



Undergraduate Financial Aid Handbook

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Institutional Overview:

OPE ID: 04263700

Federal School Code: 042637

Email: financialaid@reach.edu

Financial Aid Philosophies:

- A college education is a valuable investment. We believe that a family's finances should not be a barrier to accessing a Reach University education.
- Maintain a modest self-help component of the Offer of Financial Aid. Self help funding is a candidate's investment in their education.
- Reach University meets the full demonstrated institutional need of undergraduate candidates by offering institutional grant aid as determined by the Office of Financial Aid to those who complete their financial aid application and maintain satisfactory academic progress towards their degree program.

Admissions Policy and Financial Aid

Financial need does not affect admissions decisions for U.S. citizens and permanent residents or for candidates graduating from a high school in the United States.

Financial Aid Privacy Policy

The Office of Financial Aid at Reach University requires sensitive information be provided to our office, from the candidate. In the case of dependent candidates, both biological parents are expected to submit information, regardless of whether they are married, or not, and residing together or apart.

Information that is provided to the Office of Financial Aid through the FAFSA and other mechanisms are safeguarded and used solely for the purpose of administering our financial aid program. Information submitted to our office cannot be released to any other individuals. The data provided to the University is protected under the Higher Education Act (as amended), the Family Educational Rights and Privacy Act (FERPA) and the Privacy Act. Learn more about Reach University's data policy in the [Administrative Capabilities](#) section below.

Program Details and Academic Year Definitions:

All candidates should submit the required forms by the established deadlines. Late applications are accepted, however, your financial aid notification may be delayed.

- Bachelors in Global Education (BAGE)
 - Program Details: 124 credit hours, 142 weeks of instruction
 - Academic Year Definition: 24 credit hours (min.), 30 weeks of instruction (min.)
- Bachelors in Liberal Studies (BLS)
 - Program Details: 120 credit hours, 142 weeks of instruction
 - Academic Year Definition: 24 credit hours (min.), 30 weeks of instruction (min.)

Administrative Capability:

CS = Candidate Services

OFA = Office of Financial Aid

Financial Aid Process	Responsibilities and Process	Person(s) or Team(s) Assigned
Step 1 - Candidate Applies for Aid	Clearly communicating dates, deadlines, and resources for candidates to submit complete financial aid applications.	CS OFA
Step 2 - Candidate Eligibility Review and Verification	<p>Required verification is completed in a thorough and timely manner. Verification requirements are managed by the OFA using the FAME AFA System. Email notification to candidates regarding documents required for verification, correction procedures for candidates, and consequences of missing the deadlines are also managed by the OFA.</p> <p>ISIR records are received by FAME through FAA Access to CPS online. Identification and resolution of conflicting information regarding academic progress, enrollment status, or additional outside aid is conducted by the OFA using a combination of the CRM, SIS and FAME AFA systems.</p> <p>Process and timeframe for notifying candidates of award changes due to Verification: Revised Financial Aid Notifications are sent to the candidate via email immediately following receipt and processing of the corrected ISIR.</p>	OFA: FAME AFA Sonis Element451
Step 3 - Financial Aid Awarding	Reach University awards the Federal Pell Grant to eligible candidates based on Pell Formula 1 and ensures all aid received does not exceed the Cost of Attendance (COA).	OFA FAME
Step 4 - Financial Aid Notification (FAN)	<p>Reach University communicates the candidate's financial aid eligibility, COA, and balance information to the candidate in the form of a Financial Aid Notification (FAN) sent via email to the email address reported on their FAFSA. Additional Financial Aid information and disclosures (including a direct link to Reach University's Federal Consumer Information Disclosures) are also contained in the FAN. Proper support is provided to help candidates understand their FAN.</p> <p>Federal and non-federal aid is identified and processed through the OFA.</p> <ul style="list-style-type: none"> - Any tax documents, high school completion, previous educational experience, and citizenship information received by CS or any other team will be forwarded to the OFA. - OFA is also notified of all external sources of funding the candidate is scheduled to receive via use of the 	OFA FAME CS

	External Scholarship Reporting and/or External Partnership Resource Reporting forms.	
Step 5 - Disbursement	<p>The OFA prepares to disburse funds to the candidate according to all FSA regulations. Funds are disbursed by crediting a candidate's billing account. Before making a disbursement, the OFA checks to ensure that the candidate is still eligible for the disbursement and the origination record is completed in COD.</p> <p>See Disbursement procedures in the Fiscal and Cash Management section.</p>	OFA FAME
Step 6 - COD Reporting	FAME (on behalf of the OFA) reports disbursements to the COD system within 15 days of the actual disbursement date. Records are maintained at the institutional & candidate level.	OFA FAME
Step 7 - G5 Funds	FAME (on behalf of the institution) draws down funds from the G5 system after disbursements have been made to candidates' billing accounts.	OFA FAME
Step 8 - Reconciling Funds	FAME (on behalf of the institution) reconciles funds drawn from G5. The OFA performs weekly and monthly reconciliation between the Bursar and OFA records, COD, and G5.	OFA FAME
Step 9 - Enrollment Reporting	The OFA reports candidate enrollment status to the National Student Loan Data System (NSLDS). The OFA submits enrollment status reports to NSLDS every other month.	OFA FAME CS
Step 10 - Candidate Departures	If a candidate leaves the school before the end of a payment period or period of enrollment, the OFA performs a Return of Title IV Funds (R2T4) calculation to determine whether Title IV funds must be returned or if a post-withdrawal disbursement is due to the candidate.	OFA FAME CS

