

2022-2023



**Financial Aid
Handbook**

Revised 09.23.2022

General Information

Financial Aid Office Contact Information

University of Arkansas – Fort Smith
Financial Aid Office

Location: Smith-Pendergraft Campus Center 215
Address: 5210 Grand Avenue
P.O. Box 3649
Fort Smith, AR 72913-3649
Phone: 1 (479) 788-7090
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Website: <https://uafs.edu/tuition-and-aid/index.php>
Federal School Code: 001110

UAFS Financial Aid Handbook Purpose

The purpose of the UAFS Financial Aid Handbook is to inform students, parents, and the campus community of the financial aid process, requirements, students' rights, and students' responsibilities. While the UAFS Financial Aid Handbook is designed to answer several basic questions surrounding financial aid, students are encouraged to contact the Financial Aid Office with any questions that may arise after reviewing this handbook. Federal aid information included in this book is based on current regulations as of the latest updated date; however, compliance will be in accordance with the Federal Student Aid Handbook as published by the U.S. Department of Education. State aid information included is based on current regulations as of the latest updated date; however, compliance will be in accordance with the Arkansas Division of Higher Education.

Financial Aid General and Educational Loan Code of Conduct

The University of Arkansas-Fort Smith (UAFS), as a member of the National Association of Student Financial Aid Administrators (NASFAA) adheres to the standards established in NASFAA's "Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals", found at https://www.nasfaa.org/Statement_of_Ethical_Principles. In addition, the Higher Education Opportunity Act of 2008 requires institutions of higher education participating in the administration of educational loan programs to develop and publish a Code of Conduct. Any UAFS employee who has responsibilities with respect to student general financial aid and educational loans is required to comply with this Code of Conduct as outlined below.

General Financial Aid Code of Conduct:

The following Code of Conduct was last updated by a vote from NASFAA's Board of Directors in November 2020, and published in January 2021. Subject to [enforcement procedures](#) that went into effect July 1, 2015, NASFAA institutional members of NASFAA will ensure that:

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.
 - a. Employees within the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
 - b. If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publicly disclosed. Borrowers will not be auto-assigned to any particular lender.
 - c. A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.
 - d. No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).
2. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
3. Institutional financial aid offers and/or other institutionally provided materials shall include the following:
 - Breakdown of estimated individual [Cost of Attendance](#) components, including which are [direct](#) (billed by the institution) costs vs. [indirect](#) (not billed by the institution) costs
 - Clear identification and proper grouping of each type of aid offered indicating whether the aid is a [grant/scholarship](#), [loan](#), or [work program](#)
 - Estimated [net price](#)
 - Standard terminology and definitions, using NASFAA's [glossary of terms](#)
 - Renewal requirements for each aid type being offered as well as next steps and financial aid office contact information
4. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."
5. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.

Educational Loans Code of Conduct

- UAFS does not maintain a preferred lender list for private student loans, rather UAFS provides a [historical lender list](#) as well as all lenders available through FastChoice.
- The University shall not enter into any revenue-sharing arrangement with any lender.
- No officer or employee of the University who is employed in the Financial Aid Office of the University or who otherwise has responsibilities with respect to education loans shall solicit or accept any gift, gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a *de minimus (normal)* amount from a lender, guarantor, or servicer of education loans.
- An employee who is employed in the Financial Aid Office of the University or who otherwise has responsibilities with respect to education loans shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit 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.
- The University shall 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, to students in exchange for the University providing concessions or promises regarding providing the lender with specified loan number or volume or a preferred lender arrangement for educational loans.
- The University shall not request or accept from any lender any assistance with call center staffing or Financial Aid Office staffing.
- An employee who is employed in the Financial Aid Office, or who otherwise has responsibilities with respect to education loans or other student financial aid of the University, and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group

Student Rights & Responsibilities

Students have the right to:

- Know what financial aid is available, including information on all federal, state, and institutional financial aid programs.
- Expect fair and equitable treatment from the UAFS Financial Aid Office staff. It is the goal of the office to assist all students promptly and professionally throughout the financial aid process.
- Know the interest rate on any student loan the student borrows, the total amount that must be repaid, the length of time the student has to repay, when the loan(s) must be repaid, and what cancellation or deferment provisions apply.

- Request consideration of the financial aid package. If the student's financial circumstances have changed, the student must submit a Special Circumstance Appeal form to the Financial Aid Office (See Professional Judgement section).
- Know how Satisfactory Academic Progress (SAP) is measured and how students can reestablish eligibility for federal and state financial aid if they fail to meet the standard (See Satisfactory Academic Progress section).

Students are responsible for:

- Understanding if financial aid does not completely cover the tuition bill, the student is responsible for setting up an installment plan or making full payment immediately to the Cashier's Office. The student must realize that until all requested information has been submitted, reviewed, and verified, financial aid will not be credited to the student account.
- Being admitted into a degree-seeking program during the term(s) that the student wishes to receive financial aid. Not all classes or majors are eligible for financial aid, including student loans.
- Reapplying for financial aid each year. Students cannot receive financial aid from two schools during the same year.
- Understanding that at any time enrollment drops below 6 credit hours prior to Federal Direct loan disbursement, the Federal Direct Loan will be cancelled. The student will be responsible for any remaining balance.
- Understanding that if the student completely withdraws from school or receives all Fs due to stopping-attendance, a Return to Title IV calculation will be processed, and the student may be required to repay a portion of the Federal Title IV aid.
- Consulting with a financial aid advisor before dropping courses and be aware of the Return of Title IV Funds Policy.
- Paying any remaining balance after any earned aid is applied when dropping classes.
- Understand the Cashier's office has 14 days to issue excess financial aid to the student after the Federal Title IV credit balance is created from financial aid disbursing to the student account. Refund amounts are based on any balance remaining after tuition, fees, book charges, and other authorized charges are paid, and are subject to enrolled hours.
- Understanding that Federal Direct Loan programs require enrollment in a minimum of 6 credit hours for undergraduate students, a minimum of 5 credit hours for graduate students.
- Understanding that a financial aid advisor may request additional documentation at any time.
- Not being in default on any loan previously received at any institution.
- Obtaining the information on when and how financial aid funds will be disbursed.
- Providing all requested documentation to the Financial Aid Office accurately and timely.
- Completing an entrance and exit counseling for any student loans received at UAFS.
- Understanding the university's refund policy.
- Paying any balance from a prior semester.

Enrollment Status

Enrollment status is determined by the academic course load that a student is carrying for a semester. This relates to the number of credit hours taken by a student during a given period of enrollment.

