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Thomas G. Walsh January 10, 2024



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- Korean Language 1 taught by Christina Miyake

Click <u>here</u> to see the full schedule and course syllabi. Classes begin January 29.

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For further details, please contact:

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Academics	Course Schod				
Catalog	Course Schedule				
Academic	Winter Intensive December 28, 2023 - February 21, 2024				
Programs	PST 5152 Formation and Self-	Care for Peace Professionals (Drissa	Kone) via Canvas Syllabus		
Faculty					
<ul> <li>Academic</li> </ul>	SPRING 2024. In the	event of COVID concern	s, courses will be on	line.	
Calendar Graduation Information	Click here to download the ful	schedule.			
<ul> <li>Academic</li> <li>Policies</li> <li>and</li> </ul>	Note: The content on this p	age is subject to change!			
Procedures					
Course Schedule	On-Campus Courses, also available over ZOOM	Doctoral - Synchronous Zoom courses			
Academic Events					
- Course	Monday	Tuesday	Wednesday	Thursday	
Schedule			11:00 AM - 12:20 PM		
			LTR 5131 History of Christianity 1		
			(MM)*		
			Syllabus		
		2:00 – 4:50 PM MIN 5106	2:00 – 4:50 PM MIN 5104		
		Ecumenism and Interfaith	Homiletics		
		(DK)	(D)		
		Syllabus	Syllabus		
	6:30 – 9:20 PM MIN 8501	6:30 – 9:20 PM MIN 8502	6:30 – 9:20 PM MIN 8704	6:30 – 7:50 PM MIN 8801	
	Ministry in the Midst of	Religious Education & Ministry	Change Management for	Bibliographical	
	Diverse Lifestyles (JD)	Needs of the Family (DK)	Faith Leaders (DC)	Research (KN)*	
	Syllabus	Syllabus	Syllabus	5 weeks 2/12 –	
				3/15/24 Syllabus	
				6:30 - 7:50 PM	
				MIN 8804	
				Designing the Project Proposal	
				(MM)	
				and the second	
				10 weeks (may still change)	

\* Flipped Class:Students watch pre-recorded lectures before the class. Class meetings (zoom) are for discussions.

#### ASTINCHRONOUS UNLINE COURSES

LAN 5161 Korean 1 (CM) Syllabus

PST 5101 Conflict Analysis& Transformation (TWd) Syllabus

PST 5305 Mediation: Theory, Practice, Application (BU)

SCR 5151 World Scriptures and World Peace (AW) Syllabus

THE 5151 Systematic Theology (TS) Syllabus

THE 5141 Ethics and Social Justice (KN) Syllabus

THE 5631 Divine Principle in Depth (AW) Syllabus

THE 5651 Unification Studies Seminar: Ministry and Public Leadership in America (TWs) Syllabus

AC = Andrew Compton	JD = Jacob David	SA = Sarah Alexander
AW = Andrew Wilson	JT = Jennifer Tanabe	SB = Steven Boyd
BU = Basil Ugorji	KN = Keisuke Noda	TH = Tyler Hendricks
CA = Chris Antal	KW = Kathy Winings	TS = Theodore Shimmyo
CC = Charles Chesnavag	eLR = Luonne Rouse	TWd = Thomas Ward
CM = Christina Miyake	LWa = Lynn Walsh	TWs = Thomas Walsh
CP = Claude Perrottet	MC = Mari Curry	WS = William Selig
DC = Demetrius Carolina	a MM = Michael Mickle	r
DK = Drissa Kone	RB = Ronald Brown	
FK = Frank Kaufmann	RW = Robert Wagner	



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# **HJI Financial Aid Handbook** Student Guide to Financial Aid

HJ International Graduate School

For Peace and Public Leadership Barrytown Campus 30 Seminary Drive Barrytown, NY 12507 (845) 752-3000 (phone) (845) 507-1168 (fax)

