



Licensed by the **Commission for Independent Education**, Florida
Department of Education. **License # 5829.**
Institutionally accredited by the **Accrediting Commission of Career
Schools and Colleges (ACCSC)**, School # **M074008.**

Contents

Introduction to the Financial Aid Office	2
Title IV Participation Approval	2
Student Consumer Information	2
The Financial Aid Office Structure & Position Responsibilities	4
Financial Aid Websites Used	5
Financial Aid Programs	5
Accreditation and Approvals	5
General Title IV Student Eligibility Requirements	6
Federal Aid Programs in Which ACTIVA Training Center Participates	6
Other Aid Programs.....	8
Applications & Forms	8
Application Process	8
Forms	9
How Need is Determined	9
File Review	9
Verification.....	9
Professional Judgment	10
Disbursement Process	13
Add-Drop Period	14
Satisfactory Academic Progress Standards and Financial Aid	15
Return of Title IV Funds.....	17
Overpayments and Overawards.....	19
Title IV Fraud.....	21

Introduction to the Financial Aid Office

The Financial Aid Office is responsible for administering federal student aid and state grant programs. In addition, ACTIVA Training Center offers students various alternative fund sources. ACTIVA Training Center Financial Aid Office adheres to all Federal, State, Institutional and Private regulations in its efforts to provide financial assistance to the maximum number of eligible students. This manual has been prepared to facilitate compliance with all applicable regulations and to ensure uniformity in delivering funds and services to students.

Financial Aid Counselors are available Monday to Friday from 9AM to 8PM to answer specific questions or distribute and assist with the completion of financial aid documentation requirements. If the Financial Aid Counselor is unable to assist the student fully, arrangements will be made for the student to meet with the Director of Financial Aid. Federal regulations dictate that ACTIVA Training Center maintains up-to-date written policies and procedures:

- For dissemination to appropriate departments outside of the Financial Aid Office or the purpose of educating and fostering an understanding of the complex operational responsibilities of the Financial Aid Office.
- As a reference to assisting Financial Aid staff with consistency in processing and problem- solving.
- As a component of our comprehensive training programs.
- To ensure that ACTIVA Training Center is complying with regulatory and audit requirements by clearly and comprehensively documenting the delivery of Financial Aid.

If no policy or procedure addresses a given issue, the Financial Aid staff is expected to use professional judgment based upon the intent of all Financial Aid programs, practices, and Federal Regulatory guidelines.

Our mission is to ensure availability of Financial Aid for students who, without such assistance, would be unable to pursue their educational goals. The goal of the Financial Aid Office is to deliver financial assistance to students that have a demonstrated need, show evidence of academic promise, and have the capability of complying with or maintaining Satisfactory Academic Progress. Each Financial Aid program has specific administrative and management requirements that require the development of policies and procedures to ensure compliance with regulatory requirements, to facilitate consistency in treatment among all students, and to enhance the timely and efficient delivery of aid to students.

ACTIVA Training Center Financial Aid Office strives to fully fund students to the maximums provided under the law and to eliminate unnecessary application procedures by simplifying the aid process. The office operates under the belief that all students must be treated fairly and that there should be no racial, sexual, economic or handicap barriers to their education.

Students, when completing an application for financial aid, enter into a partnership with the ACTIVA Training Center Financial Aid Office. As a result, both the student and the school are responsible for informed decisions and actions relating to Financial Aid eligibility. ACTIVA Training Center Financial Aid Office attempts to provide individualized service to students including intervention and liaison support when necessary to resolve problems relating to a student's eligibility. The Financial Aid Office takes a proactive approach to default management and prevention by taking a proactive role in loan counseling.

Title IV Participation Approval

ACTIVA Training Center is approved by the U.S. Department of Education to participate in Title IV student assistance programs, specifically Federal Pell Grant Program and Federal Direct loans (Direct Subsidized, Direct Unsubsidized and Parent Plus Loan), FSEOG and Federal Work Study.

Student Consumer Information

Federal Student Consumer Information Requirements

Federal regulations require that prospective and current students annually receive consumer information regarding available financial assistance, information on the school, the institution's completion or graduation rate, and if applicable, its transfer-out rate, information about student's rights under FERPA, information about athletic program participation rates and financial support, and the institution's annual campus security report. This information may be disseminated electronically or on paper.

Financial Aid Information

Descriptions of all Financial Aid programs available to students and are distributed through various Institutional, Federal, and outside resources. Included in these descriptions are procedures and forms required for application, student eligibility requirements, criteria for selecting recipients and offered amounts, rights and responsibilities of students, and requirements for Return of Title IV funds upon a student's withdrawal. This information is updated annually.

Institutional resources

General information about the school is available in the catalog and on the school website at <https://www.activatrainingcenter.com/>.

This information includes, but is not limited to, accreditation details, cost of attendance, degree and certification programs, refund policies (Title IV and Institutional), list of faculties, contact information, and federal loan deferments.

Student Right-to-Know Act

COMPLETION OR GRADUATION RATES

The school must annually make available its completion or graduation rate, and if applicable, its transfer-out rate by July 1.

Campus Security Report

The annual campus security report is distributed directly to all enrolled students and current employees by October 1. This same report is made available to prospective students and employees upon request.

Loan Counseling

In adherence to federal regulations, all first-time undergraduate Direct Loan borrowers are required to complete entrance counseling online at <https://studentaid.gov/>. Loan recipients are also required to participate in an exit counseling session when they cease at least half-time attendance, whether due to graduation or other reasons. Carefully tracking all the information regarding the student's loans will help keep the students aware of their total debt so that they can make wise decisions about new borrowing.

ENTRANCE COUNSELING

The completion of entrance and exit counseling is done electronically and is kept in the student's financial aid file.

EXIT COUNSELING:

Confirmation of the completion of exit interviews is maintained in the Financial Aid Office and kept in the student's file. Items covered in this interview are like the entrance counseling session, but it also serves as a further review of the student's loan history. Additional information is provided on debt management strategies and loan deferment policies and procedures. The purpose of this counseling session is to minimize the likelihood of loan default. Students who default on any Title IV student loan will not be eligible for any federal financial assistance administered by any college or university.

Exit counseling will include:

- Information from entrance counseling.
- Anticipated monthly repayment amount.
- Repayment options.
- Debt management strategies.
- Forbearance, deferment, and cancellation options.
- Information available on NSLDS.
- How to contact the FSA Ombudsman's office.
- Review of rights and responsibilities
- Collection/update of personal and contact information.

