Consumer Information

Section 1: Student Responsibilities

The information contained in this publication applies to all students attending the University of Louisville for fall 2016, spring 2017, and/or summer 2017.
As a student of the University of Louisville it is important you familiarize yourself with the information contained in this publication.
The following list contains essential student responsibilities:

- Monitor your mail and your official UofL email account for correspondence, particularly from the Student Financial Aid Office, Bursar's Office, Registrar's Office, and Office of Admissions.
- Respond to our requests for additional information. Access your ULink account at ulink.louisville.edu when notified by the Student Financial Aid Office and regularly check your To Do List.
- Monitor your financial aid and bill on your ULink account.
- Familiarize yourself with the university's Satisfactory Academic Progress Policy as it relates to your financial aid.

Please notify the Student Financial Aid Office of the following:

- All estimated and actual financial assistance from both university and non-university sources.
- Changes or errors in your enrollment, career, residency, or academic program with the Registrar's Office or Office of Admissions.
- Errors on your Free Application for Federal Student Aid (FAFSA).
- If you are an undergraduate, changes to the housing type (on-campus, off-campus or with parents) you reported on the FAFSA. On-campus housing includes Miller Hall, Threlked Hall, Unitas Tower, Community Park, Kurz Hall, Louisville Hall, Bettie Johnson Hall, Billy Minardi Hall, University Tower Apartments or Medical-Dental Apartments.
- Changes in your financial situation since filing the FAFSA and unique circumstances not reflected on the FAFSA.
- If you have defaulted, filed bankruptcy, or filed for disability discharge on a federal student loan, or you are in the process of filing bankruptcy on an educational loan.
- If you have been awarded or disbursed federal or state aid at an institution other than the University of Louisville.
- If you attend less than full-time.
- If you are incarcerated while enrolled in UofL courses via distance education.

The Student Financial Aid Office is located in room 110 of the Houchens Building on the Belknap Campus. Our office hours are 9:00 a.m. to 5:00 p.m. Monday through Wednesday and Friday. On Thursday, the office hours are 12:30 p.m. to 5:00 p.m. Other special hours will be advertised on our website.

Mailing Address:
University of Louisville
Student Financial Aid Office
Louisville, KY 40292

Website: louisville.edu/financialaid
Call Center: 502-852-5511
Fax: 502-852-0182
Email: finaid@louisville.edu

Section 2: ULink

ULink is a UofL website portal designed for students to access important information. Access to this website is available once you complete an application for admission to UofL. The Student Financial Aid Office will notify you when you need to access this website for financial aid purposes. You can access ULink at ulink.louisville.edu. Visit louisville.edu/admissions/activate to get started. Tutorials for your first login, accessing your To Do List, and accepting/declining your awards are also available at louisville.edu/financialaid/our-services/financial-aid-ulink-tutorials. If you have difficulty with accessing ULink or setting up your password, please contact the IT Help Desk at 502-852-7997.

Section 3: 2016-2017 Costs

The University of Louisville provides various scholarship opportunities and aid programs to assist you in meeting your cost of attendance. This section contains information on the costs of attending the university for the 2016-2017 academic year (fall 2016 and spring 2017). In July, you can view your ULink account for your actual charges. Post-baccalaureate students and 5th year Speed School students are charged tuition at the undergraduate rate. On-line courses are charged a different tuition rate than the regular tuition rate.

Cost of Attendance
A cost of attendance (COA) or student budget is established by the Student Financial Office for calculating eligibility for need-based aid programs and includes the direct and indirect costs associated with attending the university. Student budgets are differentiated by residency status (Kentucky resident/non-resident), career (undergraduate, graduate, law, etc.) and housing type (on-campus or off-campus housing) and enrollment status (full-time, three quarter-time, half-time and less than half-time). The cost of attendance includes an allowance for tuition, fees, room, board, books and supplies, transportation expenses and miscellaneous personal expenses. The cost of attendance is divided into two categories; direct costs and indirect costs. Direct costs are funds that are paid directly to the university and include an allowance for tuition, fees, room (if you are living in university housing) and board (student meal plan). Indirect costs are not paid directly to the university but are costs associated with attending college. These include an allowance for books, supplies, room and board (for living off-campus or with parents), travel expenses and miscellaneous personal expenses.
Amounts for transportation and miscellaneous personal expenses are included in the established

cost of attendance. However, your individual transportation and personal expenses may vary depending upon your location.
Undergraduate 2016-2017 costs will be provided at a later date.

If you have unusual circumstances not reflected in your budget, please contact the Student Financial Aid Office for Professional Judgment (PJ) consideration.

Dental students should review tuition and cost information at the following website:
louisville.edu/dentistry/degrees/dmd

Medical students should review tuition and cost information at the following website:
louisville.edu/medicine/financialaid/cost-of-attendance

Cost of attendance for a single semester (fall or spring) and for summer is pro-rated according to the length and hours of enrollment.

Overaward Policy
An overaward is financial aid that exceeds a student's financial need and/or cost of attendance. When a student receives federal and/or state aid, the University of Louisville is required to adhere to all associated regulations. All aid, including scholarships, grants, and loans, must be counted as estimated financial assistance in a student's total aid package.

It is your responsibility to report all sources of estimated financial assistance to the Student Financial Aid Office. Examples include departmental scholarships, tuition remission, outside scholarships, alternative (or outside) student loans, awards and prizes, third party assistance, housing benefits or waivers, and Metropolitan College benefits. To report estimated financial assistance not already included in your aid package, complete the Report Other Aid Form. Reporting this information to the Student Financial Aid Office early will help prevent changes in eligibility that may result in reductions to other financial aid.

When the Student Financial Aid Office identifies an overaward, adjustments will be made to your aid package to ensure compliance with institutional, federal and state regulations. When allowable, Self-help aid, such as loans and work-study, is adjusted before grant or scholarship aid is affected. If an overaward occurs after aid has been disbursed, you may be required to repay all or a portion of your financial aid to the university.

Undergraduate Stacking Policy
The sum of all institutional aid received cannot exceed the university's total standard direct costs plus a stipend. Direct costs in the stacking policy include regular on-campus full-time tuition, average room, average board, and average book costs. The amount will be determined at a later date.

Any funding paid by the University of Louisville may be considered institutional aid. Some examples are admission-based scholarships, departmental awards, employee and employee-dependent tuition remission, housing waivers and/or benefits, KRS benefits, and athletic

scholarships. Additional costs, on a case-by-case basis, may be factored in the stacking limit when a student participates in a university-approved study abroad program.

The University of Louisville reserves the right to adjust institutional scholarship awards when your total institutional aid exceeds the designated limit.

Section 4: Application Process

The Student Financial Aid Office coordinates a variety of programs to help students succeed academically by removing financial barriers to the cost of education. These programs, which include scholarships, grants, work-study, and loans, may be awarded in various combinations and amounts to help meet the individual needs of students. However, there are situations when the university's funding levels limit the percent of financial need that can be met.

Awards are contingent upon continued funding from federal, state, and institutional sources. Awards are subject to change and may be rescinded or reduced if funding is insufficient or discontinued. University of Louisville tuition, fees, and room and board charges are subject to change by the Board of Trustees and the Kentucky Council on Postsecondary Education.

Your need for financial aid is determined from data contained on the Free Application for Federal Student Aid (FAFSA). You can fill out an application on the web at www.fafsa.gov or call 1-800-433-3243 to receive a paper application. We suggest you file the FAFSA online, as it takes less processing time. You should file the FAFSA as soon as possible after the application becomes available on January 1. First-time freshmen should complete the admission application and scholarship application (if needed) prior to the Office of Admission's published deadline. If you do not have internet access, you may use the self-service computers located in the Student Financial Aid Office.

*** **Please note for the 2017-2018 aid year, you should file the 2017-2018 FAFSA as soon as possible on or after October 1, 2016.**

Federal regulations require each institution to verify FAFSA data for selected applicants. If you are selected for verification, you must verify certain items you reported on your application (i.e. taxable income, nontaxable income, taxes paid, family size, etc.). If selected, the Student Financial Aid Office will assign "To Do List" item(s) and notify you by e-mail. You may view this information and print forms by logging into ULink (see Section 2) and going to "View My To Do List" under "Financial Aid" on the "Student Services" tab.

We verify the FAFSA information for the following:

- Students selected by the U.S. Department of Education
- Medical and Dental applicants for Department of Health & Human Services student aid programs
- Incoming freshmen identified as potential Cardinal Covenant
- FAFSA applicants manually selected by our office

In addition to verification, you may also be selected for other FAFSA certification requirements due to conflicting information. If you are required to submit additional information to certify/correct information on your FAFSA, you may be contacted by our office and/or assigned a "To Do List" item(s). You may view this information and print forms by logging into ULink (see Section 2) and going to "View My To Do List" under "Financial Aid" on the "Student Services" tab.

FAFSA Renewal Procedures

You must renew your FAFSA each year for consideration of federal, state, need-based, and some institutional aid. You can renew your FAFSA online at www.fafsa.gov. For priority consideration for the 2016-2017 fall semester, you should submit your FAFSA as soon as possible on or after January 1. For priority consideration for the 2017-2018 aid year, you should submit your FAFSA as soon as possible on or after October 1, 2016. Awards such as the university's Need-Based Grant, Cardinal Covenant, Kentucky CAP Grant, Federal SEOG Grant, Federal Work-Study, and the Federal Perkins Loan are based on the date the FAFSA is received. These awards are contingent upon the availability of funding from federal, state, and institutional sources.

Summer Financial Aid

At the University of Louisville, summer is considered a trailer of the preceding academic year. For summer 2017, you must have a complete 2016-2017 FAFSA and all requested documentation to be considered for summer aid. After you have finalized your enrollment, you may complete the early request form for summer federal aid, which is available on ULink, for priority processing. You are only eligible for Pell Grants and Direct Loans if you did not receive your full annual eligibility during the academic year and meet all eligibility requirements. To be considered for a Parent PLUS Loan for summer, a dependent student's parent must apply at StudentLoans.gov for the summer loan period and follow the steps outlined on our website.