Contact: Dir. Henry Christopher Chief Administrator of Financial Aid, SEVIS, & Admissions Records <u>h.christopher@uts.edu</u> 845-633-3264 HJ International Graduate School For Peace and Public Leadership New York City Campus 4 West 43rd Street New York, NY 10036 (212) 563-6647 (phone) (212) 563-6431 (fax)

# **Financial Aid**

Welcome to the HJ International Graduate School (HJI) For Peace and Public Leadership, where the HJI Financial Aid Office is committed to helping eligible students meet their financial needs. Through scholarships and loans, and veteran's education benefits, HJI seeks to alleviate the financial burden of both domestic and international students. However, funding for these programs is limited, and they provide only partial coverage of the expenses incurred at HJI. Students are therefore encouraged to seek other sources of funding first. Please research your local and national church which may have scholarship programs that help fund students' seminary education. Students may also look for additional scholarships which may be available through private and business organizations. Forms and information for HJI financial aid are available through the Admissions & Financial Aid Offices.

The purpose of this guide is to provide students with the basic information regarding financial aid programs offered at HJI. Also, this guide serves to give students knowledge of the procedures involved in applying for and receiving financial aid from HJI. Please keep in mind:

- All Federal financial aid rules and regulations are set out by the Department of Education. These are federal laws and regulations that the HJI Office of Financial Aid is required to follow.
- HJI does not discriminate on the basis of race, color, national origin, religion, age, or disability.

# I. Types of Financial Aid

A variety of scholarships, loans and veteran's education benefits, as well as payment plans are available at HJI through the Financial Aid Office or the Finance Office.

# 1. HJI Scholarships

All applicants are evaluated for scholarships at the time of application for admission. No separate application for scholarships is required. Scholarships are awarded at the time of admission.

# **Unification Leadership Scholarship**

Scholarships are an important way for a church to show appreciation for the commitment and sacrifice of its members. The Unification Leadership Scholarship is awarded to members of the Unification faith who have demonstrated outstanding achievements or success in church-related responsibilities. Under the Unification Leadership Scholarship program, recipients receive a scholarship for up to one half (50%) the cost of tuition.

# Next Generation Leadership Scholarship

The Next Generation Leadership Scholarship is awarded to recommended current or aspiring next generation Unificationist leaders who have committed to at least three years of public leadership following graduation from HJI. Next Generation Leadership Scholarship recipients may receive a scholarship of up to 70% of the cost of tuition.

# Founders' Scholarship

HJI Founders Rev. Sun Myung Moon and Dr. Hak Ja Han Moon have emphasized that all of humanity share a common heritage and that all religions serve a divine purpose. In this spirit, any new, (first-time) full-time domestic, or international master's student may qualify for a Founders' Scholarship after a careful review of a new candidate's application material based on academic merit. The program provides up to 50% tuition assistance during their enrollment at Unification Theological Seminary.

To be considered for the Founders' Scholarship, students must submit their completed online application for admission by the following deadlines:

For Fall semester, the priority deadline is July 1. For the Spring semester, the priority deadline is November 15.

After these deadlines, Founders' Scholarships may be awarded if funding is still available.

**NOTE:** Students are eligible to receive only one of the above scholarships. Scholarships are renewed annually contingent upon maintaining a cumulative GPA of 3.0. Scholarships of students whose academic performance falls below this level are subject to review and may be withdrawn.

# 2. Post-9/11 GI Bill Education Benefits

The <u>Post 9/11 GI Bill</u> is an educational assistance program enacted by Congress for individuals with active duty service after September 10, 2001. The Post-9/11 GI Bill provides up to 36 months of education benefits.

To complete an application, use <u>VA Form 22-1990</u>, "Application for VA Education Benefits." You can complete the application online.

As a private school, veterans enrolled at HJI can receive Up to \$25,162.14 per academic for tuition and fees.