Team	Job duties and functions	Institutional Communication
Candidate Services (CS)	FAFSA Completion Notification	Coordination with OFA
Registrar	Registration and Grade Reporting	Coordination with OFA
Office of Financial Aid (OFA)	SAP Review Aid Awarding and Notification FAME Coordination and Review	Coordination with CS, Bursar and Registrar
Fiscal	Managed via FAME and the Bursar	Coordination through OFA
FAME	Third party servicer - manages	Coordination through OFA

	financial aid processing, verification reporting, file review, disbursement, cash management, and compliance.	
Separation of Functions	The university meets this requirement by working with FAME as the third party servicer to manage disbursement of funds.	

Fraud and Abuse:

Any fraud or abuse detected or suspected should be reported to the Office of Financial Aid. The Director of Financial Aid will consult with the school’s legal counsel prior to referring it for investigation to the Office of Inspector General of the Department of Education.

All credible information indicating that an applicant for Title IV may have engaged in fraud or other criminal conduct will be provided. Fraud is an intent to deceive as opposed to a mistake. In addition, we will refer any third-party servicer who may have engaged in fraud, breach of fiduciary responsibility, or other illegal conduct involving the FSA Programs.

OIG Address and Phone Numbers

Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1510
1-800-MIS-USED

Email: oig.hotline@ed.gov

Web: <http://www.ed.gov/about/offices/list/hotline.html>

Regional Office Phone Number:
Long Beach, CA (562) 980-4141

Fiscal and Cash Management:

Fiscal and Cash Management	Responsibilities and Process	Person(s) or Team(s) Assigned
Disbursement	Disbursement responsibilities include: <ul style="list-style-type: none"> - Disbursing Title IV Funds by payment period - Crediting a candidate's billing account - Direct Payments - Early and late disbursements - Retroactive payments - Returning funds - Title IV HEA credit balances 	Managed by OFA and Bursar
Compliance	Compliance responsibilities include: <ul style="list-style-type: none"> - Compliance with fiscal records requirements - Record retention and examinations - Audits: <ul style="list-style-type: none"> - Annual compliance audits of the university's administration of Title IV programs - Audit of the school's general purpose financial statements - Submitting audits and audited financial statements to ED no later than six months after the last day of the school's fiscal year. 	Managed by OFA and Finance Team
Reconciliation	Reconcile all accounts on a monthly basis and end of year. FSA Fiscal Reconciliation Worksheets	Managed by FAME

Institutional Eligibility:

Roles and Responsibilities	Person Assigned
Reporting changes on the ECAR	Director of Financial Aid
Recertification for Title IV programs	Director of Financial Aid
Submit FISAP	Director of Financial Aid

Some Reasons to Update the PPA:

*Note: Changes should be reported within 10 days. No need to wait for approval.

- Acknowledgements:
 - Change to the name of the school
 - Change of address for main or additional location
 - Closure of a previously approved location
 - Decrease in the level of educational programs
 - Change in members of Board of Directors
 - Change to reported President
 - Change to reported Chief Financial Officer
 - Change to reported Financial Aid Director
 - Change of third-party servicer
 - New or significantly modified contract with a third-party servicer

- Approvals:
 - New locations seeking Title IV eligibility
 - Most new educational programs seeking Title IV eligibility
 - Adding educational program(s) at a higher level than for which you are currently approved
 - Distance Education offered in a state where a school has no physical location
 - Change in ownership resulting in a change of control
 - Change in accreditor

Document Types	Location
Title IV Application and Supporting Documents	Linked Here

Regional Accreditation:

WASC Senior College and University Commission (WSCUC):

- The Reach Institute for School Leadership (“Reach University”) is accredited by WASC Senior College and University Commission (WSCUC), 985 Atlantic Avenue, Suite 100, Alameda, CA 94501, (501) 748-9001

State Authorization:

State Authorizations	Documentation
California Commission on Teacher Credentialing	Reach University (i.e. the Reach Institute for School Leadership - Bay Area School of Enterprise) has received institutional and program approval by the California Commission on Teacher Credentialing.
Arkansas Department of Education	Reach University has received institutional and program approval by the Arkansas Department of Education, allowing Reach to sponsor educator preparation programs in Arkansas.
Louisiana Department of Education	Reach University has received institutional and program approval by the Louisiana Department of Education, allowing Reach to sponsor educator preparation programs in Louisiana.