Student Rights

- When borrowing money from school, the student should be aware of their rights as well as their responsibilities.

- The student has the right to written information on their loan obligations.
- The student has the right to copy the promissory note (when the loan is made) and proof of cancellation (when it is paid).
- The student has the right to a grace period before they repay the loan.
- The student has the right to a repayment schedule that contains information about interest rates, fees, balance they owe and repayment options.
- The student has the right to defer payment for certain defined periods (if the student qualifies).
- The student has the right to request forbearance.
- The student has the right to prepay or pay off any loan without a prepayment penalty.
- The student has a right to know the information on the loan service used.

Student Responsibilities

- First time Direct loan borrowers are responsible for completing entrance counseling before s/he receives his/her first loan disbursement.
- The student is responsible for completing exit counseling electronically before they leave school.
- The student is responsible for repaying the loan. This means they must still repay the loan even if they do not complete their college program, or if they are dissatisfied with the education, or if they are unable to find employment after they graduate.
- The student is responsible for contacting the school and loan servicer if they change their name, address, phone number, social security number, graduation date, transfer schools or drop below half-time status.
- The student is responsible for managing their loan debt and making monthly payments after they leave school unless they have a deferment or forbearance.
- The student is responsible for collection charges, such as attorney fees, which may be imposed as a consequence of default.
- The student is responsible for contacting the loan service provider before the due date if payment cannot be made.
- The students must repay their loan.
- The student must keep the loan service provider informed. If anything changes about their status, they must notify the loan servicer in writing.

The Financial Aid Office Structure & Position Responsibilities

To ensure that Federal Student Aid is administered properly, the organizational structure of the Financial Aid Office is as follows:

- Director of Financial Aid – Rafael Moreno
- Financial Aid Representative – Yaimaris Rigal

Financial Aid Office Responsibilities

- Advising and counseling students about their financial assistance opportunities.
- Developing written Policies and Procedures that affect the school's administration of Title IV Aid programs.
- Determining students' eligibility for financial assistance and preparing Funding Estimates to students.
- Coordinating activities of the Financial Aid Office with those of other institutional offices in administering Financial Aid programs.
- Interfacing with various outside groups, agencies, associations, and individuals about issues concerning the school's administration of financial assistance programs.
- Monitoring student's enrollment to ensure that Satisfactory Academic Progress is maintained.
- Maintaining both school and student records that document activities of the Financial Aid Office and provide data for reports.
- Keeping current on changes in laws and regulations to ensure that the school remains in compliance.
- Providing entrance and exit counseling to borrowers of Federal Direct Loans.

- Federal and State reporting; maintaining Program Participation Agreement.

Responsible Personnel

The Director of Financial Aid makes major internal, operational decisions relating to the administration of Financial Aid programs. The Director of Financial Aid makes routine internal decisions and develops internal policies relating to the administration of programs in consultation with other departments and agencies, as appropriate. Policies and procedures are reviewed on an annual basis.

Documents and Methods

Financial Aid staff is kept abreast of updates and changes to Federal Regulations through the U.S. Department of Education's Information for Financial Aid Professionals website and the FSA Schools Portal. Resources available on Knowledge Center which includes Dear Partner/Colleague Letters, Blue Book, Federal Student Aid Handbook, Federal Registers, and online references for COD and NSLDS and SAR/ISIR reference materials. Another valuable resource is the National Association of Student Financial Aid Administrators (NASFAA) website. Various state associations and guarantors also provide updates, policy clarification, and training opportunities.

For any questions or assistance regarding Financial Aid, please contact us via:

- Email – fsa@activatrainingcenter.edu
- Phone – 786-615-3790

Financial Aid Websites Used

- Department of Education: <http://www.ed.gov/>
- NSLDS: <https://nslsdfap.ed.gov/login>
- FSA Partners: <https://fsapartners.ed.gov/home/>
- FAFSA: [FAFSA® Application | https://studentaid.gov/](https://studentaid.gov/)

Financial Aid Programs

Accreditation and Approvals

The ACTIVA Training Center programs are licensed and regulated by the State of Florida Commission for Independent Education.

ACTIVA Training Center is also accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC). ACCSC is a national accrediting body recognized by the U.S. Secretary of Education. Institutional accreditation by this agency enables institutions to participate in federal student financial assistance programs administered by the U.S. Department of Education under Title IV of the Higher Education Act of 1965, as amended. Information about ACCSC can be found at www.accsc.org.

The Professional Nursing Program is a candidate for initial accreditation by the Accreditation Commission for Education in Nursing (ACEN). Note: Upon granting of initial accreditation by the ACEN Board of Commissioners, the effective date of initial accreditation is the date on which the nursing program was approved by the ACEN as a candidate program that concluded in the Board of Commissioners granting initial accreditation.

Information on the procedures by which documents describing the accrediting, approval, licensing, and recognition is available by contacting the school's President.

The current Program Participation Agreement (PPA) with the U.S. Department of Education expires June 30, 2027. The Director of Financial Aid and President are responsible for reporting changes to the PPA. The Director of Financial Aid is responsible for any electronic updates and for renewing the PPA.

Administrative Capability

The Financial Aid Office has the necessary electronic processes to effectively administer Title IV programs.

- Educational Compliance Management (ECM)
- Access to National Student Loan Data System (NSLDS)
- Access to Common Origination & Disbursement (COD)
- Electronic submission of audit reports

Reporting and Reconciliation

Mid-year transfer students will be monitored via the Transfer Monitoring feature of the National Student Loan Data System (NSLDS) to determine aid eligibility. (A mid-year transfer student is anyone who has attended any other college in the award year.) The Financial Aid Office reserves the right to adjust a student's aid if NSLDS alerts us of any changes in aid received at a prior institution.

General Title IV Student Eligibility Requirements

To be eligible to receive Federal Title IV assistance, a student must:

- Enrolled and matriculated in an eligible program of study.
- Have a valid High School Diploma or a recognized equivalent.
- Be a U.S. Citizen, U.S. National, a Citizen of the Freely Associated States or a lawful U.S. Permanent Resident or other eligible noncitizen.
- Complete a Free Application for Federal Student Aid (FAFSA)
- Not be in Default Status for any previously disbursed Federal Direct Loans
<https://studentaid.gov/manage-loans/default/get-out>
- Not be in Overpayment Status for any previously disbursed Federal Grant
<https://studentaid.gov/help-center/answers/article/why-would-i-repay-federal-grant>
- Have not exceeded Annual or Aggregate Loan Limits
- Have not exceeded annual or lifetime Pell Grant Limits
- Meet all Satisfactory Academic Progress Requirements
- Note: Eligibility requirements are subject to change in accordance with federal guidelines or revisions made by the Department of Education.

