calculation was performed. The overpayment must be eliminated prior to offering a credit balance to a student. The following Title IV return distribution is used for all FSA students.

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Federal Perkins Loan
4. Direct PLUS Loan (Graduate Student)
5. Direct PLUS Loan (Parent)
6. Federal Pell Grant
7. FSEOG
8. Teach Grant
9. Iraq Afghanistan Service Grant

Returns must be made as soon as possible to the federal programs but no later than 45 days after the date of determination.

The law requires that a student is responsible for all unearned Title IV program assistance that the

school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned.

### **Attendance Policy**

Students are expected to attend all scheduled College classes for the courses that they are registered for and to achieve the goals set forth by each class instructor. Attendance is taken daily. Enrolled students are permitted no more than 1 "free" absence in one term. Students missing 2 classes over the course of the semester/term will receive a one-letter grade deduction from their final course grade; missing more than 3 classes will result in failure of the course regardless of grade average. It is the student's responsibility to arrange to make up work missed because of an absence. Students registered in the ESL program missing more than 20% of a course will automatically be dismissed from the class. The student is responsible to make-up these hours on a weekly or monthly basis. Disciplinary steps up to dismissal may be taken for those students who have continuously failed to maintain the prescribed attendance minimums as defined in the Standards of Academic Progress.

### **Student Tardiness Policy**

A student is considered tardy/late if he/she comes to class 15 minutes late. With three tardiest the student accumulates one full absence. If the student miss's half of the class period, it is a full absence. When a student has more than 5 tardiest, the instructor will contact the College Coordinator of Student Affairs and Academic Department to request an intervention session with the student. The goal of the intervention session is to develop and implement a program to help students learn practices to save and better manage time.

### **Policy on Secondary Confirmation FERPA Policy**

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct record which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under

the following conditions (34 CFR § 99.31):

- ✓ School officials with legitimate educational interest;
- ✓ Other schools to which a student is transferring;
- ✓ Specified officials for audit or evaluation purposes;
- ✓ Appropriate parties in connection with financial aid to a student;
- ✓ Organizations conducting certain studies for or on behalf of the school;
- ✓ Accrediting organizations;
- ✓ To comply with a judicial order or lawfully issued subpoena;
- ✓ Appropriate officials in cases of health and safety emergencies; and
- ✓ State and local authorities, within a juvenile justice system, pursuant to specific State law.

UIC may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. UIC notifies parents and eligible students annually of their rights under FERPA in the updated student catalog. UIC keeps a record of each request for access and each disclosure of personally identifiable student information to other parties. The record of the request and disclosure identifies the parties who requested the information and their legitimate interest in the information. This record is maintained in the student's file as long as the educational records themselves are kept.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may use the Federal Relay Service. Or you may contact us at the following address:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue  
SW Washington, D.C. 20202-8520

### **Alcohol Beverage and Drug Policy**

United International College, in accordance with state laws, has adopted the following policy on alcohol and drugs consumption. UIC recognizes that the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by UIC. If an individual associated with the college is apprehended for violating any drug-or alcohol-related law when on college property, or participating in a college activity, UIC will fully cooperate with all law enforcement agencies. Underage possession or consumption of alcoholic beverages is not permitted on property owned or controlled by the College and the state laws will be enforced. Intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the College. Any student caught under the influence of any such substance will be subject to penalties including dismissal from the College.

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A student may lose eligibility for any grant, loan, or work-study assistance as a result of penalties under 484(r)(1) of the HEA. Students or faculty involved or in recovery from alcohol or drug problems seeking assistance can contact:

Dr. Lina Maria  
School Counselor  
3130 Commerce Parkway  
Miramar, Florida 33025  
(954) 607 – 4344

Additionally, if you're seeking treatment, you can call the Substance Abuse and Mental Health Services Administration's (SAMHSA's) National Helpline at 1-800-662-HELP (1-800-662-4357) or go to [www.findtreatment.samhsa.gov](http://www.findtreatment.samhsa.gov) for information on hotlines, counseling services, or treatment options.

## Standard Operating Procedure Appendix I

### Enrollment Verification

**Goal:** Insure that the correct amount of Title IV Aid is disbursed to eligible students. Procedures: Schools are required to match a student's Title IV eligibility with their enrollment status in order to ensure the right students are receiving the right amount of federal aid.

Enrollment status includes accounting form king sure students are actually taking classes, and also correctly reporting the number of credit hours they are enrolled United International College implements several measures that the DOE encourages, in order to safeguard the administration of federal funds.