Undergraduate Students:

For federal and institutional aid purposes:

Full-Time:	12+ credit hours
Three-Quarter Time:	9-11 credit hours
Half-Time:	6-8 credit hours
Less than Half-Time:	1-5 credit hours

For state aid purposes:

Full-Time:	15+ credit hours
Three-Quarter Time:	9-14 credit hours
Half-Time:	6-8 credit hours
Less than Half-Time:	1-5 credit hour

Graduate Students:

Full-Time:	9+ credit hours
Three-Quarter Time:	6-8 credit hours
Half-Time:	5 credit hours
Less than Half-Time:	1-4 credit hours

Census Date

The census date for the University of Arkansas – Fort Smith is the eleventh-class day of each fall and spring semesters and is the fifth-class day of summer semester. A student's enrollment on the census date will be locked for financial aid purposes. If a student adds or drops courses prior to the census date, this could cause changes in the student's financial aid eligibility. Financial aid eligibility will be based on the student's enrollment status on the census date. A student's Cost of Attendance will be based on the student's enrollment on the census date.

Aid Year Definition

The Aid Year for financial aid purposes includes the fall, spring, and summer semester. Financial aid eligibility is determined based on the assumption that a student will be enrolled full-time for the fall and spring semesters. The summer semester is a "trailer" semester for purposes of financial aid.

Summer Aid

Year-Round Federal Pell Grant

The Consolidated Appropriations Act of 2017 allows a student to receive Federal Pell Grant funds for up to 150 percent of the student's Federal Pell Grant Scheduled Award for an award year. UAFS financial aid is only available for students who are seeking a degree at UAFS. If a student only registers in summer courses at UAFS to transfer to another institution to complete their degree, the student is not eligible for financial aid at UAFS.

UAFS' aid year, for awarding financial aid, begins with the fall semester and ends with the following summer semester. Since the summer semester is at the end of our aid year, summer financial aid eligibility is determined by those funds that were not used during the traditional academic year including the fall and spring semesters.

Note: summer enrollment is considered one term, any enrollment combination of (1st Five Weeks, 10 weeks, or 2nd Five Weeks). If initial registration begins prior to the Summer Census date then all courses must be enrolled in by Summer Census for financial aid eligibility purposes. Courses added after initial enrollment will not be consider for summer financial aid. However, if initial registration for 2nd Five week courses begin after Summer Census, then all courses must be enrolled by 2nd 5 week session census (5th class day). Please contact financial aid for questions.

To be eligible for the additional Federal Pell Grant funds, the student must meet all general eligibility requirements to receive financial aid for the payment period and must be enrolled at least half time in the payment period for which the student receives the additional Federal Pell Grant funds in excess of 100 percent of the student's Federal Pell Grant Scheduled Award.

Each student has an annual limit for financial aid. The annual limit for Federal Direct Subsidized/Federal Direct Unsubsidized Loans is based on the student's grade level and dependency status. For a full explanation of annual limits for Federal Direct Loans please visit our [Federal Direct Loans](#) page. Once the student determines their annual limit, the student would simply subtract out any amount borrowed during the traditional academic year. If the student is eligible for the Federal Pell Grant during the traditional academic year and were not enrolled full-time, they may have Federal Pell Grant eligibility remaining for the summer semester. The Financial Aid Office will automatically determine a student's eligibility for the Federal Pell Grant and Federal Direct Loans and award any eligible funds.

The Summer Financial Aid awarding process is a manual process due to the many variables concerning a student's summer financial aid eligibility; therefore, it may take more time for a student's summer financial aid to be processed than during the traditional academic year. We will begin processing summer financial aid sometime Mid to Late March. This means that a student may

receive a financial aid award before Spring grades have been posted, and these awards are subject to change.

Since [Satisfactory Academic Progress](#) (SAP) is reviewed at the completion of the spring semester, we must wait for all spring semester grades to be posted for all students. This generally takes place within a week after Spring Commencement. Once spring grades have been posted, we can review for SAP at that time. This can impact a student's financial aid eligibility. Students will receive an email notification once they have been awarded. If a student does not qualify, that student will be notified via email.

Repeated Coursework

Students may only receive financial aid twice for the same previously passed course. For this purpose, passed means any grade higher than an "F," regardless of any school or program policy requiring a higher grade. Financial aid will not be calculated for any third or greater attempts for a previously passed course. Repeated coursework can also affect Satisfactory Academic Progress (See Satisfactory Academic Progress section).

Majors and Minors

Federal financial aid and veterans' educational benefits can only be used for courses required for the degree or eligible credential:

Single Declared Majors

Students must be accepted for enrollment in an eligible institution for the purpose of obtaining a degree to receive federal financial aid. Students with a single declared major who have completed all degree requirements (typically 120 credits) for their first bachelor's degree will no longer qualify for federal aid. The state's Arkansas Challenge program also stops renewing once a student earns 120 hours, with limited exceptions (e.g., concurrent hours are excluded from the 120 unless the student begins at year two of the Challenge). For more information on the Arkansas Challenge and other state aid, please see <https://scholarships.adhe.edu/scholarships-and-programs/a-z/> or contact the Financial Aid Office.

Note: Upon award of the first bachelor's degree, a student will only be eligible for federal direct loans and federal work-study while pursuing a second bachelor's degree or graduate degree. Students on Veteran's educational benefits should consult with the Veteran's certifying official in Financial Aid, as there are some exceptions for these students working on a second degree.

Double Major

For students seeking double major degrees, federal financial aid and veterans' educational benefits are calculated based on the required course(s) for the double majors. When a student has completed all degree requirements for one of their declared degrees, they will no longer qualify for Federal Pell Grant. The additional courses required for the second degree will qualify for federal direct loans

and/or federal work study and veterans' educational benefits. A student must take at least six hours required for the second degree to qualify for Federal Direct Loans and Federal Work Study.

Note: If the student is seeking a double major, institutional aid will only be awarded for eight semesters or until a degree is awarded. Full-time enrollment is required. In addition, the annually awarded AR Challenge state award typically will not renew once the student has earned 120 credit hours, with very limited exceptions (e.g., concurrent hours are excluded from the 120 unless the student begins at year two of the Challenge). For more information on the Arkansas Challenge and other state aid, please see <https://scholarships.adhe.edu/scholarships-and-programs/a-z/> or contact the Financial Aid Office.

Minors

Course(s) used solely to satisfy a minor are not eligible for federal student aid (Federal Pell Grant, Federal SEOG, federal work study, federal direct loans, and veteran's educational benefits). A course(s) that applies towards both a primary degree requirement and minor is considered required for federal financial aid and veterans' educational benefits. Students with a declared minor will not qualify for federal and/or veteran education benefits once all requirements have been met for the first bachelor's degree.

Note: Institutional aid will only be awarded for eight semesters or until a degree is awarded. Within that timeframe, a non-required minor may be completed if it was declared in a timely fashion, before 75 hours have been earned. Full-time enrollment is required. In addition, the annually awarded AR Challenge state award typically stops when the student has earned 120 credit hours, with limited exceptions (e.g., concurrent hours are excluded from the 120 unless the student begins at year two of the Challenge). For more information on the Arkansas Challenge and other state aid, please see <https://scholarships.adhe.edu/scholarships-and-programs/a-z/> or contact the Financial Aid Office.

What UAFS Degrees Require a Minor?

A minor is required for all Bachelor of Art degrees and the Bachelor of Science in mathematics. Courses used to complete the minor in these degrees are eligible for federal financial aid and veteran's educational benefits since the minor is required as part of the requirements for the eligible degree.

For degrees that do not require a minor, only courses completed that apply towards the degree requirements (e.g. an elective, or other requirement) are eligible for federal financial aid and veterans' educational benefits.

Students must declare a minor before the completion of 75 hours by completing a *Declaration of Major and/or Minor* form with their advisor and submitting the completed to the Registrar's Office

Note: A student may take courses beyond the 12 credits required for full-time status, and those courses can apply solely to a minor. However, only courses required to complete the degree requirements

would be certified for federal financial aid and veteran educational benefits. For federal direct loan eligibility, the student must be enrolled in at least six credits required for the degree.

Note: only courses required to complete the degree requirements would be certified for veteran educational benefits. In any of the three options above, the student would qualify to receive her institutional merit award, assuming it is within the eight-semester limit. Arkansas Challenge requires 15 hours in this case and has its own set of criteria. See <https://scholarships.adhe.edu/scholarships-and-programs/a-z/>.

Additional Note: Courses taken to complete a certificate or associate degree sought concurrently with a bachelor’s degree do not count toward eligibility for federal student aid, unless of course they also count towards the primary degree requirements.

Application Renewal

It is required for students to complete the Free Application for Federal Student Aid (FAFSA) each year to determine eligibility for federal aid. Some scholarships may also require that a FAFSA be completed. Once a student has completed a FAFSA, each following year the student may return to the FAFSA on the Web to renew their application. This will pull all the student’s demographic information into a new application, so the student does not have to start over completely each year.

Campus Resources

If you are having difficulty with your courses, you should seek assistance from your instructor and/or contact one of the following departments for support.

University Office	Website	Phone
Academic Success Center	https://uafs.edu/academics/academic-resources/academic-success-center/index.php	(479) 788-7675
	Writing Center Services	
	Drop-In Math Labs	
	Free Group Tutoring	
	Testing Center	
Student Health Clinic	https://uafs.edu/student-life/health-and-wellness/health-clinic.php	(479) 788-7444
Counseling Center	https://uafs.edu/student-life/health-and-wellness/counseling-center.php	(479) 788-7398
Student Support Services	http://academics.uafs.edu/academic-success/student-support-services	(479) 788-7619
Advising Center	https://uafs.edu/academics/colleges-and-schools/college-of-arts-and-sciences/advising.php	(479) 788-7400
Student ADA Services	https://uafs.edu/academics/academic-resources/ada/index.php	(479) 788-7577

Important Dates 2022-2023 Academic Year

*all dates subject to change

Early Bird Processing Deadline: March 1st (completed FAFSA and financial aid file)

Census Dates:

	Fall 2022	Spring 2023	Summer 2023
Census	September 6, 2022	February 1, 2023	June 13, 2023* Initial Enrollment July 18, 2023* Initial Enrollment after June census

Disbursement Dates:

	Fall 2022	Spring 2023	Summer 2023
Initial Disbursement	September 7, 2022	February 1, 2023	June 13, 2023
1st Time Loan Borrower	September 20, 2022	February 15, 2023	July 5, 2023
Fall only Loan 2nd Disbursement	October 17, 2022		
Spring only Loan 2nd Disbursement		March 10, 2023	
Summer only Loan 2nd Disbursement			July 5, 2022

SAP Appeal Committee Meetings:

The Committee will meet on Wednesdays each week.

Any completed appeal turned in before the Wednesday meeting will be reviewed that week.

How to Apply for Aid

Steps to Apply

Step 1: Students **must** complete the University of Arkansas – Fort Smith admissions application. You may do so by visiting <http://admissions.uafs.edu>. Once the student has been accepted to the University of Arkansas – Fort Smith, access can be set up to the UAFS email account and Banner Self-Service through the My.UAFS online account.

Step 2: **Complete the 2022-2023 Free Application for Federal Student Aid (FAFSA)** on the Web as soon as possible. UAFS's federal school code is **001110**. The website is <http://www.studentaid.gov/>. Financial information for 2020 is required to fill out a FAFSA (W-2 forms and IRS 1040s).

Students (and a parent, if dependent) will need a Federal Student Aid (FSA) ID, a username and password, to log into certain US Department of Education websites. The FSA ID replaced the FSA PIN (Personal Identification Number). If the student does not already have an FSA ID, one can be created by visiting <https://studentaid.gov/fsa-id/create-account/personal-info>.

Step 3: Complete the UAFS Financial Aid File by early bird processing deadline **March 1st**:

- Any documents required will be listed in the student's Banner Self-Service through the [My.UAFS](#) account. Students will also be notified via UAFS email if they have outstanding requirements.

ATTENTION: The UAFS Financial Aid Office will be utilizing My.UAFS and the UAFS student email account for pertinent information regarding financial aid (such as missing information, award information, and correspondence as required).

Students that are unable to meet the early bird processing deadline of March 1st are still encouraged to complete their financial aid file by final deadline July 1st but may be responsible for payment. Award notifications will be sent to the UAFS email account. Spring start students are encouraged to complete their financial aid file by November 1st.

Step 4: Students who graduated from an Arkansas high school and/or Arkansas residents may apply for state aid through the Arkansas Division of Higher Education. Please visit <http://scholarships.adhe.edu> for more information, and to apply click on the green Start button. The deadline for most programs is July 1st. Keep in mind that the FAFSA must be completed when students apply for state aid for the first time.

Step 5: Investigate and apply for scholarships. UAFS scholarships may be found at <https://uafs.edu/tuition-and-aid/financial-aid/types-of-aid/scholarships/index.php>. The UAFS Financial Aid website also has a listing of additional websites that may assist in searching for [outside](#) scholarship opportunities.

Free Application for Federal Student Aid (FAFSA)

The Free Application for Federal Student Aid (FAFSA) may be completed online at <http://www.studentaid.gov/> FREE!

Once the FAFSA has been submitted, students will receive a confirmation with a copy of the Student Aid Report (SAR). Students may also log into their FAFSA to view their SAR.

The SAR will summarize the information included on the FAFSA. If the FAFSA is complete, it will also contain the Expected Family Contribution (EFC) as well as estimated eligibility for federal financial aid.

NOTE: the newest FAFSA is available October 1 each year.

Net Price Calculator

UAFS's Net Price Calculator is available online at:

<https://uafs.edu/tuition-and-aid/net-price-calculator.html>

NOTE: It is important to remember that the amounts used in the Net Price Calculator are estimates only.

YOUiversal Application

The YOUiversal Application is the application for state aid through the Arkansas Division of Higher Education. Students may complete the YOUiversal Application online at

<http://scholarships.adhe.edu>. Students completing the YOUiversal Application for the first time must also complete the FAFSA. The deadline for the YOUiversal Application and FAFSA is July 1 to apply for state aid. For a comprehensive user guide for the YOUiversal Application, please visit: https://static.ark.org/eeuploads/adhe-financial/FinalSept2015Understanding_Your_YOUiversal_Account.pdf

Verification Process

Verification is a review process that a school must complete to confirm that data reported on the Free Application for Federal Student Aid (FAFSA) is accurate for those students selected by the U.S. Department of Education. The school has the authority to contact the student for documentation that supports income and other information reported on the FAFSA.

Once a student (and parent, if dependent) has signed and submitted the FAFSA using the FSA ID, the student will be notified immediately if they have been selected for Verification in their Student Aid Report (SAR). It can take an additional 5-7 business days for the UAFS Financial Aid Office to receive the completed FAFSA. Students should not make any additional corrections to the FAFSA unless specifically advised by the UAFS Financial Aid Office. Unauthorized corrections can delay the Verification process.

When the UAFS Financial Aid Office receives a FAFSA that has been selected for Verification, that student will be notified of the required documentation via a paper letter and/or their UAFS email account. The requirements will also be viewable in the student's My.UAFS account under "View my financial aid status." Students may access the requested forms online as well through my.UAFS.

The University of Arkansas - Fort Smith (UAFS) uses an automated verification process called ProVerify. If your FAFSA application is selected for verification by the U.S Department of Education you will receive an email at your UAFS email address from ProVerify. A link will be included in the introductory communication inviting you to access the ProVerify system and confirm your identity (authentication), create a secure password, and access your documents and begin the verification process (this includes the completion of online forms).

Upon receipt of all required documents, the automated verification process will begin. Students will be notified via email or text if there are any questions or if any additional documentation is required.

Any necessary corrections to financial information or household size will be made by the UAFS Financial Aid Office through the Verification process. Corrections to student demographic information, dependency questions, or parent personal or marital information will be expected to be made by the student and/or parent; however, the student will be advised appropriately by a Financial Aid Advisor. Any corrections made to the FAFSA may take an additional 3-5 business days to be processed and returned to UAFS if our federal school code (001110) is on the FAFSA.

Once verification has been completed, the UAFS Office of Financial Aid will complete the awarding process and send you an award notification. In addition, you can monitor the status of your financial aid by logging into your MyUAFS account.

Professional Judgement

If students cannot answer “Yes” to the FAFSA dependency questions and are therefore required to include parent information; however, due to extenuating circumstances such as a history of abuse, neglect, or abandonment or a situation in which the student cannot or should not have contact with the parent(s), a Dependency Appeal Form may be submitted. If the dependency appeal is approved, the Financial Aid Office may use Professional Judgement to override the dependency status on the FAFSA. This would require additional action each year the student is seeking aid at UAFS.

If the family’s financial situation has changed since completing the FAFSA such as a parent losing a job due to business closure or layoff, a parent has become deceased, or parents have divorced/separated, a Special Circumstance Appeal may be submitted. If the appeal is approved, the Financial Aid Office may use Professional Judgement to adjust the finances reported on the FAFSA to re-evaluate financial aid eligibility.

<https://uafs.edu/tuition-and-aid/financial-aid/professional-judgement.php>

NOTE: If a student chooses to pursue a Special Circumstance Appeal, they must first complete the Verification process. This will include completing the Verification Worksheet and providing additional financial information. This may delay financial aid awarding. If a student chooses to pursue a Dependency Appeal, if selected for verification by the Institution or the Department, will complete verification after the decision regarding dependency has been made. This will include completing the Verification Worksheet and providing additional financial information. This may delay financial aid awarding.

General Eligibility Criteria for Federal Aid

Below is a list of the basic general eligibility criteria; however, a full explanation of the eligibility criteria for federal aid may be found at www.studentaid.gov.

- Demonstrate financial need for most programs
- Be a U.S. citizen or an eligible non-citizen
- Have a valid Social Security Number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Be registered with Selective Service, if born male (Must register between the ages of 18 and 25)
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- Be enrolled at least half-time to be eligible for Federal Direct Loan Program funds
- Maintain Satisfactory Academic Progress
- Sign the certification statement on the Free Application for Federal Student Aid (FAFSA) stating that:
 - You are not in default on a federal student loan and do not owe money on a federal student grant and
 - You will use federal student aid only for education purposes
- Show you’re qualified to obtain a college education by
 - Having a high school diploma or a recognized equivalent such as a General Education Development (GED) certificate

- Completing a high school education in a homeschool setting approved under state law or
- Enrolling in an eligible career pathway program and meeting one of the “ability-to-benefit” alternatives prior to July 1, 2012

Federal Pell Grant

The Federal Pell Grant is a gift aid that does not have to be repaid. Federal Pell Grant is a need-based federal grant, based on the Expected Family Contribution (EFC). The Federal Pell Grant amount is based on the EFC and the student’s enrollment.

- 12+ credit hours – 100% of the semester amount of the Pell
- 9-11 credit hours – 75% of the semester amount of the Pell
- 6-8 credit hours – 50% of the semester amount of the Pell
- 1-5 credit hours – 25% of the semester amount of the Pell

A student may only receive up to 50% Lifetime Eligibility Usage (LEU) of the annual Pell award in a given semester, up to 100% Pell LEU in a single aid year (fall/spring), and up to 150% of Pell LEU in a single aid year (fall/spring/summer). Federal regulations limit a student’s Pell LEU to 600%. This means that a student may only receive Pell for 6 years or 12 semesters of full-time enrollment. If a student enrolls less than full-time, they can prolong their Pell LEU.

Federal Supplemental Educational Opportunities Grant

The Federal Supplemental Educational Opportunities Grant (FSEOG) is a need-based grant that does not have to be repaid. The FSEOG is a limited fund that is awarded to students on a first come, first served basis with the highest need, based on the EFC and Cost of Attendance (COA).

Work Study

Work Study is a self-help aid that allows a student to earn funds to help cover educational expenses through part-time employment. UAFS offers two Work Study programs: Federal Work Study and University Work Study. Some benefits of participating in a Work Study program includes developing interpersonal skills, practicing time management skills, and the supervisor can be a great reference. Funds are not paid directly on the student’s account; however, the student may use the funds they earn to pay charges on their student account.

Federal Work Study is a limited need-based fund. This means that students must have financial need, based on the EFC and COA. Students wishing to pursue Federal Work Study must complete the FAFSA. Federal Work Study would be included in the student’s financial aid award package. Students will be paid using federal funds; however, the award listed is only an estimate of what the student could earn for the academic year. Students may work up to 15 hours a week and earn the state minimum wage.

University Work Study is not based on financial need. Students will be paid with university funds. Students are not required to complete a FAFSA. University Work Study will not be included in the student's financial aid award package. Students may work up to 15 hours a week and earn the state minimum wage.