In addition, veterans may also be eligible to receive:

- <u>a monthly housing allowance sent to you</u>
- <u>a books and supplies stipend sent to you</u>
- <u>a one-time rural benefit for certain veterans</u>

# 3. Federal Direct Unsubsidized Stafford Loan

The Federal Direct Loan program assists students who are enrolled at least half-time (six credit hours per term) in borrowing directly from the U.S. Department of Education (DOE).

Unsubsidized loans are not considered a need-based form of financial aid. The interest rate of 6.54% begins to accrue interest from the day they are released from the lender. Students have the option to pay on this interest while they are in school, or they can choose to allow the interest to capitalize once they go into full repayment. Graduate students in the HJI programs can apply for the unsubsidized Federal Direct Student Loan program. Students must complete their Free Application for Federal Student Aid (FAFSA) application, the Master Promissory Note and Entrance Counseling before a Federal loan can be processed, and Exit Counseling after leaving their course of study. Students must Maintain Satisfactory Academic Progress as stated on page 9 of this HJI Financial Aid Handbook.

### a. Federal Eligibility Requirements

- 1. Be admitted to a degree seeking program at HJI.
- 2. New students who enroll for the first time after July 1, 2012 must have a high school diploma, GED or equivalent to receive federal student aid.
- 3. Be a citizen, permanent resident of the United States, or other eligible non-citizen.
- 4. Maintain satisfactory academic progress (SAP) according to the Seminary's SAP policy for financial aid recipients.
- 5. Be in compliance with Selective Service Registration to receive federal funded student aid.
- 6. Be enrolled at least half-time for federal and state funded financial aid programs.
- 7. Resolve any drug conviction issues.
- 8. Not owe a refund to any federal grant or loan or be in default on any federal loan.
- 9. Be enrolled in coursework at HJI.

# b. Procedure to Apply for a Federal Direct Loan

- 1. Contact the HJI Financial Aid Office to request a Federal Direct Loan and to discuss your eligibility for a loan, the amount you are eligible to receive, and how much of that you want to borrow.
- New students: Fill out your FAFSA application at <u>www.fafsa.gov</u> Returning students: Update your FAFSA record at <u>www.fafsa.gov</u> This must be done each academic year.
- 3. New students: Login with your FSA ID at <a href="https://studentaid.gov/">https://studentaid.gov/</a> and click on Complete and Process and complete your Entrance Counseling and your Master Promissory Note (MPN). (Before graduation, do your Exit Counseling by clicking on Manage Loans, then Complete Exit Counseling)
- 4. **Returning students:** Go to <u>https://studentaid.gov/</u> and check to see if your MPN needs to be updated.
- 5. Once you are enrolled in classes and have received your billing statement from the HJI Bursar Emiljun Rapada, Henry Christopher, the Financial Aid Director will get copies of your registration paper and billing statement to verify that you are at least a half-time student as required by the US Department of Education, which provides the loans.
- 6. Next, FA Solutions (FAS)— a company assists HJI process student loans—are informed by the Department of Education if your FAFSA needs correcting and/or if there are additional documents you must submit to help determine your eligibility for a federal loan.
- 7. When your eligibility is approved, FAS will send you an email instructing you to make an account in their Portal and accept the loan award. (We will give you a separate handout with instructions but they also send the instructions in that email).
- 8. Next, FAS creates your loan and informs the HJI Bursar that your loan has been approved. He will deduct tuition and fees and a check for the remainder will be given to you.
- 9. This process is generally completed within the second month of the semester. The federal loan maximum for graduate students is \$20,500 for an academic year, minus \$218 in government fees. Half is awarded in the first semester and the other half in the second semester. If a student begins in the spring semester, the maximum loan amount is equal to the Cost of Attendance for that semester.\*

# c. The Verification Process

According to Department of Education Policy, any student that applies for Financial Aid may be selected for the verification process. If selected, a student is not eligible to receive any financial aid until the required documentation has been provided and the verification process has been completed.

