



Federal Student Aid Handbook

2016-2017

UMT Financial Student Aid Office
University of Management and Technology

Table of Contents

2016-2017 FSA Processing Calendar	2
FSA Award Year	3
FSA Eligibilities	3
Types of Federal Student Aid.....	3
Federal Grant Program	4
Pell Grant.....	4
Federal Student Direct Loans Program	4
Direct Subsidized Loan.....	4
Direct Unsubsidized Loan.....	4
Direct PLUS Loan.....	4
FSA Loan Borrower Rights and Responsibilities.....	4
Rights.....	4
Responsibilities	4
Student Loan Borrowing Limit.....	5
Current Interest Rates	6
Cost of Attendance.....	6
Shopping Sheet.....	6
Net Price Calculator.....	7
FAFSA Verification.....	7
FSA Disbursement	7
Return to Title IV Funds.....	7
Refund Policy	7
Calculate Return to Title IV.....	7
Order and Timeframe of Return of Title IV funds.....	8
Post-withdrawal Disbursement.....	8
Attendance.....	8
Continuous Enrollment.....	8
Satisfactory Academic Progress (SAP).....	9
Cumulative Grade Point Average (CGPA).....	9
Credit Hour Completion	9
Term Enrollment Credit Hour Completion.....	9
Program Credit Hour Completion.....	9
SAP Warning, Probation and FSA Suspension.....	10
SAP Appeal Process.....	10
Leave of Absence	10
Withdrawal.....	10
Federal Compliance.....	11
Campus Safety and Security	11
Constitution Day.....	11
Disability Services.....	11
Drug and Alcohol Policy	11
Drug Convictions Policy.....	12
Electronic Signatures.....	12
Vaccinations	12
Voter Registration.....	12

2016-2017 FSA Processing Calendar

2016 Summer Semester

16 May-24 June
13 June

2016-17 FAFSA Processing
2016-17 FAFSA Due

1-30 June
1 July
4 July-19 September
17 July

Term-Based Course Registration
2016-17 FSA Award Year begins
Term-Based Semester
The Last Day of Disbursement

2016 Fall Semester

15 August-23 September
12 September

2016-17 FAFSA Processing
2016-17 FAFSA Due

1-30 September
17 September
1 October
3 October
3 October-19 December
16 October

Term-Based Course Registration
The US Constitution Day
2017-18 FAFSA available
2016-17 UMT Academic Year begins
Term-Based Semester
The Last Day of Disbursement

2017 Winter Semester

14 November-22 December
12 December

2016-17 FAFSA Processing
2016-17 FAFSA Due

28 November-29 December
2 January-20 March
15 January

Term-Based Course Registration
Term-Based Semester
The Last Day of Disbursement

2017 Spring Semester

13 February – 24 March
13 March

2016-17 FAFSA Processing
2016-17 FAFSA Due

1-31 March
3 April-19 June
16 April

Term-Based Course Registration
Term-Based Semester
The Last Day of Disbursement

The University of Management and Technology (UMT) publishes the university's general policies in the catalogs of undergraduate programs and graduate programs annually. UMT also publishes and updates federally required information in its Consumer Information Disclosures. In addition to following policies identified in the *FSA Handbook*, UMT students must follow pertinent policies contained in its catalogs, as well as review its Consumer Information Disclosure statement. The URLs for these documents are listed immediately below:

UMT Catalog for Undergraduate Programs: <http://umtweb.edu/pdfdocs/UndergraduateCatalog.pdf>

UMT Catalog for Graduate Programs: <http://umtweb.edu/pdfdocs/GraduateCatalog.pdf>

Consumer Information Disclosures: <http://umtweb.edu/GI.aspx?key=id&typ=none>

FSA Award Year

The FSA Award Year begins on 1 July and ends on 30 June the following year. The UMT Academic Year begins on the first Monday in October and ends on 30 June the following year.

To receive FSA funds for the applicable semester, new students who plan to use FSA funding must complete all processing requirements on time in accordance with the FSA processing calendar.

Current students who plan to transfer from UMT's self-paced program to the term-based program to use FSA must complete all processing requirements on time in accordance with the FSA processing calendar for the summer semester, when the FSA award year begins.

FSA Eligibilities

To be eligible to receive FSA at UMT, a student must meet the following criteria prior to the FSA processing end date:

1. Be officially admitted by UMT into a FSA eligible education program¹ and to have a learning plan accepted. Refer to "Admission Policy" in UMT Catalogs.
2. Completed a current award year FAFSA application (<https://fafsa.ed.gov/>) at least ten (10) days prior to the FSA processing end date
3. Completed FAFSA and other school verification, if required, at least seven (7) days prior to the FSA processing end date
4. Have a high school diploma or General Education Development (GED) certificate
5. Be a US citizen or an eligible non-US citizen with valid Social Security number
6. If the student is a male between the ages 18-25, he must be registered with the Selective Service
7. Not been convicted of an illegal drug-related offense
8. Not be incarcerated
9. Not be in default on a Federal Student Loan or owe an overpayment on a FSA grant or loan
10. Not have borrowed in excess of the annual or aggregate loan limits in FSA
11. Certify that FSA funding only be used for educational purpose
12. Acknowledge *UMT Annual Notice* and *UMT FSA Handbook* including all term-based program guidelines
13. Complete an *Institutional Worksheet* that is used to determine FSA eligibility
14. Register in a Term-based program
15. Prior to a loan disbursement, complete Entrance Counseling and a Master Promissory Note (MPN) for Direct Subsidized/Unsubsidized Loans on the Student Loan website (<https://studentloans.gov/myDirectLoan/index.action>)
16. Enroll at least halftime to receive a Federal Direct Loan
17. Be able to attend school on a regular basis per UMT's term-based study requirements on attendance and continuous enrollment
18. Be able to maintain Satisfactory Academic Progress

Types of Federal Student Aid

Federal Student Aid (FSA) offers students federal grant and loan programs administered by the U.S. Department of Education. UMT participates in the following grant and loan programs:

¹ Ineligible degrees and certificates currently include ASGS & BSGS, all certificates, executive certificate in homeland security and criminal justice, PM Suite program as well as those self-paced programs.

Federal Grant Program

Pell Grant

Pell Grant, a financial need-based federal grant, does not have to be repaid. Pell grants are awarded to students who demonstrate financial need and who have not yet earned a bachelor's degree. The maximum award for the 2016 - 2017 Award Year (1 July 2016 to 30 June 2017) is \$5,815. The amount of Federal Pell Grant funds a FSA student may receive over a lifetime is limited by federal law to be the equivalent of six years of Pell grant funding.

Federal Student Direct Loans Program

Federal Student Direct Loans are low-interest loans for eligible students to aid students to cover the cost of higher education by enrolling in a FSA eligible school, college or university. Eligible students borrow directly from the U.S. Department of Education at participating schools.

Direct Stafford Loans include the following types of loans:

Direct Subsidized Loan

A federal loan awarded on the basis of the student's financial need and other specific eligibility requirements. The federal government does not charge interest on these loans while borrowers are enrolled at least half-time, during a six-month grace period, or during authorized periods of deferment.

Direct Unsubsidized Loan

A federal loan not based on the student's financial need, but students must also meet specific eligibility requirements. Interest is charged throughout the life of the loan. The borrower may choose to pay the interest charged on the loan or allow the interest to be added to the loan principal to pay it later.

Direct PLUS Loan

A federal loan that graduate or professional degree students and parents of dependent undergraduate students can use to help pay education expenses. The U.S. Department of Education makes Direct PLUS Loan to eligible borrowers through schools participating in the Direct Loan Program. PLUS Loan requires credit approval by U.S. Department of Education through the Student Loans website (<https://studentloans.gov/myDirectLoan/index.action>) at the time of application submission. If approved for a PLUS loan, borrowers will have to complete the *Federal Direct PLUS Loan MPN*.

FSA Loan Borrower Rights and Responsibilities

In addition to the criteria for continued FSA eligibility, the borrowers and recipients of FSA Direct Loans have rights and responsibilities as follows.

Rights

- A grace period of six-month. The grace period begins when a borrower leaves school or drops below halftime status and ends after six months.
- Receive a repayment schedule and detail information about interest rates, fees, balance owed, and repayment options.
- Prepay borrowed loan(s) in whole or in part at any time without penalty.
- Defer repayment for a specific time period if qualified.
- Request forbearance.
- Receive a copy of the signed MPN, and request the return of the MPN once loan(s) are paid in full.
- Cancellation. A student receiving FSA has the right to cancel previously accepted FSA through UMT within the latest of: 1) 14-days after the academic period disbursement notice; or 2) the semester start date. After that, if the student wishes to cancel Federal Direct Loans, s/he must do so through his/her loan servicer.

Responsibilities

- Maintain FSA student eligibility including Satisfactory Academic Progress (SAP).
- The borrower must provide complete and true information on all loan documents.

- The borrower must notify the Direct Loan Servicing Center immediately about any changes to name, address, telephone number, Social Security Number, or student status.
- The borrower must repay loan(s) on time even if the borrower does not complete education, is dissatisfied with the education received, or is unable to find employment after graduation.
- The borrower must make repayments on loan(s) even if the borrower does not receive a bill or repayment notice.
- The borrower should notify the Direct Loan Servicing Center if having trouble making payments. The borrower may be able to postpone or reduce payments.
- If the borrower applies for a deferment or forbearance, the borrower must continue to make payments on loan(s) until notified that the request has been granted.

Be sure to read the MPN for more descriptions in the rights and responsibilities.

Students can visit the National Student Loan Data System (NSLDS: http://www.nsls.ed.gov/nsls_SA/) to monitor Pell Grant Lifetime Eligibility Used (LEU) and Direct Loan servicers and balances.

For disclosure purpose, all information on NSLDS is accessible by students, guaranty agencies, lenders, and schools authorized by Department of Education as users of NSLDS.

Student Loan Borrowing Limit

A loan period is equivalent to an academic year (9-months).

For Federal Direct Loan purposes, undergraduate FSA students are classified based on grade level progression year by year, which is determined by the total credits completed at UMT, including transfer credits in the program.

The maximum loan an undergraduate student can borrow per loan period is determined by the need-eligibility of the FAFSA in an academic year. However, all aid from all types of sources, except VA benefit, cannot exceed a student's cost of attendance at UMT.

Per loan period, an undergraduate student can borrow \$3,500 to \$12,500 subsidized and unsubsidized loans, depending on dependency and the year. Once the borrowed amount has reached the lifetime aggregate loan limit, a borrower cannot borrow more unless the principal of the loan is repaid in full.

Grade Level Progression	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
1 st Year (0-26 credits)	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
2 nd Year (27-53 credits)	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
3 rd Year & Beyond (>54 credits)	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Lifetime Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans. The aggregate limit includes all federal loans received as dependent.

Dependent students, whose parents are unable to obtain a PLUS loan due to adverse credit or other documented exceptional circumstance, may borrow additional unsubsidized loans up to the independent student loan levels, appropriate to the year, but not to exceed a student's cost of attendance at UMT.

The maximum loan a graduate student can borrow per a loan period is \$20,500. However, all aid from all types of sources, except VA benefits, cannot exceed a student's cost of attendance at UMT. Once the borrowed amount has reached the lifetime aggregate loan limit, a borrower cannot borrow more unless the principal of the loan is repaid in full.

Year	Graduate or Professional Students
Every Year	\$20,500 (unsubsidized only)
Lifetime Aggregate Loan Limit	\$138,500—No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

Current Interest Rates

Congress has passed the Bipartisan Student Loan Certainty Act of 2013, which ties federal student loan interest rates to financial markets. Under this Act, interest rates will be determined each June for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan will have a fixed interest rate for the life of the loan.

The following table provides the interest rates for new Direct Loans made on or after July 1, 2016, and before July 1, 2017. These rates will apply to all new Direct Loans made during this time, even loans already disbursed before the passage of the Act.

Loan	Interest Rate
Direct Subsidized Loans (Undergraduates)	3.76%
Direct Unsubsidized Loans (Undergraduates)	3.76%
Direct Unsubsidized Loans (Graduate or Professional Students)	5.31%
Direct PLUS Loans (Parents and Graduate or Professional Students)	6.31%

Learn more about [interest rates and fees](#) associated with federal student loans.

Cost of Attendance

The information below represents the estimated cost of attendance for a student attending UMT and not the actual cost charged to the student. Indirect costs are estimated for books, room/board and dependent care, and miscellaneous expenses. Estimates are moderate and not intended to meet the actual living expenses students.

Students should carefully consider the amount of student loans borrowed in excess of actual tuition expenses. Unlike scholarships and grants, student loans must be repaid with interest. The estimates below are based on a full time enrollment status and the student's off-campus housing plan.

Estimated Costs ²	Undergraduate	Graduate or above
Tuition and Fees	\$ 10,620	\$ 7,110
Loan Fees (Processing)	\$ 135	\$ 165
Room/Board*	\$ 6,435	\$ 6,435
Books	\$ 270	\$ 300
Dependent Care**	\$ 900	\$ 900
Miscellaneous***	\$ 500	\$ 500
Total	\$ 18,860	\$ 15,410

* Students living in military housing, and/or receiving a military housing allowance, are only eligible for 25 percent of room/board. Dependent students are eligible for 25 or 50 percent of board based on the housing status reported on the FAFSA.

**Only students with child dependents will receive the estimated dependent care expense.

***Miscellaneous expenses are paid once per award year (July – June) with at least halftime enrollment.

Shopping Sheet

The UMT FSA Office provides FSA students a Shopping Sheet to help students understand their educational costs, the aid available to meet those costs, and to compare the cost of attendance and aid awards across schools. UMT provides the Shopping Sheet to students when presenting the FSA offer letter. Amounts listed on Shopping Sheet are actual tuition costs and estimated book expenses.

² Pell Grant only calculates Estimated Costs of tuition and fees, room/board and books.

Net Price Calculator

Net Price Calculator (<https://www.umtweb.edu/NPC/npcalc.htm>) is a tool to assist FSA students to estimate their individual costs at UMT.

FAFSA Verification

UMT is required to verify the information on the FAFSA. A FSA Applicant may be contacted by the UMT FSA Office to provide additional documents for verification purposes.

Federal regulations prohibit fraud and abuse in FSA programs. UMT is required to verify FSA applicants whose FAFSA is flagged for verification by US Department of Education's Central Processing System (CPS), including Unusual Enrollment History (UEH). UEH identifies students that have received federal Pell Grants and/or Direct Loans at multiple institutions for the last four consecutive funding years.

A financial aid application flagged "2" and "3" will be reviewed by UMT FSA Office for UEH to determine whether or not the student is enrolling long enough to receive a cash disbursement of federal student aid. UMT FSA Office will contact FSA Applicant, who's FAFSA is flagged for a review. All required documentation must be received and the UEH flag must be resolved before an Applicant is eligible to receive federal student aid. The UMT FSA Office will notify the FSA Applicant of the result of the review within 14 days after all documentation is received.

The CPS produces a Student Aid Report (SAR) – available on FAFSA on the Web (<https://fafsa.ed.gov/>) – which advises the applicant if s/he is selected for verification. Additionally, the SAR details an applicant's expected family contribution (EFC), which is used to determine Pell Grant eligibility.

FSA Disbursement

Pell Grant is disbursed based on enrollment status. Direct Loan amounts are borrowed based on full-time enrollment status so the amounts do not change if the student only attends halftime or more than full-time. Direct Loans cannot be disbursed if the student attends less than halftime.

FSA disbursements are applied first to tuition, fees, and/or debt as applicable. The remaining amount of FSA funds are disbursed to the student and/or parent. UMT disburses the funds to students and/or parent by the 14th day of when the enrolled semester begins.

The UMT Accounting Office disburses the remaining FSA funds to students and/or parents. The recipient has the options to receive the disbursement through a check or direct deposit.

For Pell-eligible students who need funds to buy books and supplies, UMT aims to disburse the remaining Pell Grant to students by the 7th day, given that UMT has received funds from Department of Education to enable students to purchase books and supplies in a timely fashion for their study.

Return to Title IV Funds³

Refund Policy

Refer to "Tuition Refund Policy" in UMT Catalogs.

Calculate Return to Title IV

When a student withdraws while enrolled at UMT, UMT must calculate the amount of FSA they have earned up to the withdrawal date by computing the percentage of the semester completed.

³ Title IV is otherwise known as FSA.

Per FSA regulation, UMT uses the last attendance date (not the date when a student requests a course withdrawal) to calculate the amount of FSA earned. The amount of FSA earned is determined on a pro rata basis. For example, if a FSA student last attendance date falls on 25th day of the semester, UMT will use 25 days to determine and calculate the percentage of student earned for the semester.

If the last attendance date is after the 60 percent point of the semester, the student has earned 100 percent of FSA funds and no refunds will be made.

The amount of aid that was unearned will be returned to the appropriate FSA program.

If a student withdraws by cancellation within seven days, resulting in a removal of enrollment history, FSA funds will not be processed. If FSA funds have been disbursed, UMT must begin the Return to Title IV process.

Order and Timeframe of Return of Title IV funds

UMT returns unearned Title IV funds in the following order:

1. Federal Unsubsidized Direct Loans
2. Federal Subsidized Direct Loans
3. Federal Direct PLUS Loans
4. Federal Pell Grant

UMT will return unearned Title IV funds within 45 days from the determination of a student's withdrawal.

Post-withdrawal Disbursement

If students did not receive all of the funds that they earned, they may be due a post-withdrawal disbursement. Students have 14 days from notification to accept earned funds. If the post-withdrawal disbursement includes loan funds, students may choose to decline the loan funds in order to avoid incurring additional debt. UMT may automatically use all or a portion of students' post-withdrawal disbursements for tuition and fees. For all other school charges, UMT needs the students' permission to use the post-withdrawal disbursement. Students who do not grant permission will be offered the funds. However, by granting permission, they may be able to reduce their debt to the school.

Example of Post-Withdrawal Disbursement:

In Steve's case, Steve officially withdrew from the university, but did not receive all of the 34% of the financial aid he earned prior to making a complete withdrawal. Steve is eligible to receive a "post-withdrawal disbursement." UMT will notify Steve in writing of the disbursement amount he is eligible to receive. Steve will have 14 days to accept or decline the remainder of the financial aid he earned. If an acceptance is not received within this timeframe, the institution will not make the post-withdrawal disbursement and return the funds to the appropriate FSA program.

Attendance

UMT takes FSA student attendance. UMT monitors attendance of the FSA students weekly. The first week attendance establishes the evidence needed to allow UMT to disburse FSA aid. Weekly attendance along with other academic activities will be used to determine student participation in or withdrawal from the study.

UMT records those academic activities as attendance, such as studying course modules and/or sections, submitting required assignments, taking exams, and participating in course discussions in the Academic Forum. Students are required to participate in the Forum discussions weekly except for the final week of the semester.

Students may miss two (2) weeks of study but if two or more consecutive weeks are missed, it may prompt withdrawal processing. Please refer to UMT policy in Withdrawal and Unofficial Withdrawal and Return of Title IV Funds for more guidance.

Continuous Enrollment

FSA students are required to maintain continuous enrollment status in the term based program.

For Federal Student Loan purposes, if a student has no enrollment within 90 days after a student’s last semester’s end date, or has not obtained an approved leave of absence, UMT must report to NSLDS the status of the student either as withdrawal from the school if known or less than haltime if unknown effective on the last semester’s end date. This will prompt the borrower’s 6-month grace period for Direct Loan repayment.

Satisfactory Academic Progress (SAP)

Maintaining Satisfactory Academic Progress (SAP) is one of important eligibility criteria to receive FSA funding.

Students using FSA funding will receive a SAP report at the end of the current semester and prior to the beginning of the next informing them of SAP and FSA eligibility.

Students transferring from a self-paced to term-based program seeking FSA funding will receive a SAP evaluation prior to the beginning of the semester informing them of SAP and FSA eligibility.

UMT employs two criteria to measure SAP:

- Cumulative grade point average (CGPA), which assesses the quality of the student’s study efforts;
- Credit hour completion, which assesses the extent to which students are completing their work quantitatively, including: 1) term enrollment credit hour completion; and 2) program credit hour completion within the maximum time duration allowed for a program of study.

Following are descriptions of each of these criteria:

Cumulative Grade Point Average (CGPA)

In order to successfully complete a degree program, undergraduate students must achieve a minimum CGPA of 2.0 and graduate students must achieve a minimum CGPA of 3.0. Students are also required to meet or exceed the CGPA threshold established by UMT at different stages in their progress toward a degree, in accordance with the table below,

	Credits Completed (excluding transfer credits)	Threshold CGPA
Undergraduate (Associate or Bachelor)	First semester	1.67
	After first semester	2.00
Graduate	First semester	2.67
	After first semester	3.00

Credit Hour Completion

Term Enrollment Credit Hour Completion

Undergraduate students must complete at least 67 percent of their attempted courses per semester. Graduate students must complete at least 50 percent of their attempted courses per semester.

A course will be treated as completed if it receives an official letter grade of A through F. A course will be treated as attempted but not completed, if it receives a grade of W (Withdrawal), I (Incomplete), or WU (Unofficial Withdrawal). UMT considers transfer credits as completed.

A student is ineligible to receive FSA once s/he has completed all required courses for the degree.

Program Credit Hour Completion

Students using FSA may repeat a course to improve academic performance. However, the FSA program requires students to complete their programs within 150 percent of the credits needed to earn a degree and within the maximum time limits specified. Computation of credit hours of study includes transfer credits and credits earned from repeating a course that count toward meeting degree requirements.

SAP Warning, Probation and FSA Suspension

Students should strive to achieve or exceed minimum requirements in SAP both qualitatively and quantitatively.

If a student fails either one of these criteria, the student will be automatically put on FSA warning for one semester if the enrollment was the first semester of studies or s/he met SAP in the previous semester. The student must also have completed at least 33 percent of attempted credits for the semester.

After the warning semester, if the student still cannot meet SAP requirements, the student will be suspended from FSA funding. A student has the right to submit a SAP appeal. If a student's SAP appeal request is approved, the student will be put on FSA probation for one semester. The student must achieve a FSA eligible SAP status in the probation semester or the student will be suspended from FSA funding.

SAP Appeal Process

In the event that unusual circumstances – such as an academic program change, serious prolonged illness, death of a family member, or other traumatic event – are hindering a student's successful academic performance leading to the suspension of FSA, the student may submit a formal written appeal accompanied by relevant supporting documentation to the UMT FSA Office for approval by the Dean's Office. Appeals based on a need for assistance or claims of ignorance that the assistance was at risk will not be considered. Students are allowed only one appeal per academic year.

Students who desire to file an appeal should do so immediately upon notification of FSA suspension or will have to make provisions to pay their tuition and fees using non-FSA resources if an appeal remains under consideration at the start of the next semester. The student will be notified in writing whether the appeal is denied or approved within two weeks of its submission. UMT may require the student to provide an Academic Plan for SAP Improvement (APSI) for up to two (2) semesters.

Students whose FSA eligibility is suspended may be reinstated when they are able to reestablish SAP.

Leave of Absence

Please refer to "Leave of Absence" in UMT Catalogs.

Under FSA regulations, Leave of Absence for a FSA student is limited to 180 days within a 12-month period. If a student finds it is necessary to interrupt active study in the program, he or she may petition the Dean's Office for a leave. Students must submit an official request form or a written request which includes the reason for a leave and an expected return date.

Students who do not return from an approved leave of absence will be considered as withdrawal. For students who did not request withdrawal, the withdrawal date is determined as the last semester end date.

Withdrawal

Refer to "Withdrawal Policy" in UMT Catalogs.

Official Withdrawal: FSA students desiring to withdraw from a course should submit a written request to withdraw to the Registrar's office and FSA office using a withdrawal request form. The date on which the withdrawal request is made will be used to calculate the percentage for Return of Title IV funds.

Unofficial Withdrawal: For FSA students, unofficial withdrawal date is determined by the last documented date of an academic activity.

For the students who are in the Federal Student Loan program, the consequences of withdrawal include, but are not limited to:

- Individual will lose in-school deferment status
- The loan repayment 6-month grace period will start.
- Failure to return to school will exhaust an individual's grace period and the loan repayment may start immediately.

Students who previously borrowed a Federal Direct Loan and drop to a less than halftime status are required to complete Exit Counseling.

Federal Compliance

Campus Safety and Security

To provide safe and healthful environment for employees, students, and visitors, UMT has established a campus and workplace safety program.

Any conduct that threatens, intimidates, or coerces another employee, student, or a member of the public at any time, including off-duty periods, will not be tolerated. This prohibition includes all acts of harassment, including harassment that is based on an individual's sex, race, age, or any characteristic protected by federal, state, or local laws.

All threats of (or actual) violence, both direct and indirect, should be reported as soon as possible to immediate supervisor, the Safety Manager or any other member of management.

Crime statistics are reported to the Department of Education annually and additional information or copies of reports can be obtained from UMT's Safety Manager. Additional information may be obtained from the Department of Education (ED)'s Campus Safety and Security website (<http://ope.ed.gov/campussafety/>).

The Safety Manager has responsibility for implementing, administering, monitoring, and evaluating the safety program. Its success depends on the alertness and personal commitment of all.

Constitution Day

UMT encourages students to study the *United States Constitution*. As a FSA eligible institution, UMT requires its students to study the *United States Constitution* on 17 September annually by visiting <http://www.archives.gov/education/lessons/constitution-day>
<http://www.archives.gov/education/lessons/constitution-workshop>

Disability Services

The location of UMT provides reasonable accommodation(s) for persons defined as disabled under Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and all other local and state requirements dealing with students or visitors who have recognized disabilities.

Students can request additional services and/or accommodations by voluntarily self-disclosing and providing documentation to the Student Services Office for review. After review, UMT will recommend accommodation and notify faculty and staff of agreed accommodations. Students must notify Student Services upon each new registration so faculty and staff are aware of the accommodations.

For online students, please refer to the *Online Education* section in UMT catalogs for more guidance.

Drug and Alcohol Policy

UMT desires to provide a drug-free, healthy, and safe campus and workplace. To promote this goal, while on UMT premises, conducting business-related activities off UMT premises, or at any activity UMT sponsors, no employee or student may use, possess, distribute or sell illegal drugs or be under the influence of alcohol.

Drug Convictions Policy

According to federal law, a student who has been convicted of the sale or possession of illegal drugs under any federal or state law during a period of enrollment for which the student was receiving any federal financial aid is not eligible for federal student aid. A conviction that was reversed, set aside, or removed from the student's record does not affect federal student aid eligibility, nor does a conviction received when the student was a minor, unless the student was tried as an adult.

The chart below illustrates the period of ineligibility for FSA funds. A conviction for sale of drugs includes convictions for conspiring to sell drugs.

	Possession of illegal drugs	Sale of illegal drugs
1st offense	1 year from date of conviction	2 years from date of conviction
2nd offense	2 years from date of conviction	Indefinite period
3+ offenses	Indefinite period	

If the student was convicted of both possessing and selling illegal drugs and the period of ineligibility is different, the student may be ineligible for federal student aid for the longer period of time.

A student regains eligibility the day after the period of ineligibility ends or when he successfully completes a qualified drug rehabilitation program. Further drug convictions will impact federal student aid eligibility as well.

For more information, please review [FAFSA's Student Eligibility Worksheet](#).

Electronic Signatures

The E-Sign Act⁴ permits schools to use electronic signatures and electronic records in place of traditional signatures and records. Before conducting electronic transactions to provide a student of FSA funds, UMT FSA Office will provide the information and seek voluntary consent from FSA recipients to participate in electronic transactions.

Vaccinations

International students and students who study on UMT campus, vaccinations are required in accordance to http://www.vaccines.gov/who_and_when/college/. UMT has no vaccination requirements to its online students.

Voter Registration

UMT makes a good faith effort to distribute electronically a voter registration form to each student enrolled in a degree or certificate program and physically in attendance at UMT. UMT's online students will be responsible for their voter registrations locally based on their residence.

⁴ The Electronic Signatures in Global and National Commerce Act (E-Sign Act) was enacted on June 30, 2000. The E-Sign Act provides, in part, that a signature, contract, or other record relating to a transaction may not be denied legal effect, validity, or enforceability solely because it is in electronic form or because an electronic signature or electronic record was used in its formation