Application Process

Students must complete the Student Employment Application, through the CareerLink portal, to be considered for any work study position. Incomplete or ineligible applications will not be considered.

NOTE: UAFS does NOT assign work study jobs to any student.

Hiring Process

Once the student has submitted the Student Employment Application to the UAFS Financial Aid Office through the CareerLink portal, the application will be made available to hiring supervisors.

If a supervisor is interested in that candidate, the supervisor will contact the student worker to arrange an interview. If the supervisor wishes to hire the candidate, the supervisor will make a job offer.

Getting Paid

Work Study students are paid the federal minimum wage. Pay will be direct deposited on a bi-weekly basis, based on the hours worked during that payment period.

Federal TEACH Grant

The Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant is different from other federal student grants because it requires students to take certain kinds of classes in order to get the grant, and then do a certain kind of job to keep the grant from turning into a loan.

NOTE: If students do not complete the service obligation, all Federal TEACH Grant funds received will be converted to a Federal Direct Unsubsidized Loan. Students must then repay this loan to the U.S. Department of Education, with interest charged from the date the TEACH Grant was disbursed (paid to or on the student's behalf).

Federal Direct Loans

ALL LOANS MUST BE REPAYED

Federal Direct Loans are self-help government loans that must be repaid with interest. The U.S. Department of Education is the lender. Students are required to be enrolled at least half-time at the time of disbursement to receive a Federal Direct Loan. Half-time enrollment for undergraduate students is 6 hours and for graduate students is 5 hours. Students must complete the Free Application for Federal Student Aid (FAFSA) to qualify. Student and Parent Federal Direct Loans will be

submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system. For more information, please visit www.studentaid.gov/loans.

There is no separate application for federal direct loans. The FAFSA is the application; however, there are some additional steps for first-time borrowers only. First-time borrowers must complete Entrance Counseling and sign a Master Promissory Note (MPN) by visiting www.studentloans.gov. This will require the student’s FSA ID. If the UAFS Financial Aid Office cannot confirm these steps, loan funds will not be disbursed to the student account.

There are two types of Federal Direct Loans: Federal Direct Subsidized and Federal Direct Unsubsidized.

The Federal Direct Subsidized Loan is a need-based loan, based on the EFC and COA. Interest begins accruing with the first disbursement to the student account; however, the U.S. Department of Education will pay the interest that accrues while the student is enrolled at least half- time and during the student’s grace period.

NOTE: If a Federal Direct Subsidized Loan was disbursed from July 1, 2012 through June 30, 2014, the borrower is responsible for any interest that accrues for any grace period on that loan.

The Federal Direct Unsubsidized Loan is not need-based and must be repaid with interest. Interest begins accruing with the first disbursement to the student account and the student is responsible for any interest that accrues.

The interest rate for any undergraduate Federal Direct Loan disbursed from July 1, 2022 and before July 1, 2023 is fixed at 4.99% and accrues as simple interest.

The interest rate for a graduate Federal Direct Loan disbursed from July 1, 2022 and before July 1, 2023 is fixed at 6.54% and accrues as simple interest.

There is an origination fee for any federal loan that is disbursed. This fee is not expected from the student; however, will be taken from the loan disbursement.

Loan Type	First Disbursement Date	Loan Fee
Direct Subsidized Loans and Direct Unsubsidized Loans	On or after 10/1/21 and before 10/1/22	1.057%
*No change for 2022-2023	On or after 10/1/22 and before 10/1/23	1.057%

NOTE: For more information and up-to-date interest rates and fees, please visit: <https://studentaid.ed.gov/sa/types/loans/interest-rates>.

There are limits to how much a student can borrow; however, the limits depend on the student’s grade level and dependency status, as determined by the FAFSA.

For a ***dependent undergraduate*** student, the annual limits are:

- ***Freshman***: \$5,500 in Direct Loans. May be up to \$3,500 in Subsidized Loan funds and the difference would be Unsubsidized Loan funds.
- ***Sophomore***: \$6,500 in Direct Loans. May be up to \$4,500 in Subsidized Loan funds, the difference would be Unsubsidized Loan funds.
- ***Junior/Senior***: \$7,500 in Direct Loans. May be up to \$5,500 in Subsidized Loan funds, the difference would be Unsubsidized Loan funds.

NOTE: The combined aggregate limit that a dependent student may have outstanding is \$31,000. The student may only have up to \$23,000 in Subsidized Loan funds.

For an ***independent undergraduate*** student, the annual limits are:

- ***Freshman***: \$9,500 in Direct Loans. May be up to \$3,500 in Subsidized Loan funds and the difference would be Unsubsidized Loan funds.
- ***Sophomore***: \$10,500 in Direct Loans. May be up to \$4,500 in Subsidized Loan funds, the difference would be Unsubsidized Loan funds.
- ***Junior/Senior***: \$12,500 in Direct Loans. May be up to \$5,500 in Subsidized Loan funds, the difference would be Unsubsidized Loan funds.

NOTE: The combined aggregate limit that an independent student may have outstanding is \$57,500. The student may only have up to \$23,000 in Subsidized Loan funds.

For ***graduate*** students, the annual limit is \$20,500 in Unsubsidized Loan funds. Graduate students no longer qualify for Subsidized Loans as of July 1, 2012. A graduate student may only have \$138,500 outstanding in Federal Direct Loans. A graduate student is only allowed to have up to \$65,500 outstanding in Subsidized Loans that may have been borrowed prior to July 1, 2012. The combined aggregate limit for graduate students includes any Federal Direct Loans borrowed as an undergraduate student.

Federal PLUS Loans

Federal PLUS Loans are credit-based government loans that must be repaid with interest. The U.S. Department of Education is the lender. Students are required to be enrolled at least half-time. Half-time enrollment for undergraduate students is 6 hours and for graduate students is 5 hours. Students must have completed the Free Application for Federal Student Aid (FAFSA) to qualify. For more information, please visit <https://studentaid.ed.gov/sa/types/loans/plus>.

Although, the FAFSA must be completed, PLUS borrowers must also complete a PLUS Loan application by visiting www.studentloans.gov. An FSA ID will be required for this process.

1. Complete the FAFSA

2. Visit www.studentloans.gov
3. Sign in using the FSA ID
4. Click Request PLUS Loan
 - Click Parent PLUS (if legal parent of dependent student)
 - Click Graduate PLUS (if graduate student)
5. Complete PLUS Application
6. The borrower will be notified immediately if they have been denied due to an adverse credit history
7. Complete PLUS Master Promissory Note
8. Complete PLUS Entrance Counseling ONLY if Grad PLUS

NOTE: Credit checks and PLUS Loan approval are only valid for 180 days.

If the PLUS borrower is denied based on credit, the borrower may choose to seek an endorser. If the borrower pursues this option, the endorser must create an FSA ID to complete the Endorser Addendum electronically at www.studentloans.gov. The PLUS Loan may then be awarded up to the endorsed amount only.