1. Students will be notified by the HJI Office of Financial Aid by email or by first class

USPS Mail if they have been selected for verification.

2. Once a student is selected for verification, they must submit the requested documentation as soon as possible to the HJI Office of Financial Aid. All verification must be completed before any aid will be awarded. The deadline to complete verification will be no later than the middle of the semester in which the paperwork has been requested. If the verification paperwork is not completed in a timely manner, the student may be required to either enter into a tuition payment plan or pay their tuition bill in full.

3. Students who have been selected for the verification process must submit copies of all requested paperwork.

4. Once the requested documentation has been submitted the Financial Aid Office will review the documentation and make any needed corrections on the students ISIR. The result of the verification process may generate a new FAFSA calculation that may alter the EFC and/or award amount

\*The Cost of Attendance is the total of tuition and fees, plus established estimates of certain student costs during the semester, which are listed here and online at the HJI website. https://uts.edu

### d. Process for receiving a Federal Direct Loan

#### All Loan funds will be disbursed by HJI Bursar at the NYC Finance Office

It generally takes about two months for HJI to receive the funds after the eligibility process begins.

HJI will credit your account with your loan amount, deduct the HJI costs, and issue you a check for any remaining amount. Students will be notified by the Finance Office when a check is ready to be issued.

### e. Loan Interest Rates and Repayment

The interest rates for Unsubsidized Stafford Loans are set by the Federal Government. To check your loan interest rates, full loan history and repayment date, go to <u>www.nslds.ed.gov</u>. To review a loan repayment calculator please go to <u>https://studentaid.gov/</u> and follow the link for "Repayment Plans & Calculators." Full repayment begins 6 months after one of the following three events occur:

- The student graduates from HJI
- The student withdraws from HJI

• The student drops below half-time enrollment (i.e. 6 credit hours) at HJI Loan deferments are available to students who wish to keep their Stafford Loans in a postponed state while they are attending HJI. To qualify for a deferment a student must be enrolled at least half-time in an eligible institution. To place loans in the deferment status a student must complete a Deferment Form, have the HJI Registrar certify the form, then submit it to the lender(s) for processing. *Note:* While the deferment form is in process the student who is already in the repayment status must continue making payments until the lender confirms the deferment has been approved. If payments are not kept current the student might enter the default status at which point he/she would become ineligible for aid.

### f. Attendance and loan forfeiture and repayment

- If a student falls below the half-time requirement, they immediately become liable to pay back the full amount of the loan amount to the federal government.
- Before disbursing a federal loan to the student, the Financial Aid Office will check the student's classroom attendance with the HJI Registrar. If a student has not been in regular attendance, the loan will not be disbursed to the student. Thereafter during the semester, periodic checks are made to ensure that the student is in attendance in his or her classes. By HJI policy, if a student misses 3 weeks of classroom instruction during a semester, they will be withdrawn from the class, at the discretion of the instructor. If a student misses 4 out of the first 7 weeks of class, or 9 sessions, the student will be withdrawn unless they provide written explanation. Withdrawal from class can cause the student to have to immediately pay back part or all of the loan amount to the government.

### g. Treatment of Aid Funds When a Student Withdraws

Any student who withdraws from classes that will either drop them below 6 credit hours or completely withdraw them from HJI may be in a status of forfeiting their aid. According to regulation 34 CFR 668.22 established by the DOE, anytime a student alters their enrollment status prior to the end of the enrollment period their aid must be recalculated according to DOE Standards. In this recalculation, there is the possibility that some or all Title IV funds may have to be returned immediately to their original source. The calculation will be completed using the R2T4 web site provided by the DOE. This could result in the student owing tuition to HJI out of pocket. Once this calculation has been completed the HJI Finance Office will contact the student should any bill/refund be required. Any time a student is considering altering their enrollment status, it is highly advisable that he/she discuss the potential impact of any change on their aid with the HJI Office of Financial Aid before they change their enrollment.