Cost of Attendance:

The cost of attendance is what the college estimates it will cost to attend Reach University for one year. Included in the cost of attendance are direct costs of tuition, fees, food and housing, and indirect cost estimates for books, supplies, and personal expenses. Candidates will have a housing and food budget based on an average expense determined from surveying candidates to determine the average amount that is spent on living expenses.

2022-23 Cost of Attendance BAGE and BLS Programs

COA Categories	With Parents		
	Total	Fall 2022 (5 months)	Spring 2023 (4 months)
Tuition	\$12,374	\$6,187	\$6,187
Books and Supplies	\$1,700	\$900	\$800
Living Expenses	\$3,600	\$2,000	\$1,600
Transportation	\$1,350	\$750	\$600
Personal Expenses	\$1,800	\$1,000	\$800
Total	\$20,824	\$10,837	\$9,987
COA Categories	Not With Parents		
	Total	Fall 2022 (5 months)	Spring 2023 (4 months)
Tuition	\$12,374	\$6,187	\$6,187
Books and Supplies	\$1,700	\$900	\$800
Living Expenses	\$7,875	\$4,375	\$3,500
Transportation	\$1,350	\$750	\$600
Personal Expenses	\$1,800	\$1,000	\$800
Total	\$25,099	\$13,212	\$11,887

Financial Aid Process:

Financial Aid Process	Description
Applying for Financial Aid	<p>To apply for financial aid, or to renew your financial aid in the following years, the application requirements are outlined below. Financial aid is not automatically renewed:</p> <ul style="list-style-type: none"> - Submit FAFSA - Candidates emailed if any verification documents are required.
Candidate Eligibility	<p>The Central Processing System (CPS) processes the candidate's FAFSA information and calculates the EFC. The CPS sends the SAR to the candidate and the ISIR to the schools listed on the FAFSA.</p> <p>The school reviews the ISIR to determine candidate eligibility.</p>
Verification	<p>Federal Verification is a process which requires institutions to verify the accuracy of the information provided on a candidate's FAFSA in an effort to ensure that federal aid is distributed to those who are eligible. FAFSAs can be selected for Verification by the central processing center or by Reach University.</p> <p>If a candidate's FAFSA is selected for verification by the U.S. Department of Education, they are required to provide documentation to Reach University verifying the information entered on the FAFSA. FAFSA's may be selected for verification because it contains estimated information or inconsistencies, was incomplete, or was selected at random.</p>
Financial Aid Packaging	<p>The school creates a financial aid "package" for the candidate. The Office of Financial Aid sends a Financial Aid Notification (FAN) via email to the candidate.</p>
Financial Aid Disbursement and Reconciliation	<p>The school creates origination records in COD and prepares to disburse FSA funds. The school draws down FSA funds from ED's G5 system and makes disbursements to candidates.</p> <p>The school reconciles funds drawn from G5 with COD and school accounting records.</p>
Reporting	<p>The school reports disbursements to the Common Origination and Disbursement (COD) system.</p> <p>The school reports enrollment status to the National Student Loan Data Systems (NSLDS).</p>
Candidate Departures	<p>If a candidate departs, the school updates the candidate's enrollment status and calculates R2T4 as necessary.</p>

The Free Application for Federal Student Aid (FAFSA)

[Complete the FAFSA online](#)

To apply for federal and state financial aid, candidates that are US citizens, permanent residents or eligible non citizens complete the Free Application for Federal Student Aid (FAFSA). The FAFSA uses a federally defined formula to determine the family's financial strength and ability to pay. Federal methodology considers gross income (AGI), non- taxable income, household assets, family size, and the number of children enrolled in post-secondary educational institutions.

- The **IRS Data Retrieval Tool** can be used when filing the initial or renewal FAFSA. candidates are encouraged to use the IRS Data Retrieval Tool to import tax data into their application as it simplifies the aid application process, improves accuracy of the application and can reduce the likelihood that the FAFSA will be selected for the verification process.
- The FAFSA can be completed beginning October 1. Reach University's school code is **042637**.

After processing is complete, the Central Processing System (CPS) produces two primary output documents:

- 1) Institutional Student Information Record (ISIR) - made available electronically to schools listed on the FAFSA and their state agency
- 2) Student Aid Report (SAR) - sent to the candidate or made available online

If candidates have questions about filling out the FAFSA, they can use the resources listed below, especially the FSA resources and the Khan Academy video walkthroughs. Further questions should go first to candidate services and then forwarded to the Office of Financial Aid if needed.

Resources:

FSA Resources:

- [FAFSA Demo Site](#) (can be used to show candidates what the process looks like)
- [FAFSA Process Infographic](#)
- [FSA - Filling Out FAFSA](#)
- [FAFSA4caster - Estimate what your EFC might be and what kind of federal student aid you might be eligible for](#)
- [FAA Access to CPS Online](#)

Verification:

Federal verification is a process which requires institutions to verify the accuracy of the information provided on a candidate's FAFSA in an effort to ensure that federal aid is distributed to those who are eligible. If a candidate's FAFSA is selected for verification by the U.S. Department of Education, they are required to provide documentation to Reach University verifying the information entered on the FAFSA. FAFSA's may be selected for verification because it contains estimated information or inconsistencies, was incomplete, or was selected at random.

FAFSAs can be selected for Verification by the central processing center or by Reach University.

The required documentation varies depending on the reason(s) your application was selected. Typically, if your FAFSA is selected you must complete a Verification Worksheet, use the IRS Data Retrieval Tool to import tax information into the FAFSA or submit IRS Tax Transcripts or signed Federal Income Tax Returns, including W-2 statements.

In some cases, after the Verification process has been completed, a candidate's federal aid eligibility may change, which may require Reach University to adjust the amount and sources of financial aid. The Office of Financial Aid will notify the candidate of any changes to their award.

Candidates receiving federal financial aid, such as the Federal Pell Grant, cannot have these funds applied to their candidate billing account until Verification is complete.

In some cases, candidates may need to provide documentation as part of verification that verifies the candidate's identity and statement of educational purpose. The candidate will be notified on their Student Aid Report from the FAFSA and the Office of Financial Aid.

Verification information received from candidates after the deadline may result in a delay in financial aid disbursement.

Immigration Status Verification:

Candidates that need to provide verification of immigration status will be notified of the required documentation with a clear explanation of the documentation needed as evidence to satisfy the requirements. Funds cannot be applied until verification is complete. Delay in receiving the verification can lead to a delay in financial aid processing.

Within **10 business days** after receiving the documentation evidence of immigration status, the school completes the request portion of the INS form.

Examples of issues that may indicate Conflicting Data:

- A candidate is not selected for verification, but a tax return or IRS transcript is on file and information conflicts with items on the FAFSA
- An IRS 1040 return/transcript shows single head of household and on the FAFSA/ISIR shows the same person as married
- A parent or candidate reports on their FAFSA and signs a verification worksheet that they will not file an IRS tax return. You have reason to believe that they would have been required to file a U.S. Income Tax Return, as the amount of reported income on the FAFSA is greater than or equal to the minimum amount required to file as indicated in the instructions provided by the IRS.
- A school received statements or information that suggests that the copy of the IRS Income Tax Return received is not the IRS Income Tax Return actually filed with the IRS.
- Admissions information received impacts candidate eligibility
- The candidate's academic progress or enrollment status on file doesn't agree with the information from other teams.

Retroactive Disbursements for Completed Periods

Candidates who don't submit the FAFSA until later in the award year can receive aid for the entire year, including completed payment periods, as long as they were not ineligible at the time.

Dependency Overrides:

Dependency overrides may be done on a case-by-case basis for candidates with unusual circumstances. The FAA must write out the determination and retain it and the supporting documentation. However, none of the conditions listed below, singly or in combination, qualify as unusual circumstances meriting a dependency override:

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

Unusual circumstances do include:

- Abandonment by parents
- Abusive family environment that threatens the safety or health of the candidate
- Candidate is unable to locate their parents

An aid administrator may override only from dependent to independent. Overrides do not carry over from year to year.

Eligibility Requirements for Financial Aid:

Financial aid is a general term for the many different sources of financial aid available to help pay for your college expenses – scholarships (institutional or private), federal and state grants, loans, or employment. All applicants and currently enrolled candidates are eligible to apply for financial aid.

Federal and state financial aid have statutory limits. For candidates who received a federal Pell grant, the equivalent of 12 full-time terms is the maximum length a candidate may receive federal financial aid. Please see “Satisfactory Academic Progress Standards” of this manual for additional restrictions.

To qualify for most types of Financial Aid, you must satisfy the following requirements:

- Be fully admitted to the college with a High School Diploma or its equivalent (i.e., GED)
- Have a complete application for financial aid – all documents turned in as necessary
- For federal financial aid (Pell grant, SEOG, or federal loans), be a U.S. Citizen or eligible non-citizen
- Be enrolled at least half time
- Meet Satisfactory Academic Progress standards.

Non-Citizen Eligibility Criteria:

Candidates must meet certain citizenship requirements to be eligible for Federal Aid programs. Eligible non-citizens (e.g., Permanent Residents) may be asked to provide proof of permanent residency. A copy of the green card (front and back side) or other approved documentation may be required. If primary confirmation is not received through the Federal database match, secondary confirmation from the Department of Homeland Security (DHS) will be required.