The PLUS borrower may also choose to appeal the credit decision. Contact information and instructions for appealing the credit decision will be provided in the denial notification.

If a legal parent of a dependent student is denied a Parent PLUS Loan due to adverse credit history (or lack of U.S. citizenship) and does not wish to pursue an endorser or appeal the credit decision, that student may request additional Federal Direct Unsubsidized Loan funds up to the independent student limits. This is typically up to an additional \$4,000 for the academic year. (See Federal Direct Loans section). If a graduate student borrower is denied, no additional federal funding is available.

The interest rate for any PLUS Loan disbursed from July 1, 2022 and before July 1, 2023 is fixed at 7.54% and accrues as simple interest. For more information about how interest accrues, please visit: <https://studentaid.ed.gov/sa/types/loans/plus#interest>.

There is an origination fee for any federal loan that is disbursed. This fee is not expected from the PLUS borrower immediately; however, will be taken from the loan disbursement.

Loan Type	First Disbursement Date	Loan Fee
Direct PLUS Loans	On or after 10/1/21 and before 10/1/22	4.228%
*No change for 2022-2023	On or after 10/1/22 and before 10/1/23	4.228%

There is an annual limit for the Federal PLUS Loan; however, there is no lifetime limit. The annual limit depends on the student’s COA and any other aid the student may be receiving. A student may receive PLUS Loan funds up to their COA minus any other aid the student is receiving. For more

information, the student may visit their My.UAFS account for their specific COA and to view their current financial aid award package.

Loan Repayment

Students may visit www.nslds.ed.gov and www.studentloans.gov for an overview of their outstanding federal loans. Students must complete Exit Counseling at www.studentloans.gov once they drop below half-time for any reason. Students need to visit www.studentaid.gov to see who their assigned loan servicer(s) is and for their contact information. There are three time periods associated with Federal Direct Loans: In-School Deferment, Grace Period, and Repayment.

In-School Deferment (Payments are NOT required):

While a student is enrolled at least half-time, Direct Loans are in an In-School Deferment status. This means students are not required to make payments on these loans during this time. Half-time enrollment at UAFS for undergraduate students is a minimum of 6 credit hours and for graduate students is a minimum of 5 credit hours.

Grace Period (Payments are NOT required):

Once a student drops below half-time enrollment for any reason (fully withdrawing, degree completion, etc.) the outstanding Direct Loans will enter a Grace Period. The Grace Period is 6 months. If the student were to re-enroll at least half-time before the end of the Grace Period, that student's federal loans may re-enter In-School Deferment; however, if the student does not re-enroll at least half-time, that student's federal loans will enter Repayment. Once a student enters Repayment, that student no longer has a Grace Period, even if they re-enroll at least half-time later.

Repayment (Payments ARE REQUIRED):

Once a student has exhausted their Grace Period, that student is required to begin making payments on a monthly basis for any federal loans that student has outstanding.

Federal PLUS Loans enter Repayment 60 days after the latest disbursement of that PLUS Loan **UNLESS** the borrower requests an In-School Deferment. This is an option on the PLUS application. The PLUS borrower may also request a Grace Period. This will appear as an option on the PLUS application if the borrower chooses an In-School Deferment. If the PLUS borrower chooses the In-School Deferment and the Grace Period options on the PLUS application, repayment for the PLUS Loan will operate just as the Federal Direct Loans (see above).

Some common repayment plans include: Standard Repayment Plan, Graduated Repayment Plan, Extended Repayment Plan, and several plans based on qualifying or low income. The U.S. Department of Education provides many options for loan repayment for any federal loan. For a full list of repayment plans, please visit:

<https://studentaid.ed.gov/sa/repay-loans/understand/plans>.

Default Prevention

A student defaults on a federal direct student loan when they have not made any satisfactory payments for 270 days (approximately 9 months). Most students default because they are unaware of their options or they have not kept their information up to date with their Federal Loan Servicer, so they miss important information. If a student defaults, that student is no longer eligible for federal student aid AND the U.S. Department of Education can garnish your wages, federal/state tax refund, or other federal benefits such as social security.

To avoid default, students should stay in contact with their Federal Loan Servicer. Students can find their loan servicer by visiting the National Student Loan Data System (NSLDS) at www.nslds.ed.gov. As long as students stay in contact with their loan servicer and keep them updated about their situation, loan servicers will be able to assist with the repayment process and offer different options such as forbearance, forgiveness, or even cancellation.

If borrowers are having trouble making payments, they shouldn't ignore their loans. The U.S. Department of Education offers several options that can help keep students' loans in good standing, even if finances are tight.

3 Ways to Stay on Track with Loan Payments

1. ***Change the payment due date.*** If borrowers get paid after the student loan payment is due each month, they can contact their loan servicer and ask if they'd be able to switch the date the student loan payment is due.
2. ***Change the repayment plan.*** What students' ultimately pay depends on the plan they choose and when they borrowed. If a borrower needs lower monthly payments, they should consider an income-driven repayment plan that'll base the monthly payment amount on their monthly income.
3. ***Consolidate loans.*** If a student has multiple student loans, they can simplify the repayment process with a Direct Consolidation Loan—allowing to combine all federal student loans into one loan for one monthly payment.

If the options above don't work and/or the borrower simply can't make any payments right now, they could be eligible to postpone payments through a deferment or forbearance. However, depending on the type of loan, interest may still accrue (accumulate) on the loan during the time no payments are being made.

Types of State Aid

The Arkansas Division of Higher Education offers a wide variety of scholarship opportunities, please visit the ADHE website for more information.

Types of Scholarships Available at UAFS

The University of Arkansas – Fort Smith has greatly expanded its scholarship program to ensure that more students have the opportunity to attend the university and ultimately reach that next big step in their lives, whether that is a prestigious graduate school or a meaningful career.

Please visit the [Financial Aid Scholarship](#) website for more information.

Outside Aid Sources

Outside aid can be based on merit achievement, performance, or some unique personal attribute. We encourage students to speak with everyone they know to ask about outside scholarship opportunities. Some agencies that typically offer scholarships include local businesses, parents' employers, civic organizations, churches, free online searches, etc.

NOTE: We do encourage students to avoid fee-based scholarship searches because there are so many free resources already available.

If a student receives any outside aid, the student may have the awarding agency mail the funds to:

UAFS Cashier's Office
P.O. Box 3649
Fort Smith, AR 72913-3649

Once funds are received by the Cashier's Office, those funds will be applied to the student account.

Please visit the [Financial Aid](#) website for more information.

Veterans Education Benefits

To receive benefits under the GI Bill®, students must first apply to the Department of Veterans Affairs and complete the necessary application available at the VA GI Bill website: <http://www.benefits.va.gov/benefits/>.