Federal Aid Programs in Which ACTIVA Training Center Participates

Federal Pell Grant

The Federal Pell Grant program provides funding toward tuition, fees, and other costs for students whose income is below levels set by the U.S. Congress. Pell grants do not have to be repaid. The Financial Aid Office can provide an estimate of grant awards based upon the information submitted on the FAFSA. Eligibility is determined by the student's:

- Student Aid Index (SAI)
- Cost of Attendance (COA)
- Enrollment Intensity (the number of credit hours an eligible student is takes in a term)

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a need-based grant for Pell-eligible undergraduate students who demonstrate exceptional need. Funds are limited, and priority is given to students who apply early to ensure timely award distribution.

Federal Work Study

Federal Work-Study funds are awarded to selected eligible applicants who have a valid completed FAFSA, have a financial need, and indicate an interest in Federal Work-Study on their FAFSA.

To be eligible students must be enrolled at least half time, have a minimum GPA of 2.5, and have successfully completed their first semester at the ACTIVA Training Center.

Federal Direct Loans • Subsidized and Unsubsidized

Federal Direct Loans are low-interest loans made to students attending school at least half-time. Direct Loans, unlike grants, are borrowed money that must be repaid, with interest, and payments normally begin six months after leaving school. The amount of each payment depends on the size of the debt and the ability to pay.

Students can qualify for a Direct Loan based upon financial need as determined by the FAFSA. The need-based loan (known as “subsidized”) offers in-school interest subsidies by the federal government. In addition, students may qualify for non-need-based Direct loans (known as “unsubsidized”). These loans do not offer interest subsidies. It is possible for students to have both subsidized and unsubsidized Direct loans.

Current interest rates for undergraduate student loans are as follows:

First Disbursement of a loan:		
Made on or after	And made before	Interest Rate on the Unpaid Balance
7/1/2025	6/30/2026	6.39%
7/1/2024	6/30/2025	6.53%
7/1/2023	6/30/2024	5.50%
7/1/2022	6/30/2023	4.99%

Annual Loan Limits

Dependent Students	Subsidized Loan Limits	Unsubsidized Loan Limits	Total Direct Loan Limits
1 st Year	\$3,500	\$2,000	\$5,500
2 nd Year	\$4,500	\$2,000	\$6,500
3 rd Year	\$5,500	\$2,000	\$7,500

Independent Students	Subsidized Loan Limits	Unsubsidized Loan Limits	Total Direct Loan Limits
1 st Year	\$3,500	\$6,000	\$9,500
2 nd Year	\$4,500	\$6,000	\$10,500
3 rd Year	\$5,500	\$7,000	\$12,500

Federal Direct Loan Key Notes:

- Direct loans are for educational purposes only and can never exceed the Cost of Attendance (determined by the Financial Aid Office) less any other Financial Aid.
- Students who have advanced to the next grade level during or after their last loan period may be eligible for additional loan funds.
- After the student drops below half-time enrollment, withdraws, or graduates there is a six-month grace period before repayment begins.
- If a student is a first-year, first-time borrower, federal regulations require that the student attends classes for a minimum of 30 days before they are eligible to receive any loan funds; however, the amount of the approved loan can be used to hold classes.
- All borrowers are required to participate in an Entrance and Exit Interview to ensure a full understanding of their rights and responsibilities. Please note: Students may be required to participate in additional Financial Literacy workshops and activities.

Federal Direct Loan Processing

During the award process, all students will be considered for Federal Direct Loans. After loan eligibility is determined, the following procedures apply:

- ***Transfer student:*** A student with previous student loans will remain with the same lender, the U.S. Department of Education. The student will be notified of which loan servicer they will need to contact regarding the student's rights and responsibilities with the outstanding Direct Loan(s)

Loan amounts offered are detailed on the student's funding estimate. Each student is required to sign the funding estimate to accept the awards offered.

Note: No Financial Aid will be disbursed until it has been accepted via the above process.

Federal Parent PLUS Loan

Federal Direct PLUS Loans are for parents who want to borrow to help pay for a child's education. These loans enable parents with good credit history to borrow for each dependent. Unlike other financial aid programs, a family financial analysis is not required to be eligible for a Direct PLUS Loan. PLUS Loans must be repaid. Repayment generally begins 60 days after the loan is fully disbursed.

Student / Parent borrowers: Parents must consent to and approve the FA-DDX and sign their student's FAFSA before applying for a PLUS loan. FA-DDX is a system/process used by the U.S. Department of Education, in partnership with the IRS, to automatically fetch (with consent) a student's (and required contributor's) federal tax information and transfer it directly into the FAFSA form. The Financial Aid Office must determine the student's eligibility for maximum annual subsidized and/or unsubsidized Direct Loans. The student is not required to receive a Direct loan as a condition for receiving the PLUS loan, nor may the Financial Aid Office require a student to receive a Direct loan before applying for a PLUS loan.

Note: Dependent students, whose parents are denied a PLUS loan, may be eligible for an additional unsubsidized Direct loan amount.

Other Aid Programs

Alternative Loan Programs: At times students need resources in addition to those offered by the Financial Aid Office for education- related or cost of living expenses. Alternative, or private, loan programs are not need-based. These programs may require a credit check, that the borrower is creditworthy and/or have a creditworthy co-borrower. Any alternative loan amount certified, combined with other aid offered, must not exceed the cost of attendance.

Applications & Forms

Application Process

All prospective and current students are encouraged to apply for financial aid. Each applicant should complete the Free Application for Federal Student Aid (FAFSA). This application can be completed on- line at <https://studentaid.gov>. The six-digit school code is **043165**.

Additional documents may be requested to complete processing of the aid request. Some examples of information that is requested may include, but are not limited to:

- Proof of citizenship
- Verification form
- Federal tax returns and W2s for students, spouses, or parents (as required)
- Student Certifications
- Employment Verification
- Verification of marital status

Forms

Instructions for completing documents required for financial aid are distributed in numerous ways (available in the Financial-Aid Office and distributed during financial aid information sessions and Open Houses). Included in the instructions are how to complete the FAFSA application, how to complete the Master Promissory Note and general financial aid information.

How Need is Determined

The Personal and Income information you and/or your family provide on the FAFSA Application is analyzed by the Department of Education to calculate the Student Aid Index (SAI) and the student's Federal Aid eligibility. The SAI is the number the Financial Aid Department uses to determine the amount of Federal Aid the student is eligible for to offset their Cost of Attendance.

The following formula used to determine eligibility is:

Cost of Attendance – Student Aid Index – Other Financial Assistance = Remaining Financial Need

For additional information on how financial need is determined, please visit: <https://studentaid.gov/complete-aid-process/how-calculated#sai>

Funding Estimate Letter Notification

When a student's and/or parent's aid eligibility has been packaged, they must be notified of the Title IV funds they are eligible to receive including information regarding how and when these funds will be disbursed. At this time, a Funding Estimate Letter that details the award amounts will be sent to the student via email. The awards offered must be accepted with a signature on the Funding Estimate. If a student and/or parent chooses to decline all or a portion of an award, it must be indicated in the Funding Estimate. The funds declined will not be replaced by any other funds.

Funding Estimate Letter Notification Revisions

Adjustments may be made to the award amounts if there are changes in the student's eligibility, funding levels, enrollment, or other academic changes. Revised award notifications are sent to students via email to document any changes made to their award.

File Review

Verification

Verification is the process established by the U.S. Department of Education to verify the accuracy of the information provided on your FAFSA application. Verification typically occurs at the time your FAFSA application is received by ACTIVA Training Center.

- In most cases, applicants are selected randomly by the U.S. Department of Education
- However, if upon review of your FAFSA application conflicting information is discovered, ACTIVA Training Center reserves the right to select your FAFSA for verification at which time you will be notified.

Conflicting & Inaccurate Information

If ACTIVA Training Center identifies or has **any** reason to believe the data or documentation provided is inaccurate, the discrepancy must be resolved before disbursing any Federal Student Aid. If the inaccurate information is discovered after the funds have been disbursed, it is still required to be resolved.

The employees in the Financial Aid Office must have a basic understanding of relevant tax issues that affect need analysis. The Financial Aid Administrator is required to know whether a person was required to file a Tax Return, what the correct filing status for an individual should be, and that an individual cannot be claimed as an exemption by more than one person. * Reference IRS Publication 17.

* Note: ACTIVA Training Center is **only** exempt from resolving conflicting information if the student is deceased.

Note: If any student received Federal Financial Aid based on incorrect or fraudulent information, all disbursed Federal Financial Aid is subject to repayment including fines and fees. Additionally, if it is discovered that you purposely provided false or misleading information during any step of the Federal Financial Aid eligibility process, you may be fined up to \$20,000, sent to prison, or both. For additional information related to the Importance of Submitting Accurate Information please visit: <https://studentaid.gov/help/submitting-accurate-info>

Professional Judgment

ACTIVA Training Center Financial Aid understands that, when completing the FAFSA application, there are special and unique circumstances in which we are authorized to make appropriate, reasonable adjustments on a case-by-case basis in accordance with federal guidelines.

- Professional judgment reviews are conducted:
 - To adjust components of a student's cost of attendance or the data that determined a student's SAI to account for a student's special circumstance.
 - To account for a student's unusual circumstances that warrant making a dependent student an independent student.
 - If a student should be classified as an unaccompanied homeless youth
 - To resolve conflicting information in the data provided on a student's FAFSA application.
 - If fraud is discovered and must be reported to the Department of Education for further investigation
- Professional judgment reviews will **never** result in a modification to the formula, or the tables developed by the Department of Education and used in a student's SAI calculation.
- The only adjustments that can be made are to the cost of attendance or the student specific data used in their Title IV eligibility determination as it relates to their special or unusual circumstances.
- Professional Judgment applications will not be processed for students who are not enrolled at ACTIVA Training Center

Special Circumstances that constitute a Professional Judgment Consideration

- Special Circumstances that may justify an adjustment to a student's cost of attendance or SAI calculation based on their financial situation are as follows:
 - Change in employment status, income, or assets.
 - Change in housing status (i.e., homelessness, family size, divorce, death of a spouse, etc.)
 - Tuition expenses at an elementary or secondary school
 - Additional family members enrolled in college.
 - Medical, dental, or nursing home expenses not covered by insurance.
 - Child or dependent care expenses such as daycare
 - Severe disability of the student or other member of the student's household
 - A qualifying emergency
 - Other changes or adjustments that impact on the student's costs or ability to pay for college that justify an aid administrator adjusting data elements in their Cost of Attendance or in their SAI calculation.

Special Circumstances that **do not** constitute a Professional Judgment Consideration

- ACTIVA Training Center Financial Aid is held accountable for all professional judgment appeals and must make 'reasonable' decisions that support the intent. Therefore, there are circumstances that do not constitute a professional judgment review:
 - Vacation Expenses
 - Tithing Expenses
 - Standard Living Expenses (Utilities, Credit Card Expenses, Children's allowances, etc....)

Required Documentation for **all** Special Circumstance Professional Judgment Appeal Submissions

- A Current Year FAFSA Application
- Current Year Professional Judgment Application
- All necessary supporting documentation (i.e., Applicable Tax Returns, Unemployment documentation, Documentation of applicable household changes, etc....)

- If a student was selected for verification by ACTIVA Training Center Financial Aid or the Department of Education, the verification must be completed first to ensure that the correct information is being used for a Professional Judgment consideration.
 - In this scenario, the verification and Professional Judgment adjustments can be made on the same ISIR transaction.
- Note: Not all students exercising professional judgment are required to complete verification if they were not selected by ACTIVA Training Center Financial Aid or the Department of Education prior to their Professional Judgment application

Outcome of a Special Circumstance Professional Judgment Request

- If a Professional Judgment application is approved:
 - The student will receive written notification via email.
 - Applicable revisions will be made to students' awards.
 - Applicable adjustments will be made to the students' FAFSA application.
 - Students' file will be documented with the Professional Judgment decision, date of the action and the person(s) involved in the determination.
- If a Professional Judgment appeal is tabled and requires additional information/documentation for review:
 - The student will receive written notification via email.
 - The student will be responsible for contacting ACTIVA Training Center Financial Aid directly regarding the request for additional information/documentation.
 - Students' file will be documented with the professional judgment decision, date of the action and the person(s) involved in the determination.
 - If the additional information/documentation is not received before the end of the applicable term, the student's Professional Judgment appeal will be denied, and the student will be referred to the Student Accounts Department for alternative payment arrangements.
- If a Professional Judgment appeal is denied:
 - The student will receive written notification via email.
 - Students' file will be documented with the Professional Judgment decision, date of the action and the person(s) involved in the determination.

Unusual Circumstances that Constitute a Professional Judgment Consideration

- Unusual Circumstances that may justify an adjustment to a student's dependency status based on their personal circumstances are as follows:
 - Human Trafficking
 - Legally granted refugee or asylum status
 - Parental abandonment or estrangement
 - Student or parental incarceration

Unusual Circumstances that do not constitute a Professional Judgment Consideration

- ACTIVA Training Center Financial Aid is held accountable for all Professional Judgment applications and must make 'reasonable' decisions that support the intent. Therefore, there are circumstances that do not constitute a professional judgment review:
 - Parents refusal to contribute to the student's education.
 - Parents will not provide information for the FAFSA or verification.
 - Parents do not claim the student as a dependent for income tax purposes.
 - A student demonstrates total self-sufficiency.
- Note: Students who are ineligible to submit an Unusual Circumstance Professional Judgment application may be eligible for a Dependent Level Unsubsidized Loan **Only** up to the maximum eligibility based on grade level

FAFSA Applications Transmitted with Provisional Independent Status

- Those students who indicate Unusual Circumstances that prevent them from providing parental data on their FAFSA application will be prompted to complete screening steps to confirm their unusual circumstances.
- When the screening steps have been completed, the students FAFSA application will be processed as 'Provisionally Independent' and subsequently produce a provisional SAI calculation.
- However, when ACTIVA Training Center receives the FAFSA application, it will be delivered as rejected pending further action from ACTIVA Training Center Financial Aid.
 - See Below: Required Documentation for all Unusual Circumstance Professional Judgment Applications

Required Documentation for all Unusual Circumstance Professional Judgment Applications

- A Current Year FAFSA Application
- Current Year Professional Judgment Application
- All necessary supporting documentation:
 - A documented interview between the student and ACTIVA Training Center Financial Aid
 - A court order or official Federal or State documentation that the student or student's parents or legal guardians are incarcerated or incapacitated.
 - A written statement on professional letterhead from a case worker, attorney, medical professional, teacher, or designated liaison as identified by the Financial Aid Representative confirming a student's Unusual Circumstances and their relationship to the student.
 - Note: If a student was selected for verification by ACTIVA Training Center Financial Aid or the Department of Education, the verification must be completed first to ensure that the correct information is being used for a professional judgment consideration.
 - In this scenario, the verification and Professional Judgment adjustments can be made on the same ISIR transaction.
 - Not all students exercising Professional Judgment are required to complete verification if they were not selected by ACTIVA Training Center Financial Aid or the Department of Education prior to their Professional Judgment application.

Outcome of an Unusual Circumstance Professional Judgment Request

- If a Professional Judgment application is approved:
 - The student will receive written notification via email.
 - Applicable revisions will be made to students' awards.
 - Applicable adjustments will be made to the student's FAFSA application.
 - Students' file will be documented with the Professional Judgment decision, date of the action and the person(s) involved in the determination.
- If a Professional Judgment appeal is tabled and requires additional information/documentation for review:
 - The student will receive written notification via email.
 - The student will be responsible for contacting ACTIVA Training Center Financial Aid directly regarding the request for additional information/documentation.
 - Students' file will be documented with the professional judgment decision, date of the action and the person(s) involved in the determination.
 - If the additional information/documentation is not received before the end of the applicable term, the student's Professional Judgment appeal will be denied, and the student will be referred to the Student Accounts Department for alternative payment arrangements.
- If a Professional Judgment appeal is denied:
 - The student will receive written notification via email.
 - Students' file will be documented with the Professional Judgment decision, date of the action and the person(s) involved in the determination.

*Note: ACTIVA Training Center Financial Aid presumes that any student who has been approved for an adjustment due to Unusual Circumstances and a final determination of independence has been granted, the dependency status stands in each subsequent award year unless –

- The student informs ACTIVA Training Center that their circumstances have changed; or
- ACTIVA Training Center becomes aware of conflicting information about the students' independence.
- Note: ACTIVA Training Center Financial Aid is **not** authorized to ask each student, every academic year, if their Unusual Circumstances have changed without justification in the definitions above

Unusual Circumstances that Constitute a Professional Judgment Consideration – Homeless or Unaccompanied Youth

- A student is considered homeless if they lack fixed, regular, and adequate housing which extends beyond just 'living on the street.'

Required Documentation for all Unusual Circumstance Professional Judgment Applications – Homeless or Unaccompanied Youth

- A Current Year FAFSA Application
- Current Year Professional Judgment Application
- All necessary supporting documentation:
 - A documented interview between the student and ACTIVA Training Center Financial Aid

- A court order or official Federal or State documentation that the student or student's parents or legal guardians are incarcerated or incapacitated.
- A written statement on professional letterhead from a case worker, attorney, medical professional, teacher, or designated liaison as identified by the Financial Aid Representative confirming a student's Unusual Circumstances and their relationship to the student.
- Utility bills, health insurance, or other documents that demonstrate a separation from parents and/or legal guardians.
- Note: If a student was selected for verification by ACTIVA Training Center Financial Aid or the Department of Education, the verification must be completed first to ensure that the correct information is being used for a Professional Judgment consideration.
 - In this scenario, the verification and Professional Judgment adjustments can be made on the same ISIR transaction.
- Not all students exercising Professional Judgment are required to complete verification if they were not selected by ACTIVA Training Center Financial Aid or the Department of Education prior to their Professional Judgment application.

Outcome of an Unusual Circumstance Professional Judgment Request – Homeless or Unaccompanied Youth

- If a Professional Judgment application is approved:
 - The student will receive written notification via email.
 - Applicable revisions will be made to students' awards.
 - Applicable adjustments will be made to the student's FAFSA application.
 - Students' file will be documented with the Professional Judgment decision, date of the action and the person(s) involved in the determination.
 - Note: If a student's Professional Judgment is approved based on a homeless youth determination, the student is authorized to use the address of ACTIVA Training Center as their own on the FAFSA form
- If a Professional Judgment appeal is tabled and requires additional information/documentation for review:
 - The student will receive written notification via email.
 - The student will be responsible for contacting ACTIVA Training Center Financial Aid directly regarding the request for additional information/documentation.
 - Students' file will be documented with the professional judgment decision, date of the action and the person(s) involved in the determination.
- If the additional information/documentation is not received before the end of the applicable term, the student's Professional Judgment appeal will be denied, and the student will be referred to the Student Accounts Department for alternative payment arrangements.
- If a Professional Judgment appeal is denied:
 - The student will receive written notification via email.
 - Applicable revisions will be made to students' awards.
 - Students whose Professional Judgment application is denied may be eligible for a Dependent Level Unsubsidized Loan **Only** up to the maximum eligibility based on grade level.
 - Students' file will be documented with the Professional Judgment decision, date of the action and the person(s) involved in the determination.
- Note: ACTIVA Training Center Financial Aid presumes that any student who has been approved for an adjustment due to Unusual Circumstances and a final determination of independence has been granted, the dependency status stands in each subsequent award year unless –
 - The student informs ACTIVA Training Center that their circumstances have changed; or
 - ACTIVA Training Center becomes aware of conflicting information about the students' independence.
 - Note: ACTIVA Training Center Financial Aid is **not** authorized to ask each student, every academic year, if their Unusual Circumstances have changed without justification in the definitions above

Disbursement Process

Students are notified by email of all Direct Loan disbursements. If there are any problems, the Financial Aid Office will notify the student.

On the scheduled disbursement date, the funds will be forwarded to the Bursar. The loan funds will first be applied to any unpaid balance on the student's account. Any excess funds (credit balance) may then be refunded to the student within 14 days of the credit balance date.

Federal regulations require a school to divide the functions of authorizing payments and disbursing funds so that no single office or individual has the responsibility for both functions for any student receiving Title IV funds. The Bursar is responsible for disbursing funds. The Bursar will immediately inform the Financial Aid Office of any funds received which are not awarded or acknowledged by the Financial Aid Office (e.g., outside scholarships).

The following financial aid programs are directly applied to the student account to pay college charges such as tuition and fees, room, and board (if applicable), etc.:

Federal Pell Grant
FSEOG
Federal Direct Loan
PLUS Loan
Outside Scholarship
Alternative Loan

Definition of Disbursements and Disbursement Methods

Based on federal cash management regulations, “disbursement” is defined as the payment of federal student aid to the student account or student/parent directly. Disbursements may be used to cover allowable charges (tuition, fees, and if contracted with the college, room, and board). The college must have authorization from the student/parent to use federal student aid to cover the cost of other education- related expenses. Federal student aid is applicable only to allowable charges for the enrollment period for which it is awarded unless authorization is obtained to apply the funds to minor prior year charges (less than \$200). Other sources of financial aid may be applied to cover prior year’s charges.

Crediting Title IV Loan Proceeds & Borrower's Cancellation Right

Students or parents must be notified whenever Direct or PLUS funds are paid to the student's account. This notification must be sent within 30 days (after) of the funds being paid.

The notification must include (a) the date and disbursement amount, (b) an explanation of cancellation rights, and (c) the procedure and deadline by which a cancellation may be made. Any request to cancel a loan received within 14 days of notification must be honored.

Add-Drop Period

The Add-Drop period is a critical time that occurs during the first week of classes for each term. To add or drop a class during this window, students must complete the Add-Drop Course Form and submit it in writing to the Office of the Registrar for approval. This form can be submitted in person or via email, but it is mandatory that it is signed by the student. Additionally, the form must be clearly legible for processing.

Be advised that the Add-Drop period concludes promptly on Friday at 8:00 PM of the first week. It is essential to recognize that dropping or withdrawing from a course can have serious consequences. Such actions may prolong your academic progress due to the necessary course sequences. Furthermore, students who drop or withdraw from a course risk having their financial aid eligibility affected for the semester, which could result in unexpected out-of-pocket expenses.

You are strongly encouraged to consult with the Registrar and the Financial Aid Office before making the decision to drop or withdraw from a course. Take this process seriously and fully understand the implications.

Satisfactory Academic Progress Standards and Financial Aid

To maintain eligibility for Financial Aid, students must be making Satisfactory Academic Progress (SAP) as defined by Federal, State and ACTIVA Training Center policy. SAP is defined qualitatively as maintaining an acceptable grade point average. It is defined quantitatively as pursuing the program at a sufficient pace. Students may lose Financial Aid eligibility if they fail to complete the program after attempting 150% of the program credits.

Professional Nursing Program, 76 Credits. Satisfactory Academic Progress is evaluated upon completion of each semester (16 weeks).

The Satisfactory Academic Progress Policy measures three factors:

1. Qualitative Measure (Cumulative GPA)

Students must maintain a cumulative grade point average of 2.0 or higher for the degree program to remain compliant with the SAP Policy. This amounts to a “C” average. The grade of “W” has no effect on the student’s cumulative grade point average.

2. Quantitative Measure (Completion Pace Percentage)

Quantitative Measure (Completion Pace Percentage). Students must have completed at least 67% of attempted credits on a cumulative basis to remain compliant with the SAP Policy.

3.- Maximum Timeframe (MTF)

In addition to the minimum overall cumulative grade average and pace percentage given above (Qualitative and Quantitative Measures), students must also progress toward successful completion of the program within a maximum timeframe. The maximum timeframe for program completion may not exceed 150% of the published credit hours for the Professional Nursing Program. For transfer students, accepted transfer credits will be counted toward the maximum timeframe.

Professional Nursing Program

Required Evaluation Points	Cumulative CGPA	Completion Pace Percentage
End of each semester	2.0 Minimum	67 % Minimum

Program Maximum Timeframe

Program	Normal Credit Hours	Maximum Timeframe
Professional Nursing Program	76 Credits	114 Credits

Categories of Academic Progress

1. SAP Warning: At the end of the evaluation period, a student will be placed on SAP Warning if the satisfactory academic progress standards outlined above have not been met (Qualitative, Quantitative, MTF, or a combination). This status is only available for students who made a prior satisfactory evaluation period.

The student will be notified in writing when he/she is placed on SAP Warning and the conditions to be removed from this status. The student will also receive appropriate academic advising from the school Director when he/she is placed on SAP warning.

If the student makes satisfactory academic progress on the next evaluation period, the student will be removed from SAP Warning.

Students under the SAP Warning status are still eligible for financial aid.

2. SAP Probation: If a student is on SAP Warning and still does not meet the Qualitative or Quantitative standards or exceeds the Maximum Timeframe (MTF) in a second evaluation period, they may be placed on SAP Probation. However, there are specific requirements that the student must fulfill to be considered on Probation status. During this time, the student will be placed on suspension until they meet the requirements. The student must then submit a written appeal to the school Director, which should include the following:

- A statement from the student describing the reasons for not meeting SAP.
- A detailed description of the steps the students will take to improve their academic standing in the future.
- All supporting documentation related to point 1.

The school Director will review the appeal, and the student will receive a written response within five business days. Only an appeal form submitted on time and supporting documentation will be considered.

Submitting the appeal does not guarantee approval.

Only extraordinary and extenuating circumstances, such as the death or severe illness of immediate family member(s), will be considered. Before approving the appeal, a written academic plan, clearly identifying ways for the student to successfully complete the program within the maximum timeframe allowed, will be provided.

If the appeal is approved, the student will then be placed on SAP Probation and financial aid eligibility reinstated. This means that the student will be on the probationary status for the next evaluation period, during which time they must meet the terms and conditions defined by the School Director when the appeal was approved. If the student makes satisfactory academic progress on the next evaluation period, the student will be removed from SAP Probation, offering a positive outcome.

If the appeal is denied, student will not be put in SAP probation status, therefore student will not be eligible for federal student aid and need to use alternative financial resources to pay for tuition and other school expenses. Otherwise, students will be dismissed from the school.

Treatment of Nonpunitive Grades, Repeated Courses, Pass/Fail Courses, Withdrawals, Absences, & Incompletes

Failed Courses - Students must repeat any failed courses. Failed courses successfully completed will not have a negative impact on the GPA. Attempted courses are included in the quantitative measure. A second failure will result in dismissal from the program.

Withdrawals - If a student withdraws and receives a W grade, this course is counted in the quantitative component (attempted) but is not factored into the GPA, the qualitative component of SAP.

Absences - Any absences beyond the permitted number of missed and made-up classes will constitute a failure of the course.

Incompletes - Incomplete grade (I) may be granted by the instructor if a final examination has been missed or an assignment is outstanding due to extenuating circumstances. Students requesting an Incomplete grade must be

passing the course at the time or be capable of passing the course. Students are responsible for explaining and documenting the circumstances to the instructor and making arrangements for handing in the completed work and/or taking the exam. If the instructor denies the request, the student may appeal to the program director. Work for a prerequisite course must be completed by the end of the Drop-Add period after course registration, or the grade automatically becomes an “F,” and the course must be repeated before proceeding to the next level of study. Students may start the next level of study while completing the work but will be removed from the course if the final grade becomes an “F.” Work for non-prerequisite courses should be completed as soon as possible. Under no circumstances can an Incomplete grade be maintained for more than one term, with the exception of Pass/Fail courses which must be completed before graduation.

Appeals

To appeal a decision made by the Committee with whom you worked to resolve your complaint or concern, you need to submit an email within ten (10) business days of the proposed resolution to the President of ACTIVA Training Center stating your desire to appeal the current decision and provide the following information:

1. Brief outline of the steps you have taken toward resolving the issue.
2. Decision made by the Committee.
3. Reason for appealing the decision.
4. Possible solution(s) you see to issue.
5. Contact information (phone, email, etc.)

After your email requesting an appeal has been submitted to the President of ACTIVA Training Center, you will receive notification via your ACTIVA Training Center email account; this notification will occur within five (5) business days. The President of ACTIVA Training Center will conduct a review and, if needed, will create a newly appointed appeals committee to render the final decision. Any additional information provided to the appeals committee will be taken into consideration. Within this step of the process, the President of ACTIVA Training Center will meet individually with the complainant, respondent, and the appropriate college personnel to discuss. A decision will be made within ten (10) business days of the receipt of the appeal by the President of ACTIVA Training Center and provided to the student in writing via their ACTIVA Training Center email account. Decisions made by the President are final and cannot be appealed.

Return of Title IV Funds

Process Overview & Applicability

Federal regulations require that the Return of Title IV Funds calculation be performed if any Title IV recipient withdraws from all classes prior to the end of the payment period (term). If a student has attended up through 60% of the payment period, the calculation will determine the amount earned of aid, and any unearned aid must be returned. If a student has attended more than 60% of the payment period, s/he has earned 100% of federal aid scheduled; the Return of Title IV Funds calculation must be completed to determine if the student is eligible for a post-withdrawal disbursement.

Leave of Absence

A leave of absence (LOA) refers to a specific time period when a student is not in attendance as specified by his or her academic calendar. Students may apply in writing to take a leave of absence. Application is by letter to the School Director, explaining the reasons for the requested leave of absence. Valid reasons would include medical issues, illness of a family member, military service, or prolonged jury duty, for example. Approval for the leave of

absence must be received from the School Director. Return to any time slot is not guaranteed; it is dependent on space availability. A student who does not return after a granted leave of absence will be considered withdrawn.

Refund Formula Calculation

The Return of Title IV calculation is a proration of earned versus unearned financial aid during a period of enrollment. The percentage earned of financial aid is determined by taking the days attended in the period by the total days in the period. Subtracting earned aid from aid that was awarded and disbursed gives you the amount of unearned aid that must be returned. The responsibility to repay unearned aid is shared by the Institution and the student in proportion to the aid each is assumed to possess.

Any unearned loan funds the student, (or parent, in the case of a PLUS loan) are required to return are repaid in accordance with the terms of the Master Promissory Note. Unearned grant funds the student must return are classified as an overpayment. Students must repay half of the unearned amount of any grant overpayments. *As a result of the Higher Education Reconciliation Act of 2005 (HERA), the student is not required to return an overpayment amount that is \$50 or less, effective 7/1/2006.*

The student may be billed for any account balance created when the Institution is required to return funds. The balance due would be the result of tuition charges that are no longer being covered by the unearned aid or unearned aid that the student received.

If the student did not receive all the funds that were earned, he/she may be due to a post-withdrawal disbursement.

If the school or student receives excess title IV program funds that must be returned, the school or student must return the portion of the excess equal to the lesser of:

- Institutional charges multiplied by the unearned percentage of funds, or
- The entire amount of excess funds.

Post-Withdrawal Disbursements (PWD)

A PWD is offered to the student — or parent in the case of a Parent PLUS loan — if, prior to withdrawing, the student earned more federal financial aid than was disbursed for the payment period. The amount earned is determined as part of the required federal Return of Title IV Funds calculation.

Crediting Post-Withdrawal Disbursements Containing Title IV Loan Proceeds and Borrower's Cancellation Right

If after performing the Return of Title IV calculation it is determined that the student earned aid that was not received, the Financial Aid Office must offer this aid as a post-withdrawal disbursement. Students must be notified whenever a post-withdrawal disbursement of a Direct loan or PLUS loan funds are paid to the student's account.

The notification must include (a) the date and disbursement amount, (b) an explanation of cancellation rights and (c) the procedure and deadline by which a cancellation may be made. Any request to cancel a loan received within 14 days of notification must be honored.

Offering Post-Withdrawal Disbursements Not Credited to Student's Account

If after performing the Return of Title IV calculation it is determined that the student earned aid that was not received, the Financial Aid Office must offer this aid as a post-withdrawal disbursement. Any earned aid not credited to the student must be made available to the student. A written notification must be sent within 30 days of the date the college determined the student withdrew.

The notification must include the type and amount of Title IV funds and an explanation of the right of the student/parent to decline all or a portion of the post-withdrawal disbursement, along with the deadline.

Returning Unearned Funds

Under the Return to Title IV policy, the programs are refunded in the following order:

- Unsubsidized Direct Stafford Loan
- Subsidized Direct Stafford Loan
- Direct Grad PLUS Loan
- Direct Parent PLUS loan
- Federal Pell Grant
- Iraq and Afghanistan Service Grant
- FSEOG
- TEACH Grant

Institutional Refunds

The refund, if any, of funds received **from sources other than Federal Financial Aid** is calculated below. Refunds, if any, will be paid within 30 days of the student's official date of withdrawal.

Refunds are calculated based on the student's last date of attendance.

If withdrawal occurs during the first week (add-drop period) of the semester, 100% of the tuition will be cancelled.

If withdrawal occurs after the first week of classes, up to and including 60% point, cancelled tuition will be prorated on the last day of attendance.

Overpayments and Overawards

Overpayment is the result of a student receiving more aid than s/he is eligible to receive. One type of overpayment is an overaward which happens as a result of a student's financial aid package exceeding their financial aid need. A student's Pell Grant is never adjusted; in case of a Title IV overaward, other forms of financial aid must be reduced.

Direct Loans

If a student has been awarded a Direct Loan and it has been originated but it has not yet been disbursed, the loan may be canceled or reduced to prevent an overaward. This adjustment must be made prior to adjusting any campus-based aid. If the loan has already been disbursed, the Financial Aid Office may (a) reallocate the loans, (b) reduce the second or subsequent disbursement, or (c) either return the portion of the loan for which the student is not eligible (thereby facilitating adjustment of fees) or return the entire disbursement and ask for a new disbursement.

If the overaward happens after the Direct loan has been fully disbursed, the Financial Aid Office need not adjust the Direct loans. Other funds for which the Financial Aid Office has control may be adjusted.

A student who receives Direct loan funds in excess of their annual or aggregate limit is no longer eligible for Title IV funds. In order to regain eligibility, the student must repay in full the excess amount or make satisfactory repayment arrangements with the loan servicer. It may be possible to resolve the overpayment by reallocating the subsidized/unsubsidized loan amounts. The student may opt to resolve the overpayment by consolidating the excess amount.

If the student has reached the annual or aggregate limit of subsidized loans, only unsubsidized loan funds can be awarded. If the student has reached the annual or aggregate limit for Direct loans, no Direct loan funds can be awarded.

Resolving Overpayment When School is Liable

Students are not liable for overpayment of Pell Grant caused by an error in the Financial Aid Office. Subsequent disbursements cannot be reduced to correct such errors.

Pell Grant overpayments must be corrected by making a downward adjustment in COD and returning the funds or disburse the funds to another eligible student. If this adjustment results in a debit on the students' account, the school may attempt to collect the amount from the student; this is an institutional debt, not a Title IV debt.

If the overpayment results from an interim disbursement, the student retains Title IV eligibility if s/he repays the overpayment in full or makes satisfactory repayment arrangements. If the student does not repay the overpayment, the school must repay it from school funds within 60 days of the first occurrence of either the student's last day of enrollment or last day of the award year.

If a student has been awarded Pell at multiple institutions for the same enrollment period, it is flagged as a potential overaward. The Financial Aid Office at the institutions must coordinate so that the student receives Pell at only one institution per enrollment period. Failure to do so after 30 days will result in the involvement of the Department of Education.

Resolving an Overpayment When the Student is Liable

Students who receive more Pell funds than they are eligible for due to decreased Pell eligibility are responsible for the overpayment. An attempt can be made to reduce the overpayment by adjusting later Pell disbursements during the award year.

If the overpayment cannot be resolved by adjusting subsequent disbursements of Pell, the student must be notified promptly. This notification should include a request for full payment and an explanation that if s/he does not make payment in full or satisfactory repayment arrangements, s/he will be ineligible for Title IV aid until the overpayment is resolved.

Pell overpayments must be reported in NSLDS. Any overpayments reported to NSLDS must occur within 30 days of the date the Financial Aid Office realizes there is an overpayment. Overpayments for which the school is liable are not reported to NSLDS.

Generally, a student is not responsible for an overpayment of less than \$25. There are several exceptions to this rule: (a) the amount less than \$25 is the remaining balance of an overpayment that was originally more than \$25.

Title IV Fraud

Student Fraud

The Financial Aid Office is required to refer any student suspected of committing fraud to the Department of Education's Office of Inspector General (OIG). Some commonly falsified items may include but are not limited to false claims of independent status, false claims of citizenship, use of false identity, forgery of signatures, or false statements of income. Any discrepant information on applications, need analysis documents, tax returns, citizenship documents, or social security documents must be resolved. 1-800- MISUSED.

Institutional & Third-Party Fraud

The Financial Aid Office is required to refer any third-party suspected of committing fraud to the Department of Education's Office of Inspector General (OIG). 1-800-MISUSED.