- **Create a Census Date:** For financial aid purposes, our census date is 3 business days after the drop add period. At that time, our staff checks enrollment status based on the records reported by the Registrar. Both federal and institutional financial aid is adjusted for each student based on the Registrar's records. Inherent in this process is cancelling aid for students not enrolled, and reducing aid for students not enrolled full-time.
- **Utilize our Network:** Once a student officially withdraws, a calculation is performed to determine the amount of Title IV aid the student earned while attending, and how much must be returned. This "Return of Title IV Aid" (R2T4) is a formal process and is performed on every student United International College knows withdraws.
- **Account for Students:** Those who do not officially withdraw, but who just ceased to attend or never attended. At the end of each semester, we run a report of students who received failing grades, "F" s, in all of the courses in which they were registered. From this report, we can work to discern students who fall into the "unofficial withdrawal" category, and make the necessary returns.
- **Financial Aid Audit:** This is to assure United International College's compliance with the laws and regulations that are applicable to the FSA programs in which United International College participates. Shortcomings uncovered are reported by the independent auditors directly to the DOE.
- **Extras:** Constant communication and coordination between the Finance Office, Financial Aid Office, Student Life and Registrar throughout each semester serves to help prevent potential problems that could result in sanctions.

## Standard Operating Procedure Appendix II

### Verification Procedures

**Goal:** To comply with Federal DOE regulations insuring financial aid funding is applied to all students in a manner that is fair and equitable.

Federal regulations require school verify all files that are either selected during the FAFSA submission or institutionally selected. The college is required to verify, or confirm, the data reported by students and their parent(s) on the FAFSA.

**Definition:** Students must submit to the Financial Aid Office requested/necessary documents in a timely manner in order for their aid to be processed and/or disbursed. Timely manner, for most students, means that their aid will be “Ready to Disburse” (**RD**) before payment to the college is required. The verification process ensures that eligible students receive all the federal financial aid to which they are entitled and prevents ineligible students from receiving financial aid for which they do not qualify.

**Procedure:** Students are selected for verification by the US Department of Education (**DOE**) Central Processing System (**CPS**). Institutions must verify the information submitted on the FAFSA by the student is correct. The college is required by the federal government to verify, or confirm, the data reported on the FAFSA. Students selected for verification are sent a Missing/Verification Information Packet stating the following be reviewed:

- House hold size
- Number in College
- Adjusted Gross Income
- Untaxed Income
- SNAP Benefits/Food Stamps
- Child Support Paid

The student will also receive a Verification Work sheet that must be completed and signed by both the student and at least one parent for dependent students or for an independent student only the student’s signature is required, a copy of the student’s and parent’s or spouse’s IRS Tax Transcript (from the most recent tax year). Other documentation may be requested for clarification.

Verification is a federal regulation; if you are selected for verification, you must comply with all requests for documentation from the FAO. Verification means you were chosen randomly, the FAFSA was incomplete, your FAFSA contains estimated information, or the data you provided on the FAFSA was inconsistent. Failure to comply will result in termination of your financial aid eligibility. If corrections are required based on the verification information, the FAO will submit the corrections to the CPS for the student. The student will receive a revised student aid report (SAR).

Verification should be completed prior to disbursing financial aid. In a case where you were not initially selected for verification, but make changes to your FASFA, you may be selected for verification after the changes are processed. If this should happen and the first disbursement has already been processed your verification must be completed prior to any subsequent disbursement. Additionally, the funds from the first disbursement can be removed from your account or any impending refund delayed, but all aid and refunds will be reinstated after the verification is successfully completed. If you are selected for verification after your financial aid is awarded, but before it is disbursed, the pending disbursement will be on hold until verification is completed. It is very important to respond promptly to all requests for verification information, some funding is limited. Delays in response or submission of incomplete verification documentation will delay the offer of a student's award package.

If a student is selected for verification, they will be notified in writing the new and returning students will receive this notification called a "missing information/verification letter", in the mail. The verification letter will contain the following information:

- Documentation needed to complete verification
- Time frame in which the student must submit the requested documentation
- Notification of procedures if documents are not submitted in above-mentioned time frame
- Notification that financial aid cannot be processed until verification is complete
- Estimated award letter with estimated aid based off the current FAFSA submitted

All verification documents must be submitted within 15 days from the date of the verification letter. However, the file will be on hold until the documents are received. A student may at any time while still enrolled submit the verification documents to complete the verification process. The Financial Aid Office will make the corrections for the student unless those corrections require a student or parent signature or changes to the social security number of the student or parent. The student will be informed via a missing information letter to make any corrections themselves. An award letter will be generated upon completion of the verification process.