Class Attendance:

Candidates are expected to maintain regular attendance in their classes.

Undergraduate Course Load:

Normal/Full-Time/Part-Time Enrollment Definitions:

- All enrolled courses are included in the course load calculation.
- Normal full-time enrollment is four full courses in each of the eight semesters.
- The minimum full-time course load is three full course credits (or the equivalent). Candidates who fall below this minimum are classified as part-time candidates.

Enrollment Status	Credits Per Semester
Full-time (FT)	12 credits or more per semester
Three-Quarter-time (3QT)	9-11 credits per semester
Half-time (HT)	6-8 credits per semester
Less-than-half-time (LTHT)	5 credits or less per semester

Outside Aid:

Reach University expects that all outside aid will be sent directly to the university to be coordinated with your current aid package and credited to your candidate billing account. The candidate should notify the university if this is not the case. Candidates should notify the Office of Financial Aid if they expect to receive assistance from outside sources that were not included in your official Financial Aid Offer, or if they receive a different amount than reflected on your Financial Aid Offer. The Office of Financial Aid is responsible for ensuring that candidates do not receive more financial aid than federal and state eligibility rules allow for, and we are charged with making adjustments as needed.

Financial Aid Notification and Candidate Billing Account:

The Financial Aid Notification (FAN) includes

- Amount of financial aid scheduled to be received
- Explanation of the net payment
- Explanation of each source of financial aid

Financial Aid Notification Process	Procedures
Receiving their financial aid offer	Office of Financial Aid emails candidates
Accepting or rejecting all or part of the aid package	Financial aid is automatically accepted unless a candidate notifies the Office of Financial Aid in writing their desire to decline their scheduled financial aid.
Declaring external aid received	Candidate is responsible for informing the Office of Financial Aid.

Candidate Billing Account:

Sonis will show all financial aid disbursements. The candidate billing account in Sonis will reflect any direct charges (tuition, fees, etc.). Financial aid is first applied to charges on candidate billing accounts before any funds can be released to the candidate for books or other personal expenses.

The difference between a candidate's direct charges and their financial aid credits (grants, scholarships, loans) is the amount owed to Reach University.

Refund Requests:

Some candidates may receive financial aid (generally outside scholarships) in excess of their direct billed charges, creating an excess credit on their candidate billing account. These funds can be withdrawn for the use of the candidate for books, travel, or personal expenses. Please note that these funds are often not available for withdrawal at the very start of the semester.

University Scholarships:

University scholarships are university-based financial aid provided to candidates after determining all other forms of financial aid the candidate is eligible for.

All university scholarships will be listed on their Financial Aid Notification (FAN). University scholarships will be credited to the candidate billing account and are NOT eligible to be refunded to the candidate.

Pell Grant:

The Federal Pell Grant program is designed to provide financial assistance to eligible undergraduates. Application is made by filing a Free Application for Federal Student Aid (FAFSA). The Federal Pell Grant program provides grants to full- and part-time candidates until they receive their first baccalaureate degree. The award amount may vary according to the cost of the institution and the number of courses for which you are enrolled. A candidate may receive no more than the equivalent of 12 full-time term awards. Candidates must be enrolled for 12 or more credits per semester (full-time) to receive the full award.

Pell Grant Procedures:

Pell Grant Process	Procedures
Standard Terms	Credit-hour term-based program (Pell Grant Formula 1)
Scheduled award, award year, and annual award	Managed through the FAME AFA system
Payment methods	Credited to the candidate billing account
Summer terms and other crossover payment periods	Summer terms are considered "headers" and start the financial aid award year.
Transfer Candidates	Managed through the FAME AFA system
Required recalculations	Managed through the FAME AFA system The following are some reasons for recalculating Pell Awards: <ul style="list-style-type: none">- Change in EFC- Change in enrollment status between terms- Candidate doesn't begin attendance in all classes within a term resulting in a change in the candidate's enrollment status

Iraq and Afghanistan Service Grant Program:

All candidates eligible for the Iraq and Afghanistan Service Grant will be awarded the grant in accordance with the proper regulations.

- Identify ISIRs that contain the DoD Match Flag
- Award may not exceed the maximum Federal Pell Grant for that award year with adjustments
- Title IV aid is awarded based on an EFC of zero

Professional Judgment Policy:

Professional Judgment policies allow an institution to make case-by-case determinations of when extenuating circumstances allow for changes in a candidate's EFC data elements or cost of attendance.

Some examples:

- Parent's job loss
- Significant medical expenses not covered by insurance
- Tuition expenses at an elementary or secondary school
- Unusually high child care or dependent care costs
- Recent unemployment of a family member or an independent candidate

Special circumstances shall be conditions that differentiate an individual candidate from a class of candidates rather than conditions that exist across a class of candidates. The reason for the adjustment must be documented (by a third party if possible), and it must relate to the special circumstances that differentiate the candidate. It can not be conditions that exist for a whole class of candidates.