For Pell Grant processing, the summer census date is the day following the last day to drop and receive 100% tuition credit for the 10-Week Term. If awarded a Pell Grant for summer prior to the census date, your Pell will be recalculated based on your enrollment as of the census date. Please note any course(s) you withdraw from prior to the census date that was included in the calculation of your initial Pell Grant award for summer will be excluded in the recalculation of your Pell Grant eligibility. Any course(s) you add after you were initially awarded prior to the census date will be included in the recalculation of your Pell Grant eligibility. If you are not considered a withdrawal for Title IV aid purposes, we will not recalculate your Pell Grant eligibility for changes in enrollment after the census date, as long as you begin attendance or academically participate in the courses for which you are enrolled. We will recalculate your Pell Grant eligibility if you drop a future summer term class and receive a 100% tuition credit, your professor reports your grade as a Never Participated (NP) F-Grade for non-participation in the summer class, or you receive all unearned grades for the summer term (which is considered an unofficial withdraw).

If you are not awarded a Pell Grant until after the summer census date, your Pell Grant eligibility will be evaluated based on your enrollment at the point awarded, and your Pell Grant will not be recalculated as long as you are not considered a withdrawal for Title IV aid purposes, begin

attendance or academically participate in your enrolled courses, don't receive a 100% tuition credit for a course(s) you may withdraw from, don't receive a non-participation F-Grade, and don't receive all unearned grades for summer.

If at any time we receive information you have exceeded your maximum Pell Grant eligibility, either yearly or lifetime, your Pell Grant award will be evaluated and necessary adjustments will be made.

Only eligible enrolled students who have submitted the early request form for summer federal financial aid on ULink will be considered for Direct Loans. Graduate and Law students will also be considered for Graduate/Professional PLUS Loans if they submit the summer early request form. The summer early request form is usually available at the beginning of summer registration until the last date to withdraw from Term III. Federal grant eligible students enrolled in the summer term who submit the early request for summer aid will be given priority for processing. Federal grant eligible students who do not submit the early request for summer aid will not have their federal grant(s) eligibility evaluated until after the last day to add/drop with 100% tuition credit for the last regular summer session (Term III). Some types of financial aid must be canceled if not disbursed by June 30.

Professional Judgment
If you have special circumstances that are not reflected in your original Free Application for Federal Student Aid (FAFSA), you should contact our office for assistance. Special circumstances may include but not limited to the following: loss of job, change in income, divorce, separation, death (parent or spouse), and/or private elementary or secondary education costs. If you have additional educational costs that exceed your cost of attendance, such as child care, computer purchase, study abroad costs, or additional tuition charges, please contact the Student Financial Aid Office. All requests for consideration must be accompanied by adequate documentation to support the request and are done on a case-by-case basis.

Study Abroad
Federal financial aid can be processed for eligible students in approved study abroad programs. Visit the Study Abroad webpage on the International Center's website to learn more.

Section 5: Federal Aid

The federal government is the largest provider of financial aid to students in the form of grants, work, and loan programs. Information for this section was gathered from https://studentaid.ed.gov/sa/. The university is pleased to participate in the following federal aid programs:
Federal Pell Grant
Iraq & Afghanistan Service Grant
Federal Supplemental Educational Opportunity Grant (FSEOG)
TEACH Grant
Federal Work-Study

Federal Perkins Loan
Federal Direct Subsidized and Unsubsidized Loan
Federal Direct Parent PLUS Loan
Federal Direct Graduate/Professional PLUS Loan
Primary Care Loan
Health Professions Student Loan
Loans for Disadvantaged Students

To be considered for federal aid programs you must submit the Free Application for Federal Student Aid (FAFSA). Some aid programs are designated for particular types of students (i.e. undergraduate, graduate, or professional) and level of federal need. General information on these programs is located online through Federal Student Aid's Resources Webpage (documents are also available upon request by calling 1-877-ED-PUBS, 1-877-433-7827). General information on the Primary Care Loan, Health Professions Loan, and the Loan for Disadvantaged Students is available online at www.hrsa.gov/loanscholarships/index.html.
The basic eligibility requirements for federal aid are as follows:

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment as a regular student in an eligible degree program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;
- maintain Satisfactory Academic Progress;
- sign statements on the Free Application for Federal Student Aid (FAFSA) stating
    - you are not in default on a federal student loan and do not owe money on a federal student grant and
    - you will use federal student aid only for educational purposes; and
- show you are qualified to obtain a college or career school education by
    - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
    - completing a high school education in a homeschool setting approved under state law; or
    - meeting an "ability to benefit" alternative

For additional information about eligibility requirements, visit
studentaid.ed.gov/eligibility/basic-criteria

Federal Pell Grant
The Federal Pell Grant is available to eligible students who are working on their first bachelor's or associate's degree. Unlike a loan, the Pell Grant does not have to be repaid. The amount is determined by your official Expected Family Contribution (EFC) calculated from your FAFSA information. For the 2016-2017 award period, the EFC range is 0 to 5234, and the full-time award amount varies from $598 to $5815 per academic year.

Students may receive their Pell Grant for up to 12 full-time semesters.

Prior to the end of the 100% tuition credit period for regular courses during the fall and spring terms, if you meet all eligibility requirements, we award this grant assuming you will be attending full-time (12 credit hours). If you do not enroll as a full-time student, your grant will be adjusted according to the 2016-2017 Pell Grant Payment Schedule. If you do not plan to attend full-time and after you have finalized your enrollment, you should notify our office by completing the on-line Part-time Aid Adjustment Form when it is available. After the published 100% tuition credit period expires for regular courses during the fall and spring terms, all awarded Pell Grants will be reviewed and any necessary adjustments will be made based on your enrollment. No other Pell Grant adjustments will be made for subsequent enrollment changes for the respective term, assuming you are not considered a withdrawal for Title IV purposes and you begin attendance or academically participate in the courses for which you are enrolled, with the exceptions noted below.

During the fall and spring if you are enrolled in a class or classes that begin and/or end on dates other than the regular schedule term dates (for example, special or second-half courses) and that particular class(es) is dropped with a 100% tuition credit, your Pell Grant will be reviewed and any necessary adjustments will be made. Also, if the professor reports a Never Participated (NP) F-grade as your grade at the end of the term and/or you receive no earned grades for the term, required adjustments will be made accordingly.

The maximum grant amount is given to any Pell Grant-eligible student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001. In addition, at the time of the parent's or guardian's death, the student was less than 24 years old or was enrolled at least part-time at an institution of higher education.

Iraq & Afghanistan Service Grant
Iraq &Afghanistan Service Grant is available for students who are not Pell Grant-eligible whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001. In addition, at the time of the parent's or guardian's death, the student was less than 24 years old or was enrolled at least part-time at an institution of higher education. The award maximum is the same as the Pell maximum, and amounts are adjusted for less-than-full-time study. Students must also meet the other eligibility criteria for Pell Grant.

As a result of the federal government's 10-year sequestration plan, funding for the Iraq-Afghanistan Service Grant has been reduced.

Additional information about award reductions for this aid program can be found at http://ifap.ed.gov/dpcletters/GEN1410.html.

Federal Supplemental Educational Opportunity Grant (SEOG)
SEOG is a grant and does not have to be repaid. Itis awarded to undergraduate, Pell Grant-eligible students with exceptional financial need. At UofL, the initial maximum award amount is

$400 a year ($200 for the fall and/or spring semesters). Until funds are exhausted, the Student Financial Aid Office awards from the pool of applicants who are Pell Grant-eligible. You must enroll at least half-time (6 hours per semester) to be eligible for this grant.

TEACH Grant
The TEACH Grant program is a non-need based program that provides up to $4,000 per year to students enrolled in an eligible program and who agree to teach as a highly-qualified teacher in a high-need field, at a low-income elementary or secondary school for at least four years within eight years of completing the program for which TEACH Grant was awarded. Eligible undergraduate students may not receive more than $16,000, and eligible graduate students may receive no more than $8,000 in total TEACH Grants. TEACH Grant recipients who do not fulfill their teaching obligations must repay the grant as if it was an unsubsidized Direct Loan, with interest accruing from the date the grant was disbursed.

As a result of sequestration, funding for the TEACH Grant has been reduced.

Additional information about the program can be found at www.studentaid.ed.gov/types/grants-scholarships/teach.

Student Eligibility Requirements for the TEACH Grant:

- Submit a completed FAFSA and meet all federal student aid eligibility requirements*
- Must be admitted into the UofL Teacher Certification program or eligible master's program; please contact the College of Education and Human Development for more details, 852-6431
- Enroll in a degree program that has been identified by the federal government as "high-need" (a state by state listing can be found at www.ed.gov/about/offices/list/ope/pol/tsa.doc)
- Maintain at least a cumulative 3.25 GPA (high school GPA for first year undergraduates) OR score in the 76th percentile or higher on at least one nationally-normed admissions test (SAT, ACT, GRE)
- Receive TEACH Grant counseling
- Complete and sign A TEACH Grant Agreement to Serve (ATS) with the Department of Education

**Please note the amount of TEACH Grant in combination with any other assistance may not exceed a student's cost of attendance.*

Federal Work-Study Program (FWS)
FWS funds provides part-time jobs die students with financial need, allowing them to earn money to help pay educational expenses. Receiving this award depends on when you file your FAFSA, an indication of wanting Federal Work-Study funds on the FAFSA, your level of financial need, and availability of funding. Funding for this program is not guaranteed from year to year.

If you have been awarded FWS funds, you will be given the opportunity to seek employment on the university's campus. At UofL, your pay rate will be $8.25 an hour for up to 15 hours per week. You must be enrolled at least half-time, have financial need, and meet all federal student aid eligibility requirements to be eligible for Federal Work-Study.

Your work-study award amount listed on your award notification is the maximum you may earn during the award period. This is not a guarantee you will earn this amount, but rather it is a reasonable estimate of what you should be able to earn.

If you are awarded and accept your award, we will notify you regarding instructions for securing a job. If you are having difficulties finding a job on campus, please contact the Career Development Center for assistance.

