



## **Consumer Disclosures**

### **Consumer Information for Prospective and Current UDC Students**

This document links prospective and current students to important information about the University. The Higher Education Opportunity Act (HEOA) of 2008 requires that postsecondary institutions participating in federal student aid programs disclose information from various administrative areas to students. Visit the [HEOA](#) website for more information.

## **General Institutional Information**

**College Navigator** <https://nces.ed.gov/collegenavigator/> is a free consumer information tool designed to help students, parents, high school counselors, and others get information for over 7000 schools. You may find an array of statistical information regarding the University by visiting the College Navigator website.

### **Academic Programs**

[http://www.udc.edu/programs/degrees\\_programs\\_majors](http://www.udc.edu/programs/degrees_programs_majors)

### **Transfer Credit Policy**

[http://www.udc.edu/admit/transfer\\_credit\\_policy](http://www.udc.edu/admit/transfer_credit_policy)

### **Academic Year Definition**

For the purpose of awarding federal financial aid, the definition of an academic year is 24 credits and 32 weeks of instructional time. The academic year consists of a fall semester and spring semester. Specific dates of the semester can be found on the academic calendar [http://www.udc.edu/registrar/academic\\_calendars](http://www.udc.edu/registrar/academic_calendars) . The financial aid award year runs from July 1 through June 30. A summer session is considered a trailer for the purposes of awarding federal, state and institutional financial aid. Students must be enrolled at half-time status to receive direct student loans during the summer session.

### **Accreditations**

[http://www.udc.edu/academic\\_affairs/accreditation](http://www.udc.edu/academic_affairs/accreditation)

### **Availability of Forms and Instructions**

The **Free Application for Federal Student Aid (FAFSA)** is available online. The Office of Financial Aid does not have any paper versions of the FAFSA. If you need a paper application, please contact the Department of Education directly at 1-800-4-FED-AID (800-433-3243). If you are hearing impaired and need assistance, contact the Department of Education TTY line at 1-800-730-8913. You may [obtain a PIN](#) via the Department of Education online. The financial aid application process is outlined at [http://www.udc.edu/financial\\_aid/apply\\_aid](http://www.udc.edu/financial_aid/apply_aid). All forms [http://www.udc.edu/financial\\_aid/financial\\_aid\\_forms](http://www.udc.edu/financial_aid/financial_aid_forms) are also available online.

### **Awarding Title IV Funds**

Each year, UDC estimates the Cost of Attendance (COA) [http://www.udc.edu/financial\\_aid/cost\\_attendance](http://www.udc.edu/financial_aid/cost_attendance) to determine your financial need and aid eligibility. The COA includes both fixed and variable costs. Fixed costs, such as tuition and fees, are paid directly to UDC. Items such as transportation, books and supplies are indirect and can vary for each student.

## Application procedures, forms and deadlines

To receive federal or state financial aid, students must complete the [FAFSA](#). In some instances, additional documentation, such as tax transcripts, birth certificates, proof of citizenship, or Social Security cards, is required. Students will be notified via their UDC e-mail account if additional documentation is needed. The prompt submission of these items will enable the completion of the financial aid process and preparation of a financial aid award. If the requested information is not provided, students will not receive a financial aid award.

## Initial student eligibility requirements

To be eligible for financial aid, students must:

1. Be a U. S. citizen or eligible non-citizen;
2. Possess a high school diploma or General Education Development (GED) certificate;
3. Have a valid Social Security Number (SSN);
4. Register with the Selective Service (males between the age of 18 and 25)
5. Not have been convicted under federal or state law of the sale or possession of drugs while receiving federal financial aid;
6. Be enrolled and working toward a degree or eligible certificate/program of study;
7. Meet satisfactory academic progress ([SAP](#)) standards;
8. Not be in default or owe a refund on any Title IV aid program from any source;
9. Complete the entire financial aid application process, and
10. Have demonstrated financial need (to receive need-based aid).