Contact the Office of Financial Aid (financialaid@reach.edu) if you believe you have a unique or special circumstance that warrants a Professional Judgment review.

Satisfactory Academic Progress (SAP) Policy:

The Office of Financial Aid has developed the following standards and procedures regarding Satisfactory Academic Performance (SAP) as it pertains to undergraduate candidates' financial aid eligibility. Federal regulations require a candidate's entire Reach University academic program record be reviewed for SAP, including semesters in which they did not apply for or receive financial aid. Failure to maintain all three of the required SAP standards outlined below will result in suspension of financial aid eligibility.

The following standards will measure the candidate's qualitative and quantitative progress towards degree completion. Furthermore, a candidate's maximum timeframe will also be measured.

SAP Standard 1 – Qualitative: Cumulative Grade Point Average (GPA)

To successfully maintain the qualitative standard of SAP, an undergraduate candidate must maintain a cumulative GPA of 2.0 (or higher) on a 4.0 scale.

SAP Standard 2 – Quantitative: Completion Rate

To successfully maintain the quantitative standard of SAP, the candidate must maintain a cumulative completion rate/pace of 67% (or two-thirds). This can be calculated by dividing the total credit hours earned by the total credit hours attempted.

- Courses completed with grades of A, B, C, and D count toward earned credit hours.
- Courses completed with grades of F, W, I or any other grade that does not result in credit hours completed are not considered as credit hours earned.

SAP Standard 3 – Maximum Timeframe: Duration

To successfully maintain the maximum timeframe standard of SAP, the candidate must be able to complete their degree program without having attempted more than 150% of the number of credits required for the degree.

- Bachelor of Arts (BA) in Global Education
 - Credit hours required for degree completion: 124 (127 AR)
 - Maximum Timeframe allowed: 186 (190.5 AR)
- Bachelor of Arts (BA) in Liberal Studies
 - Credit hours required for degree completion: 120
 - Maximum Timeframe allowed: 180

SAP Terminology/Glossary

Withdrawals (W): Courses that are recorded on the candidate's permanent academic transcript will be included as credit hours attempted. These will have an adverse effect on the candidate's ability to meet the requirements of the credit hour progression schedule for financial aid.

Incomplete grades (I): Courses that are assigned an incomplete grade are included in the cumulative credit hours attempted. These cannot be used as credit hours earned in the progress standard until a successful grade is assigned.

Repeated Courses: Retaking courses in which the candidate either received a passing or failing grade, adversely affects the candidate's ability to meet the progress requirements. All attempted credit hours are counted in the quantitative standard. Candidates are allowed only one time to repeat a course in which they achieved a passing grade. After one allowable time, the candidate will not earn federal financial assistance for future repeats.

Transfer Credits: Only transfer credit hours officially accepted will be counted in the maximum number of attempted (and completed) credit hours for financial aid eligibility. If the candidate is required to take additional hours that would exceed the maximum cumulative allowable hours, the candidate must submit a written appeal to the Office of Financial Aid. If the appeal is approved, the candidate may continue to receive financial aid.

SAP Suspension

A candidate for whom financial aid eligibility has been suspended may appeal this determination to the Director of Financial Aid.

The appeal must include the SAP Appeal Form and a signed personal statement. Supporting documentation may be requested by the Director of Financial Aid. Reasons that may be acceptable for an appeal may include but are not limited to: (1) serious illness or accident on the part of the candidate; (2) death, accident or serious illness in the immediate family; and (3) other extenuating circumstances.

The signed personal statement must include the following:

1. A detailed description of the circumstances which led to the candidate not meeting the required SAP standard(s), and
2. A detailed description of changes in their circumstances that will now allow the candidate to restore their SAP standing following a SAP Probationary semester.

Merely filing an appeal does NOT guarantee continued eligibility for Federal aid, as an appeal may be denied. Notification of the appeal results will take place within ten business days from the receipt of the appeal.

SAP Probationary Semester

If an appeal is approved, the candidate will be placed on **SAP Probation** for one semester. An Academic Plan will be implemented to measure the candidate's progress and the candidate will be considered eligible for Federal aid during the SAP Probationary semester.

Denied Appeals

If an appeal is denied, the suspension decision is final. The candidate may re-establish eligibility for a subsequent semester by taking action that brings them into compliance with the SAP standards. Suspension from receiving financial aid does not prevent candidates from enrolling if they are otherwise able to continue their enrollment.

Regaining Eligibility

Candidates who failed to meet the SAP standards and who choose to enroll without benefit of financial aid may request a review of their academic record after any term in which they are enrolled without the receipt of financial aid. If the standards are met at the time of review, eligibility may be regained for the subsequent term of enrollment.