The Student Financial Aid Office reviews the funding available for this program throughout the year. Sometimes additional funds become available due to cancellations of awards. If you were not initially awarded Federal Work-Study, review our website regarding the availability of additional funds or contact our office. Summer FWS awards are subject to availability of funding.

Direct Subsidized and Unsubsidized Loans.
Direct Loans, Subsidized and Unsubsidized are federal student loans for eligible students to help cover the costs of higher education. This is money you borrow and must pay back with interest. To qualify for Subsidized Direct Loans, you must be an undergraduate, have financial need as determined by the Student Financial Aid Office, and have not exceeded your aggregate loan limit (which is the total amount of loan funds you may receive during the course of one academic year, as well as over the course of your entire academic career). The U.S. Department of Education pays the interest on this loan while you are enrolled at least half-time in a degree-seeking status or approved non-degree status and for authorized periods of deferments. If you are a first-time borrower on or after July 1, 2013, please familiarize yourself with federal regulations regarding a limit on the maximum period of time (measured in academic years) you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program of study. In addition, you may be subject to a loss of eligibility for additional Direct Subsidized Loans and become responsible for paying interest on Direct Subsidized Loans. For more information, please review the U.S. Department of Education's announcement at ifap.ed.gov/eannouncements/attachments/051613DirectSubsidizedLoanLimit150PercentAnnounce1Attach.pdf.

Direct Unsubsidized Loans do not require financial need and are available to undergraduate, graduate and professional students. The amount you can borrow is based on your cost of attendance and other financial aid you receive. You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or *forbearance* periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

In order to process your Direct Subsidized and/or Unsubsidized Loan, you will need to accept the loan on ULink and complete the Direct Entrance Counseling and Master Promissory Note requirements at: www.studentloans.gov. For more information about Direct Loans and step by step processing instructions, please visit our Loan Programs page.

Direct Parent PLUS Loan
The Direct Federal Parent Loan for Undergraduate Students (Parent PLUS) is a loan parents of dependent, undergraduate students may borrow. You (the student) must have a complete 2016-2017 FAFSA and all requested documentation on file, and you must have accepted your full Direct Loan eligibility or have been counseled regarding declining it prior to processing a Parent PLUS loan. You must be enrolled at least half-time as a degree-seeking student or in an approved non-degree status. As part of the application process, a credit check must be completed. Each year your parent must pass a credit check to qualify for Parent PLUS funding. If instructed to do so, a parent may be required to complete PLUS counseling and/or document extenuating circumstances. If a parent does not pass the credit check, he/she will receive an endorser form. Your parent still might be able to receive a PLUS loan if someone, such as a relative or friend who is able to pass the credit check, agrees to endorse the loan.

If an endorser is not an option for your parents, you may qualify for additional Federal Unsubsidized Direct Loan funds. If interested, you must submit to our office the Request for Additional Unsubsidized Loan Form. For further information regarding the Parent PLUS credit decision, please call the Direct Loan Customer Service Center toll-free at 800-557-7394.

Parent PLUS funds are always applied/re-applied towards the charges on your university account. If the Parent PLUS proceeds exceed your charges, the university's Bursar's Office will mail a check to your parent's mailing address provided on the Federal Parent PLUS application.

For more information about Direct Parent PLUS Loans and step by step application instructions, please visit our Loan Programs page.

Direct Graduate/Professional PLUS Loan
Graduate and professional students may qualify for a Direct Graduate/Professional PLUS to help pay their educational costs. The Direct Graduate/Professional PLUS requires a credit review and you must attend at least half-time in a degree-seeking program or be in an approved non-degree status. If instructed to do so, you may be required to complete PLUS Counseling and/or document extenuating circumstances. Typically, you begin repaying interest and principal after the loan is disbursed in full.

For more information about Direct Graduate/Professional PLUS Loans and step by step application instructions, please visit our Loan Programs page.

Primary Care Loan (PCL)
Medical School students who are interested in this loan need to contact the Medical School at 502-852-5187.

Health Professions Student Loan (HPL)
Dental School students who are interested in this loan need to contact the Dental School at 502-852-5081.

Loan for Disadvantaged Students (LDS)
Medical School students interested in this loan need to contact the Medical School at 502-852-5187. Dental School students who are interested in this loan need to contact the Dental School at 502-852-5081.

Certificate Programs
If you are enrolled in a stand-alone certificate program, you are not eligible for federal financial aid. The university elected on June 30, 2012 to opt out of participation (for certificates) with the Department of Education (DOE). To qualify for federal aid, the law requires that most for-profit programs and certificate programs at nonprofit and public institutions prepare students for gainful employment in a recognized occupation. UofL students must be enrolled in a degree granting program in conjunction with the certificate program to receive federal aid.

Section 6: Kentucky State Aid

The State of Kentucky has several financial aid programs for Kentucky residents administered by the Kentucky Higher Education Assistance Authority (KHEAA). The University of Louisville participates in the following state programs: College Access Program (CAP), Kentucky Educational Excellence Scholarship (KEES), KHEAA Teacher Scholarship, Early Childhood Development Scholarship (ECDS), Mary Jo Young Scholarship, Go Higher Grant, KHEAA Teacher Scholarship and the Kentucky Coal County College Completion Scholarship and Early Graduation Scholarship. Please visit www.kheaa.com website for more information on these programs.

College Access Program (CAP) Grant
The State of Kentucky provides need-based grants to undergraduate, Kentucky residents through the College Access Program (CAP). To be eligible for CAP, you must meet requirements to be eligible for the Pell Grant, be working on your first bachelor's degree, and be enrolled at least half-time. You must complete the FAFSA as soon as possible after January 1 in order to be considered for these limited state grant funds. You will be notified of your eligibility directly by KHEAA. You apply for the CAP Grant by completing the FAFSA each year. You can receive the CAP grant for up to 8 semesters during fall and spring only and is limited to your first bachelor’s degree. Earning a bachelor’s degree in less than four years will not result in extended eligibility for post-graduate use or pursuit of a second undergraduate degree You may be awarded an additional semester if a previous CAP award had been reduced due to part-time enrollment. This award is adjusted to the number of hours you are enrolled as illustrated below:

2016-2017 CAP Grant

Enrolled Hours Per Semester	Award Amount Per Semester
6	$474
7	$553
8	$632
9	$711
10	$790
11	$869
12	$950

Kentucky Educational Excellence Scholarship (KEES)
You may have earned KEES if you graduated from a certified Kentucky High school, maintained a high school grade point average of 2.5 or higher, and/or received a score of 15 or better on your ACT (or SAT equivalent score). You may view your award amount at www.kheaa.com.
If you were home-schooled, a GED recipient, or graduated from a non-certified Kentucky high school, you need to contact Katie Baker (502-852-6037) to determine your eligibility.

Please visit KHEAA's website for any additional information, www.kheaa.com/website/kheaa/kees?main=1.

Early Childhood Development Scholarship (ECDS)
The Early Childhood Development Scholarship provides a seamless system to upgrade the professional development of child-care workers and trainers. The state legislature and the Governor created the Early Childhood Development Scholarship as part of the KIDS NOW early childhood initiative. The scholarship provides financial assistance, to the extent of available funds, in the form of non-repayable tuition scholarships for Kentucky students.

For further information please visit www.kheaa.com/website/kheaa/ecds?main=1

Mary Jo Young Scholarship
The Mary Jo Young Scholarship is for high school students in grades 9 thru 12 enrolled in dual credit classes at any college or university or students taking Advanced Placement courses through the Kentucky Virtual High School. Students may be eligible to receive tuition and expense reimbursement for up to two courses each semester. Awards are given with priority to low-income students, minority students, and first-generation college attendees.

For further information please visit www.kheaa.com/website/kheaa/mjyoung?main=1

Go Higher Grant
The Go Higher Grant is a need-based grant program providing adults age 24 or older up to $1,000 for one academic year. Recipients are required to be enrolled in a participating Kentucky college or university less than half-time, which is usually one or two courses. The award covers tuition and a book allowance of $50 per credit hour.

For further information please visit www.kheaa.com/website/kheaa/gohighergrant?main=1

KHEAA Teacher Scholarship
The Teacher Scholarship Program provides financial aid to Kentucky students pursuing initial teacher certification at participating Kentucky colleges. Recipients be enrolled full-time unless enrolled for the final term of a teacher certification program and less than full-time enrollment is required to complete the program.
For more information, including additional eligibility requirements, please visit www.kheaa.com/website/kheaa/teacher?main=1

Kentucky Coal County College Completion Scholarship
The Kentucky Coal County College Completion Scholarship provides financial assistance for residents of Kentucky's coal-producing counties to complete a first bachelor's degree. KCCCCS funds may be awarded at an institution that is not located in a coal-producing county only if an eligible student is pursuing an approved bachelor's degree program in a field of study that is not offered at any institution located in a coal-producing county.

For more information, including additional eligibility requirements, please visit www.kheaa.com/website/kheaa/coal_colcomp?main=1

Early Graduation Scholarship
Beginning with the 2014-2015 school year, a Kentucky public high school student may complete an early high school graduation program and qualify for an Early Graduation Scholarship for use at an accredited post-secondary institution in Kentucky. Student should contact high school counselor or KHEAA for additional information.

Section 7: Tuition Waiver/Benefit Programs

Faculty/Staff Benefits
The University of Louisville offers tuition benefits for some faculty and staff and their dependents. These programs are administered by the Bursar's Office. For information on this tuition benefit, visit HR's website at louisville.edu/hr/benefits/education and complete the Employee Tuition Remission Form.

Tuition Waiver for Senior Citizens
The University offers tuition remission to individuals who are classified by admissions as residents of Kentucky and are at least 65 years of age on or before the first day of classes for the semester. Special costs, such as course fees and parking, are not covered by this program and are the financial responsibility of the student. Proof of age may be shown by presenting a driver's license or other age verification document at the Bursar's Office.

KRS Tuition Waivers
The Student Financial Aid Office administers the following tuition benefit programs mandated by the Kentucky General Assembly. The details for these programs are available on our website at louisville.edu/financialaid > Tuition Waivers.