### h. Loan Notification

HJI students are notified in writing by the FA Solutions of their right to cancel their loan at the time of disbursement. This notice contains the timing and procedures by which the student (or parent) must notify HJI that he or she wishes to cancel the loan.

### **Tuition Installment Payment Plan**

Students may wish to pay their balance by using the HJI Tuition Payment Plan. The

Tuition Payment Plan requires that the student agree to a four month schedule or 3 installments after the down payment. Students will be required to pay one fourth of their tuition bill up front.

# II. Cost of Attendance

### **Doctor of Ministry Program COA\***

	One Semester	<b>Full Year</b>
Tuition & Fees	\$ 4,060	\$ 8,120
Room & Board (off campu	,	17,230
Room & Board (on campu		1,600
Books/Supplies	800	1,600
Transportation		1,350
Healthcare		750
Loan Fees		218
Miscellaneous		1,750
TOTAL	\$15,934	\$31,868

\*Based on 7 credits@\$565/credit and \$105 in fees.

### Master Programs COA\*

	<u>One Semester</u>	<u>Full Year</u>
Tuition	. \$ 5,220	\$ 10,440
Room & Board (off campus)	8,615	17,230
Books/Supplies	800	1,600
Transportation	675	1,350
Loan Fees.		218
Miscellaneous.	875	1,750
TOTAL	\$16,294	\$32,588

\* Based on 9 credits@\$565/credit and \$135 in fees.

Graduate COA also available at (<u>http://www.uts.edu/financial-information/tuition-and-fees.html</u>).

# **Tuition Refund Policy**

Tuition paid or charged for the semester will be refunded as follows:

- 1) Students who withdraw before the end of the first week of classes are entitled to a complete tuition refund;
- 2) Students who withdraw from the second week through the end of the seventh week of classes are entitled to a 50% refund;
- 3) No refund will be given after the end of the seventh week of classes.

#### Note:

- 1. A student is responsible to pay whatever balance remains after withdrawing.
- 2. All fees are non-refundable.
- 3. Board (when applicable) is charged on a pro rata basis.

# IV. Policies & Procedures for Federal Financial Aid

### A. Student Rights and Responsibilities

Recipients of federal financial aid have certain rights and responsibilities that they must meet in order to maintain eligibility of financial aid.

### Student Rights: All students have the right to know ...

- The types of financial aid available;
- The procedures and deadlines for submitting a financial aid application;
- How the school determines a student's financial needs;
- How and when students' will receive their financial aid;
- The interest rate on any student loan received, the total amount to be repaid, the length of time to repay the load and when loan repayment begins;
- The school's policy in reconsidering a student's financial aid, if it is believed that a mistake has been made, or if the student's enrollment or financial circumstances have changed;
- How the school determines satisfactory academic progress and how that will affect aid eligibility;
- The school's refund policy if the student does not complete an enrollment period in which financial aid was received.

#### Student Responsibilities: All students that wish to receive financial aid must . . .

- Accurately complete the FAFSA (as errors can and will cause delays in processing aid).\*
- Notify the Office of Financial Aid of any changes in circumstances that may affect aid eligibility;
- Complete any and all verification forms requested by the Office of Financial Aid in order to receive aid;
- Read thoroughly and keep copies of any and all forms signed;
- Repay any student loans received: When students have signed the Promissory Note they are agreeing to repay the student loan just as for any other loan program. Failure to repay one's student loan can affect one's future credit scores.
- Complete both Entrance and Exit Counseling (as directed by the HJI Office of Financial Aid) at <a href="https://studentaid.gov/">https://studentaid.gov/</a> when receiving a student loan;
- Notify UTS of any changes in your name, address, or attendance status. If you receive student loans, you must also update your information with your lender.