## How eligibility is determined and distributed among students and criteria for continuing student eligibility for financial aid.

Eligibility for aid and award amounts are determined by the results of the [FAFSA](#). The [Pell Grant](#) is usually awarded to undergraduate students who have not earned a bachelor's or a professional degree. The amount considers your financial need, cost of attendance, full or part-time student status, and intent to enroll for the full academic year or less.

Qualifying students receive the full, eligible amount. [FSEOG](#), and [FWS](#) awards are also based on financial need. The specific dollar amount of the award can vary each year and is determined by the available funding. Once these funds are exhausted, additional awards cannot be made.

The William D. Ford Federal Direct Loan Program is the largest federal student loan program. Under this program, the U.S. Department of Education is your *lender*. Award amounts for Direct Loans are based on a combination of factors, including the student's grade level, financial need and dependency status (with an additional check against the National Student Loan Database System [[NSLDS](#)]).

## **Code of Conduct for Student Loan Program**

The UDC Student Loan Program Code of Conduct was adopted to ensure uniform student loan practices focusing on the best interest of student borrowers. The Student Loan Code of Conduct restrictions are defined to avoid any potential conflict of interest among school employees, lending institutions, students and their parents in the student financial aid process.

- **Revenue Sharing Prohibition:** UDC will not receive anything of value from any lending institution in exchange for an advantage sought by the lending institution.
- **Gift Ban:** UDC employees with responsibility for financial aid work will not solicit or accept any gift from a lender, guarantor or servicer. A "gift" is defined as any gratuity, favor, discount, entertainment, hospitality, loan or other item having a monetary value of more than a small amount.
- **Advisory Board Compensation Rules:** UDC employees with financial aid responsibility will not accept anything of value for serving on the advisory board of any lending institution.
- **Opportunity Pools:** UDC will not request or accept from any lender any offer of funds to be used for private education loans, including funds for an opportunity pool loan, in exchange for UDC providing concessions or promises of a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.
- **Contract Arrangement Prohibition:** UDC employees, officers and agents with educational loan responsibilities will not accept any fee, payment or other financial benefit (including an opportunity to purchase stock) from a lender as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.
- **Staffing Assistance Ban:** UDC will not request or accept assistance from any lender to staff a call center or financial aid office.
- **Loan Certification:** UDC employees will not refuse to certify or delay loan certification based on the borrower's selection of a particular lender or guarantor.
- **Assigning Lenders:** UDC employees will not assign first-time borrowers to a particular borrower.
- **Preferred Lender Guidelines/Disclosures:** UDC will not use a Preferred Lender List. Students will be told that they have the right and responsibility to select the lender of their choice.

## **Completion and Graduation Rates (Student Right to Know Act)**

### **Retention and Graduation Rates**

[http://www.udc.edu/academic\\_affairs/student\\_right\\_to\\_know\\_transparency\\_center](http://www.udc.edu/academic_affairs/student_right_to_know_transparency_center)

### **Graduation Rate for Students Receiving Athletic Related Student Aid**

[http://www.udc.edu/irap/retention\\_graduation\\_rates](http://www.udc.edu/irap/retention_graduation_rates)

### **Constitution Day**

Constitution Day is a time to commemorate the September 17, 1787 signing of the United States Constitution. Constitution Day is observed each year on September 17th. UDC may offer events and activities to celebrate the day throughout the week in which the date falls. Constitution Day provides an opportunity to reflect on our government, our liberties, and our obligations as citizens. The U.S. Constitution may be found on the [National Archives](#)

## **Voter Registration Information**

Students are encouraged to exercise their right to vote. You may find DC voter register information by visiting [https://www.dcboee.org/voter\\_info/reg\\_status/](https://www.dcboee.org/voter_info/reg_status/).

## **Contact Information for OFA**

[http://www.udc.edu/financial\\_aid/office\\_financial\\_aid](http://www.udc.edu/financial_aid/office_financial_aid)

## **Credit Balances and Disbursement Procedures**

### **The Student Accounts Office**

[http://www.udc.edu/student\\_affairs/office\\_of\\_student\\_accounts](http://www.udc.edu/student_affairs/office_of_student_accounts) disburses your financial aid. Aid is disbursed to your student account immediately following attendance verification  
[http://www.udc.edu/financial\\_aid/office\\_financial\\_aid](http://www.udc.edu/financial_aid/office_financial_aid). Your financial aid is applied directly to institutional charges (i.e. tuition, fees, University housing). Any excess funds will be available to you within 14 days of the date the credit balance occurs. Financial aid student refunds are disbursed to students by direct deposit or by check. Students should log-on to MyUDC Account ([my.udc.edu](http://my.udc.edu)) to set up direct deposit into an existing bank account.

## **Dependency Overrides**

The Higher Education Act of 1992 allows financial aid administrators to make professional judgment decisions for special or unusual family or student circumstances. These circumstances must be documented and must be analyzed on a case-by-case basis. Financial aid administrators may treat a student with special circumstances differently than the strict application of the methodology would otherwise permit. Adjustments can either increase or decrease a student's EFC or cost of attendance. In the case of an adjustment to a student's EFC or cost of attendance, specified adjustments may be made to data elements. The reason for the adjustment must relate to that student's special circumstances and must be documented in the student's file.

A financial aid counselor can use professional judgment in granting a dependency override. If a student does not meet the federal guidelines to be considered independent for financial aid purposes, the aid administrator can decide to override the federal regulation and make the student independent for financial aid purposes. The special circumstances must be documented and a copy of the documentation must be maintained in the student's file. Instances where a student's parents are unwilling to provide their information or a student is self-supporting are not justification for granting a dependency override. Because professional judgment decisions are unique, specific required documentation cannot be listed. It is left to the discretion of the Financial Aid Administrator/Counselor to request appropriate documentation. The documentation should substantiate the student's situation and be from a professional outside the family, not a family member. In cases of a dependency override, documentation from more than one organization should be collected. The decision for using professional judgment will be made by the Office Financial Aid.

## **Federal Financial Aid Programs Available**

[http://www.udc.edu/financial\\_aid/types\\_federal\\_state\\_aid](http://www.udc.edu/financial_aid/types_federal_state_aid)

## **Filing a Complaint**

UDC is accredited by the Middle States Commission on Higher Education. Students who wish to file a complaint with Middle States should complete the Commission's Complaint Form and send two print copies to Middle States Commission 3624 Market Street, Philadelphia, PA 19104 (To access the Commission's complaint policy, procedures, and the Complaint Form, please see <https://www.msche.org/?NavI=CONTACT>)

Please read the document carefully before submitting a complaint. Note that the complaint policy only addresses significant, documented, alleged non-compliance with the Middle States accreditation standards, policies or procedures. Complainants are expected to have attempted to resolve the issue through the institution's complaint processes before filing a complaint with Middle States. The Middle States complaint process is not intended to be used to involve the Commission in disputes between individuals and member institutions or to cause the Commission to interpose itself as a reviewing authority in individual matters; nor does the policy allow the Commission to seek redress on an individual's behalf. The primary purpose of the Middle States complaint procedure is to acquire valuable information regarding an accredited institution's possible non-compliance with accreditation standards, policies and procedures rather than to resolve individual disputes. Complaints must be tied to specific standard numbers from <http://www.msche.org/publications/CHX-2011-WEB.pdf>.

## **Fraud**

There are situations where students and/or parents willfully falsify or misrepresent information for the purpose of obtaining financial aid that a student is not eligible for. As administrators of Title IV programs and funds, the University is obligated to ensure processes are in place to protect against fraud by applicants or staff. The Office of Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse [34 CFR 668.53(a)(5), 668.14(g)].