At UAFS, student veterans can meet one-on-one with the VA Certifying Official to find out more about benefits, process paperwork, and certify enrollment. The VA Certifying Official is located in the Financial Aid Office on the second floor of the Smith-Pendergraft Campus Center.

Students can find more information on the Veterans Services website:

<https://uafs.edu/tuition-and-aid/financial-aid/types-of-aid/veteran-benefits.php>

Cost of Attendance

How Cost of Attendance is Determined

The UAFS Financial Aid Office has determined COA based on student enrollment and responses from student surveys and is adjusted annually based on national rates of inflation.

Since COA is based on a student's enrollment, it is possible for it to fluctuate if a student adds or drops classes. For this reason, COA is locked on the eleventh day of class based on the student's

enrollment on that date, also known as Census Date. Any courses added after the Census Date will not be included in the student's COA.

NOTE: A student's financial aid award package may be affected if a student drops courses prior to the Census Date.

How Cost of Attendance is Utilized

COA is a budget used by any financial aid office to estimate the average student's cost to attend school. This is usually given as an annual amount. COA includes tuition and fees; room and board (or a housing and food allowance); and allowances for books, supplies, and transportation. It also includes miscellaneous and personal expenses. For students attending less than half-time, the COA includes tuition and fees and an allowance for books, supplies, and transportation.

COA is a limit to how much a student may receive in financial aid for any student receiving any federal, state, or institutional aid. If a student is only receiving privately funded awards, that student is not limited by COA unless specifically restricted by the awarding agency. COA is also used to determine a student's financial need.

Demonstrated Financial Need

Financial Need (Need) is calculated by the COA minus the EFC, determined by the FAFSA. Need may also be affected by any Estimated Financial Assistance (EFA) including additional scholarships, grants, or other need-based aid the student is receiving. Therefore, Unmet Need is Financial Need minus EFA. Several need-based awards are dependent on Unmet Need. Some of these awards include Federal Pell Grant, FSEOG, Federal Work Study, and Sub Loans.

	Cost of Attendance (COA)		Financial Need
-	<u>Expected Family Contribution (EFC)</u>	-	<u>Estimated Financial Assistance (EFA)</u>
	Financial Need		Unmet Need

Disbursement/Refunds

General Disbursement Information

Unless specifically directed by the awarding agency, aid will begin being disbursed to the student account after the eleventh day of class. UAFS Financial aid office disburses eligible awarded aid after the 11th-class day to the Cashier's office to cover the charges on the student's account. The Cashier's office then has 14 days to process excess Federal Title IV credit balances to the student. Refunds are issued via direct deposit or mailed check, depending on how a student is set up with the Cashiers' office.

To view disbursements on your student account, you will need to log into your My.UAFS account at <http://my.uafs.edu> then click:

1. Students
2. Banner Self Service

3. Student Accounts
4. Account Detail

Disbursed aid will appear in the top portion under the payment column of the Term Detail.

NOTE: Once funds have been disbursed, those funds will no longer appear as Pending Aid.

Pell funds will be disbursed to the student account based on the dates of the student's enrollment. If a student is only enrolled in full-term courses, all eligible Pell funds will be disbursed on the eleventh day of class. If the student is enrolled in any courses that begin at any other point within the semester, a partial amount of eligible Pell funds will not be disbursed until that student begins attending those late starting courses.

Federal loans may be disbursed on or after the eleventh day of class. Students must satisfy all the requirements for federal loans before those funds may be disbursed. All federal loans will be disbursed in two disbursements. For a full year federal loan, the first disbursement would be within the Fall semester and the second disbursement would be within the Spring semester. If a student has a single term loan, that loan will generally disburse half on or after the eleventh day of class and the other half would be disbursed after midterm grades are posted.

First Year, First-Time Loan Borrowers: Per federal regulations, students who are in their first year of college and are borrowing a Federal Direct Loan for the first time will have a 30 day delay, from the first day of class, on their first loan disbursement. This means that a student's loan disbursement, if they are a first year, first-time borrower, will not be disbursed on the eleventh day of class with any other aid.

Late Start Classes

Late start classes can affect when a student's loan and Pell will be disbursed. If a student will not have half-time enrollment status until a later starting course begins, the loan funds will not be disbursed until that student begins attending that later starting course. If the student drops the late start course prior to attending, the student will not qualify for those federal loan funds. The Federal Pell Grant is based on a student's enrollment. Therefore, if a student has some courses that start at the beginning of the semester and courses that start later in the semester, a portion of that student's Pell award will be disbursed at the beginning and the remaining eligibility for that semester would be disbursed once the late start classes begin.

Book Purchases using Financial Aid

Since the University of Arkansas – Fort Smith does not disburse financial aid prior to the start of the semester, students may charge their book purchases, up to their amount of excess aid, to their student account from the campus bookstore located in the Smith-Pendergraft Campus Center within the first two weeks of class. Students must have a complete financial aid file and financial aid must be awarded before books may be charged. Funding availability for book purchases will only be valued for the estimated amount of financial aid remaining after other qualified UAFS charges have been taken into

consideration, up to \$1250 each semester. Student will receive an email from Financial Aid indicating the amount of excess aid available to the student to charge books. Once the student receives this email, the student can go to the on-campus bookstore and use their student ID card to purchase books.

In rare instances, book vouchers may be available from financial aid through the second week of the semester. Book vouchers will not be made available to those students who complete their financial aid file after the second week of the semester.

Student's that have set up a payment plan with the Cashier's office to cover charges on their account, can charge up to \$500 of books/supplies to their student account. The student's payment plan will recalculate depending on the additional of charges. For questions, please contact the Cashier's office.

NOTE: Book charges will reduce the amount of available excess aid refund.

Refund Information

A refund will be generated on your account if you are scheduled to receive more refundable financial assistance than you have in allowable charges on your student account.

To view refunds on your student account, log into your My.UAFS account at <http://my.uafs.edu> then click:

1. Students
2. Banner Self Service
3. Student Accounts
4. Account Detail

Refunds will appear in the top portion under the payment column of the Term Detail.

Direct Deposit

Students may setup direct deposit for refunds from their UAFS student account. This allows students to receive their refund more quickly than waiting for a paper check to be mailed.

To Set Up Direct Deposit:

1. Log into My.UAFS at <http://my.uafs.edu>
2. Click Student
3. Click Banner Self Service
4. Click Online Business Center
5. Click Setup Refund Direct Deposit
6. Enter your banking information

NOTE: Direct deposit should be set up at least 24 hours BEFORE a refund can post to your student account. If not, you will be issued a paper check.

Paper check refunds are typically processed once a week, which may delay the receipt of your refund due to processing and postal service. Refund checks lost in the mail will not be re-issued until 10 business days after it was mailed out.