Per Electronic Announcement (2020-03-05): Circumstances related to an outbreak of COVID19, including, but not limited to, the illness of a candidate or family member, compliance with a quarantine period, or the general disruption resulting from such an outbreak may form the basis of a candidate's SAP appeal even if not specifically articulated in the institution's SAP policy.

Candidate Departures:

If you wish to withdraw from Reach University, you are responsible for starting the withdrawal process. Please contact the Registrar (registrar@reach.edu).

Return to Title IV (R2T4) Funds

Reach University participates in federal financial aid. For candidates who have received Title IV financial assistance, the Federal Return to Title IV Funds calculation (R2T4) will be completed first and applicable funds returned. Returned funds will be reduced from the payments received on behalf of the candidate before applying the institutional refund policy to determine whether the candidate is owed a refund or if a balance is owed to Reach University.

In compliance with Federal regulations, Reach University will determine how much Federal candidate financial assistance the candidate has earned or not earned when a candidate who is a Title IV recipient withdraws from Reach University. The Federal Return of Title IV Funds formula dictates the amount of federal Title IV aid that must be returned to the federal government or the lending institution by Reach University and/or candidate. The federal formula is applicable to an eligible candidate receiving federal aid when that candidate withdraws on or before the 60% point in time in the payment period. The Return of Title IV Funds calculation may result in the candidate owing a balance to the Federal Government and, in some cases, to Reach University. If the amount received from federal funds is more than the amount earned, then a return will be made within forty-five (45) days of the date of determination, which is the date Reach University has determined that the candidate has officially or unofficially withdrawn.

For the purpose of determining the amount to be returned, if any, you shall be deemed to have withdrawn from the program when any of the following occurs: (a) you notify Reach University of your withdrawal or the actual date of withdrawal; (b) Reach University terminates your enrollment; (c) you fail to attend classes for a 14 day period; or (d) you fail to return from an approved leave of absence. In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance. Provisions (a) and (b) are considered official withdrawals, provisions (c) and (d) are considered unofficial withdrawals.

- **Withdrawal Before 60%:** Reach University must perform a R2T4 to determine the amount of earned aid up through the 60% point in each payment period and use the Department of Education's prorated schedule to determine the amount of R2T4 funds the candidate has earned at the time of termination or withdrawal.
- **Withdrawal After 60%:** After the 60% point in the payment period or period of enrollment, a candidate has earned 100% of the Title IV funds they were scheduled to receive during the period. For a candidate who is terminated or withdraws after the 60% point-in-time, there are no unearned funds. However, Reach University will still calculate the Institutional Refund and R2T4 for financial aid recipients.

To calculate the amount earned for credit-hour programs, Reach University will determine the percentage by dividing the number of calendar days the candidate completed in the payment period as of the last day of attendance by the total number of calendar days in the payment period. The calculated amount of aid earned is rounded to the one-hundredth decimal. Any scheduled break of 5 days or more is not counted in the total calendar days of the payment period.

If a return results from this calculation, federal policy requires that these unearned funds be returned to the applicable Title IV financial aid fund source. Funds are returned to the Title IV Programs in the following federally mandated order: (1) Unsubsidized Federal Direct Loan; (2) Subsidized Federal Direct Loan; (3) Federal Direct PLUS Loan; (4) Federal Pell Grants; (5) Federal Supplemental Education Opportunity Grant (SEOG); (6) other grant or loan assistance authorized by Title IV of the HEA, as amended.

If more Federal candidate financial assistance has been earned than has been received, the candidate may be eligible for a post-withdrawal disbursement. Reach University will notify the candidate within 30 days of the date of determination of any post-withdrawal disbursement loan funds for which the candidate may be eligible and what steps need to be taken for the Federal financial assistance funds to be received. The candidate or parent, in the case of Federal Direct PLUS Loans, needs to provide permission before any loan funds may be disbursed on the candidate's billing account or disbursed to the candidate or parent. However, Reach University may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees, and with the candidate's authorization, Reach University may automatically use the grant funds for other educationally related charges. Any balance of grant funds that may be available will be offered to the candidate.

Reach University will make a post-withdrawal disbursement of any loan funds the candidate accepts within 180 days from the date Reach University determined the candidate withdrew. If the Federal candidate financial assistance funds need to be returned, the institution must return a portion or all of the unearned funds equal to the lesser of: the institutional charges multiplied by the percentage of unearned Federal candidate financial assistance funds; or the entire amount of unearned funds. If there are remaining unearned Federal financial aid funds to be returned, the candidate must return any loan funds that remain to be returned in accordance with the terms and conditions of the promissory note. If the remaining amount of funds to be returned includes grant funds, the candidate must return any amount of the overpayment that is more than half of the grant funds received. Reach University will notify the candidate as to the amount owed and how and where it should be returned.

Candidate Rights and Responsibilities:

By accepting your financial aid disbursements, you have indicated that you have read, understood and will comply with all of the rights and responsibilities contained therein. These include:

Your Responsibilities

1. Read all information associated with your financial aid award letter, including the handbook.
2. You must comply with all federal requirements of the 1983 Amendments to the Military Selective Service Act.
3. If you owe money from a prior over-award of federal funds at any institution, you need to make arrangements for repayment of the over-award. You are not eligible for financial aid if you owe a refund on federal funds.
4. You must be in good standing and be making satisfactory progress as outlined in this handbook.
5. You must report any additional financial aid (scholarships, grants or loans) you receive that is not listed on your current award letter from Reach University.
6. You must meet all other conditions contained elsewhere in this handbook.
7. You will need to submit information requested by financial aid processors, Reach University or any other institution or program to which you are applying for aid to clarify your eligibility for financial aid.
8. If you are selected for verification or financial aid review, you and your parent(s) may be required to submit additional documents. These may include tax transcripts, W-2 forms and financial aid verification worksheets. Failure to submit the requested information within 30 days prior to the end of your award period will result in the deactivation of your file and could result in the loss of available funds.
9. You must repay all loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Federal Direct/FFEL Stafford Loan or Federal Direct/FFEL PLUS received at any institution.
10. If requested by the college, you must participate in loan entrance counseling.
11. Participate in loan exit counseling if you received a federal, state, or Institutional loan while you attended Reach University.
12. Notify the Registrar Office of a change in your name or address.
13. You must notify the Registrar Office AND the Office of Financial Aid of a change in your enrollment (i.e. full-time to part-time attendance).
14. Understand the Reach University withdrawal process and the refund policy.
15. Monitor and retrieve email and electronic postings issued by the Office of Financial Aid. As a prospective candidate, you will receive electronic messages and official notifications related to your financial aid if you reported a valid email address on your FAFSA. As an enrolled candidate, you will receive all official notifications related to your financial aid electronically via your Reach email account and/or the email account listed on the FAFSA. In addition, some information may be posted directly to your candidate billing account. Candidates who do not want to receive their financial aid information electronically must inform the Office of Financial Aid that they wish their information to be distributed in paper format.

Your Rights

1. You may appeal Reach University's offer of financial assistance if you feel that it is unfair or unreasonable. Appeals should be directed to the Office of Financial Aid.
2. Information given to Reach University's Office of Financial Aid is treated confidentially. Personal information you and your family share with the Office of Financial Aid as a prospective candidate is treated confidentially by the staff members of the financial aid and admissions offices; staff members follow prescribed data security policies to ensure the security and confidentiality of your information. Rules regarding the disclosure of personal information once you are enrolled at the college are dictated by the Family Educational Rights and Privacy Act (FERPA) of 1987.
3. FERPA affords you certain rights with respect to your educational records. The primary intent of the law is to provide you access to your educational record and to limit disclosure of such records without your written consent. Reach University has posted a detailed outline of its FERPA policies.
4. You may have your financial need reviewed if your circumstances change during the academic year. Contact the Office of Financial Aid if you feel that your calculated financial need should be reviewed.

You have the right to ask Reach University the following questions

1. The names of the accrediting and licensing organizations.
2. About its programs and faculty.
3. What the cost of attendance is, including tuition, room and board, books and supplies, and other miscellaneous expenses.
4. How aid recipients are selected and how a candidate's need is determined.
5. How much of a candidate's financial need, as determined by the college, is being met.
6. To explain each type of assistance in the candidate's Financial Aid Notification.
7. How the college determines when a candidate is not making satisfactory academic progress and its implications.
8. What special facilities and services are ADA compliant.
9. Completion/graduation and job placement rates and how they are calculated.

Accessibility Resources and Services

Reach University is committed to providing and improving accessibility for all members of our community, this includes people with specific needs or disabilities. Reach University is committed to the fair and equitable treatment of all members of the university community. Accommodation services are provided for candidates, and employees.

Candidate Services at Reach University fosters the holistic development of candidates. We are committed to nurturing an engaged, thriving, safe and healthy community that is responsive to candidate needs.

For employees and applicants, Reach University follows all federal and state laws for allowing equal opportunity despite disability. The Human Resources Department will coordinate efforts to meet this obligation. Reach University actively supports the rights of disabled individuals throughout the College community.

The Reach University website is designed to be accessible to visitors with disabilities and to comply with federal guidelines concerning accessibility. If you have suggestions on how to make the site more accessible, please report a digital accessibility issue.

Consumer Information for the Candidate

Reach University is required by the federal government, through the Higher Education Act of 1965, as amended, to provide all candidates with specified consumer information. This includes, but is not limited to, all information that is related to financial aid including costs of attendance, awarding policies, the availability of need and non-need-based aid programs, application and renewal of financial aid, loan availability, terms and interests rates. Satisfactory progress standards are available in this Financial Aid Handbook.

[Read the complete guide to Reach University Consumer Information.](#)