## Standard Operating Procedure Appendix III

### Dependency Override - Professional Judgment

**Goal:** To give students with special family issues the opportunity to alter their DOE dependency distinction.

Federal regulations have determined that a student who meets just one of the following criteria is considered to be an independent student:

1. Student is 24 years old or older
2. Married
3. Working on a Master's or Doctorate program
4. Have children and provide more than half of their support
5. Have legal dependents other than spouse or children
6. Veteran of U.S. Armed Forces
7. Serving on Active Duty in the U.S. Armed Forces for purposes other than training
8. Orphan or Ward of the Court or in Foster Care after age 13
9. Emancipated Minor
10. Under Legal Guardianship determined by the Court
11. Homeless Unaccompanied Youth

If a student does not meet any of the above criteria which the DOE designed around the belief that families have the primary responsibility to pay for higher education. Hershel has the opportunity to dispute this belief based on extreme circumstances such as physical abuse, sexual abuse, parent's use of drugs or alcohol or other similarly extreme situations that result in the separation of a family.

None of the conditions listed below, singly or in combination, qualify as unusual circumstances that merit a dependency override:

1. Parents refuse to contribute to the student's education;
2. Parent unwillingness to provide information for the FAFSA or verification;
3. Parents do not claim the student as a dependent for income tax purposes;
4. Student demonstrates total self-sufficiency.

When the college grants a dependency override, the student can apply for aid in the same manner as an independent student, using only his or her income and asset information. Students who receive a dependency override from UIC do not necessarily receive one from the next school year. Students who wish to apply for Dependency override must reapply every academic year if they wish to keep their independent status.

Students who wish to do a dependency override must submit the following documentation:

1. A letter of explanation, written by the student explaining the extraordinary family circumstances that led to the student leaving the parent's household. The letter **must** include information on the student's means of support since leaving the parents.

2. Letters (on letterhead) from three professionals verifying the family circumstances described by the student. Professionals may include guidance counselors, clergy members, teachers, doctors, family counselors, mental health professionals, and law enforcement.
3. Signed copies of the student's IRS Tax Transcript and W-2's for the appropriate tax year.
4. A completed copy of the United International College Independent Verification Work sheet for the appropriate award year.
5. Submission of documents **does not guarantee** approval of student's request. Approval of your request **does not guarantee** receipt of additional aid.

Please submit all information and documentation by mail, fax or in person to the Student Financial Aid Office. The appeal decision will be sent in written writing; the process may take up to two weeks after receipt of all documentation. Please note that additional information may be requested.

### **Enrollment Reporting:**

It is submitted by the college NSLDS the third week after the academic semester/term has begun. Error reports are completed and returned within 10 days.

### **Prior to awarding students:**

It is necessary to check NSLDS, for Pell and loan eligibility; check COD for overlapping loan periods and subsidizing loan eligibility.  
Add students to transfer monitoring.

### **Awarding Students:**

1. Once you have the ISIR, verified enrollment status student is entered into FAME system.
2. The system checks for comment codes and walks you through the eligibility process. The result is printed.
3. If selected for verification the data is entered and FAME system indicates verification is complete, or ISIR needs to be corrected. Print screen
4. Correction made if necessary to ISIR.
5. If ISIR correct, FA input is completed which has program information and awarding information based on the ISIR information.
6. If the student/parent has requested a loan the DL information is entered into the sub, Ur sub, or Plus loan screen.
7. Information is transmitted to FAME.
8. FAME reviews data, if ok generates an award letter to the school, if incorrect, file reject and returned to school.
9. The school tags the funds to be disbursed.
10. FAME orders funds. Accounting Coordinator posts the funds to ledger.

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## **Standard Operating Procedure Appendix IV**

### **Exit Loan Counseling:**

In order to ensure students, receive “Exit Counseling,” and are educated regarding their remaining balances, Return of Title IV Funds (R2T4) and “Exit Loan Counseling,” United International College has instituted a policy of requiring a student, who officially withdraws, to attend an exit interview conducted by either a member of the Business Office or the Office of Student Financial Aid. At the interview, students will receive a print-out of their final charges, with any necessary adjustments, along with review loan counseling material. In addition, a printable version of the materials will also be provided. For students that unofficially withdraw you mail the exit counseling, including website.