Dependent/Spouse of a Veteran Tuition Waivers

- Waiver of tuition for dependents, widow, or widower of members of the Armed Forces or of members of the National Guard killed while in service or having died as a result of a service-connected disability **(KRS 164.505)**
- Waiver of tuition for spouse or child of deceased veteran of war **(KRS 164.507)**
- Waiver of tuition for disabled child of a veteran **(KRS 164.512)**
- Waiver of tuition for spouse or child of a member of National Guard, war veteran, prisoner of war permanently disabled while in service, or member of the Armed Services missing in action **(KRS 164.515)**

Dependent/Spouse of Police Officers, Firefighters, and State Employees Tuition Waivers

- Waiver of tuition for survivor of police officer, firefighter, volunteer firefighter, or state employee killed in the line of duty **(KRS 164.2841)**
- Waiver of tuition for spouse or child of police officer, firefighter, volunteer firefighter, or state employee permanently and totally disabled in the line of duty **(KRS 164.2842)**

Cooperating and Resource Teachers Tuition Waiver

- In recognition of valuable service to the preparation of teachers and the need for all teachers to have continual professional growth, a supervising teacher or a resource teacher for teacher interns may, with prior approval of the course-offering institution, take a maximum of six (6) credit hours per term at any public postsecondary institution and pay no tuition. The postsecondary institution shall waive the tuition up to a maximum of six (6) credit hours **(KRS 164.2845)**

Kentucky Foster and Adopted Children Tuition Waiver

- Waiver of all or a portion of tuition for Kentucky foster and adopted children affiliated with the Cabinet for Families and Children or the Department for Juvenile Justice **(KRS 164.2847)**

Section 8: Scholarships

Admission Based Scholarships
The Office of Admissions offers scholarships for graduating high school seniors. For most scholarships, the deadline to apply is January 15th. For further information please visit the Office of Admission's website at louisville.edu/admissions/aid/scholarships, or email at admitme@louisville.edu or call (502) 852-6531.

Once awarded, renewal eligibility is monitored by the Student Financial Aid Office. Contact the Student Financial Aid Office or visit our website at louisville.edu/financialaid/scholarships regarding the eligibility and renewal conditions.

If you are a scholarship recipient and must leave the university due to extenuating circumstances, you may be eligible for a leave of absence for scholarship purposes. If you must withdraw and a scholarship leave of absence request is not approved, you will lose your scholarship permanently. A Leave of Absence request form can be found on our website at http://louisville.edu/financialaid/scholarships/loa-form/view.

Cardinal Covenant

The University of Louisville has initiated a special program called the Cardinal Covenant in response to college costs and the challenge for students from low-income families to fund their education.

The University of Louisville has made a promise to incoming new freshmen who meet the following criteria to award enough gift assistance from federal, state, private, and institutional sources to cover standard direct costs (tuition, room, board, and books). In this program, students may be able to graduate debt free from an undergraduate program, as long as they graduate within four years and remain Pell Grant eligible each year.

To potentially be eligible for this program, students must meet the following requirements:

- Submit the Cardinal Covenant Application Essay by January 15th
- Submit admissions application and all required credentials (test scores and high school transcript) by Jan. 15th
- Meet academic requirements of a 20 ACT composite score and 2.5 High School GPA by Jan. 15th
- Be a resident of Kentucky
- Complete a Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1st
- Complete financial aid file, including submission of all requested documentation (i.e. verification) to our office by April 15th; students who overlook required signatures or who submit requested documentation after this deadline are not guaranteed funding and will be awarded based on remaining availability of funds
- Meet all Pell Grant, CAP Grant, and Kentucky Educational Excellence Scholarship (KEES) eligibility requirements
- If designated a Cardinal Covenant recipient, register for new student orientation by May 1st
- If designated a Cardinal Covenant recipient, sign and submit the Cardinal Covenant Terms of Agreement
- Enroll full time, 12 hours or more, each semester
- Maintain Satisfactory Academic Progress (SAP) as defined at UofL for continued eligibility to receive federal aid
- Meet academic requirements of school or college to continue enrollment
- Maintain required minimum eligibility for all awarded institutional and state funds
- Have an annual family income at or below 150% of the federal poverty guidelines as published by the Department of Health and Human Services (HHS)

The most important action you can take is to ensure you have completed the FAFSA as soon as possible on or October 1st starting in fall 2016.

If you are a Cardinal Covenant recipient and must leave the university due to special circumstances, you may be eligible for a leave of absence. If unique circumstances require you to take a break from attendance and you are a Cardinal Covenant student, a leave of absence request form must be submitted. All requests will be reviewed and, if approved, a leave of absence for Cardinal Covenant purposes will be granted. Not all requests for a leave of absence will be approved.

Continuing Undergraduate Student Scholarship
A limited number of academic scholarships are available to currently enrolled undergraduate students seeking their first bachelor's degree, who have earned at least 24 but not more than 144 UofL credit hours, and compiled a cumulative 3.0 Grade Point Average(GPA) or better at the University of Louisville.

If you receive renewable admissions based scholarships, you are not eligible to participate in this program. Awards are based on funds available and enrollment of 12.0 credit hours or more. Students enrolled between 6.0 and 11.0 credit hours will have their award reduced. Students enrolled in less than 6.0 credit hours are not eligible. The deadline to apply is March 15th prior to the next academic school year. The application is available online at ulink.louisville.edu listed under the Financial Aid section on the Student Services tab beginning January 1st.

Transfer and Adult Scholarship Opportunities
Students who are transferring to the University of Louisville directly from a KCTCS institution or Ivy Tech Community College, Sellersburg may be eligible to apply for the KCTCS Academic Transfer Scholarship. For eligibility requirements and further information please see the following: louisville.edu/admissions/apply/transfer/cost-of-attendance/kctcs.

The Bernard Osher Reentry Scholarship was established at the University of Louisville to assist eligible adult college students in the completion of their first bachelor's degree. For eligibility requirements and further information please see the following: louisville.edu/admissions/apply/transfer/cost-of-attendance/osher.

The New Beginning Scholarship fund is awarded to non-traditional Kentucky residents pursuing an undergraduate degree at the University of Louisville. Review the eligibility requirements and application information, along with other information on Student Financial Aid Office Scholarships, at the following: louisville.edu/financialaid/scholarships/scholarships-managed-by-the-student-financial-aid-office.

For assistance pertaining to admission to the university, the Adult and Transfer Services Office can be contacted at 502-852-0166 or transfer@louisville.edu.

Departmental Scholarships
You should contact your department of study or interest to see if departmental scholarships are available. If you are awarded a scholarship through your department of study, the department is

responsible for certifying your award to the Student Financial Aid Office. The department will notify the Student Financial Aid Office and we will post the department award to your financial aid account. If you expect to receive a departmental scholarship, complete a Report Other Aid form online at louisville.edu/financialaid/our-services/report-other-aid-resources.

Outside Scholarships
The Student Financial Aid Office maintains a listing of the outside scholarship information we receive and a list of award agencies that have awarded outside scholarships to University of Louisville students in the current year. You can access the list of outside scholarships and award agencies on our website at louisville.edu/financialaid/scholarships/outside-scholarships.html
You are encouraged to review this webpage and search free websites for additional scholarship opportunities. However, we caution students from pursuing scholarship searches that require fees to participate.

You must notify the Student Financial Aid Office if you are receiving a scholarship from outside sources, such as through a community or service organization. You may notify us by submitting information to louisville.edu/financialaid/our-services/report-other-aid-resources.

All scholarship payments/checks from outside organizations must be routed to student accounts through the Student Financial Aid Office, whether made payable to the student and/or the university, at the following address:
Student Financial Aid Office
University of Louisville
Houchens Building, Room 110
Louisville, Kentucky 40292

Section 9: Other Resources

It is your responsibility to report all sources of estimated financial assistance including departmental scholarships, employee tuition remission, outside scholarships, alternative (or outside) student loans, third party assistance, housing benefits or waivers, and Metropolitan College benefits to the Student Financial Aid Office. To report estimated financial assistance not already included in your aid package, complete the Report Other Aid form at louisville.edu/financialaid. Reporting this information to the Student Financial Aid Office early will help prevent changes in eligibility that can result in reductions to financial aid.

Kentucky National Guard
If you receive tuition benefits from the Kentucky National Guard, you need to complete your enrollment as soon as possible for each term. We send an enrollment file to the Kentucky National Guard following the last day to drop/add classes at 100% tuition credit for the term. The funds usually arrive within 30 days. If you add additional classes later in the semester, you must notify the Student Financial Aid Office immediately to verify eligibility for additional funds. Kentucky National Guard funds are limited and subject to availability. If you have any questions

regarding these benefits while attending the university, please contact Katie Baker at 502-852-6037.

Metropolitan College UPS program
Metropolitan College is a partnership among the University of Louisville, Jefferson Community and Technical College, Jefferson Technical College, UPS, Humana, and Community Alternative Kentucky (CAKY). Participants in this program receive both employment income and paid tuition benefits. A 2016-2017 Free Application for Federal Student Aid (FAFSA) is required. Certain stipulations apply, and you should visit www.metro-college.com for further information and eligibility requirements.

3rd Party Resource
If you receive funds from a third party (non-UofL) source to be processed through the Bursar's Office, you need to complete a Report Other Aid Form.

Bursar Payment Plans
The Bursar's Office offers several payment plans you may use to settle your bill. Information on these plans is available online at the Bursar's Office website.

Alternative Loans
An alternative student loan (also referred to as a private or outside student loan) is not a federal student loan, but one through a private bank or other lending institution. Alternative loans may have interest rates, repayment terms, and deferment options that are less favorable than those of the Federal Direct Subsidized and Unsubsidized, Parent PLUS, and Graduate/Professional PLUS Loan programs.

Access processing instructions on our website at louisville.edu/financialaid > Loans > Alternative Loan.