#### \* Most common FAFSA mistakes:

- Not Registering for an FSA ID Before Filling Out the FAFSA
- Missing Deadlines
- Using an Incorrect Social Security Number
- Not Listing Schools Where You Plan to Apply
- Failing to Use Your Legal Name
- Not Renewing the FAFSA Each Year
- Information Entered on Tax Return Doesn't Agree with Filing with the IRS

### **B.** Satisfactory Academic Progress for Financial Aid

Federal Regulations require all HJI students maintain good progress toward receiving a degree in order to continue to have eligibility for Title IV financial aid programs. All semesters will be counted toward this progress regardless if the student did not receive aid in a prior semester.

According to Federal Regulations there are three main measurements reviewed at the end of each semester. The Registrar will utilize Appendix H Satisfactory Progress Report when evaluating and documenting academic progress.

### GPA

Graduate program graduation requires a minimum of a 2.5 cumulative grade point average. To continue studies at HJI, graduate students must maintain a 2.5 cumulative grade point average starting at 12 cumulative credit hours.

#### Pass Rate

Completion Rate: Students must complete at least 67% of all credits attempted. Credits attempted include transfer credits, withdrawals, "F" and "I" grades.

### Maximum Time Frame

Students need to complete their degree within a maximum timeframe, including transfer credits and attempted credits. This timeframe is 150% of the degree program requirements. In other words, 72 credits for the M.A., 120 credits for the M.Div. degree and 63 credits for the M.A. in Peace Studies. For the D.Min degree the timeframe is 5 years. Students not in compliance with the minimum GPA, maximum timeframe, and/or completion rate requirement will be put on financial aid probation and may lose their financial aid eligibility.

### How the SAP is calculated for financial aid

- **Transfer Credit:** If a student has previous HJI coursework that is reviewed and accepted by HJI as credits toward earning their degree from HJI, those credits will be counted toward that hypothetical student's Pass Rate. The grades earned will not count however toward that student's GPA at HJI.
- Withdrawals: When a student withdraws from a course, the transcript will show that the student has 0 attempted hours for the course and the course will not be counted negatively against the students GPA. However, any course that is withdrawn from will still be counted in the attempted hours and will affect the student's Pass Rate.
- **Repeat Coursework:** If a student receives an "F" in a course and later repeats the class, the higher grade will replace the "F" on the transcript to be counted for the GPA calculation. The hours attempted for the course will be counted toward the Pass Rate each time the course is taken.
- **Incomplete Course Grades:** "I" is used to indicate that a student has not completed work on time. The attempted hours for any course in which the student receives an "I" will be counted toward the Pass Rate for the term. The GPA will be determined as soon as the "I" is rectified either by the completion of the coursework or by the conversion to an "F".

### C. Repercussions for not meeting the requirements:

Students who do not meet the above listed requirements will first be placed on Financial Aid Warning / Probation. Any student who is placed on Financial Aid Warning will still be eligible for aid for 1 semester in an attempt to repair their progress.

After the Warning or Probationary period has ended, if the student still does not meet all 3 requirements, he/she will be placed on Financial Aid Suspension. Students that are placed on Financial Aid Suspension cannot receive any Title IV Federal (or State) Financial Aid until they repair their Satisfactory Academic Progress status by enrolling for classes at their own expense or successfully appealing their probation.

A student on Financial Aid Suspension must either pay out of pocket until he/she meets the SAP requirements or submit an appeal that is approved by the President of HJI or the Vice President of Academic Affairs. (This does not mesh with what is noted below noting the appeal process in which it is reviewed by the Financial Aid Committee.)

If a student thinks that they have met all three Satisfactory Academic Progress requirements

listed above, it is the student's responsibility to contact the HJI Officer of Financial Aid Office for review and possible reinstatement of their Financial Aid.

# **D.** Financial Aid Appeals Process

When a student has been placed on Financial Aid Suspension, the student has the right to appeal the probation (suspension) if they experienced extenuating circumstances during the course of the term as listed below:

- Illness of the student or immediate family member.
- Death of an immediate family member.
- Extreme financial hardship causing excessive hours at work.
- Extraordinary circumstances that are beyond the students control that created a substantial hardship on the student.