Satisfactory Academic Progress

Satisfactory Academic Progress (SAP) are the standards for satisfactory academic progress toward a degree or certificate. The UAFS Financial Aid Office reviews SAP at the end of each semester, after grades have been posted for that semester for all students. Please review our complete SAP Policy at the link below:

<https://uafs.edu/tuition-and-aid/financial-aid/sap.php>

Maximum Time Frame – 150%

Federal regulations only permit students to receive federal aid for the number of attempted credit hours up to 150% of the published credit hours required to complete the degree or certificate program. Therefore, if you have attempted credit hours in excess of 150% of your program's required credit hours, you are placed on SAP Suspension and ineligible for Title IV (federal) financial aid. We make every effort to notify students through their UAFS email when they are approaching their limit.

Number of credit hours required x 1.5 = Total number of allowed credit hours to attempt

Examples:

Typical Bachelor's degree: 120 required for degree X 1.5 = 180 allowable

Typical Associate Degree: 60 required for degree X 1.5 = 90 allowable

Qualitative Measurement – GPA

Students must maintain a cumulative grade point average (GPA) that is consistent with the graduation requirements for your program. For financial aid purposes, students are required to maintain a minimum cumulative 2.0 GPA for undergraduate students and a minimum cumulative 3.0 GPA for graduate students.

Quantitative Measurement – Course Completion Rate

Students are required to maintain a 67% course completion rate for federal financial aid. This means that students must complete at least 67% of the credit hours that they attempt.

Course Completion Rate = Completed Hours ÷ Attempted Hours

Attempted Hours

A student's attempted hours include all attempted coursework, including withdrawals (W), failures (F), in progress (IP), and any accepted transfer coursework.

Completed Hours

A student's completed hours include only credit hours with grades of CR and D or better and accepted transfer coursework with grades of CR and C or better.

Repeated Hours

Students may only receive financial aid twice for the same previously passed course. For this purpose, passed means any grade higher than an "F," regardless of any school or program policy requiring a higher grade. Financial aid will not be calculated for any third or greater attempts for a previously passed course. University policy for Grade Replacement is not automatic for courses completed in Fall 2018 and after, and will only be done upon request of the student, for more information visit the registrar

<https://uafs.edu/academics/academic-guidance/registrar/grades-and-credits/grade-replacement.php>.

Previously repeated courses will still be counted in the students attempted hours but not in the students completed hours for financial aid purposes.

Financial Aid Clear Status

All students begin with a Financial Aid Clear Status when they are admitted to the University of Arkansas – Fort Smith and begin attending courses. A student will remain in Financial Aid Clear Status if they continue to meet SAP requirements outlined in the SAP policy.

Financial Aid Warning Status

If a student currently has a Financial Aid Clear Status but fails to meet the GPA and/or Course Completion Rate requirements upon completion of the current semester, that student will be placed on Financial Aid Warning for the following semester. Students may still qualify for Federal Title IV aid while on Financial Aid SAP Warning. If that student meets SAP requirements at the end of the Financial Aid SAP Warning semester, that student will go back into Financial Aid Clear Status; however, if that student is not meeting SAP requirements at the completion of the Financial Aid SAP Warning semester, that student will be placed on Financial Aid SAP Suspension.

Financial Aid Suspension Status

If a student is currently on Financial Aid SAP Warning and fails to meet any of the SAP requirements upon completion of the current semester, that student will be placed on Financial Aid SAP Suspension for the following semester. Students do not qualify for Federal Title IV aid or state financial aid while on Financial Aid SAP Suspension.

If a student's attempted credit hours exceed the maximum time frame allowed for their degree program, that student will immediately be placed on Financial Aid SAP Suspension for the following semester after they have exceeded the 150% Maximum Time Frame. A student may not receive a warning for exceeding the Maximum Time Frame, depending on that student's semester course load.

Regaining Financial Aid Eligibility

Students may regain financial aid eligibility in one of two ways:

1. Students may enroll and earn the required cumulative GPA and/or the required course completion rate while not receiving financial aid (enrolled at their own expense).

OR

2. Students may appeal to regain financial aid eligibility. An appeal form, required documentation, and academic plan must be submitted to the UAFS Financial Aid Office to be reviewed by the SAP Appeal Committee. The form can be obtained from the UAFS Financial Aid website: <https://uafs.edu/tuition-and-aid/financial-aid/sap.php>

Please follow the steps closely on the appeal form. The committee will review all complete appeal requests. The decision of the SAP Appeal Committee is final.

NOTE: Submission of an appeal form does not guarantee reinstatement of financial aid. You are still responsible for payment of classes until the appeal committee has reviewed the appeal and supporting documentation. You may seek other funding sources or use your own resources to pay for courses. If the appeal is approved, you will be reimbursed accordingly.

If an appeal is granted, the student will be placed on an academic plan. That student will be monitored each semester to determine that requirements are being met. They will remain on the plan until they either meet the SAP requirements or they fail to meet the contingencies of their academic plan. If the student fails to meet the contingencies of their academic plan, they will become ineligible to receive financial aid for the following semester.

Withdrawing

Return of Title IV Funds

Title IV (federal) funds are awarded to a student under the assumption that the student will attend school for the entire period for which assistance is awarded. If a student withdraws from all classes (official withdrawal) after beginning attendance or stops attending classes (unofficial withdrawal) during an enrollment period, that student may no longer be eligible for the full amount of Title IV funds originally scheduled to receive. For a full explanation of UAFS's R2T4 Policy please visit the link below:

<https://uafs.edu/tuition-and-aid/financial-aid/title-iv-returns.php>

Returning Title IV (Federal) aid due to withdrawal is separate from any UAFA tuition, fee, room and board, and other qualified charges refund policy. When a student fully withdraws during the semester, a calculation to determine the amount of aid to be returned will be performed.

“When a student officially withdraws from a credit course(s), tuition may be refunded according to the following schedule: “

Date of Official Withdrawal	Fall/Spring Semesters
Prior to the start of classes	100%
First week of the semester	100%
Second week of the semester through 11th day of classes (census)	50%
After 11th day of classes	None
Date of Official Withdrawal	Summer Semesters
Prior to the start of classes	100%
First two days of the term	100%
Third through fifth day of classes (census)	50%
After fifth day	None

**(2021-2022 Undergraduate Catalog, p. 19)*

Adjusting Aid Related to Withdrawals

1. The student is enrolled in a late starting class that begins after the census date and drops the class before it starts. Students are not entitled to receive financial aid for classes they have not attended, and their financial aid will be adjusted accordingly.
2. The student is dropped from a class for non-attendance. Students are not entitled to receive aid for classes they have not attended, and their financial aid will be adjusted accordingly.
3. If a student is dropped in error and is reinstated in the same class, financial aid will be adjusted accordingly. Please note: if a student enrolls in a different class from the one dropped in error; their financial will not be adjusted after the census date.
4. The student is identified as "never attending" the course(s). Students are not entitled to receive aid for classes they have not attended, and their financial aid will be adjusted accordingly.
5. If the Instructor identified a student in error and confirms that the student has attended/participated in the same class, financial aid will be adjusted accordingly.