Section 10: Award Notification

At the University of Louisville, we package federal and/or state need-based aid once you are fully admitted to the university, meet all eligibility criteria, and/or our office is notified of an aid resource you are receiving elsewhere. Once an award has been processed for you, you will be sent an award notification. You will also be sent a revised award notification if and when a change is made to your awards.

Determining your Financial Need
In determining your financial need, the university maintains certain principles and practices. First, the primary responsibility for financing your education rests with you and your family. Second, financial aid is a resource, which is only available to fill the gap between your family's contribution and your yearly cost of education. Third, in determining your family's ability to contribute toward the cost of a college education, the institution must utilize a fair, consistent, and equitable method of measuring the family's resources. The process of need analysis utilizes the federal methodology (FM) as approved by the U.S. Congress and calculated by the U.S. Department of Education through the Free Application for Federal Student Aid (FAFSA).

In determining need, many factors are considered, potentially including the taxable income of your parents, you the student, and/or spouse, value of assets, untaxed income, number of people in the household, and number of family members in college.

Awarding Philosophy & Procedures
In an effort to establish a consistent means of packaging financial aid, we have established the following minimum standards for awarding student financial aid:

You will be awarded federal or state need-based aid once you have a complete financial aid file, including an official 2016-2017 FAFSA and all requested documents. If applicable, all federal database match problems and/or conflicting information must be resolved.

You will not be awarded federal or state need-based aid if you are determined not to be maintaining Satisfactory Academic Progress (SAP) as determined by the university's SAP policy.

You must meet all federal, state, and institutional eligibility program requirements (see Section 5 for basic eligibility requirements).

You cannot be awarded financial aid in excess of your determined financial need. The Direct Unsubsidized loan, Direct Parent PLUS, Direct Graduate/Professional PLUS, alternative loan, and/or scholarship funds, which are non-need based programs can be awarded over your determined need. But not in excess of your financial aid determined cost of attendance.

All scholarships, grants, loans, tuition remission, awards, prizes, allowances, incentives, outside scholarships, housing benefits and waivers, and certain 3rd party payments must be counted as estimated financial assistance in determining your total aid package and must be reported to the Student Financial Aid Office. Non need-based funding paid through the payroll office is not typically required to be included in the total financial aid package.

Federal Pell Grant eligibility is established for all undergraduate students before campus-based aid or Direct Loan funds are awarded.

Direct Loan eligibility will be determined before eligibility for Direct Parent PLUS, Direct Graduate/Professional PLUS Loans, or alternative loan funds.

You are not considered for federal or state need-based aid until you have been admitted to the university. Provisionally admitted students are not considered for federal or state need-based financial aid.

The academic year consists of the fall and spring semesters. Summer is treated as a trailer of the academic year. Most state and scholarship aid is not available in the summer.

For summer and spring-only student aid applicants, you must register for classes to be considered for aid.

Federal and state aid programs are primarily for degree-seeking students. Exceptions can be made if you are taking courses necessary for admission to a degree-granting program.

Courses that do not count toward your degree requirements cannot be used to determine your enrollment status for calculating your eligibility for federal financial aid, with the exclusion of non-credit and remedial courses.

Audited courses are not counted in your total enrollment for financial aid eligibility.

Prior to fall and spring's census date (the date following the last day to drop/add at 100% tuition credit for a regular course), awards are made on the assumption of full-time enrollment. Once you have finalized your enrollment for a term, if you are not enrolled full-time, you may complete the Enrollment Update Form. All aid will be reviewed and potentially adjusted based on your enrollment as of the term's census date. If you are awarded for fall and spring after the respective term's census date has passed, your awards will be based on your current enrollment. For summer, your awards are based on your enrollment at the point you are awarded. Your awards will be reviewed and potentially adjusted based on your enrollment as of the summer census date, which is the date following the last day to drop/add at 100% tuition credit for the 10 Week Term.

Awarded financial aid from most federal and state aid programs is based on your enrollment as of each semester's census date (assuming you were enrolled as of the census date). Waitlisted courses are not included in your enrolled hours. To ensure proper posting of your financial aid awards, please be sure you are registered for the correct number of hours as of the census date.

After aid is awarded, the Federal Pell Grant cannot be adjusted for classes added after the semester's census date (assuming the student was enrolled as of the census date, including summer). If you withdraw from a course(s) that would impact your Pell Grant award amount after the term census date, your Pell Grant award amount will be evaluated for necessary adjustments if you did not begin attendance or academically participate in the course(s).

Undergraduate students may only receive federal and state financial aid funds one time for retaking previously passed coursework.

As an example, if you are retaking a previously passed course to meet an academic standard, such as to receive a minimum grade, you may receive federal and state financial aid funds only for the first time you repeat a previously passed course. In addition, if you are required to retake previously passed courses because you failed a course in a prior term, you cannot be paid for retaking the previously passed coursework.

For example, if a student enrolls in four classes in the fall semester and passes three of them, an institution could require the student to retake the failed class and also require the student to retake the other three classes because of failing the one class. If the student retakes the four classes in the spring semester, the failed class would be included in the student's enrollment status for financial aid purposes, but the three classes passed in the fall would not.

The university does not enter into consortium or contractual agreements for UofL students to attend other institutions. However, the university will enter into a consortium agreement if your home institution initiates it, with aid being processed by the home institution. The university will enter into consortium and contractual agreements if you are enrolled in an approved study abroad program coordinated through the International Center. Exceptions may apply.

In most cases, federal regulations prohibit the receipt of federal and state student aid for concurrent enrollment at multiple institutions. You must notify the Student Financial Aid Office if you are receiving aid at multiple institutions for the same enrollment period.

If you are enrolled at the university as a visiting student, you will not be awarded federal aid by the Student Financial Aid Office.

If you submit a degree application for graduation, your financial aid will be reviewed and potentially prorated. This may require a re-calculation of your eligibility based on the hours you are enrolled.

We establish our annual awarding philosophy, including award minimums, maximums, and *EFC cutoffs* according to federal, state, and institutional guidelines. We reserve the right to use professional judgment and to make exceptions to our awarding philosophy.

Reviewing, Accepting, Reducing, and Declining an Award

We assume you accept all standard scholarships and grants listed on your award notification; therefore, you do not need to accept these awards. The Federal TEACH Grant is an exception, because it may become a loan if service obligations are not met. If you are awarded a TEACH Grant, you must accept it if you are interested in participating in the program. If you want to reduce or decline any scholarship or grant, you will need to indicate so by submitting a signed statement regarding your adjustments to the Student Financial Aid Office.

Once you receive an award notification, please follow the instructions for reviewing, accepting, reducing, and declining awards via ULink.

If you have been offered a federal loan, a Federal Work-Study award, or a TEACH Grant, action is required from you to accept, reduce, or decline your award. Once notified, you may complete this process online in ULink (click on Accept/Decline listed under the Financial Aid section on the Student Services tab). In exceptional cases where ULink is unavailable or you do not wish to complete your acceptance online, you may submit a signed statement to the Student Financial Aid Office. If you accept a loan award, certain action may be required from you to complete entrance counseling requirements and/or sign a master promissory note. For some loans, a credit check may be performed.

If you are offered certain institutional or health-related loans, action is required from you to sign a promissory note and complete federally required Truth-in-Lending Act (TILA) certifications. You will be notified by email and/or via your ULink To Do List. Medical and Dental students will be contacted by their school representatives.

It is important to understand awards are contingent upon continued funding from federal, state, and institutional sources. Awards are subject to change and may be rescinded or reduced if funding is insufficient or discontinued. University of Louisville tuition, fees, and room and board charges are subject to change by the Board of Trustees and the Kentucky Council on Postsecondary Education. All financial aid awards are subject to change or cancellation if it is determined you do not meet the eligibility requirements. We fully intend to be able to adequately fund any commitments which are made to you, but there is a possibility a program may be discontinued or funds may not be appropriated to the university. If this happens, we will notify you and either change your award or withdraw the offer.

Section 11: Award Disbursement

Anticipated Aid

Most financial aid that has been awarded but has not been disbursed to your customer account will be reflected as anticipated aid on your customer account. If your bill is not settled by the published due date with anticipated aid, you will have to use other means for settling your account. Descriptions of other methods for settling your bill are available on the Bursar's Office website (louisville.edu/finance/bursar/payment).

University Funds Advance

You may apply for a University Funds Advance in ULink by selecting "Request for University Funds Advance" in the Financial Aid section on the Student Services tab. Generally, the university funds advance is available a couple of days prior to the start of the fall and spring semesters, but after the first disbursement date for the term. The maximum amount that will be available is $450, as long as you have enough anticipated aid to cover any outstanding charges on your student account plus the amount of the university funds advancement and processing fee. The Bursar's Office makes the final determination of eligibility and/or availability of the university funds advancement. If the university funds advance is approved, you will be charged a $5.00 processing fee by the Bursar's Office in addition to the advanced funds allotted. You are only allowed one university funds advance per term. You will not be able to receive a university funds advance if you have dropped/withdrawn from classes or if you have been issued residual funds of $500 or more for the term for which you are requesting a university funds advancement. Parent PLUS loans, Graduate PLUS loans, and estimated awards are not considered anticipated aid for the purposes of the university funds advance. Potential awards are considered anticipated aid if all other university funds advancement eligibility criteria are met.

Disbursement of Financial Aid

All financial aid disbursements made to you by the university will occur only after verification of all program eligibility requirements and verification of enrollment information in the student records system have occurred. If any discrepancies exist, the disbursement of financial aid may be delayed or canceled. Satisfactory Academic Progress (SAP) must also be verified for each award year before aid is disbursed. For transfer students, the Financial Aid Office will use the National Student Loan Data System (NSLDS) to review aid received at previous colleges before disbursement can occur. If your award is based on full-time enrollment and you are enrolled part-

time, your aid will not be disbursed until after the 100% tuition credit reduction period of the term for regular courses unless you notify the Student Financial Aid Office by filling out the Enrollment Update Form.

You must be enrolled at least half-time in order to receive a Direct Subsidized or Unsubsidized Loan, a Direct Parent PLUS Loan, a Direct Graduate/Professional PLUS Loan, Federal Work-Study funds, a Federal Supplemental Education Opportunity Grant (SEOG), KEES, and/or a CAP grant. Half-time is considered 6 hours for undergraduates and 4.5 hours for graduate and professional students. During the summer term, the Graduate School has determined that 6 hours will be considered full-time and 3 hours will be considered half-time for graduate students.

If your anticipated financial aid does not cover all of your charges, you are required to pay the difference on your account not covered by anticipated aid by the due date established by the Bursar's Office. You may view the Bursar's Office website for more information regarding due dates.

Financial Aid from most federal and state aid programs is based on your enrollment as of the census date each semester. For fall and spring, the census date is the day following the last day to drop and receive a 100% tuition credit for regular courses. Waitlisted courses are not counted as enrolled hours. After the published census date, aid adjustments are made for the term, and no other adjustments will be made for subsequent enrollment changes. Exceptions are listed under the Pell Grant heading in Section 5. To ensure proper posting of your financial aid awards, please ensure you are registered for the correct number of hours as of the census date. There are no exceptions to the census date processing. In addition, if you are enrolled in courses during the fall and spring term and the classes start later than the regular schedule term start date (for example, you are enrolled in a special or second-half course), your financial aid will not be disbursed to your account until you begin attendance in at least one class.

Most financial aid awards are credited to your customer account at the Bursar's Office. Federal Work-Study funds will not be credited to your customer account, but will be delivered according to the university's payroll policies. Federal Work-Study will be disbursed on a biweekly payroll basis for the hours submitted on your timesheet once you have been properly set up on payroll. Outside scholarship checks may require your endorsement before they can be applied to your account. Alternative loans may or may not require endorsement before being applied to your account. For alternative loans, you will receive notification from the Student Financial Aid Office or the Bursar's Office indicating your check is available for your endorsement, the funds have been applied to your student account, or if a check is available for pick-up in the Bursar's Office.

If you have accepted a federal loan, you will need to follow the procedures outlined online on the Loan Programs page.

For fall and spring, the first disbursement of federal financial aid funds is scheduled prior to the start of each semester. During summer, federal financial aid funds are not reviewed for disbursement until at least the day following the last day to drop/add and receive a 100% tuition credit for the first summer term for which you are enrolled.

Excess Funds and Balances Due
In all cases, you are responsible for paying any balance due. Disbursed financial aid that exceeds your balance owed to the university is considered excess or residual funds. Please contact the Bursar's Office for more information on how to receive residual funds.

If your award is for more than one semester, you will likely be issued your aid at the beginning of each semester. Your award notification shows the amounts scheduled to be disbursed to you each semester.

If you receive excess/residual funds as a result of a change in your registration status (i.e. enrolled hours, residency change, housing, etc.), please be aware your financial aid may be re-evaluated, and you will be responsible for repaying any funds you were not eligible to receive.

Most institutional funds received for the current semester cannot be refunded once the next semester's charges are assessed on your account. Instead, the funds will be applied against the next semester's charges, and therefore, reduce the balance owed in the next term.

Section 12: Satisfactory Academic Progress

Federal regulations mandate all students are required to maintain SAP toward a degree in order to receive financial assistance through Title IV federal financial aid (including, but not limited to, the Pell Grant, Direct Subsidized and Unsubsidized Loan, Perkins Loan, Parent PLUS, Graduate/Professional PLUS, Federal Work-study, Supplemental Educational Opportunity Grant and TEACH Grant) and need-based state aid (such as the Kentucky CAP Grant) programs. Students must meet the academic standards as outlined in the SAP policy. These standards are for financial aid purposes only and neither replaces nor overrides academic policies outlined by the University of Louisville. The SAP policy applies to all undergraduate, graduate, and professional students.

You are initially considered to be meeting SAP when admitted as a new, degree-seeking freshman. Courses taken as a high school student will impact your SAP assessment beginning with the first annual SAP evaluation in the spring.

Post-baccalaureate students and those seeking a second undergraduate degree will have SAP evaluated based on criteria established for undergraduate students.

Graduate students and students seeking a second graduate degree will have SAP evaluated based on criteria established for graduate students.

Dental and Medical students are considered to be maintaining satisfactory academic progress if they are in good academic standing as determined by the standards and promotions committee at each school.

Law students are considered to be maintaining SAP if they are in good standing as defined by the school of Law and are meeting outlined Pace and Maximum Time Frame requirements.

Dental School SAP Policy
Medical School SAP Policy
Law School SAP Policy

SAP Policy for Undergraduate and Graduate Students
You are strongly encouraged to familiarize yourself with the SAP policy at http://louisville.edu/financialaid/satisfactory-academic-progress

Section 13: Return of Title IV Financial Aid

Federal guidelines specify how the University of Louisville must determine the amount of Federal Title IV program assistance you (the student) can earn if you withdraw from school. The Title IV programs covered under these guidelines are the ***Federal Direct Loans (unsubsidized and subsidized), Perkins Loans, Federal Direct PLUS Loans (Graduate and Parent), Federal Pell Grant, Iraq Afghanistan Service Grant, Federal Supplemental Education Opportunity Grant (FSEOG), and Teach Grant***. If you withdraw from the University of Louisville, the school, you, or both parties may be required to return some or all of the federal funds awarded to you for the semester.

The formula used in the federal Return to Title IV (R2T4) calculation divides the aid disbursed to your student account into "**earned aid**" and "**unearned aid**." During the first 60% of the period of enrollment (semester), you "**earn**" Title IV funds in direct proportion to the length of time you remain enrolled. If you remain enrolled beyond the 60% point of the semester, then aid is considered earned for the period (semester). "**Unearned**" Title IV funds is the amount of disbursed aid that exceeds the amount of aid earned under the formula. If you are contemplating withdrawal from all classes **PRIOR** to completing 60% or more of the semester, then you should contact the Student Financial Aid Office to discuss how this will affect your financial aid. **It is in your best interest to talk with the Student Financial Aid Office regarding your options of withdrawing from classes, especially if you received any federal financial aid assistance.**

If you, the University of Louisville, or your parent received less assistance than the amount you earned, you may be able to receive those additional funds. If you received more assistance than you, the University of Louisville, or your parent earned, the excess funds must be returned by the appropriate party.

If you did not receive funds you earned, you may be due a **post-withdrawal** disbursement. If the post-withdrawal disbursement includes Direct Subsidized/Unsubsidized Loan funds and/or PLUS funds, the University of Louisville must get permission before those funds can be disbursed to your account. You and/or your parent may choose to decline some or all of the Direct Subsidized/Unsubsidized Loan funds and/or PLUS funds so additional debt is not incurred. The University of Louisville will send a written notice to you and/or your parent outlining the guidelines of the loans. You and/or your parent will have fourteen days to make your decision and respond to the university (which can be done by letter, email, or phone call). The University of Louisville will automatically use all or a portion of your post-withdrawal

disbursement of grant funds (Pell Grant, Iraq Afghanistan Service Grant, and FSEOG) for tuition, fees, and room and board charges on your account. The University of Louisville will need your permission to use those funds for other charges, and if permission is not granted, you will be offered the funds. However, it may be in your best interest to allow the University of Louisville to keep the funds to reduce the bill owed to the university.

Determining the date the student withdrew:

- The Student Financial Aid Office will apply the official withdrawal date as recorded by the Registrar's Office in determining the potential amount of funds to be returned by you, your parent, and/or institution. The following link provides the guidelines of the time frame you can withdraw from classes each semester louisville.edu/calendars/academic/.
- The Student Financial Aid Office will review unofficial withdrawals (EF, UF, NP, & W grades) at the end of each semester, which will be based on the guidelines outlined under Section #14 – All "F" Grade Recipients.

If you are granted an approval for a late withdrawal (after the published last day to withdraw each semester) with your academic unit, the effective date of the withdrawal will be determined by the Registrar's Office (which is generally the date the student appealed). If you appeal along with the late withdrawal for a tuition exception reduction (100%, 50%, or 25%), the aid on your account will be adjusted according to the federal, state, and institutional disbursement guidelines. If you owe a balance due to the return of financial aid funds, you can view your new account balance on ULink. This is your financial obligation to the university.

UofL Refund Policy (not the same as the Federal Return R2T4 policy)
The Return of Title IV funds calculation is separate from the University's Tuition/Fee Reduction schedule. Please refer to the Registrar's Office published refund/withdrawal calendar (aka: tuition/fee reduction period): louisville.edu/calendars/academic/.

The school may bill you for any unpaid institutional charges.

The Financial Aid Office will evaluate tuition/fee reductions to non-title IV aid programs on a case-by-case basis.
Aid will be returned to aid programs in the following priority: Federal Direct Unsubsidized Loan, Federal Direct Subsidized Loan, Federal Perkins Loan, Federal Direct Graduate PLUS Loan, Federal Direct Parent PLUS Loan, Federal Pell Grant, Iraq Afghanistan Service Grant, Federal SEOG Grant, TEACH Grant, other Title IV or Title VII aid, other federal, state, private, or institutional student financial aid. If any funds are left on your account after all adjustments to the other aid sources, the credit will be returned to you.

The net amount (as opposed to the gross amount of the loan borrowed) of Direct Federal (subsidized and unsubsidized) and Federal PLUS Loans (graduate and parent) will be used in the return calculation.

Please remember all financial aid recipients will be held accountable under the university's Satisfactory Academic Progress (SAP) policy.

The Student Financial Aid Office is required by federal regulation to evaluate students receiving all or a combination of Passing, Failing, Incomplete, Unsatisfactory, or Withdrawal grades for the semester. It is always in your best interest to talk with the Student Financial Aid Office regarding your options and to understand the implications of withdrawing or receiving 'F' grades. At the end of each semester, the Student Financial Aid Office is required to review all students' grades, but especially 'F' grade(s) to determine if the student was an 'Unofficial Withdrawal.' Please refer to Section 14 regarding the All "F" Grade Recipients.

Examples of Return to Title IV policy:
NOTE: In all examples, the student needs to be aware he/she would be evaluated under the Satisfactory Academic Progress policy, and the student will be responsible for any balance owed to the university as a result of aid adjustments made.

1. Stephanie was enrolled in 12 hours of regular courses and dropped 6 hours during the 100% tuition/fee reduction period for the fall term. She previously was disbursed a Pell Grant for $2,865 (full-time). Since she withdrew from 6 hours prior to the end of the 100% tuition/fee reduction period for regular courses her Pell Grant would be reduced to $1,433 (part-time). A Return to Title IV calculation is not needed since Stephanie is still enrolled. If she enrolls in another 6 credit hours after the 100% tuition/fee reduction period is over, the Student Financial Office cannot adjust the Pell Grant back to the full-time award amount, because the class was added after the 100% tuition/fee reduction period. The Student Financial Aid Office uses the day following the 100% tuition/fee reduction period for regular courses during fall and spring to determine the census date for the respective term. Even though Stephanie is now enrolled in 12 credit hours, she is only receiving the Pell Grant for the 6 credit hours she was enrolled as of the census date for the term.
2. Thomas dropped from 8 to 2 hours of regular courses during the 50% tuition/fee reduction period and only has a fully disbursed Federal Direct Unsubsidized Loan. A Return of Title IV aid calculation is not required since Thomas is still enrolled. Since Thomas did not drop during the 100% tuition/fee reduction period and was enrolled at least half-time at the point his loan was disbursed, no adjustments are needed to his account.
3. Donna dropped from 12 to 6 hours of regular courses during the 50% tuition/fee reduction period, and 3 out of the 6 hours she withdrew from she did not begin attendance nor academically participate in. She received a Pell Grant for $2,865 (full-time) and a Direct Subsidized Loan for $2,239. No adjustment is necessary to the Subsidized Loan. The Pell Grant would be reduced from $2,865 (full-time) to $2,149 (three-quarters). Though she was enrolled in 12 hours as of the census date (the day following the last day to drop/add and receive a 100% tuition credit for a regular course during fall and spring), her Pell has to be recalculated based on 9 hours since she did not begin attendance or academically participate in 3 of the hours she withdrew from.
4. Kerry (an undergraduate, resident student) withdrew from all classes (12 hours) during the 50% tuition/fee reduction period for the spring semester. The term is 106 days in length, after excluding spring break (7 days). The date of withdrawal was on the 9th day of the term. She was disbursed a Federal Direct Unsubsidized Loan ($5,103), a Federal

Direct Subsidized Loan ($1,083), a Federal Pell Grant ($2,822), a Kentucky CAP grant ($950) and a Need Based Grant ($1,450) for the term.

The Return of Title IV calculation is completed as follows:

a) Percentage completed	9 days attended/106 total days = 0.849 (8.50%)
b1) Total Loans disbursable aid	$6186.00 (Unsub + Sub)
b2) Total Grant disbursable aid	$2822(Pell Grant)
b3) Total aid disbursable for term	$9008 (b1 + b2)
c) Earned aid	$765.68 (b3 x a)
d) Total Unearned aid	$8242.32 (b3 – c)
e) School charges x % unearned	$5050.80 (school charges of $5520 x 0.9150)
f) University's TIV return share	$5050.80 (lesser of d or e)
g) Student's TIV return share	$3191.52 ($8242.32 – 5050.80) {d-e}
h) Repayment of Student's loans	$1135.20 (b1 – f)
i) Initial Amt of Grant funds to Rtn	$2056.32 (g – h)
j) Amount of Grant Protected	$1411.00 (b2 x 50%)
k) Amount of Grants student returns	$645.32 ((i – j)

Allocation of Title IV Aid to be returned is as follows:

Aid to be returned by UofL= $5050.80		**Aid to be returned by UofL= $5050.80**	
Source	**Amount**	**Source**	**Amount**
Unsubsidized Loan	$ 5,050.80	Unsubsidized Loan	$ 0.00
Subsidized Loan	$ 0.00	Subsidized Loan	$ 0.00
Perkins Loan	$ 0.00	Perkins Loan	$ 0.00
Parent PLUS Loan	$ 0.00	Parent PLUS Loan	$ 0.00
GRAD/Professional PLUS	$ 0.00	GRAD/Professional PLUS	$ 0.00
Pell Grant	$ 0.00	Pell Grant	$ 645.32
SEOG Grant	$ 0.00	SEOG Grant	$ 0.00
TEACH Grant	$ 0.00	TEACH Grant	$ 0.00

The amount of grants the student must return (k - $645.32) is returned by the university on behalf of the student, leaving the student owing a balance to the University of Louisville.

Kentucky CAP and **Need-Based Grants** are excluded from the Return to Title IV calculation since they are not federal grants.

All Direct Loans and grant adjustments/returns are rounded to the nearest dollar.

You will be sent a letter outlining the funds returned by the school, the amount returned on your behalf, and the amount you owes. The letter will contain the detailed information about the funds returned and the date of the transaction.

Return of Title IV Policy for Courses Offered in Modules

The University of Louisville offers modular classes during the fall and spring semesters (generally coded as special 'SPE' or second-half 'SH' courses) and all during the summer semester. A program is offered in modules if, for a payment period or period of enrollment, a course or courses in the program do not span the entire length of the payment period or period of enrollment. Federal guidelines indicate we follow the procedures below to determine if your account should be considered a withdrawal or not for each period of enrollment (semester).

How the University of Louisville determines if you have withdrawn for Title IV purposes when taking modular courses:

1. After beginning attendance in the payment period or period of enrollment, did you cease to attend or fail to begin attendance in course you were scheduled to attend?
   If the answer is **no**, this is not a withdrawal. If the answer is **yes**, go to question 2.
2. When you ceased to attend or failed to begin attendance in a course you were scheduled to attend, were you still attending any other courses?
   If the answer is **yes**, this is not a withdrawal; however other regulatory provisions concerning recalculation may apply. If the answer is **no**, go to question 3.
3. Did you confirm attendance in a course in a module beginning later in the period (for non-term and non-standard term programs, this must be no later than **45 calendar days** after the end of the module the student ceased attending)?
   If the answer is **yes**, this is not a withdrawal, unless you do not return. If the answer is **no**, this is a withdrawal and the Return of Title IV Funds requirements apply.

Examples of using the three questions above to determine whether a student who is scheduled to complete two courses in each of the first two of three modules within a payment period has withdrawn:

Scenario 1

The student begins attendance in both courses in the first module, but ceased to attend both courses after just a few days and does not confirm he/she will return for the courses he/she is scheduled to attend in module two. The student is a withdrawal, because he/she ceased to attend courses he/she was scheduled to attend **(Yes to question 1)**, was not currently attending any other courses when he/she ceased to attend **(No to question 2)**, and did not confirm his/her attendance in the courses he/she is enrolled for module 2 **(No to question 3)**.

Scenario 2

If, however, the student begins attendance in both courses in the first module but drops just one of the courses after just a few days, the student is not a withdrawal. Although the student ceased to attend a course he/she was scheduled to attend **(Yes to question 1)**, the student was still attending another course **(Yes to question 2)**.

Scenario 3

If the student officially drops both courses in module two while still attending the courses in module one and successfully completes the courses in module one, the student is not a

withdrawal. Although the student ceased to attend a courses he/she was scheduled to attend **(Yes to question 1)**, because the student officially dropped both courses in module two while still attending courses in module one **(Yes to question 2)**, the student is not considered a withdrawal. However, because the student did not begin attendance in all courses, other regulatory provisions concerning recalculation may apply.

Examples of Summer Sessions and Scenarios:

Term 1 (SU1) = May 9 – May 27

Term 2 (SU2) = May 31 – July 5

Term 3 (SU3) = July 6 - August 9

1. Stacy is enrolled in one course during SU1 and one course during SU2, begins attendance in the SU1 session on 5/9, and decides to withdraw from SU1 after attending the class for seven days. Stacy withdrew from the SU1 class but is still enrolled in the SU2 class, which does not begin until 5/31. When Stacy withdrew from the SU1 class, she was no longer currently enrolled; however, she does intend to start her SU2 class on 5/31. Stacy will have to provide written confirmation to the Student Financial Aid Office that she plans to begin attendance in the latter summer modular session or she will be considered a withdrawal for the summer term. If Stacy fails to provide the written confirmation, a R2T4 calculation will be performed.
2. Jack is enrolled in two classes in SU1 and one class in SU2 and begins attendance in the SU1 session on 5/9. Jack dropped one of the classes in SU1 after attending for ten days but remains enrolled in the other SU1 class along with the SU2 class. When Jack withdrew from the one class in SU1, he was still attending another class in SU1, and therefore is not considered to have withdrawn from classes. Jack's account would not require a R2T4 calculation.

Section 14: All 'F' Grade Recipients

If you receive all 'F' grades, UofL is required to comply with the federal Title IV Refund Policy (R2T4), as well as the Satisfactory Academic Progress Policy. When federal financial aid either partially or fully pays educational expenses and you receive all 'F' grades, the Financial Aid Office (FAO) must, by federal regulations, comply with the Title IV Refund Policy.

The chart below describes the implemented grade types instructors are required to record on your grade report. 'F' grades are required to be documented internally as EF, UF, or NP, which will reflect on a grade report as a 'F.'

UofL Code	Why Grade is Assigned by Instructor	How It Affects the Student's Federal Financial Aid Assistance
EF (earned F)	If the student completed the course and all required work, then the student's grade shows as an earned F grade.	No change in student's financial aid if all of the grades show as EFs or combination of EF, UF, and W grades.
UF (unearned F)	If the student began attendance and participated in the class up to some point, but then walked away and never completed the course, it is considered an 'Unofficial Withdrawal.' The last date of the student's participation in any academically related activity for the course must be recorded.	If all of the student's grades for the term are UF's and/or UF's and W's, up to 50% of the student's federal financial aid will have to be refunded based either on the last date of participation (recorded by instructor) or the mid-point date of the term (50% period of the term).
NP (never participated)	If the student never began attendance, never showed up for any portion of the class, or never participated in any academically related activity for the period of enrollment, then the student's grade shows as a never participated 'NP'grade.	The student's federal financial aid will be adjusted based on the 100% calculation for each NP grade assigned (For example: A student receives a NP grade in 3 out of 12 hours and was paid Pell Grant funds for 12 hours. The Pell Grant will be reduced down to the 9 hour award amount.).

How federal aid is adjusted based on F-grade received:

EF 'F' grades: Financial aid considers you to have completed all of the course material, even though you could not pass the course material. No adjustment is needed towards any of the disbursed federal aid on your account, as long as all the classes show as EFs or a combination of passed, EF, or UF grades.

UF 'F' grades: Financial aid considers you as being an **"Unofficial Withdrawal"** from the course(s). No adjustment is needed towards any of the disbursed federal aid on your account, as long as the student received an earned grade (EF or passing grade) in combination with the UF grade(s) and if you received no NP grade(s). If you receive all UF grades or a combination of UF and NP grades, you are considered to have withdrawn. There are two ways the Financial Aid Office handles this circumstance:

1. The instructor is to record a last date of participation showing your participation in any academically-related activity for the course. The latest date of participation for all UF classes is the date used to perform the calculation of the Title IV refund calculation.

2. If no last date of participation is recorded, the midpoint of the term (50% period of the term) is used to determine the Title IV Refund calculation. This calculation can result in up to 50% of the disbursed aid being canceled and returned towards the respective federal aid programs.

When a Title IV Refund calculation is completed, the aid cancellation will be sent back to the federal programs in the following order: ***Federal Direct Loans (unsubsidized and subsidized), Federal Perkins Loan, Federal Direct PLUS Loans (Graduate and Parent), Federal Pell Grant, Iraq Afghanistan Service Grant, Federal Supplemental Education Opportunity Grant (FSEOG) and TEACH Grant.***

NP (never participated) 'F' grades: This grade indicates you never began attendance, never showed up for any portion of the class, or never participated in any academically related activity for the period of enrollment but failed to officially withdraw. The scenarios below show how the financial aid funds are adjusted according to federal guidelines.

Scenario 1 - Student Received NP Grades in 8 Hours Out of 14 Total Hours of Enrollment

Official Grade	Units Taken	Instructor Notes
UF	3	n/a
NP	3	n/a
NP	1	n/a
NP	1	n/a
NP	3	n/a
UF	3	n/a

The student in this scenario earned both NP and UF grades for the semester and received both Federal Pell Grant and Direct Loan funds. This student will have multiple adjustments to their federal financial aid funds:

- The Pell Grant will be reduced from the full-time award amount to the part-time (six hours) award amount. A R2T4 calculation will be performed on the account, because the student received all UF and NP grades. Because no record of the last day of participation was recorded by instructor(s), the midpoint of the term will be used. If a last day of participation date was recorded, the latest date would be the date used for the R2T4 calculation.

Scenario 2 - Student Received NP Grades in 6 Hours Out of 12 Total Hours of Enrollment

Official Grade	Units Taken	Instructor Notes
UF	3	September 5, 2014
NP	3	n/a
EF	3	n/a

NP	3	n/a

The student in this scenario earned EF, UF, and NP grades for the semester and received a federal Pell Grant and Direct Loans.

- Pell Grant will be reduced from the full-time award amount to the part-time (six hours) award amount.
- No adjustment is needed to the Direct Loan funds. No R2T4 calculation will be performed on the account, because the student has at least one EF (earned F) on his/her account

Scenario 3 - Student Received NP Grades in 6 Hours Out of 12 Hours of Enrollment

Official Grade	Units Taken	Instructor Notes
NP	3	n/a
NP	3	n/a
W	3	n/a
W	3	n/a

The student in this scenario earned both NP grades and withdrew from courses during the semester and received both Federal Pell Grant and Direct Loan funds. The Financial Aid Office will send an email to the instructor(s) for a second confirmation to ensure the NP grades recorded are correct.

- **If the instructor(s) indicates the grades are correct** (never participated or began attendance), then up to 100% of the aid received for the 6 hours can be adjusted in accordance with federal guidelines. The Pell Grant will be reduced from the full-time award amount to the part-time (six hours) award amount and then a R2T4 calculation will be performed using the last withdrawal date.
- **If the instructor(s) indicated the grades are incorrect** (the student did participate in some type of academic activity), then the instructor(s) would change the grade with the Registrar's Office. If the NP grades are changed to EFs, no federal aid adjustments would be needed. If the NP grades were changed to UFs, a R2T4 calculation would be performed using the last withdrawal date or the last date of participation indicated by the professor(s).

Why does University of Louisville Financial Aid Office monitor students receiving 'F' grades?

The University of Louisville's Student Financial Aid Office is obligated by federal regulations to review financial aid recipients receiving 'F' grades. If not monitored, it could result in the University of Louisville paying monetary fines and jeopardizing its federal funded aid programs. The assumption behind the law is a student receiving 'F' grades, especially all UF (Unofficial Withdrawals) grades, walked away from the semester without properly withdrawing from the university. The Financial Aid Office must identify students with 'F' grades within 30 days from

the date final grades are recorded every semester.
The Financial Aid Office reviews the grades of all students with federal financial aid disbursements. The Student Financial Aid Office reviews students receiving a grade of Incomplete when the student's other grades are all non-passing grades (UF or NP grades). The Student Financial Aid Office sends a written notification to the professor(s) asking for them to verify the student is still working to complete the course(s) for a passing grade.

Section 15: Students with Loans

If you apply for financial aid, you may be offered loans as part of your school's *financial aid offer*. A loan is money you borrow and must pay back with *interest*.

If you decide to take out a loan, make sure you understand who is making the loan and the terms and conditions of the loan. Student loans can come from the federal government or from private sources such as a bank or financial institution. Loans made by the federal government, called federal student loans, usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources. A good resource to educate yourself on being an informed consumer and borrower is with the Federal Trade Commission.

For more information, consult the U.S. Department of Education's Federal Student Aid website, https://studentaid.ed.gov/sa, for information regarding loans:
https://studentaid.ed.gov/sa/types/loans

Exit Counseling
For Direct Loans, exit counseling is required when you graduate, leave school, or drop below less than half-time enrollment. The Student Financial Aid Office will send you information on completing the exit counseling requirement when any of these events occur during a semester of enrollment at UofL. Exit counseling provides important information you need to prepare to repay your federal student loan(s). You'll need to provide the name, address, e-mail address, and telephone number for your closest living relative, two references who live in the U.S., and current or expected employer (if known).

For more information, consult the U.S. Department of Education's Federal Student Aid website, StudentLoans.gov, for information regarding exit counseling: https://studentloans.gov

For other loans you may borrow, your loan servicer(s) will notify you of loan exit counseling requirements.

Managing Repayment
For Direct Loans, it is important to keep informed about your loan repayment, deferment, and forbearance options.

For more information, consult the U.S. Department of Education's Federal Student Aid website, StudentLoans.gov, for information regarding managing repayment: https://studentloans.gov.

For other loan you may borrow, contact your loan servicer for questions regarding loan repayment, deferment, and forbearance.

FSA Student Loan Ombudsman Office
The FSA Ombudsman Office is available to you if you have concerns about your student loan. You can contact them through the following options:

Via on-line assistance: http//studentaid.gov/repay-loans/disputes/prepare

Via telephone: 877-557-2575

Via fax: 606-396-4821

Via mail: FSA Ombudsman Group
P.O. Box 1843
Monticello, KY 42633

Section 16: University of Louisville Incarcerated Student Policy

A student is considered to be incarcerated if serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correctional institution (whether it is operated by the government or a contractor). A student isn't considered incarcerated if in a halfway house, on home detention or is sentenced to serve only on weekends.

In accordance with federal requirements, if you are determined to be incarcerated, you are not eligible to be funded with federal loans. If a student is incarcerated in a federal or state penitentiary you are not eligible to be funded with federal loans or Pell grant. Additionally, the U.S. Department of Education disqualifies you from receiving Pell Grants if you are subject to involuntary civil commitment following incarceration for a sexual offense (as determined under the FBI's Uniform Crime Reporting Program.)

University of Louisville Procedure for Identifying Incarcerated Students
The University of Louisville does not offer classes in prisons, so the only way an incarcerated student can be enrolled at UofL is through online classes. As part of the enrollment data quality procedures conducted every semester, the Institutional Research Office completes an analysis of all the addresses of students enrolled in online courses. The analysis confirms the following:

1. The address provided on the FAFSA matches the address in PeopleSoft.
2. There are no addresses that included the word 'cell', 'prison', 'penitentiary'.
3. There are no instances of multiple individuals using the same address.
4. There are no instances of multiple individuals using the same P.O. Box or the same individual using multiple P.O. Boxes.

Any data anomalies indicating the student may be incarcerated are reported to the Student Financial Aid Office.

In addition, since incarcerated students can only be enrolled at UofL through Distance Education, as long as the Distance Education enrollment total does not exceed 25% of total enrollment, the university is not in violation of the incarcerated student limit. This total is checked every year during the annual A-133 audit of federal financial aid programs.

Section 17: Statement of Non-Discrimination

The University of Louisville is an equal opportunity institution in both education and employment. The university strives to foster an environment of inclusiveness that empowers us all to achieve our highest potential without fear of prejudice or bias.

We commit ourselves to building an exemplary educational community that offers a nurturing and challenging intellectual climate, a respect for the spectrum of human diversity, and a genuine understanding of the many differences - including race, ethnicity, gender, gender identity, sexual orientation, age, socio-economic status, disability, religion, national origin or military status – that enrich a vibrant metropolitan research university. We expect every member of our academic family to embrace the underlying values of this vision and to demonstrate a strong commitment to attracting, retaining and supporting students, faculty and staff who reflect the diversity of our larger society.

The university is committed to complying with all applicable laws and government regulations at the federal, state and local levels and any university policies which prohibit discrimination in education, including, but not limited to, Title VI and Title VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990.

Section 18: Additional Consumer Information

Additional required consumer information is maintained by Institutional Research and is available on the Office of Academic Planning and Accountability website: louisville.edu/oapa/consumer-information

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