In order to successfully appeal a Financial Aid Suspension the student must:

- 1. Not have received approval for a previously submitted Financial Aid Suspension appeal. A student may receive financial aid for one term only after successfully appealing their suspension. The student must meet the Satisfactory Academic Progress grade and pass rate requirements in order to be eligible to receive financial aid after that point.
- 2. Contact the HJI Office of Financial Aid via email or certified mail to request an appeal.
- 3. The email or letter must explain the circumstances that caused the student to be placed on Financial Aid Suspension and what has changed to enable you to regain good standing.
- 4. Provide all documentation requested by the HJI Office of Financial Aid to support the Appeal.

Once the appeal documentation has been submitted it will be reviewed in a timely manner with a response sent to the student within 3-business days in most cases.

**Please note:** (a) When completing an appeal, the appeal will be reviewed by the HJI Financial Aid Committee on a case-by-case basis. (b) An appeal is given for one semester only.

# E. Exit Counseling

Any time a student becomes non-enrolled and the student has received student loans, Exit Counseling will be required. Exit Counseling collects information about the student's address, employment, and references. Exit Counseling also gives the students valuable information about the repayment process. The student will be contacted by email or U.S. Postal service and will be directed to complete the Exit Counseling on the web at at <u>https://studentaid.gov/</u>, or complete the paper version provided by HJI.

# F. Record Retention Policy and Procedure

The purpose of this policy is to outline the record retention requirements for financial aid documentation to be followed by the HJI Office of Financial Aid.

### **Policy Statement**

HJI will ensure that all financial aid records are retained for a period of time that adheres to all federal regulations. Specifically, there are a number of requirements contained within the Code of Federal Regulations (CFR) pertaining to financial aid record retention. Pursuant to 34 CFR § 668.24, HJI is required to establish and maintain, on a current basis, various types of financial aid documentation submitted by a student.

### **Required Records**

The records that UTS maintains in order to comply with the provisions of 34 CFR § 668.24 include, but are not limited to, the following:

- a. SAR or ISIR. HJI must maintain the Student Aid Report (SAR) or Institutional Student Information Record (ISIR) used to determine eligibility for Title IV, HEA program funds.
- b. Application Data. Additionally, HJI must maintain application data submitted to the Secretary of Education, lender, or guaranty agency by HJI on behalf of the student or parent.
- c. Eligibility Data. Next, HJI must maintain documentation of each student's or parent borrower's eligibility for Title IV, HEA program funds.
- d. Information Regarding Receipt of Funds. Furthermore, HJI must maintain documentation relating to each student's or parent borrower's receipt of Title IV, HEA program funds.

### **Counseling Sessions**

HJI also retains documentation of and information collected at any initial or exit loan counseling required by applicable program regulations.

### **Reports and Forms**

HJI additionally retains all reports and forms used by HJI in its participation in a Title IV, HEA program, and any records needed to verify data that appear in those reports and forms.

### **Graduation Rates Data**

HJI retains documentation supporting HJI's calculations of its completion or graduation rates, as required by 34 CFR §§ 668.46 and 668.49.

### **Record Retention Timeframes**

Direct Loan Program. HJI maintains records relating to a student's eligibility and participation in Direct Loan Program for three (3) years after the end of the award year in which the student last attended HJI.

#### Loan, Claim or Expenditure

HJI keeps all records involved in any loan, claim, or expenditure questioned by a Title IV, HEA program audit, program review, investigation, or other review until the later of:

- i. The resolution of that questioned loan, claim, or expenditure; or
- ii. The end of the retention period applicable to the record

### G. Code of Conduct

HJI follows the National Association of Student Financial Aid Administrators (NASFAA) professional policies on code of conduct as follows:

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional should:

- Refrain from taking any action for his or her personal benefit.
- Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves.
- Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid.
- Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of any expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity.
- Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid.