



Office of Financial Aid
Terms and Conditions
2019-20

Office of Financial Aid

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FINANCIAL AID PROGRAMS

UNDERGRADUATE

INTRODUCTION

NewSchool of Architecture and Design is certified by the U.S. Department of Education as being eligible to participate in the Pell Grant program, the Federal Supplemental Educational Opportunity Grant (FSEOG) program, the Federal Direct Loan program and the Federal Work Study program.

The following sections detail the policies related to financial aid programs. Federal regulations that govern the administration of federal aid programs are subject to change. Notification of any regulatory changes will be provided to all students prior to the effective date of the new or revised policy.

FEDERAL PELL GRANT

A Federal Pell Grant is gift assistance that does not have to be repaid. Pell is awarded to **undergraduate** students who have not earned a bachelor's or professional degree.

Annually, the US Department of Education determines student eligibility for this grant. For the 2019-20 years, the minimum grant for a full academic year for an eligible student is \$650 and the maximum grant is \$6,195.

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years (12 semesters) of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%. This change affects all students regardless of when or where they received their first Pell Grant. For more information on how lifetime eligibility is calculated, visit [Calculating Pell Grant Lifetime Eligibility Used](#). Students may view their percentage of Pell Grant used by logging on to National Student Loan Data System. The "Lifetime Eligibility Used" percentage will be displayed in the "Grants" section under "Pell Grant History". The U.S. Department of Education (ED) determines and keeps track of your Pell Grant Lifetime Eligibility percentage used.

If you have additional questions regarding your Pell eligibility or the remainder you have left, please contact the Office of Financial Aid.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

The FSEOG is gift assistance that does not have to be repaid. FSEOG may be awarded from limited funds to undergraduate students in their first and final year who have an exceptional financial need as determined by the US Department of Education. Students with an EFC of zero and Pell-eligible recipients may be awarded FSEOG. The maximum annual award varies based on available funding which varies year to year.

FEDERAL WORK STUDY (FWS)

Federal Work-Study provides subsidized part-time employment for undergraduate students with financial need, giving them an opportunity to earn money to help cover their education expenses, such as tuition and books and transportation, as well as providing them with positions that complement their education programs or career goals, whenever possible. To be eligible for work-study employment, students must be in good academic standing and enrolled or accepted for enrollment. The Office of Financial Aid provides as many work-study positions as funding allows.

FEDERAL SUBSIDIZED DIRECT LOAN

The Federal Subsidized Direct Loan program provides low-interest loans through the William D. Ford Federal Direct Loan program. Eligibility for this need-based loan is determined by the federal formula as calculated by the Free Application for Federal Student Aid (FAFSA) for undergraduate students who are attending at least half time (six credits per quarter).

- The maximum annual loan amount for the first academic year (grade level 01) is \$3,500, less the loan fee and other fees (if applicable).
- The maximum Subsidized Direct Loan for grade level 02 is \$4,500.
- This loan is capped at \$5,500 each for undergraduate grade levels 03, 04, and 05.
- Interest does not accrue during periods of enrollment and grace.
- Payments are not required while enrolled at least half time or during the grace period, which is six months after the student leaves school.
- The minimum payment amount is \$50 per month if the loan can be paid in full in 10 years.
- Federal Subsidized Direct Loans provide many flexible repayment plans, including a plan which takes into consideration the student's ability to make payments.
- Interest rates are determined each spring for the upcoming award year, which runs from July 1 to the following June 30. Each loan has a fixed interest rate for the life of the loan.
- Borrowers who have other outstanding Federal Direct Loans may be eligible to consolidate these into one loan payment.
- Aggregate (lifetime) Subsidized Direct Loan limits are \$23,000 for undergraduate loans.

Grade Level Progression for Undergraduate Programs

Bachelor of Architecture

Grade Level	Units
1	0 to 56.99
2	57 to 103.99
3	104 to 149.99
4	150 to 196.99
5	197 and up

All Other Undergraduate Programs

Grade Level	Units
1	0 to 47.99
2	48 to 95.99
3	96 to 145.99
4	146 and up

On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public Law 112-141) was enacted. MAP-21 added a new provision to the Direct Loan statutory requirements (see HEA section 455(q)) that limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program. Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150 percent limit to lose the interest subsidy on their Direct Subsidized Loans.

Note: Only first-time borrowers on or after July 1, 2013 are subject to the new provision. Generally, a first-time borrower is one who did not have an outstanding balance of principal or interest on a Direct Loan or on a FFEL Program Loan on July 1, 2013.

The student loan borrower is responsible for knowing the total amount of federal loans borrowed. All information submitted for the purpose of securing a Title IV, HEA loan, will be submitted to the National Student Loan Data System (NSLDS) and accessible by authorized agencies, lenders, and institutions. A summary of an individual's federal loan debt is available via the NSLDS at <https://nslds.ed.gov>.

FEDERAL UNSUBSIDIZED DIRECT LOAN

The Federal Unsubsidized Direct Loan program provides William D. Ford Direct Loan eligibility for students in addition to their subsidized loans and those who do not qualify for a full or partial Subsidized Direct Loan based on their calculated financial need and who are attending at least half time (6 credits per quarter). Additionally:

- All undergraduate eligible students may qualify for a \$2,000 Unsubsidized Direct Loan.
- Independent undergraduate students and certain dependent undergraduate students may borrow additional unsubsidized amounts up to \$4,000 per year for the first and second academic years (grade levels 01 and 02) and \$5,000 per year for undergraduate grade levels 03, 04, and 05.
- Aggregate (lifetime) Direct Loan limits for subsidized and unsubsidized loans combined are \$31,000 for dependent undergraduates and \$57,500 for independent undergraduates (only \$23,000 may be subsidized).
- Interest rates are determined each spring for the upcoming award year, which runs from July 1 to the following June 30. Each loan has a fixed interest rate for the life of the loan.

Interest accrued during in-school and deferment periods is not subsidized for these loans, and the borrower is responsible to pay the interest. However, these interest payments can be added to the principal and repaid when the loan enters repayment. Students who are interested in making interest payments while in school should contact the Direct Loan servicer. Repayment terms are the same as the Subsidized Direct Loan except as noted above for in-school and deferment periods.

Creditworthiness is not a requirement to obtain a Direct Loan (subsidized or unsubsidized). Under this program, students may borrow up to their maximum annual loan limit every award year. Loan funds can be used to cover direct education costs such as tuition and fees, room and board, as well as indirect costs such as travel to and from school, books, and other education-related expenses. Federal Direct Loans borrowed while enrolled at another institute may impact a student's loan eligibility at NewSchool of Architecture and Design. Before any funds are disbursed, students must read important disclosure information regarding their student loan(s). The disclosure statement provides information about the Direct Subsidized Loan and/or Direct Unsubsidized Loan that NewSchool plans to disburse (pay out) by crediting the student's school account, paying the student directly, or both. There is also a Plain Language Disclosure that will explain the terms of the loan(s). Both disclosures are available at <https://studentloans.gov>.

Students are encouraged to keep a copy of all disclosures for their records. All information submitted for the purpose of securing a federal student loan will be submitted to the National Student Loan Database System (NSLDS) and accessible by authorized agencies, lenders, and institutions. The student loan borrower is responsible for knowing the total amount of federal loans borrowed. A summary of an individual's federal loan debt is available via the NSLDS website <https://nslds.ed.gov>.

FEDERAL DIRECT PARENT PLUS LOAN

The Federal Direct Parent PLUS Loan is a credit-based loan available to parents who wish to apply for additional assistance for their undergraduate dependent's education. The Parent PLUS Loans are made through the Federal Direct PLUS Loan program. The amount of the PLUS Loan cannot exceed the student's cost of attendance less other financial aid. The parent may begin making interest and principal payments 60 days after the loan is fully disbursed or may contact the Direct Loan servicer to defer payments until six months after the student ceases eligible enrollment. PLUS Loan eligibility requires that the student be attending at least half time (6 credits per quarter). Interest rates are determined each spring for the upcoming award year, which runs from July 1 to the following June 30. Each loan has a fixed interest rate for the life of the loan.

The student loan borrower is responsible for knowing the total amount of federal loans borrowed. All information submitted for the purpose of securing a Title IV, HEA loan, will be submitted to the National Student Loan Data System (NSLDS) and accessible by authorized agencies, lenders, and institutions. A summary of an individual's federal loan debt is available via the NSLDS at <https://nslds.ed.gov>.

STATE AWARDS

NewSchool is approved to participate in programs funded through the California Student Aid Commission (CSAC). These grants are awarded on the basis of academic achievement and financial need and can only be used at an approved California college or university. Both programs, Cal Grant A and B, are renewable for up to 4 years of undergraduate study, with a fifth year of eligibility for students in the 5-year architecture program. A student must submit a FAFSA by March 2 of each applicant year to be considered for California grants.

- Cal Grant A is awarded to eligible financially needy students for tuition and fees.
- Cal Grant B is awarded to eligible students from economically disadvantaged backgrounds for living expenses and expenses related to transportation, supplies, and books. Beginning with the second year of benefits, the award may also be used for tuition and fees.
- Cal Grant B Access Award funds will be released to the student directly unless the student authorizes NewSchool to apply these funds directly to any institutional charges on the Cal Grant B Subsistence Authorization Form.
- Students selected for Transfer Entitlement Verification may be asked to provide proof of High School Graduation and California residency prior to disbursement of funds.
- California Dream Act students must submit a Dream Act Affidavit to the Office of Financial Aid prior to disbursement of funds.
- The disbursed amount of a Cal Grant tuition award in the Cal Grant A and B programs cannot exceed the amount of tuition charged to the student per payment period/term.

To be considered for a new Cal Grant, a student must submit a GPA Verification Form that has been certified by a high school or college official no later than March 2 of each application year.

GRADUATE

FEDERAL WORK-STUDY (FWS)

Federal Work-Study provides subsidized part-time employment for **graduate** students with financial need, giving them an opportunity to earn money to help cover their educational expenses, such as tuition and books and transportation, as well as providing them with positions that complement their educational programs or career goals, whenever possible. To be eligible for work- study employment, students must be in good academic standing and enrolled or accepted for enrollment. The Office of Financial Aid provides as many work- study positions as funding allows.

FEDERAL UNSUBSIDIZED DIRECT LOAN

The Federal Unsubsidized Direct Loan program provides William D. Ford Direct Loan eligibility for students who are attending at least half time (6 credits per quarter). Additionally:

- Graduate students may borrow up to \$20,500 in Unsubsidized Direct Loans annually.
- Aggregate (lifetime) Direct Loan limits for subsidized and unsubsidized loans combined are \$138,500 for graduate students.
- Payments are not required while enrolled at least half time or during the grace period, which is six months after the student either leaves school or is enrolled less than half time.
- Interest rates are determined each spring for the upcoming award year, which runs from July 1 to the following June 30. Each loan has a fixed interest rate for the life of the loan.

Interest accrued during in-school and deferment periods is not subsidized for these loans, and the borrower is responsible for paying the interest; however, these interest payments can be added to the principal and repaid when the loan enters repayment. Students who are interested in making interest payments while in school should contact the Direct Loan servicer.

Creditworthiness is not a requirement to obtain a Direct Loan. Under this program, students may borrow up to their maximum annual loan limit every award year. Loan funds can be used to cover direct education costs such as tuition and fees, room and board, as well as indirect costs such as travel to and from school, books, and other education-related expenses. Federal Direct Loans borrowed while enrolled at another institute may impact a student's loan eligibility at NewSchool of Architecture and Design. Before any funds are disbursed, students must read important disclosure information regarding their student loan(s). The disclosure statement provides information about the Direct Subsidized Loan and/or Direct Unsubsidized Loan that NewSchool plans to disburse (pay out) by crediting the student's school account, paying the student directly, or both. There is also a Plain Language Disclosure that will explain the terms of the loan(s). Both disclosures are available at <https://studentloans.gov>.

Students are encouraged to keep a copy of all disclosures for their records. All information submitted for the purpose of securing a federal student loan will be submitted to the National Student Loan Database System (NSLDS) and accessible by authorized agencies, lenders, and institutions. The student loan borrower is responsible for knowing the total amount of federal loans borrowed. A summary of an individual's federal loan debt is available via the NSLDS website (<https://nsls.ed.gov>).

FEDERAL DIRECT GRADUATE PLUS LOAN

The Federal Direct Graduate PLUS Loan is a credit-based loan available to graduate students who wish to apply for additional assistance for their educational costs. Graduate PLUS Loans are processed by the Federal Direct PLUS Loan program. The amount of the Graduate PLUS Loan cannot exceed the student's cost of attendance less other financial aid. Interest rates are determined each spring for the upcoming award year, which runs from July 1 to the following June 30. Each loan has a fixed interest rate for the life of the loan. PLUS Loan eligibility requires that the student be attending at least half time (6 credits per quarter in most cases). Payments are not required while enrolled at least half time or for the 6-month period after the student either leaves school or is enrolled less than half time.

Interest accrued during in-school and deferment periods is not subsidized for these loans, and the borrower is responsible for paying the interest; however, these interest payments can be added to the principal and repaid when the loan enters repayment. Students who are interested in making interest payments while in school should contact the Direct Loan servicer.

The student loan borrower is responsible for knowing the total amount of federal loans borrowed. All information submitted for the purpose of securing a Title IV, HEA loan, will be submitted to the National Student Loan Data System (NSLDS) and accessible by authorized agencies, lenders, and institutions. A summary of an individual's federal loan debt is available via the [NSLDS](#).

ENTRANCE COUNSELING

First-time borrowers are required to complete Federal Direct Loan Entrance Counseling prior to receiving the first disbursement of a Direct Loan. Counseling is completed online at <https://studentloans.gov> and will help the student understand his/her rights and obligations as a student loan borrower. Loan counseling must be completed before the student can receive loan funds.

EXIT COUNSELING

Federal regulations require that students complete Exit Counseling to help them to understand the responsibilities and repayment obligation for their student loans. The US Department of Education has compiled the [Exit Counseling Guide](#) to provide a general overview of information to successfully repay the Direct Subsidized and Direct Unsubsidized Loans. For more detailed information about any of the topics covered in this guide, students should review their Master Promissory Note (MPN). Exit Counseling is also available online at <https://studentloans.gov/myDirectLoan/index.action> or in the Office of Financial Aid. This process should be completed:

- Before graduation
- Before transferring to another institution
- Before withdrawal and leaves of absence
- If enrolled less than half time

Students should regularly check with the National Student Loan Data System (NSDLS) at <https://nslds.ed.gov> to manage their student loan portfolio. This database shows the status of loans during repayment, the servicer of the loans, interest rates, and Outstanding Principal Balance (OPB). This database is accessible 24 hours a day and requires access with the student's FSA ID.

FEDERAL STUDENT LOAN REPAYMENT PLANS

Federal Direct PLUS and Stafford Loans offer several repayment plan options. Some of the options carry a lower monthly payment than standard repayment but choosing these extends the term of the loan and increases the total amount of interest paid during the life of the loan. Learn about the various options and your ability to move between plans by visiting <http://studentaid.ed.gov/repay-loans>

Repayment Estimator is a tool that William D. Ford Federal Direct Loan (Direct Loan) and Federal Family Education Loan (FFEL) program borrowers can use to obtain preliminary repayment plan eligibility information and estimated repayment amounts. This easy-to-use tool offers borrowers the opportunity to obtain preliminary repayment information across all of the repayment plans. Its advantage over repayment plan-specific calculators is that it provides side-by-side results for all plans and information about the total cost of a loan over time. The new [Repayment Estimator](#) is available for borrower use.

- 1. Standard Repayment.** On a standard repayment plan, a borrower pays a fixed monthly amount for a loan term of up to 10 years, with a \$50 minimum monthly payment.
- 2. Extended Repayment.** Extended repayment is like standard repayment, but allows a loan term of 12 to 30 years, depending on the amount borrowed. Stretching out the payments over a longer term reduces the size of the monthly payment, but increases the total amount repaid during the life of the loan.
- 3. Graduated Repayment.** Graduated repayment starts off with lower monthly payments, which gradually increase every two years. The loan term is 10–30 years, depending on the amount borrowed.
- 4. Income-Based Repayment.** This plan started in 2009 for all federal loan borrowers. Income-based repayment extends the term for up to 25 years and bases the monthly repayment amount on the borrower's income, resets annually, and caps the monthly payments at a lower percentage of income than income-contingent repayment. If income is low enough, the interest that accrues is waived for a fixed period of time. At the end of 25 years, any remaining balance on the loan will be canceled, and the amount canceled is taxable.
- 5. Income-Contingent Repayment.** This applies only to Direct Loans. Monthly payments are based on the borrower's income and total amount of debt. Payments are adjusted each year as the borrower's income changes. The loan term is up to 25 years. At the end of 25 years, the remaining balance on the loan will be canceled, and the amount canceled is taxable. A \$5 minimum monthly payment is required.
- 6. Income-Sensitive Repayment.** With an income-sensitive plan, the borrower's monthly loan payment is based on annual income. As income increases or decreases, so do the payments. The maximum repayment period is 10 years. Borrowers should ask their lender for more information on FFEL Program Income-Sensitive Repayment Plans. Direct Loans are not eligible for this repayment plan.
- 7. Pay As You Earn.** Borrowers with eligible student loans may qualify for this program, that includes a repayment based on income, interest payment benefits, limitation on capitalization of interest and loan forgiveness, if the borrower qualifies. Borrowers should speak with their loan servicer for more information on this program.

LOAN DEFERMENTS

Under certain circumstances, an enrolled borrower is entitled to have the repayment of a loan deferred. During deferment, the borrower is not required to pay loan principal and interest on subsidized loans does not accrue. After the in-school deferment, the borrower may be entitled to one grace period of 6 consecutive months. The date that the deferment starts may affect the length of the grace period.

Students who have a valid social security number on file at NewSchool of Architecture and Design will have their enrollment here reported and updated monthly with the National Student Clearinghouse (NSC). The NSC communicates electronically with the federal and non-federal loan servicers to ensure that students who remain enrolled maintain the in-school deferments for which they are eligible.

NewSchool of Architecture and Design's Policy: Students who seek to defer repayment of their prior student loans and do not want to rely on the electronic exchange with the NSC must fill out forms to have their enrollment status verified. Students must get the forms from their lender(s) and send them directly to:

NewSchool of Architecture and Design
Office of the Registrar
1249 F Street
San Diego, CA 92101

At the top of the form, students should include their enrollment start date and the term for which they are requesting an in-school deferment.

***Note:** Any deferment paperwork sent to NewSchool of Architecture and Design's Office of the Registrar for enrollment verification is forwarded to the National Student Clearinghouse on a weekly basis.*

FINANCIAL AID APPLICATION POLICIES

STUDENT FINANCIAL AID RIGHTS AND RESPONSIBILITIES

STUDENT RIGHTS

- Students may decline all or any part of a financial aid award. This must be done in writing or through the student portal.
- Students may cancel a federal loan disbursement within 14 days of the date of disbursement notification and assume responsibility for any resulting tuition account balance.
- Students will be notified in writing of any changes to financial aid eligibility and/or awards.
- Students may request a review of a financial aid application due to special or unusual circumstances that would change the family's ability to pay and/or the cost of attendance. All such requests should be submitted in writing. The Request for Review of Special Circumstances Form is available from the Office of Financial Aid. Supporting documentation is required.
- Under the Family Education Rights and Privacy Act (FERPA), NewSchool will not release specific information about a financial aid award to third parties without the student's permission.
- Students have the right to contact the Federal Student Financial Aid (FSA) Ombudsman to resolve issues related to student loans. More information on problem resolution and the FSA Ombudsman is provided later in this section.
- Students may contact the Director of Financial Aid with any unresolved financial aid concerns.

STUDENT RESPONSIBILITIES

- Students must be admitted by the Office of Admissions to a course of study leading to a degree or certificate.
- Students must promptly attend scheduled financial aid appointments.

- Students must provide all documentation as requested by the Office of Financial Aid to complete the file. All requested verification or confirmation documents (such as signed copies of tax returns or proof of citizenship) must be provided before NewSchool will finalize the awards.
 - Failure to provide timely documentation may jeopardize the student’s ability to start the next term (unless cash payment is made) or may result in access to limited financial aid funds.
 - While the intent is to complete all documentation in time to receive financial aid disbursements for the immediate term, all federally required documentation must be completed no later than the last date of attendance for that academic year. The student must report to the Office of Financial Aid any additional resources, scholarships, tuition waivers, and funding from outside agencies, etc., that may also apply.
- Students must accept or change the awarded loan amounts through their student portal.
- Students must maintain Satisfactory Academic Progress (SAP) as described in this publication.
- Students must immediately inform NewSchool of any address changes.
- Students must complete loan entrance counseling as requested, and loan exit counseling upon graduation, withdrawal, or enrollment in fewer than half time credits for a term, if student is a federal loan recipient.

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.

STUDENT ELIGIBILITY REQUIREMENTS

To receive aid from any of the federal student aid programs administered by the Office of Financial Aid, a student must meet all of the following criteria:

- Be a US citizen or eligible non-citizen
- Have a high-school diploma or a GED certificate, or pass an approved ability-to-benefit (ATB) test
- Enroll in an eligible program as a regular student seeking a degree
- Register (or have registered) with the Selective Service if a male between the ages of 18 and 25
- Have a valid social security number
- Meet satisfactory academic progress standards
- Not be in default on a federal student loan nor owe money on a federal student grant
- Not exceed the lifetime aggregate or annual loan limits without documentation that the debt has been reaffirmed

A conviction for any offense, during a period of enrollment for which a student is receiving Title IV financial aid, under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV grant, loan, or work assistance.

STEP ONE – APPLICATION FORMS

NewSchool encourages students to begin the financial aid process as early as possible. In fact, students may begin the financial aid application process before full acceptance by the college. The annual application procedure for new and continuing students is as follows:

- Complete the Free Application for Federal Student Assistance (FAFSA) via the Internet at <https://studentaid.ed.gov/sa/fafsa>
- List NewSchool using the School Code 030439

STEP TWO – ADDITIONAL DOCUMENTATION

Once the FAFSA is completed, the Office of Financial Aid will advise the student of any additional documentation requirements. Required documentation may include tax returns, transcripts, and proof of permanent residency or citizenship.

STEP THREE – AWARD DETERMINATION AND ACCEPTANCE

Financial aid is awarded by academic year based on:

- The family's ability to contribute as determined by the federal formula
- The overall cost of attending NewSchool
- Merit (for non-federal awards)
- Other eligibility criteria including credit load (the dollar amount of the student's financial aid is affected by the number of credit hours the student takes each quarter and will be adjusted after the add/drop period each quarter)
- Program-specific requirements

The cost of attendance includes tuition fees, room, board, books, supplies, and miscellaneous expenses and is based in part on the College Board expense budgets and survey information. NewSchool estimates 2019-20 indirect costs as follows:

- \$3,960/quarter room and board budget for students living off campus
- \$990/quarter room and board budget for students living with their parents
- \$1,248/quarter estimated transportation expenses, depending if the student is living with parents
- \$2,127/quarter estimated miscellaneous expenses such as clothing, entertainment, and personal items, depending on if the student is living with parents

The definition of an academic year for degree programs is 36 quarter credits and 30 weeks.

Financial aid is awarded on a rolling basis as FAFSAs are received. When all necessary documents have been received, the Financial Aid Advisor will prepare an award letter using the most beneficial package of available funds for which the student is eligible. The award letter detailing specific awards and amounts for each term in the academic year is sent to the student or available online through the NewSchool student portal with enclosures of additional forms and information pertinent to the awards.

- The student must review the offer and either accept or decline the award(s).
- Student loans and most other aid will not be certified until the borrower formally accepts the awards.

- Aid will not be processed until all required documents are completed and returned. The Master Promissory Note (MPN) must be signed electronically or signed and returned to the Office of Financial Aid.

Students and parents may obtain additional federal loan funds without having to sign a new MPN for each academic year or period of enrollment. However, NewSchool requires active confirmation of each loan offered, which means the school must receive acceptance of the new loan amount before proceeding to certify the new loans.

The Office of Financial Aid processes awards on a rolling basis. It is recommended that students have a complete financial aid application at least 4 weeks prior to the start of a term. A complete financial aid application includes all documents required for the awarding and disbursing of funds. The Office of Financial Aid (OFA) will continue to accept applications, offer awards and process disbursements in the last 30 days of the term, but the OFA cannot be held responsible if funds are not able to disburse for the term. Delays can occur that are outside of the control of the OFA. For example, a student may not be able to obtain timely third-party documentation, such as selective service letters, overlapping financial aid forms and PLUS endorsers.

Required documents may include, but are not limited to:

- Proof of social security number
- Proof of legal name
- Proof of date of birth
- Proof of citizenship
- Proof of registration with the Selective Service
- IRS tax transcript, signed 1040 tax returns and copies of W-2 forms
- Documentation of Federal student loan default resolution
- Documentation of Federal student grant overpayment resolution
- Academic records from previously attended institutions

Students must also maintain all federal aid eligibility requirements for the entire term.

After financial aid has been awarded and accepted, a student with a remaining tuition balance for a term must make payment arrangements with the Business Office.

STEP FOUR – DISBURSEMENT OF FUNDS

A portion of each award is typically credited to the student's tuition account each term. Please note that state programs and some institutional awards do not provide disbursements for the summer term. A first-year, first-time borrower's account will not be credited with Direct Loans until the student completes entrance loan counseling.

As with all financial aid, the student may lose eligibility in whole or part based on the number of credits for which they are registered. It is highly recommended that students notify the Office of Financial Aid of any schedule changes after financial aid has been disbursed. Doing so may result in funding being returned, leaving the student owing money to the school.

Disbursement occurs 10 days after the start of the term. At this time aid will be disbursed to eligible students.

Most financial aid is disbursed electronically to the student's account in accordance with the terms/amounts listed on the accepted award letter once enrollment status and progress have been confirmed.

FINANCIAL AID NOTIFICATIONS

The **myFinAid** web portal is the student's 24/7 source for financial aid information for students who complete the FAFSA. The Office of Financial Aid will notify the student through their NewSchool email account when updates, including award notifications and changes, are made to financial aid information on **myFinAid**; however, financial aid recipients are responsible for checking their **myFinAid** page periodically for any updates. Students may contact the Office of Financial Aid via email finaid@newschoolarch.edu or phone: 1-619-684-8818.

Students who complete the FAFSA will receive a Student Aid Report (SAR). Students should read the SAR carefully as it contains important information about the student's eligibility.

VERIFICATION POLICY

In accordance with U.S. Department of Education regulations, NewSchool is required to verify the accuracy of financial aid application information on selected students. NewSchool strongly suggests that all students who are eligible and who filed a Federal Tax Return use the IRS Data Retrieval tool when filling out their FAFSA on the Web. This process may expedite the verification and awarding process. Additional information for the verification process may include but is not limited to the following: IRS tax return transcripts, signed 1040 tax returns, W-2s, IRS verification of non-filing, official proof of High School Completion Status, identification documents, and a signed Statement of Educational Purpose. If you are selected for verification, the documents that you will need to submit to the Office of Financial Aid will be scheduled on you **myFinAid** portal. If students are required to submit their tax information, NewSchool will accept a signed 1040 tax return, however he or she should submit an official IRS tax return transcript if possible. Students can obtain an official IRS Tax Return Transcript, free of charge, through: (1) Get Transcript ONLINE at www.irs.gov; (2) Get Transcript by MAIL at www.irs.gov; (3) automated telephone request 1-800-908-9946; or (4) paper request IRS Form 4506T-EZ www.irs.gov/pub/irs-pdf/f4506tez.pdf. Students can obtain an IRS Verification of Non-Filing Letter by paper request IRS Form 4506T www.irs.gov/pub/irs-pdf/f4506t.pdf. Once the required documents are received in the Office of Financial Aid, the normal processing time is 7–14 business days. Participation in the verification process is not optional. If students do not complete the verification process by the end of the enrollment period, they will not be able to receive federal financial assistance for that award year.

NewSchool will submit corrections to the Central Processing System (CPS) if any information on the FAFSA is determined to be incorrect. Students will be notified by their NewSchool email account if they must make a correction to their FAFSA or, as a result of completing the verification process, their expected family contribution (EFC) changes and results in a change to their award amount. A student whose FAFSA information is selected for verification by the Department of Education must complete the verification process before the Office of Financial Aid can make any changes to their cost of attendance (COA) or to the values of the data items required to calculate their expected family contribution (EFC).

Please be aware that if students intentionally misreport information and/or alter documentation for the purpose of increasing aid eligibility or fraudulently obtaining federal funds, they will be reported to the U.S. Department of Education Office of the Inspector General or to local law enforcement officials.

UNUSUAL ENROLLMENT HISTORY FLAG

Beginning with the 2013–2014 award year, the U.S. Department of Education added the Unusual Enrollment History Flag to the ISIR (Institutional Student Information Record). This flag indicates whether students have an unusual enrollment history in regard to the receipt of Federal Pell Grant or Federal Stafford loan funds. The U.S. Department of Education enforced this process to determine if Pell Grant recipients were enrolling with the sole purpose of collecting Title IV credit balances.

ATTENDED ANOTHER SCHOOL/OVERLAPPING FINANCIAL AID

Federal aid received at another institution can impact the amount of federal aid that a student may receive at NewSchool. As required by federal regulations, NewSchool participates in the federal transfer monitoring process whereby the U.S. Department of Education may take up to 90 days into the start of a student's first term to notify NewSchool of Architecture and Design that the student has federal aid awarded at another institution that overlaps into his or her enrollment dates at NewSchool of Architecture and Design.

The Office of Financial Aid may not be able to make an initial award offer to a student or may have to cancel aid that has already been awarded if we receive information that the student has applied for and/or received federal aid at another institution for an overlapping period. For example, if the loan period at a student's prior institution ends even one day after his or her starting quarter/semester at NewSchool of Architecture and Design, the student has an overlapping period and we must deduct aid received at the other institution from the student's annual eligibility at NewSchool of Architecture and Design. If the loan information is not already updated on the U.S. Department of Education's Common Origination & Disbursement (COD) website, the student may be asked by this office to have the student's prior institution complete an Overlapping Financial Aid Form to confirm the last date of attendance and disbursed loan amounts at the prior institution.

ENROLLMENT POLICY

Financial aid is offered based on the assumption that students will be enrolled for at least 12 credits per 10 week quarter unless the students program is structured for a lower number of credits per quarter. When students enroll for fewer credits in a term, their aid may be adjusted at the end of the 'add/drop' period to reflect their current enrollment status. Students must be enrolled at least half-time to remain eligible for federal student aid. Students who enroll in two sequential courses over the 10 week quarter should register for both courses before the start of the 10 week quarter to avoid disbursement delays. Please note that if both courses are in the 2nd 5 weeks of the quarter, the disbursement will be delayed until day 10 of the course.

ENROLLMENT STATUSES FOR FINANCIAL AID

Full-time = 12 or more units

Three-quarter time = 9 to 11 units

Half-time = 6 to 8 units

Less than half-time = 5 or less units

*Graduate students enrolled in the Master of Architecture 4+2 or Master of Architecture 4 +3 IPAL tracks are considered full-time during their final academic year when enrolled in one of the following two credit practicum courses.

- AR9111 IPAL Practicum I
- AR9121 IPAL Practicum II
- AR9131 IPAL Practicum III

MILITARY EDUCATION BENEFITS

NewSchool is approved to train veterans and other eligible persons under Title 38, United States Code. NewSchool follows Veteran's Administration (VA) regulations and related military regulations in administering student financial and academic affairs for veteran and military students.

Eligible veterans and dependents as defined by the VA can be accepted for education. Eligible veterans and dependents may file an application either with NewSchool or the VA.

Veterans are subject to the same rules and regulations that govern other students. Absences and tardiness will be reported to the VA in accordance with current VA directives. The tuition and refund policies of the school are detailed later in this publication. Rules governing VA benefits/veterans and Title IV funding from the Department of Education may not be the same. Please see your VA Certifier for more details.

NewSchool maintains a written record of previous education and training of the veteran or eligible person, grants appropriate credit for equivalent coursework, clearly indicates the credit granted for transfer credits on the student record, shortens the training period proportionately, and notifies the student. Current VA directives prohibit the payment of benefits for any period of training designated as "make-up time."

NewSchool honors the following education benefits for active-duty service members, reservists, veterans of the armed forces, spouses and their dependents:

- **The Montgomery GI Bill® (MGIB)** reimburses tuition costs through an educational assistance allowance.
- **The Post-9/11 GI Bill®** applies direct funds to cover a portion of costs for tuition, fees, and books.
- **Active Military Tuition Assistance** gives a portion of funds to cover costs of tuition and fees. This program is sponsored by the specific branch of the military you serve.
- **The Tuition Assistance Top-Up Program** provides supplemental funds for tuition costs that are not covered under the Tuition Assistance program.
- **The VA Vocational Rehabilitation and Employment Program** offers benefits to veterans with service-connected disabilities.
- **The Dependents Educational Assistance Program (DEA)** offers benefits to dependents of service members who are permanently disabled due to a service related condition or who died while on active duty.
- **The Reserve Educational Assistance Program (REAP)** provides benefits to members of the Reserve called to active duty in response to a war or natural disaster.

*Only one tuition-reduction benefit may be applied to tuition at a time. For more detailed information regarding benefit programs please contact the Office of Financial Aid or visit <https://www.gibill.va.gov>

YELLOW RIBBON

For the 2019-20 school year, NewSchool has committed to an unlimited dollar amount and an unlimited number of students in the Yellow Ribbon program. The Yellow Ribbon program is designed to assist students whose tuition and fee costs exceed the annual Post 9/11 GI Bill® limit. The VA will match NewSchool's contribution dollar for dollar per student.

Only Veterans entitled to the maximum benefit rate, as determined by service requirements, or their designated transferees may receive this funding. Active duty service members and their spouses are not eligible for this program. Child transferees of active duty service members may be eligible if the service member is qualified at the 100 percent rate.

GI Bill® is a registered trademark of the US Department of Veteran's Affairs (VA).

INSTITUTIONAL SCHOLARSHIPS AND AWARDS

NewSchool provides merit and need-based scholarships and discounts. Specific updated scholarship information is available in the Office of Financial Aid. Please call (619) 684-8818 or visit <https://newschoolarch.edu>. A sample of current scholarships offered includes:

FELLOWS AWARD

NewSchool Fellows will be exposed to an array of special opportunities which allow for the identification and development of their unique talents and abilities. Within the context of a learning environment that is collaborative, diverse, and practice-based. NewSchool Fellows will take advantage of resources and experiences to help them succeed as thought leaders in the design professions.

ACE/MENTOR PROGRAM

This program brings together architects, contractors, and engineers (ACE) to provide encouragement to high school students interested in entering careers in construction and design-related fields. Please visit <http://www.acementor.org> to find out if your high school participates in this program and learn more about application requirements.

MILITARY DISCOUNT

Students, who are active duty, reserves, and veterans of the U.S. Air Force, Army, Navy, Marines, and Coast Guard, as well as their spouses, qualify for 15% off tuition.

NEWSCHOOL AWARD

NewSchool celebrates and recognizes academic and design excellence. NewSchool also recognizes the individual financial circumstances of our students. Therefore, NewSchool offers a scholarship program that is both merit and need based. Student's GPA and financial need is reviewed to determine eligibility. The FAFSA is required if a student wishes to be considered based on financial need. The scholarship is renewable based on satisfactory academic progress.

PRESIDENT'S AWARD

NewSchool celebrates and recognizes academic and design excellence. Therefore, NewSchool offers a limited number of merit-based scholarships for our continuing students. These are one-time awards and based on availability of funds. Students applying for the President's Merit Award must submit a letter of intent, portfolio project, and letters of recommendation.

OPPORTUNITY AWARD

NewSchool annually awards the Opportunity Award to outstanding students in all of our degree programs who are experiencing temporary financial hardship. All eligible students are encouraged to apply by the deadline. Scholarship awards are made for varying amounts, generally up to \$10,000, with specific amounts dependent on the number of qualified applicants, amount of student's financial need and the amount of funds available. Scholarship funds are disbursed quarterly during the academic year. Financial need and proof of temporary hardship are the two most important criteria used in determining recipients.

COMMUNITY COLLEGE TRANSFER SCHOLARSHIP

NewSchool has partnered with a select group of architecture and design-focused community colleges in the United States. As a part of the premier partnership benefits, students attending these colleges qualify for 15% off tuition. The award requires students to meet all NewSchool admissions requirements. The award may not be stackable with other university scholarships.

EARLY ACTION SCHOLARSHIP

NewSchool offers one-time scholarships for new, incoming students who meet the early application and/or registration deadlines. Students must meet all admissions requirements, complete their application (with all supporting materials), and pay the required tuition deposit by the early application deadline that is announced annually.

THE PARTNERS IN DESIGN EDUCATION SCHOLARSHIP

This scholarship is awarded by teachers and counselors from partner institutions to students with exceptional academic achievement and creative talent.

AIA SCHOLARSHIP

The AIA San Diego Scholarship is available for students interested in pursuing a master's degree in architecture and further contributes to the growing fields of neuroscience in architecture and healthy urbanism.

ALUMNI SCHOLARSHIP

NewSchool provides a scholarship for eligible alumni who are interested in pursuing further education at NewSchool. The annual scholarship is equivalent to a 25% reduction of tuition costs. The award may not be stackable with other university scholarships.

CONSTRUCTION INDUSTRY PARTNERSHIP SCHOLARSHIP

NewSchool has partnered with a select group of leading construction management companies in the United States. As a part of the industry partnership benefits, students who are employed by one of the industry partnership companies qualify for 15% tuition reduction. The award requires students to meet the NewSchool admissions requirements for the Master of Construction Management program. The award may not be stackable with other university scholarships.

ALTERNATIVE (PRIVATE) LOANS

The Office of Financial Aid will assist borrowers with applications for credit-based alternative or private loan programs utilized by NewSchool students and their families. Under no circumstances does NewSchool or the Office of Financial Aid recommend one lending institution over another. It is the sole responsibility of students and their families to research and choose the loan product that best suits their needs. Students and their families may also consider other consumer loan options available through their current lending institutions. We strongly encourage students and their families to ensure that all federal educational aid program eligibility has been exhausted before considering private or alternative loans, as these are generally more expensive and have less generous repayment terms.

CHOOSING A PRIVATE LOAN

When choosing a private education loan, students should compare the loan terms offered by several lenders to choose the best fit for their situation. A resource for finding an active private education loan

program is [elmselect](#). When choosing a lender, the student should make sure that NewSchool is eligible for their loan programs.

COMPARING PRIVATE LOANS AND FEDERAL LOANS

Private education loans may have significant disadvantages when compared with federal education loans. We strongly encourage you to first borrow any federal loans for which you are eligible.

TRUTH IN LENDING ACT (TILA)

Under the federal TILA, the lender must provide the student with the following documents:

- **Self-Certification Form: The student** must complete this form and return it to the lender before receiving the first disbursement of loan funds.
Final Disclosure and Right-to-Cancel Period: After signing the promissory note, the Final Disclosure Statement confirms the terms and conditions of the loan. At the time that this final disclosure is delivered, the "right-to-cancel" period begins. During this period of three to six days, the student may cancel the loan by contacting the lender. The lender cannot release the first disbursement of loan funds until the end of the right-to-cancel period.

RESIDENCY IN STATES OTHER THAN CALIFORNIA

Students with residency in states other than California may contact their state education agency for additional information. Telephone numbers and links to state agency websites can be found at: http://wdcrobcopl01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE

STIPENDS/CREDIT BALANCES

Stipends are student refund checks issued to students showing a credit balance on their account ledger after financial aid has been posted. Post-census stipends generally become available after the add/drop period to ensure that all charges have been posted correctly to the student account. Any changes the student makes to their registered units, whether before the end of the add/drop period or through appeals after the close of census can affect the amount of aid they receive. This can include the loss of funding and the creation of a balance the student will owe the school. Eligible students may request an advance of their stipend up to \$350 in order to pay for books and supplies. Students will need to contact the Office of Financial Aid to initiate this request.

STUDY AT ANOTHER INSTITUTION OR STUDY ABROAD

Enrollment in certain programs of study at another school or study abroad approved for credit by NewSchool of Architecture and Design may be considered enrollment at the university for the purpose of applying for assistance under the Federal Title IV financial aid programs. However, students may not be eligible for some institutional funds during a semester of study abroad.

For students to access federal financial aid, a consortium agreement is required between the schools whereby the home school disburses federal aid for courses taken at a host school. The host school agrees not to disburse

federal aid and to monitor the student's enrollment for the home school. Consortium agreements may be made between NewSchool (home school) and a host school if the student has been approved by NewSchool to take coursework at the host institution that will fully transfer toward the NewSchool degree program. NewSchool degree seeking students must submit a copy of the NewSchool "Permission to Take a Course at Another Institution" form and a "Consortium Agreement" form signed by the host school's financial aid office to NewSchool's Office of Financial Aid.

Students must also meet all other federal eligibility requirements. If the student is approved for a consortium agreement by NewSchool, NewSchool will disburse federal aid to the NewSchool student account and the Bursar's Office will issue the refund to the student. The student is responsible for meeting payment deadlines set by the host school. NewSchool does not pay the host school on behalf of the student unless special arrangements are made in advance, and NewSchool does not alter the financial aid disbursement schedule to meet deadlines set by the host school.

REFUND POLICIES

STUDENT'S RIGHT TO CANCEL

- A student has the right to cancel an agreement for a program of instruction, without any penalty or obligations, through attendance at the first class session, or the seventh calendar day after enrollment, whichever is later. After the end of the cancellation period, a student also has the right to stop school at any time; and the right to receive a pro rata refund if he or she has completed 60% or less of the scheduled quarter through the last day of attendance.
- Cancellation may occur when a student provides a written notice of cancellation at the following address: 1249 F Street, San Diego, CA, 92101. This can be done by mail or by hand delivery.
- The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with proper postage.
- The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that the student no longer wishes to be bound by the Enrollment Agreement.
- If the Enrollment Agreement is cancelled, the school will refund the student any money he/she paid, less an application fee not to exceed \$250, and less any deduction for equipment not returned in good condition, within 45 days after the notice of cancellation is received.

FEDERAL RETURN OF TITLE IV FUNDS

FEDERAL RETURN OF TITLE IV FUNDS

The R2T4 policy determines the amount of federal loan and grant (Title IV) aid a student may retain based on the amount of time spent in attendance. Title IV funds include Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Subsidized Direct Loan, Federal Unsubsidized Direct Loan, or Federal Direct PLUS Loan. The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges.

CREDIT BALANCE

If a Title IV credit balance remains after calculation of both the Institutional Refund and the R2T4 policies, the balance will be paid to the student unless the student requests the additional credit be returned to federal student loans.

ADDITIONAL FUNDS

If a student earned more Title IV aid than was disbursed, the institution will credit earned grant funds to unpaid institutional charges and will disburse additional earned grant funds to the student. Any unpaid earned loan funds will be offered to the student to apply to unpaid institutional charges, and any additional amounts will be offered to the student. The student should accept these funds within 14 days of the date of the notification. Any post- withdrawal loan disbursement must be paid within 180 days of the student's withdrawal.

REQUIRED REFUNDS

If more funds were disbursed than are considered "earned" after the R2T4 calculation, refunds due from the college will be made within 30–45 days of the student's effective withdrawal date. If the student received a credit balance refund for living expenses prior to the completion of the withdrawal calculations, the student may be required to return an amount of those funds. A required R2T4 may also result in a debit tuition account balance, which the student must pay to the college. Refunds are allocated in the following order:

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- Federal Direct PLUS Loan
- Federal Pell Grant

Students will be notified of any refunds due to the Direct Loan servicer on their behalf through the mailed exit interview material. Refunds to any of the Title IV or state programs will be paid within 30 days from the date of determination.

RETURN OF FEDERAL FUNDS CALCULATION

The R2T4 amount is calculated for any Title IV recipient who officially withdraws before the end of the term or ceases attending all classes for 14 consecutive days. The calculation may result in a required return of Title IV funds to their source if the student withdrew before completing 60% of the quarter. The percentage of Title IV to be retained is equal to the number of calendar days from the beginning of the quarter to the withdrawal date divided by the total number of calendar days in the quarter. Breaks of more than four days are excluded from the number of days in the formula. After the 60% point in the quarter, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

RETURN OF FEDERAL FUNDS REFUND EXAMPLE

A student withdrew on the ninth day of the term (Tuesday of the second week) of a 79 calendar day quarter. The R2T4 calculation shows the student attended 9/79 or 11.4% of the term. Below is a breakdown of disbursed amounts prior to withdrawal and the amounts that must be returned:

- Federal aid awarded and disbursed prior to withdrawal is as follows:
 - \$1,200 Federal Direct Loan
 - \$1,100 Federal Pell Grant
- Total federal aid equals \$2,300, and 11.4% or \$262.20 was earned so \$2,037.80 must be returned:
 - \$1,200 to Federal Direct Loan
 - \$837.80 to Federal Pell Grant

STATE PRO RATA REFUND POLICY

All students who have completed 60% or less of the course of instruction for the term are entitled to a pro rata refund. The refund shall be the amount the student paid for the instruction multiplied by a fraction (the numerator equals the number of hours of instruction which the student has not received, but for which the student has paid, and the denominator is total number of hours of instruction for which the student has paid), less a \$100 administrative fee.

The institution shall also provide a pro rata refund of nonfederal student financial aid program moneys, including Cal Grant A and B funds paid for institutional charges and Military Tuition Assistance, for students who have completed 60 percent or less of the period of attendance. Funds will be returned to the California Student Aid Commission or the Department of Defense as applicable.

STATE PRO RATA REFUND EXAMPLE:

- Student attended 31 out of 90 hours scheduled for the term
31/90 is 0.344
- Term charges were \$6,000 tuition and \$125 operations fee = \$6,125
\$6,000 x 0.344 is \$2,064
\$125 x 0.344 is \$43
- Total tuition and fees earned by school \$2,107
- School may retain total of \$2,107 plus \$100 withdrawal fee
- Account will be credited \$3,836 tuition refund and \$82 operation fee refund

CREDIT BALANCE

A remaining credit balance, after both the Return of Title IV Funds (R2T4) and State Pro Rata Refund policies have been calculated, will be used to repay NewSchool funds, other private sources as required, and then the student, with the exception that any Cal Grant A received in excess of tuition and fees for the quarter will be returned to the Cal Grant program.

CONFIRMATION OF RETURN ENROLLMENT AFTER WITHDRAWAL FROM PART OF A QUARTER

Students who withdraw from a course in the first part of a quarter and remain registered for a course in the second part of a quarter will be asked to confirm that they plan to return. Federal rules do not allow NewSchool to rely on previous registration if the student withdraws from the first course. An R2T4 calculation will be processed using the earlier withdrawal date for students who indicate that they will return and do not.

ADJUSTMENTS TO FINANCIAL AID

Federal financial aid is awarded based on an estimate of the student's eligibility. The Office of Financial Aid may have to cancel or reduce financial aid before or after disbursement, based on new information that becomes available after the time of awarding or disbursement. Examples of changes that would require adjustments to aid:

- Student does not begin attendance in any courses.
- Pell recipient does not begin attendance in all courses of the term.
- Student withdraws from all courses in the term (officially or unofficially).
- Receipt of other resources including NewSchool scholarships not offered or reported at the time of awarding or disbursement.
- Student becomes federally ineligible based on the receipt of updated information from the U.S. Department of Education.
- Student does not meet course participation requirements.
- Student enrolls in fewer credits, which may require an adjustment of federal aid. Most students are awarded based on the assumption of enrollments in 12 undergraduate credits per semester.

In some instances, a federal Return of Title IV (R2T4) calculation will be required.

WITHDRAWAL FROM A QUARTER

Students withdrawing from all courses in the quarter prior to the completion of 60% of the quarter may find that funds are owed to the school as a result of the federal R2T4 formula. Students who stop engaging in academically related activities during the quarter, without officially withdrawing from the courses, are subject to the R2T4 calculation. In such cases, the last date of academically related activity, as determined by NewSchool, is used as the withdrawal date for the quarter. Prior to withdrawing from all courses in the quarter, it is suggested that students contact the Office of Financial Aid to determine the amount of federal aid that must be returned. Federal student aid may not cover all unpaid charges due to NewSchool upon the student's withdrawal.

LEAVE OF ABSENCE

A student who takes an approved leave of absence is considered, for financial aid purposes, to have withdrawn from the school. A leave of absence is approved if the following criteria are met:

- The student has made a written request for the leave of absence.
- The leave of absence does not exceed 180 calendar days.
- The student has had only one leave of absence in a 12-month period.

The federal Return of Title IV refund calculation applies to leaves of absence and withdrawals for recipients of Title IV aid.

These leave of absence requirements also affect students' in-school status for the purposes of deferring payment of Federal Direct Stafford and PLUS Loans. Students on an approved leave of absence are not eligible for an in-school deferment for their Federal Direct Loans.

Students who take an unapproved leave of absence or fail to return to the school at the end of an approved leave of absence are no longer enrolled at the school and are not eligible for in-school deferment of their loans.

OVERAWARD OF FEDERAL AID

The receipt of additional estimated financial assistance and/or a reduction in the cost of attendance that was not accounted for at the time of initial awarding may cause an overaward of federal funds (the term "overaward" refers to any estimated aid that exceeds a student's financial need and/or cost of attendance). Estimated financial assistance includes but is not limited to the following: tuition reductions, tuition waivers, scholarships, third party payments, and/or other resources. In such instances, the Office of Financial Aid will correct the overaward by adjusting the federal financial aid. Federal aid may be adjusted by reducing or reallocating funds prior to disbursement or returning funds to federal programs if disbursement has already occurred. Loans will be reduced before any reduction is made to scholarship or grant awards.

UNDERGRADUATE STUDENT SATISFACTORY ACADEMIC PROGRESS (SAP)

To ensure the rigor and academic integrity of all NewSchool's degree programs, students are required to meet Satisfactory Academic Progress (SAP) standards to continue enrollment in a degree program. In addition, students are required to meet SAP standards to be eligible for financial aid (federal, state, institutional, and military education benefits).

To be considered as making satisfactory progress, students must maintain a specified cumulative grade point average (CGPA) and proceed through the program leading to completion within 150% of the normal program length.

Students who do not meet cumulative SAP standards will be notified by the Registrar's Office of the conditions regarding their SAP status through their official NewSchool email account. The U.S. Department of Veterans Affairs will be notified of students utilizing military education benefits who do not achieve SAP, and benefits may be cancelled.

MINIMUM GPA AND TIME LIMIT REQUIREMENTS

Level	Minimum GPA
Undergraduate	2.0
Maximum Timeframe to Complete Degree: 1.5 x normal program length	

NewSchool has determined GPA and time limit requirements in compliance with federal, state, and accreditation standards. The minimum quarter GPA and CGPA for undergraduate students is 2.0, as calculated on a 4-point scale. The maximum timeframe to complete a degree is one and one half (1.5) times the normal program length. All program requirements must be completed by the maximum timeframe.

SAP EVALUATION

The Registrar's Office evaluates SAP at the end of each quarter. Student progress is reviewed for both minimum quarter grade point average (QGPA), CGPA and progress toward completion. The minimum QGPA and CGPA for undergraduate programs is 2.0. To ensure that students remain within the allowable 1.5 maximum timeframe to completion, NewSchool will determine that student's quarter successful completion rate (QSCR) and cumulative successful completion rate (CSCR) equals 67% of credits attempted. NewSchool calculates the pace at which the student is progressing by dividing the cumulative number of hours the student has successfully completed by the cumulative number of hours the student as attempted. In determining the total number of credit hours attempted, NewSchool must include all credits attempted at NewSchool under the student's current degree level

along with all transfer credits that count towards the student's current program. Grades from transfer courses will not be included in the NewSchool CGPA.

GRADE CHANGES, DROPS, REPEATS, INCOMPLETES AND WITHDRAWALS

If a student receives a grade change the Registrar's Office reevaluates the student's SAP standing at that time. Courses dropped during the quarter's add/drop period are not considered to be attempted credits and do not count in the QSCR and QGPA or the CSCR and CGPA. A grade of I (incomplete) or W (withdrawal) is not used in calculating CGPA. It is, however, calculated negatively toward the student's successful completion rate (SCR). Original credits for repeated courses count as unsuccessfully attempted credits when calculating the CSCR, but do not count in the GPA.

PROGRAM CHANGES

For students who change programs at the undergraduate-degree level, the SAP determination will include all credits attempted and grades earned at the undergraduate-degree level (please see NewSchool's Grading Policy). Students who are unable to meet the Maximum Timeframe to Complete Degree time limit as outlined in the undergraduate Satisfactory Academic Progress policy will not be allowed to change programs. For students who graduate from a degree program and enter an additional degree program, the determination of SAP will begin a new measurement process in accordance with NewSchool's current policy.

SAP NOTIFICATION

Students who do not meet the quarterly minimum requirements for making SAP but do meet the cumulative requirements at the end of a quarter will be placed on SAP Notification for the next quarter. The Office of Academic Advising will alert students through their official NewSchool email account who are on SAP Notification status. The purpose of the notification is to help students maintain SAP compliance. The notification will ask students to meet with their academic advisors and program chairs to discuss how to help the students improve their GPAs. The goal of the notification is to prevent students from being placed on SAP Warning status.

SAP WARNING

Students who do not meet the cumulative minimum requirements for making SAP at the end of the quarter are placed on SAP Warning. Students will be given one quarter of attempted coursework to meet the cumulative minimum requirements for SAP. Students who are otherwise eligible to receive financial aid or military education benefits remain eligible to receive financial aid and military education benefits while on SAP Warning. A SAP Warning status is assigned without an appeal or other action by the student. At the end of the SAP Warning period, students who do not meet the cumulative minimum requirements for SAP will be dismissed from NewSchool. Dismissed students are not eligible to receive financial aid or military education benefits. Dismissed students should refer to the Appeal for Readmission after SAP Dismissal policy in this section of the Catalog.

SAP PROBATION

Students who have been granted an appeal for readmission after dismissal following a quarter of SAP Warning may complete one additional quarter on SAP Probation. Students who are otherwise eligible to receive financial aid or military education benefits remain eligible to receive financial aid and military education benefits while on SAP Probation. At the end of the SAP Probation period, students who do not meet the cumulative minimum requirements for SAP will be dismissed from NewSchool. Dismissed students are not eligible to receive financial aid or military education benefits. Dismissed students should refer to the Appeal for Readmission after SAP Dismissal policy in this section of the Catalog.

Please note: A student may be placed on an Extended Enrollment Plan if it is determined that the student cannot

meet the cumulative minimum SAP requirements within one quarter. If a student is placed on a plan, they must meet the requirements of the plan at the end of each quarter or they will be dismissed from NewSchool. Please see the Extended Enrollment Plan policy.

EXTENDED ENROLLMENT PLAN (ACADEMIC PLAN)

Students who are approved for readmission after dismissal following a quarter of SAP Probation or after a period on Extended Enrollment Plan are required to meet specific academic requirements as outlined in writing of the Extended Enrollment Plan from the Program Chair. Students are provided with an Extended Enrollment Plan to assist the student in meeting regular SAP requirements within a specific period of time. Students may be limited in the number of courses for which they are scheduled while on an Extended Enrollment Plan. It is the student's responsibility to adhere to the Extended Enrollment Plan. Students who are otherwise eligible to receive financial aid or military education benefits remain eligible to receive financial aid and military education benefits while on an Extended Enrollment Plan. Students on an Extended Enrollment Plan are reviewed against the progression requirements outlined in the academic plan at the end of each quarter. Students who are not meeting plan requirements at the end of each quarter will be dismissed from NewSchool. Dismissed students are not eligible to receive financial aid or military education benefits. Dismissed students should refer to the Appeal for Readmission after SAP Dismissal policy in this section of the Catalog.

APPEAL FOR READMISSION AFTER SAP DISMISSAL

Students who have been dismissed from NewSchool for failure to meet SAP requirements may appeal to be readmitted and reestablish eligibility for financial aid and military education benefits. Appeals must be submitted to the Registrar's Office (registrar@newschoolarch.edu) and will be evaluated by an Appeal Committee made up of the Registrar or designee, Academic Advising Manager or designee and the Program Chair or designee who has oversight in the student's program of study. The final decision of the Committee will be made by the Program Chair or designee. The decision of the Committee will be communicated to the student in writing through their official NewSchool email account by the Registrar's Office.

The student's appeal letter must include:

- A reasonable explanation for the student's academic performance to date, which includes mitigating circumstances such as student injury/illness, death of a student's family member, or other reasons resulting in undue hardship to the student.
- Reasonable evidence that they have the ability to succeed in an academic program due to changed circumstances, experience, and/or successful completion of graduate credits during the period of absence.
- A plan for completion of the coursework required to meet satisfactory academic progress during the following quarter or by the end of the Extended Enrollment Plan.
- Documentation may be required of the student's mitigating circumstances.

If the appeal is granted, the student will be placed on SAP probation or an Extended Enrollment Plan.

If the appeal is not granted, the student may appeal the decision to the Dean of the program. In this case, the Dean or designee's decision is final and cannot be appealed. The decision of the Dean or designee will be communicated in writing to the student through their official NewSchool email account by the Registrar's Office.

Students must complete the appeal process by the end of the add/drop period in which they wish to continue their education. Otherwise they will need to wait until the start of the next quarter to begin classes if their appeal is approved.

Students who are dismissed from NewSchool can re-apply to NewSchool after one (1) year. Changing programs or degree levels does not negate this time frame.

GRADUATE STUDENT SATISFACTORY ACADEMIC PROGRESS (SAP)

To ensure the rigor and academic integrity of all NewSchool’s degree programs, students are required to meet Satisfactory Academic Progress (SAP) standards to continue enrollment in a degree program. In addition, students are required to meet SAP standards to be eligible for financial aid (federal, state, institutional, and military education benefits).

To be considered as making satisfactory progress, students must maintain a specified cumulative grade point average (CGPA) and proceed through the program leading to completion within 150% of the normal program length.

Students who do not meet cumulative SAP standards will be notified by the Registrar’s Office of the conditions regarding their SAP status through their official NewSchool email account. The U.S. Department of Veterans Affairs will be notified of students utilizing military education benefits who do not achieve SAP, and benefits may be cancelled.

MINIMUM GPA AND TIME LIMIT REQUIREMENTS

Level Minimum GPA	
Graduate	3.0
Maximum Timeframe to Complete Degree: 1.5 x normal program length	

NewSchool has determined GPA and time limit requirements in compliance with federal, state, and accreditation standards. The minimum quarter GPA and CGPA for graduate/post-baccalaureate students is 3.0, as calculated on a 4-point scale. The maximum timeframe to complete a degree is one and one half (1.5) times the normal program length. All program requirements must be completed by the maximum timeframe.

SAP EVALUATION

The Registrar’s Office evaluates SAP at the end of each quarter. Student progress is reviewed for both minimum quarter grade point average (QGPA), CGPA and progress toward completion. The minimum QGPA and CGPA for graduate programs is 3.0. To ensure that students remain within the allowable 1.5 maximum timeframe to completion, NewSchool will determine that student’s quarter successful completion rate (QSCR) and cumulative successful completion rate (CSCR) equals 67% of credits attempted. NewSchool calculates the pace at which the student is progressing by dividing the cumulative number of hours the student has successfully completed by the cumulative number of hours the student as attempted. In determining the total number of credit hours attempted, NewSchool must include all credits attempted at NewSchool under the student’s current degree level along with all transfer credits that count towards the student’s current program. Grades from transfer courses will not be included in the NewSchool CGPA.

GRADE CHANGES, DROPS, REPEATS, INCOMPLETES AND WITHDRAWALS

If a student receives a grade change the Registrar’s Office reevaluates the student’s SAP standing at that time.

Courses dropped during the quarter's add/drop period are not considered to be attempted credits and do not count in the QSCR and QGPA or the CSCR and CGPA. A grade of I (incomplete) or W (withdrawal) is not used in calculating CGPA. It is, however, calculated negatively toward the student's successful completion rate (SCR). Original credits for repeated courses count as unsuccessfully attempted credits when calculating the CSCR, but do not count in the GPA.

PROGRAM CHANGES

For students who change programs at the graduate-degree level, the SAP determination will include all credits attempted and grades earned at the graduate-degree level (please see NewSchool's Grading Policy). Students who are unable to meet the Maximum Timeframe to Complete Degree time limit as outlined in the graduate Satisfactory Academic Progress policy will not be allowed to change programs. For students who graduate from a degree program and enter an additional degree program, the determination of SAP will begin a new measurement process in accordance with NewSchool's current policy.

SAP NOTIFICATION

Students who do not meet the quarterly minimum requirements for making SAP but do meet the cumulative requirements at the end of a quarter will be placed on SAP Notification for the next quarter. The Office of Academic Advising will alert students through their official NewSchool email account who are on SAP Notification status. The purpose of the notification is to help students maintain SAP compliance. The notification will ask students to meet with their academic advisors and program chairs to discuss how to help the students improve their GPAs. The goal of the notification is to prevent students from being placed on SAP Warning status.

SAP WARNING

Students who do not meet the cumulative minimum requirements for making SAP at the end of the quarter are placed on SAP Warning. Students will be given one quarter of attempted coursework to meet the cumulative minimum requirements for SAP. Students who are otherwise eligible to receive financial aid or military education benefits remain eligible to receive financial aid and military education benefits while on SAP Warning. A SAP Warning status is assigned without an appeal or other action by the student. At the end of the SAP Warning period, students who do not meet the cumulative minimum requirements for SAP will be dismissed from NewSchool. Dismissed students are not eligible to receive financial aid or military education benefits. Dismissed students should refer to the Appeal for Readmission after SAP Dismissal policy in this section of the Catalog.

SAP PROBATION

Students who have been granted an appeal for readmission after dismissal following a quarter of SAP Warning may complete one additional quarter on SAP Probation. Students who are otherwise eligible to receive financial aid or military education benefits remain eligible to receive financial aid and military education benefits while on SAP Probation. At the end of the SAP Probation period, students who do not meet the cumulative minimum requirements for SAP will be dismissed from NewSchool. Dismissed students are not eligible to receive financial aid or military education benefits. Dismissed students should refer to the Appeal for Readmission after SAP Dismissal policy in this section of the Catalog.

Please note: A student may be placed on an Extended Enrollment Plan if it is determined that the student cannot meet the cumulative minimum SAP requirements within one quarter. If a student is placed on a plan, they must meet the requirements of the plan at the end of each quarter or they will be dismissed from NewSchool. Please see the Extended Enrollment Plan policy.

EXTENDED ENROLLMENT PLAN (ACADEMIC PLAN)

Students who are approved for readmission after dismissal following a quarter of SAP Probation or after a period on Extended Enrollment Plan are required to meet specific academic requirements as outlined in writing of the Extended Enrollment Plan from the Program Chair. Students are provided with an Extended Enrollment Plan to assist the student in meeting regular SAP requirements within a specific period of time. Students may be limited in the number of courses for which they are scheduled while on an Extended Enrollment Plan. It is the student's responsibility to adhere to the Extended Enrollment Plan. Students who are otherwise eligible to receive financial aid or military education benefits remain eligible to receive financial aid and military education benefits while on an Extended Enrollment Plan. Students on an Extended Enrollment Plan are reviewed against the progression requirements outlined in the academic plan at the end of each quarter. Students who are not meeting plan requirements at the end of each quarter will be dismissed from NewSchool. Dismissed students are not eligible to receive financial aid or military education benefits. Dismissed students should refer to the Appeal for Readmission after SAP Dismissal policy in this section of the Catalog.

APPEAL FOR READMISSION AFTER SAP DISMISSAL

Students who have been dismissed from NewSchool for failure to meet SAP requirements may appeal to be readmitted and reestablish eligibility for financial aid and military education benefits. Appeals must be submitted to the Registrar's Office (registrar@newschoolarch.edu) and will be evaluated by an Appeal Committee made up of the Registrar or designee, Academic Advising Manager or designee and the Program Chair or designee who has oversight in the student's program of study. The final decision of the Committee will be made by the Program Chair or designee. The decision of the Committee will be communicated to the student in writing through their official NewSchool email account by the Registrar's Office.

The student's appeal letter must include:

- A reasonable explanation for the student's academic performance to date, which includes mitigating circumstances such as student injury/illness, death of a student's family member, or other reasons resulting in undue hardship to the student.
- Reasonable evidence that they have the ability to succeed in an academic program due to changed circumstances, experience, and/or successful completion of graduate credits during the period of absence.
- A plan for completion of the coursework required to meet satisfactory academic progress during the following quarter or by the end of the Extended Enrollment Plan.
- Documentation may be required of the student's mitigating circumstances.

If the appeal is granted, the student will be placed on SAP probation or an Extended Enrollment Plan.

If the appeal is not granted, the student may appeal the decision to the Dean of the program. In this case, the Dean or designee's decision is final and cannot be appealed. The decision of the Dean or designee will be communicated in writing to the student through their official NewSchool email account by the Registrar's Office.

Students must complete the appeal process by the end of the add/drop period in which they wish to continue their education. Otherwise they will need to wait until the start of the next quarter to begin classes if their appeal is approved.

Students who are dismissed from NewSchool can re-apply to NewSchool after one (1) year. Changing programs or degree levels does not negate this time frame.

OMBUDSMAN NOTIFICATION

Please contact NewSchool's Office of Financial Aid with any questions or concerns regarding Family Federal Educational Subsidized, Unsubsidized, or Parent PLUS Loans. If the financial aid staff is unable to resolve a student's questions or concerns, it will be brought to the attention of the Director of Financial Aid.

The Department of Education's Office of the Ombudsman is available if a student is unable to resolve a student loan issue and the above options have been exhausted. An ombudsman resolves disputes from a neutral, independent viewpoint. The Office of FSA Ombudsman will informally research a borrower problem and suggest resolutions. Students may contact their office by:

- Online assistance: https://feedback.studentaid.ed.gov/s/?language=en_US
- Toll-free telephone: 1-877-557-2575
- Fax: 1-606-396-4821
- Mail: U.S. Department of Education FSA Ombudsman Group, PO Box 1843 Monticello, KY 42633

NATIONAL STUDENT LOAN DATA SYSTEM INFORMATION FOR STUDENTS

Students may access their federal loan information at the National Student Loan Data System (NSLDS) student access website <https://nslds.ed.gov> by providing the following information:

- Social security number
- Date of birth
- FSA ID (used to complete the FAFSA on the web)
- The first two letters of the student's last name