### **Policy for Fraud**

Individuals who willfully submit fraudulent information and/or documentation to obtain financial aid funds will be investigated to the fullest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

### **Procedures for Fraud**

If a financial aid officer suspects or determines intentional misrepresentation of facts, false statements, or alteration of documents which resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the information shall be reported to the Director of Financial Aid for further review and possible disciplinary action. If the Director determines or suspects fraud, all information will be forwarded to the Associate Provost for Enrollment Management, the Office of Inspector General of the Department of Education, and/or the local law enforcement agency. Note: The regulations require only that the College refer the

suspected case for investigation, not that we reach a firm conclusion about the propriety of the conduct.

The Office of Financial Aid must identify and resolve discrepancies in the information received from different sources with respect to a student's application for Title IV aid. These items include, but are not limited to:

- Student aid applications
- Need analysis documents (e.g., Institutional Student Information Records (ISIRs) and Student Aid Reports (SARs))
- Federal income tax returns
- Documents and information related to a student's citizenship
- School credentials (e.g., high school diploma)
- Documentation of the student's Social Security Number (SSN)
- Compliance with the Selective Service registration requirement and other factors related to students' eligibility for Title IV funds

Some forms of financial aid fraud include, but are not limited to, the following:

- Forged signatures on an application, verification documentation or master promissory notes
- Falsified documents - including reporting members that are not part of your household
- False statements of income
- False statements of citizenship
- Use of fictitious names, addresses, SSNs
- False claims of independent status

Cases of fraud will be reported to the Office of Inspector General (OIG):

Inspector General's Hotline: 1-800-MIS-USED  
<http://www.ed.gov/about/offices/list/oig/hotline.html>

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

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

Via telephone: 877-557-2575

Via fax: 606-396-4821

Via mail: FSA Ombudsman Group

P.O. Box 1843  
Monticello, KY 42633

## **Institution's Refund Policy Regarding Tuition and Fees**

Federal student financial aid is awarded under the assumption you will be enrolled at least half-time for the semester. Any time you change your enrollment OFA may review your record and recalculate your financial aid.

For students receiving federal financial aid, UDC adheres to the Federal Return of Funds Policy [http://www.udc.edu/financial\\_aid/repaying\\_aid\\_financial\\_aid](http://www.udc.edu/financial_aid/repaying_aid_financial_aid) to determine the amount of refund, if any, due upon withdrawal from a course(s). According to federal law, the Financial Aid Office must recalculate Federal Title IV financial aid eligibility for students who withdraw from all classes, drop out, are dismissed, or take a leave of absence prior to completing more than 60% of a semester.

## **Student Accounts Refund Policy**

[http://www.udc.edu/student\\_affairs/refund\\_policy](http://www.udc.edu/student_affairs/refund_policy)

## **Resources for Students Experiencing Academic Difficulties**

<http://www.udc.edu/asc/welcome>

## **Net Price Calculator**

The Net Price Calculator [http://www.udc.edu/financial\\_aid/net\\_price\\_calculator](http://www.udc.edu/financial_aid/net_price_calculator) is designed to assist first-time, full-time undergraduate students considering UDC to estimate how much of their cost of attendance might be covered by grant and scholarship aid. Based on the information entered, the calculator will return an estimate of typical expenses and typical grant and scholarship awards for first-time, full-time UDC undergraduate students.

## **Professional Judgment**

The Higher Education Act of 1992 allows financial aid administrators to make professional judgment decisions for special or unusual family or student circumstances. These circumstances must be documented and must be analyzed on a case-by-case basis. Financial aid administrators may treat a student with special circumstances differently than the strict application of the methodology would otherwise permit. Adjustments can either increase or decrease a student's EFC or cost of attendance. In the case of an adjustment to a student's EFC or cost of attendance, specified adjustments may be made to data elements. The reason for the adjustment must relate to that student's special circumstances and must be documented in the student's file.

## **Return of Title IV Funds**

Federal student financial aid is awarded under the assumption you will be enrolled at least half-time for the semester. Any time you change your enrollment, UDC's Office of Financial Aid must review your record and



recalculate your aid. Withdrawing from classes can affect your federal financial aid. When a student who has received federal financial aid funds (Title IV Funds) leaves school before the end of the semester or period of enrollment, federal law requires UDC to calculate the percentage and amount of "unearned" financial aid funds that must be returned to the federal government. Once a student has completed more than 60% of the enrollment period, students are considered to have earned all funding received.

If a student did not receive any federal student aid but did receive other types of aid funds, and subsequently officially withdraws, refunds or repayments will be based upon the [University's refund policy](#). When the amount of Title IV funds disbursed is greater than the amount of Title IV funds earned by a student, a return of Title IV funds is necessary. Both the University and the student are responsible for returning a percentage of unearned aid.

The Unearned amount of aid must be returned to the applicable Title IV aid programs in the following order:

1. Unsubsidized Federal Loan
2. Subsidized Federal Loan
3. Federal Perkins Loan
4. Federal PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant
7. Other Title IV Aid Programs

## **Satisfactory Academic Progress Standards**

The OFA is required by federal and state regulations to monitor the academic progress of all financial aid recipients. Aid applicants must comply with SAP Policy [http://www.udc.edu/financial\\_aid/maintaining\\_eligibility](http://www.udc.edu/financial_aid/maintaining_eligibility) to remain eligible for continued aid. OFA evaluates SAP each semester after grades are posted. Students are evaluated on the basis of grade point average (GPA), completion of attempted credits at UDC, and maximum time frame limitation.

## **Rights and responsibilities of students receiving financial aid**

### **Have a right to:**

- Know how financial need was determined
- Know how financial aid will be disbursed
- Request an explanation of offered aid in the financial aid package
- Refuse any aid offered
- Request an explanation of UDC refund policy
- Know what portion of financial aid must be repaid and what portion is a grant. If a loan has been offered and accepted, have the right to know the interest rate and loan repayment options and procedures
- Examine the contents of aid records provided a written request is made to UDC's Financial Aid Office. Students may not review confidential records submitted by parents without the written consent of the parent whose information has been submitted.

### **Responsibilities:**

- Must complete all requested forms accurately
- Must use all financial aid received solely for expenses related to attending UDC
- Must submit in a timely manner all additional documentation requested by the Financial Aid Office
- Must enroll for at least 6 credits (except for certain graduate programs which require fewer credits)

- Must understand the rules and conditions for any financial aid awards received
- Must complete a [Master Promissory Note \(MPN\) and Entrance Counseling](#) [www.studentloans.gov](http://www.studentloans.gov) the first time a loan is received at UDC
- Must reapply for financial aid [www.fafsa.ed.gov](http://www.fafsa.ed.gov) each award year
- Must inform the university promptly of changes in name, address or e-mail address

## **Student Loan Entrance and Exit Counseling**

Before your federal student loan is paid out to you, you must complete Entrance Counseling. The goal of entrance counseling is to help you understand what it means to take out a federal student loan. During entrance counseling you will learn about:

- What a Direct Loan is and how the loan process works
- Managing your education expenses
- Other financial resources to consider to help pay for your education
- Your rights and responsibilities as a borrower

All students who have not previously taken out Direct Loans are required to complete loan entrance counseling [www.studentloans.gov](http://www.studentloans.gov) .

A mandatory information session which takes place when you graduate or attend school less than half-time that explains your loan repayment responsibilities and when repayment begins is called exit counseling. Exit counseling sessions may be conducted in person with OSFA or [online](#).

## **Student Loan Repayment and Deferment Information**

Federal and nonfederal student loans are funds that must be repaid, even if you experience financial difficulties. Therefore, when deciding whether to borrow, you should examine your need for assistance and your future ability to repay. The precise terms of the both federal and nonfederal loans are contained in the promissory notes that borrowers must sign.

- [Repaying Federal Student Loans](#)
- [Avoiding Default](#)
- [Repayment Plans](#)

A [deferment](#) is a period during which repayment of the principal and interest of your loan is temporarily delayed. You are still responsible for paying the interest that accumulates during the deferment period, but your payment is not due during the deferment period. If you don't pay the interest on your loan during deferment, it may be capitalized (added to your principal balance), and the amount you pay in the future will be even higher.

## **Terms and Conditions of Financial Aid Awards**

Please read carefully the following rights and responsibilities of your financial aid awards.

- 1) I understand that I must be enrolled at least half time to receive my loan disbursement. Halftime enrollment is defined as 6 credit hours (Undergraduate Students) and 4.5crs (Graduate Students).

2) If you are awarded a **Pell and/or SEOG grant**, your award may be prorated based on your enrollment at the end of the attendance verification period. *NOTE: 6crs or more is required of all SEOG recipients. Depending on your Expected Family Contribution (EFC) number, some Pell Grant recipients may be required to have a minimum of 6 or more credits for disbursement of funds.*

- **12 or more credit hours (full-time enrollment status):** You will be awarded **100%** of the Pell and/or SEOG award reflected.
- **9-11 credit hours (3/4 time enrollment status):** You will be awarded **75%** of the Pell and/or SEOG award reflected.
- **6-8 credit hours (1/2 time enrollment status):** You will be awarded **50%** of the Pell and/or SEOG award reflected.
- **1-5 credit hours (less-than-half-time enrollment status):** You will be awarded between **0% to 25%** of the Pell award reflected.

3) I understand that if I am a first time undergraduate (below 30crs), that I am subject to a 30 day delay of my first loan disbursement.

4) I understand that if I accept a loan for a single semester, my loan is subject to two disbursements (1<sup>st</sup> disbursement at the and 2<sup>nd</sup> at the mid- point of the semester)

5) I understand that if I have a credit balance after all charges are paid, I will receive the a refund by mail or direct deposit.

6) I understand that if I stop attending classes or withdraw completely before completing a minimum of 60% of the term, I will be required to repay all or a percentage of the financial aid received. For more information review the

[http://www.udc.edu/financial\\_aid/repaying\\_aid\\_financial\\_aid](http://www.udc.edu/financial_aid/repaying_aid_financial_aid)

7) I understand that I must report all offers of financial aid not previously awarded (e.g. outside scholarships, grants, loans etc.). Failure to do so may result in an over award which may require a reduction of financial aid.

8) I understand that financial aid is awarded contingent upon maintaining Satisfactory Academic Progress according to the policy outlined at [http://www.udc.edu/financial\\_aid/maintaining\\_eligibility](http://www.udc.edu/financial_aid/maintaining_eligibility)

By accepting my financial aid awards, I hereby acknowledge that I have read, fully understand and agree to above terms and conditions.

For information regarding the University's vaccination policy:

### **Vaccination Policy**

[http://www.udc.edu/health\\_services/immunizations](http://www.udc.edu/health_services/immunizations)

### **Title IX**

[http://www.udc.edu/docs/student\\_life/UDC%20Title%20IX%20Brochure.pdf](http://www.udc.edu/docs/student_life/UDC%20Title%20IX%20Brochure.pdf)

### **Alcohol and Drug Policy and Support Resources**

[http://www.udc.edu/docs/UDC\\_alcohol\\_policy.pdf](http://www.udc.edu/docs/UDC_alcohol_policy.pdf)

### **Crime Awareness and Campus Security Report (Clery Act Report)**

[http://www.udc.edu/public\\_safety/office\\_of\\_public\\_safety\\_emergency\\_management](http://www.udc.edu/public_safety/office_of_public_safety_emergency_management)

### **Services for Students with Disabilities**

[http://www.udc.edu/drc/disability\\_resource\\_center](http://www.udc.edu/drc/disability_resource_center)

### **Student Records Policies / Family Educational Rights & Privacy Act (FERPA)**

[http://www.udc.edu/registrar/office\\_of\\_the\\_registrar](http://www.udc.edu/registrar/office_of_the_registrar)

## **Copyright Infringement Policies and Sanctions**

### **Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws**

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov).