

completing the Student Dispute Resolution Center Submission form found at www.ashford.edu or located in the Student Portal. Students are encouraged to begin the Dispute Resolution Process within thirty (30) calendar days of the incident prompting the complaint or from the date of knowledge of the incident prompting the complaint.

Upon receipt of the *Student Dispute Resolution Center Submission* form, the Center will review the complaint to determine if it is eligible to be addressed through the Dispute Resolution Procedure and to ensure the required information is included so the complaint can be appropriately assigned. Complaints alleging discrimination or bias may at any time proceed directly to Step II: Grievance Resolution.

If the complaint is eligible for review by the Center and all required information has been submitted, the complaint will be assigned to a case handler within three (3) business days of receipt of the complaint.

If the complaint is not eligible for review by the Center (see above for “Issues Eligible for Review”), the complainant will be notified by the Center within three (3) business days of receipt of the complaint. The Center will attempt to direct the complainant to the appropriate resource(s) for addressing his or her concern(s).

If the required information has not been submitted with the complaint form, a representative from the Student Dispute Resolution Center will inform the complainant in writing of the missing information. The complainant will be provided a reasonable amount of time, based on the circumstances and outstanding required information, to submit the missing information for the complaint. If the complainant does not submit the additional required information, the complaint will not be processed. Once the required information has been submitted, the complaint will be assigned to a case handler within three (3) business days of receipt of the required information.

Step II: Grievance Resolution

During Step II, the case handler will investigate the dispute, evaluate the findings and issue a written response. The case handler will adequately, reliably and impartially investigate the complaint.

Investigation

During the investigation phase, the case handler will contact the student and others, including all witnesses* identified by either complainant or respondent who are likely to have knowledge relevant to the allegation, to discuss the student’s concerns. The student’s participation in the process is essential, and the case handler may speak with the student several times during the investigation stage. Students should be prepared to speak with the case handler and to provide any additional relevant information

the case handler might request. Failure to provide the requested information may delay or preclude a thorough investigation.

*The case handler should document all efforts to contact relevant witness(es). If the case handler is unable to contact a relevant witness, the attempts to contact the witness and the reasons such attempts were unsuccessful must be thoroughly documented by the investigator.

Evaluation and Response

The Step II grievance investigation findings will be evaluated through a collaborative process. That process may involve the following representatives, or their designee an Executive Dean, University Provost, Vice President, Vice President of Student Services, Vice President of Student Affairs. The case handler will present the investigation findings and the student’s requested resolution to those designated with decision-making authority.

For complaints alleging bias or discrimination, the case handler will present the investigation findings, along with all evidence submitted or identified by the complainant or respondent, to the deliberating body. A deliberating body will be comprised of those with decision-making authority and will be available to review and complete deliberations in a timely manner. Complaints alleging bias and discrimination must be concluded within fifteen (15) days following the completion of the investigation.

The Step II process will be completed within thirty (30) business days following receipt of the complaint. If additional time is needed for the investigation, evaluation, or response, the student will be notified.

The response will be issued to the student and/or his/her representative via U.S. Mail or email.

Per Step III below, a student may appeal the Step II grievance. Unless a student articulates a permissible ground for appeal, the response at Step II is final.

If for any reason there is a delay in any of the timelines referenced above, the reasons for the delay must be thoroughly documented.

Step III: Presidential Appeal of Step II

Timeline for Filing an Appeal

The student should file the appeal within ten (10) business days of the date of the University’s response.

Students may appeal the findings of the response at Step II only on the following grounds:

- To consider new evidence that was unavailable during the original investigation that could be outcome determinative;

- To assess whether a material deviation from written procedures impacted the fairness of the process in a way that could be outcome determinative;
- To challenge if the findings of the investigation do not accord with the preponderance of the evidence; or,
- To assess whether bias of the investigator deprived the process of impartiality in a way that could be outcome determinative.

How to File an Appeal

The student should set forth in writing at least one of the above grounds for appeal with the information that supports the ground(s) for appeal. The written appeal shall be sent to GrievanceAppeal@ashford.edu.

Students in the state of Georgia may appeal the final decision to:

Georgia Nonpublic Postsecondary Education
Commission
2082 East Exchange Place, Suite 220
Tucker, GA 30084-5305
(770) 414-3300
www.gnpec.org

Timeline for Filing an Appeal

The student should file the appeal within ten (10) business days of the date of the University's response.

Appeal Process

Phase One: Review and Evaluation

Within three (3) business days of receipt of the appeal, the University will review the appeal to ensure that:

- It states one or more of the four (4) grounds for appeal; and
- It is accompanied by any relevant newly available information or evidence that was not available during Step II.

If the appeal does not state a ground for appeal and include new information or evidence to evaluate, the complainant will be notified via email that the appeal is ineligible for processing and that no action will be taken on the appeal. The complainant will have three (3) business days to amend and cure the appeal. The amended appeal should be sent to GrievanceAppeal@ashford.edu.

If the amended appeal meets the threshold it will proceed to Phase Two.

Phase Two: Evaluation and Determination

The President, or designee, will render a written decision on the appeal within ten (10) business days from the date the appeal was accepted for processing. The President or

designee will use the preponderance of the evidence standard (more likely than not) of review to make a determination on the appeal of the Step II outcome. The President's determination shall be final.

Additional Resources

Ashford University values its students and has created additional avenues to bring forth concerns. In addition to the previously described complaint procedures, at any time, the student may select to notify the University of a concern using the confidential, third-party alert hotline, www.ashfordstudentcomplaints.alertline.com or (855) 274-5539.

**The terms "student" and "complainant" are used interchangeably and refer to an individual student, alumnus, former student, prospective applicant or applicant.*

***Business day is defined to mean normal operating hours, Monday through Friday, excluding recognized University holidays.*

Complaints to States and Accrediting Bodies

Students may file a complaint with the University's institutional accrediting body by contacting WASC Senior College and University Commission (WSCUC), 985 Atlantic Avenue, Suite 100, Alameda, CA 94501, (510) 748-9001, www.wascsenior.org.

Students may file a complaint with the International Assembly for Collegiate Business Education (IACBE) via email (iacbe@iacbe.org) or by regular mail to International Assembly for Collegiate Business Education (IACBE), 11374 Strang Line Road, Lenexa, KS 66215, USA.

Please refer to the Student Complaint State Contact Information section in the Introduction section of this Catalog and <http://www.ashford.edu/statedisclosure.htm> for state-specific grievance information.

Student Community Standards

The following Student Community Standards are applicable to individuals during all periods of enrollment following the submission of an admissions application and including institutional breaks or approved Academic Leaves from the University. Regardless of whether an individual has applied to or enrolled at the University, any concerns relating to sexual misconduct or discrimination are addressed in the sections entitled *Nondiscrimination* and *Sexual Misconduct Policy*.

Ashford University is responsible for creating and maintaining an environment that is conducive to the pursuit of learning and living and to the development of students as scholars and citizens. Ashford University is committed to preserving the exercise of freedom of inquiry, freedom of thought, freedom of discussion and expression, and the right of peaceful assembly. Each student shall enjoy certain freedoms as a member of the academic community and should exercise his or her freedoms with responsibility. The responsibility to secure and maintain conditions conducive to the freedom to learn is shared by all members of the University community.

University policies are necessary to safeguard the mission of Ashford University, thus protecting the freedom of students to learn without undue interference by others. If misconduct occurs, the University community must respond in ways that protect the rights and freedoms of all members of the community. The welfare and development of the individual student are primary concerns. To fulfill its function as an educational institution and to protect the rights of all the members of the University community, the University has the right and the duty to maintain order within the University and to exclude persons who disrupt the educational process. When necessary, the University will call upon the local, state, and/or federal authorities to maintain order.

All students are expected to make themselves familiar with the Student Community Standards (hereinafter referred to as Standards). Ignorance of these Standards, including behavioral expectations, specific prohibited conduct, or consequences for misconduct is not a defense to, nor grounds for, excusing violations of the Standards.

Please note that prospective students are required to uphold all relevant Student Community Standards. A prospective student who is found to have violated these Standards could be precluded from enrolling in Ashford University.

The University reserves the right to refuse admission to any applicant whose behavior is deemed inappropriate based on communication with University employees. Admissions decisions are final.

All references to "student" in the *Student Community Standards* section of this *Catalog* refer to prospective students, current students, students no longer in attendance, and alumni.

The University reserves the right to create, modify, or make changes to the Standards from time to time, as needed, or when it determines necessary in particular circumstances. The Standards may also be extended or amended to apply to new and unanticipated situations that may arise.

Jurisdiction over Student Conduct

Students at Ashford University are annually given a copy of the Student Community Standards. Students are charged with the responsibility of having read, and agreeing to abide by, the provisions of the Student Community Standards and the authority of the student conduct process. The Student Community Standards and the student conduct process apply to the conduct of individual students and University-affiliated student organizations. Because the Student Community Standards are based on shared values, they set a range of expectations for Ashford University students no matter where or when their conduct may take place. Therefore, the Student Community Standards will apply to behaviors that take place at University-sponsored events, in online courses and may also apply off-campus, when the administration determines that the off-campus conduct affects a substantial University interest. A substantial University interest is defined to include:

- Any action that constitutes a criminal offense as defined by federal, state, or local law;
- Any situation where it appears that the student may present a danger or threat to the health or safety of him or herself or others;
- Any situation that significantly impinges upon the rights, property or achievements of self or others or significantly violates the peace and/or causes social disorder; and,
- Any situation that is detrimental to the educational interests of the University.

The Student Community Standards may be applied to conduct that takes place during the time a person is enrolled as a student. Further, the Student Community Standards applies to guests of community members, whose hosts may be held accountable for the misconduct of their guests. Visitors to and guests of Ashford University are also protected by the Student Community Standards, and may initiate complaint for violations of the Student Community Standards committed by members of the Ashford University community against them. Ashford University may also extend its jurisdiction to misconduct that occurs prior to, but is not reported until after the graduation of the offending student. There is no time limit on reporting of violations of the Student Community Standards.

However, the longer someone waits to report an offense, the harder it becomes for Ashford University to obtain information and witness statements, and to make a determination regarding alleged violations. Those who are aware of misconduct are encouraged to report it as quickly as possible to appropriate University officials at studentcommunitystandards@ashford.edu.

Students suspected and being investigated for Academic Dishonesty and/or knowingly furnishing false, falsified or forged information to the University will be placed on a finance and transcript hold. If the student is unresponsive, he or she will be unscheduled from future courses. For those students utilizing financial aid, this finance hold will prevent a financial aid disbursement until the issue is resolved through either the appeal process or through a Student Community Standards Formal Hearing.

Conduct Expectations

Ashford University is committed to fostering an environment that is conducive to academic inquiry, student development, student engagement thoughtful study, and discourse. A community exists on the basis of shared values and principles. At Ashford University, student members of the community are expected to uphold and abide by certain standards of conduct that form the basis of these Student Community Standards. These standards are embodied within a set of core values that include integrity, fairness, respect, community and responsibility. When members of the community fail to exemplify these values, conduct proceedings are used to assert and uphold the Student Community Standards.

The student conduct process at Ashford University is not intended to punish students. Rather, it exists to protect the interests of the community, and to challenge those whose behavior is not in accordance with the Standards. The goal of Student Conduct is to provide students with a fair process, protect the integrity of the University, and serve the developmental needs of the students. Sanctions are intended to challenge students' moral and ethical decision-making and to help them bring their behavior into accord with University community expectations. When a student is unable to conform his or her behavior to community expectations, the student conduct process may determine that he or she should no longer share in the privilege of participating in this community.

Students should be aware that the student conduct process is quite different from criminal and civil court proceedings. Procedures and rights in student conduct proceedings are conducted with fairness to all, but do not include the same protections of due process afforded by the courts. Fair process, within these procedures, assures written notice and a hearing before an objective decision-maker. It assures that no student will be found in violation of University policy without evidence showing that it is more likely than not that a policy violation occurred, and that any sanction will be proportionate to the severity of the violation. The subsequent standards offer a set of rules governing student conduct. Following the Standards are policies that amplify and expand on the rules, followed by a set of procedures used to uphold and enforce the Standards.

The Standards

Any student or alumnus found to have committed the following misconduct is subject to the sanctions outlined in the following. Unacceptable conduct includes, but is not limited to, the following:

Integrity

Ashford University students exemplify honesty, integrity and a respect for truth in all of their dealings. Behavior that demonstrates a lapse of integrity includes, but is not limited to:

- Knowingly furnishing false, falsified, or forged information to any member of the University community, such as falsification or misuse of documents, accounts, records, identification, or financial instruments;
- Selling or otherwise providing course work, including exams, papers, and projects to third parties, which may be used for submission in fulfillment of any course or academic program requirement.
- Acts of academic dishonesty, as defined in this *Catalog*;
- Unauthorized possession, duplication, or use of means of access (keys, cards, etc.) to any University building;
- Unauthorized possession, duplication, or use of Course Material Benefits other than the sole intended eligible recipient;
- Action or inaction by someone in collusion with a wrongdoer which fails to discourage a known and obvious violation of University policy or law;
- Violations of positions of trust or authority within the community;
- Tampering with the election of any University recognized student organization.

Community

Ashford University students honor and value their community. Behavior that violates this value includes, but is not limited to:

- Misuse of access privileges to University premises or unauthorized entry to or use of buildings, including trespass;
- Misuse or unauthorized use of University or organizational names and images;
- Knowingly taking possession of stolen property;
- Intentional and unauthorized taking of the property of the University or personal property of a member of the University community;

- Intentional and unauthorized destruction or damage to University property or to the property of another;
- Misuse of University computing facilities, as described in this *Catalog*;
- Electronic Mail Abuse, as described in this *Catalog*;
- Sharing with others or taking from others, passwords to University issued email accounts, student portal, online learning platform, etc.;
- Gambling;
- Possession of firearms, simulated weapons, fireworks, explosives, other weapons (including, but not limited to BB/pellet guns, slingshots, and sharp edged instruments, such as hatchets when used as weapons), or dangerous chemicals, unless properly authorized by the University President;
- Violation of state or local fire policies, including:
 - Failure to evacuate a University-owned building during a fire alarm;
 - Improper use of University fire safety equipment; and
 - Tampering with or improperly engaging a fire alarm in a University building.

Fairness

Ashford University students exemplify fair treatment of each other in their dealings and interactions. Behavior that violates this value includes, but is not limited to:

- Disruption of University operations, including obstruction of teaching, research, administration, other University activities, or other authorized non-University activities;
- Obstruction of freedom of movement by community members or visitors;
- Abuse, interference or failing to comply in University processes including Student Community Standards hearings;
- Abuse of the University conduct system, including:
- Failure to attend meetings scheduled for conduct code administration purposes;
- Falsification, distortion, or misrepresentation of information;
- Failure to provide, destroying, or hiding information during an investigation of an alleged policy violation;
- Attempting to discourage an individual's proper participation in, or use of, the University conduct system;

- Harassment (verbal or physical) and/or intimidation of a member of a University conduct body prior to, during, and/or after a University conduct proceeding;
- Failure to comply with the sanction(s) imposed by the University conduct system;
- Influencing or attempting to influence another person to commit an abuse of the University conduct system.

Respect

Ashford University students show respect for each other, for property, and for the community. Behavior that violates this value includes, but is not limited to:

- Threatening or causing physical harm, extreme verbal abuse, or any other conduct which threatens or endangers the health or safety of any person;
- Discrimination, intimidation, discriminatory harassment (as defined in this *Catalog*);
- Hazing (as defined in this *Catalog*);
- Violence between those in an intimate relationship to each other;
- Sexual Harassment;
- Sexual Assault;
- Sexual Violence;
- Sexual Exploitation;
- Domestic and Dating Violence;
- Stalking;
- Inappropriate conduct which is disorderly, disruptive, obscene, or indecent while at functions sponsored by, or participated in by, the University or while engaged in any form of communication with members of the University community;
- Failure to comply with directions of University officials or law enforcement officers during the performance of their duties and/or failure to identify oneself to these persons when requested to do so; or
- Smoking in any University building or area designated as non-smoking.

Responsibility

Ashford University students are given and accept a high level of responsibility as role models. Behavior that violates this value includes, but is not limited to:

- Use, possession, manufacture, or distribution of alcoholic beverages on campus;
- Use, possession, or distribution of narcotic, or other controlled substances, as well as drug paraphernalia, except as expressly permitted by law; (Please see the full policy in this *Catalog*);

- Abuse or misuse of prescriptions or over-the-counter medications;
- The distribution, sale to others, or use of prescription medication for other than its prescribed use by the individual for whom it was prescribed;
- Allegations of violations of federal, state, or local laws which affect the interests of the University community;
- The knowing failure of any organized group to exercise preventive measures relative to violations of this Student Community Standards by members;
- Intentionally or recklessly causing a fire which damages University or personal property, or which causes injury to any member of the community;
- Assisting in the violation of University policies or public laws;
- Violation of other published University rules or policies.

Specific Policies on Academic Integrity

This Academic Integrity policy covers current students, and conduct alumni engaged in while enrolled. The University may address allegations of academic misconduct after a student has graduated, and will process allegations concerning alumni in the same manner it addresses allegations concerning current students. All sanctions that could be applied to a current student could be applied to an alumnus, and the University reserves the right to rescind a previously conferred degree where the Student Community Standards Committee deems this an appropriate sanction. All references to "student" in the Academic Integrity policy section of this *Catalog* refer to current students, students no longer in attendance, and alumni.

Ashford University students will pursue learning with rigorous academic integrity. Ashford University defines academic dishonesty as deceitful and/or deceptive attempts to fulfill academic requirements. While plagiarism is the most common form of academic dishonesty, cheating or furnishing fabricated or false information to Ashford University officials and/or faculty (such as lying to effect a grade change) are also acts of academic dishonesty prohibited by Student Community Standards.

As part of the University's policy on academic integrity, it is expected that students will not submit an assignment that is an exact copy of work previously submitted in another course at any institution. The University understands that work within a discipline is interconnected and expects students, when writing about similar topics, to enhance and refine the content of an assignment as they progress through their program of study. It is not acceptable to resubmit the exact same copy of work

previously submitted without enhancing or refining the concepts contained in the assignment. Submitting an exact copy of work, or any portion of work, previously submitted in another course may adversely affect one's grade and/or be considered a violation of the Student Community Standard of Integrity.

Academic dishonesty is a serious offense at the University because it undermines the bonds of trust and personal responsibility between and among students and faculty, weakens the credibility of the academic enterprise, and defrauds those who believe in the value and integrity of the degree. Ashford University will consider the cumulative record of any student with respect to academic integrity violations, regardless of the student's current academic program or status. For example, violations of the Academic Integrity policy while an undergraduate, but not discovered until the student is enrolled in an Ashford graduate program, will be addressed during the student's graduate program. This may result in sanctions, a change in the student's eligibility status for his or her graduate enrollment, and/or impact retroactively on the student's fulfillment of all undergraduate program requirements. Academic dishonesty may take several forms:

Cheating: Intentionally using or attempting to use unauthorized materials, information, or study aids in any academic exercise (e.g., tests, essays, etc.).

Fabrication: Intentional and unauthorized falsification or invention of any information or citation in an academic exercise.

Facilitating Academic Dishonesty: Intentionally or knowingly helping or attempting to help another student to commit a violation of academic integrity.

Plagiarism: Plagiarizing denies the student the powerful opportunity to develop as an ethical and conscientious human being. Representing the words or ideas of another as one's own in any academic exercise. This definition includes draft assignments that are submitted and graded as a part of the curriculum. Plagiarism occurs when a student deliberately uses the ideas, language, or other material (that is not common knowledge) without acknowledging the original source. The use of materials, including printed or online texts, as well as the work of others, can be considered plagiarism when presented as one's own work.

Acts of plagiarism include, but are not limited to:

- Copying text from printed materials, which include books, magazines, encyclopedias, newspapers, online sources, etc., without proper citation;
- The modification of text with the intent of changing phrases, changing words, or interspersing the student's work into the plagiarized work;

- “Copy and paste” plagiarism, which involves copying and pasting materials from Internet sources and presenting them as one’s original work;
- The use of another student’s work, even if the student has the permission of the other student. The use of another’s work constitutes an act of collusion, which constitutes an act of plagiarism;
- The use of materials purchased from Internet or elsewhere; or
- Recycling a previously submitted assignment for a current course, but representing the assignment as original work.
- Paraphrasing or summarizing another’s work without giving appropriate credit.

The following exceptions to variations on recycling are allowed by Ashford:

- If a student wishes to repurpose work from a past course for a current course (for example, using work from PSY 202 in PSY 301), that student may do so only if all of the following criteria are satisfied:
 - Instructor permission is granted. Not all instructors grant this permission.
 - The student emails the current instructor a copy of the originally submitted work that they wish to repurpose prior to submitting an assignment that contains the recycled material. This submission includes the start date of the course where the material was originally used. The instructor may then provide written approval of the re-submission.
 - The reused material is properly attributed in terms of “self-citing” in the submitted document.
 - The student substantially enhances and refines what was submitted previously.
- A student may resubmit, without penalty, classwork from a previously unsuccessful attempt at a course in a second or subsequent attempt at the same course if University credit has not previously been earned in the course. An unsuccessful attempt is defined as failing the course, earning a grade of W or N/A, failing to meet the grade necessary to satisfy a general education competency, or failing to meet the grade for the course required by your degree program. However:
 - The student must inform the current course instructor of this reuse of content prior to submission of the reused material.

Common Knowledge vs. Plagiarism: Some students have the mistaken notion that they must give credit to a source only when they use a direct quotation. Paraphrasing

(putting ideas into your own words) or changing a word or two in a source does not relieve the student of responsibility to credit the source. If an idea is not the student’s own, he or she must cite the source in the text of the paper and at the end of the paper as a reference. The only exception to this rule is if the idea the student uses is common knowledge. Facts that are common knowledge will generally be known by many people and can easily be found or referenced. Common knowledge facts (e.g., that Robert Kennedy was assassinated in 1968) do not need to be documented. However, students must reference lesser-known ideas and interpretations of common knowledge (e.g., a press release defense attorney Lawrence Teeter issued regarding the possible innocence of Sirhan Sirhan, the accused assassin of Robert Kennedy).

Avoiding Plagiarism: Address any questions regarding plagiarism to the course instructor. Students should be aware that Ashford University instructors utilize Turnitin, an educational tool that helps prevent or identify plagiarism from Internet resources. This tool compares students’ work with texts available in Ashford University’s internal database as well as any assignment submitted to Turnitin.

Turnitin has the potential to be a positive instructional tool for teaching students about academic integrity and plagiarism. Before submitting their assignments to the classroom for grading, students have the ability to upload their assignments into Turnitin and run their own originality reports, which identify areas of the student’s assignment that match published information accessible to Turnitin. In addition to seeing those same matches to published information, the instructor’s Turnitin report will also identify matches to papers previously submitted to Turnitin and found within the Turnitin paper repository. Only Turnitin reports run by course instructors will show the matching percentages to previously submitted papers to Turnitin; students’ Turnitin reports will not show matches to other student papers that have been submitted to Turnitin. Therefore, the percentage rate of the student’s originality report may differ from the instructor’s originality report. It is the expectation of all Ashford University students that they will submit original and properly cited coursework.

Consequences for Academic Dishonesty

A student who commits an act of academic dishonesty may face disciplinary action, including but not limited to: Self-Coaching Opportunity Prompts (SCOP) reflective essays, Academic Integrity trainings, mandated Turn-It-In utilization, failure to receive credit on an academic exercise, course failure, and/or dismissal from the University. Ashford University may also extend its jurisdiction to misconduct that occurs prior to, but not reported until after the graduation of the offending student.

There is no statute of limitations for violations of the Academic Integrity policy.

Instructors or other University staff may report instances of academic dishonesty to the Academic Integrity Department or designee; the student will receive a notice informing him or her of the offense, as well as any resulting disciplinary action(s). Academic Integrity violations are adjudicated by the Academic Integrity Administrators.

If it is determined that a student is found responsible for violating the Academic Dishonesty policy and a singular violation is egregious, or there are multiple instances of academic dishonesty violations, the student will be referred to the Student Affairs department to review for the possibility of sanctioning up to and including removal from the University.

The student may be asked to meet for either an Informal Hearing or a Formal Hearing (Students Community Standards Committee). Student Affairs will not reconsider the issue of student responsibility as determined by the Academic Integrity Department, but will only determine appropriate sanctions to be applied.

Technology Policies

Misconduct Online

Students are cautioned that behavior conducted online, such as harassment delivered by email, can subject them to University conduct action, if there is a University impact from the cyber-conduct. Students must also be aware that blogs, web pages, social media websites, and similar online communications are in the public sphere, and are not private. These postings can subject a student to allegations of conduct violations, if evidence of policy violations is posted online. The University does not regularly go hunting for this information, but will take action if and when such information is brought to the attention of University officials. All references to "student" in the Technology Policies section of this Catalog refer to current students, students no longer in attendance, and alumni.

Electronic Mail: The following uses of University electronic mail are prohibited.

- Personal use that creates a direct cost for the University;
- Use for personal monetary gain or for commercial purposes that are not directly related to University business;
- Sending copies of documents in violation of copyright laws;

- Inclusion of the work of others into electronic mail communications in violation of copyright laws;
- Use of electronic mail to substantially disrupt the ability of others to conduct University business;
- Use of electronic mail systems for any purpose restricted or prohibited by laws or regulations;
- "Spoofing," (i.e., constructing an electronic mail communication so it appears to be from someone else);
- "Snooping," (i.e., obtaining access to the files or electronic mail of others for the purpose of satisfying idle curiosity, with no substantial University business purpose); or,
- Attempting unauthorized access to electronic mail or attempting to violate any security measures on any electronic mail system, or attempting to intercept any electronic mail transmissions without proper authorization.

Personal Electronic Mail for Ashford University Students:

Students are responsible for any and all activity and communication that takes place using the electronic mail account provided by the University. The University issues an email account to all students.

Online Communication: Written communication in an online community is an extremely important factor in online educational programs. The ability to communicate clearly and effectively is crucial to the success of all online learning programs. Professional language relevant to the course content should be used in the online discussion postings. Students are expected to follow the rules of Netiquette, as posted in their online courses. The following are examples of behaviors that could substantially disrupt the online learning environment and will not be tolerated:

Discrimination: Derogatory statements that are based upon an individual's actual or perceived sex, race, color, religion, sexual orientation, national origin, ancestry, citizenship, pregnancy, childbirth and related medical conditions, marital status, age, physical disability, mental disability, genetic information, medical condition (including certain cancer-related conditions and genetic characteristics), gender identity, veteran status, service in the uniformed services, political activities and affiliations, or any other consideration protected by law that is sufficiently serious that it interferes with or limits a student's ability to participate in or benefit from the University's educational program.

Solicitation: It is against policy and inappropriate for students to use the communication channels within the online learning platform to solicit other users for personal or professional reasons. Students may not send emails to

classmates or post messages that attempt to sell products, promote business, or solicit employees.

Misuse of Technology Resources: University technology resources are to be used to advance the University's mission of education, scholarship, and service. Students may use these resources for purposes related to their studies or research or other University-sanctioned activities. These resources include, but are not limited to, hardware (including telephones, computers, and traditional media equipment) either owned or leased by the University, software, and consulting time (and expertise) of the Information Technology Services or other University technology support staff. The use of technology resources provided by the University for commercial or other purposes not directly related to study, research, or University-sanctioned activities should be considered as secondary activities (i.e., personal or otherwise). Should such secondary activity in any way interfere with primary activities, the secondary activity must be terminated immediately.

Many of the University's technology resources are shared among the entire University community. The use of these resources will not violate law or the rights of others. Prohibited activities include, but are not limited to:

- Activities that violate copyright or other intellectual property rights of others, including but not limited to, the infringing use of peer-to-peer file sharing services;
- Sending copies of documents in violation of copyright laws via electronic mail or any other electronic transmission;
- Inclusion of the work of others into electronic mail communications or any other electronic transmission in violation of copyright laws;
- Activities that obstruct usage or deny access to technology resources;
- Activities that could be considered as discriminatory harassment, libel or obscenity;
- Activities that substantially disrupt University activities;
- Activities that violate University policies;
- Activities that violate local, state, or federal laws;
- Unauthorized use of computer accounts;
- Impersonating other individuals;
- Attempts to exploit or explore security provisions, either at the University or elsewhere;
- Activities that invade the right to privacy of others;
- Destruction or alteration of data belonging to others;
- Creating, using or distributing computer viruses;

- Allowing other individuals to use your account or password, including for the purpose of meeting attendance requirements in an online class;
- Disruption or unauthorized monitoring of electronic communications or of computer accounts; and
- Inappropriate/widespread email distribution.

Consequences for Misuse of Technology Policies

If it is determined that a student is found responsible for misuse of the Technology Policies, and a singular violation is egregious, or there are multiple instances of misuse, the student issue will be referred to the Student Affairs department to review for the possibility of sanctioning up to and including removal from the University.

Online Netiquette Rules

Written communication in an online community is an extremely important factor in all online educational programs. The ability to communicate clearly and effectively is crucial to the success of all online learning programs. Ashford University has taken special steps to maintain this type of online etiquette (Netiquette).

Instructors and Students in an Online Community should be:

Considerate: Students should treat each other with respect and should take time to read and respond to each other in such a way that a learning environment can continue to develop. Students should format postings so that everyone can learn from an individual's knowledge, skills and abilities.

Encouraging: Not everyone has had previous online experience. Some students may spend more time observing (reading other students' postings, remaining invisible for some time) than others. Notice the habits of other students and classmates and provide encouragement for creative and critical conversation.

Helpful: Even a well-presented course can create some confusion. It is very easy to lose a place or miss reading information on certain links or pages. When other students are lost, offer a helping hand by pointing them in the right online direction so they can regain their confidence in online learning.

Aware: Be aware that the written word is the only form of communication in an asynchronous learning environment. Use words carefully – if a comment could possibly be interpreted as insulting, disrespectful, discriminating, mocking, or rude, students should choose other wording.

The following behaviors should be avoided:

Shouting: Using all capital letters when communicating in an online environment is known as shouting. This usage is considered a rude method of communicating. Avoid using all capital letters in online communications.

Impatience: Once a student has posted a question or concern to their instructor, students should wait patiently for a reply.

Conspiracy to Commit Fraud against the University

Ashford University students are expected to exemplify honesty, integrity and a respect for truth in all of their dealings. Fraudulent behavior or attempts to commit fraudulent behavior will not be tolerated. Behavior that demonstrates fraudulent activity includes but is not limited to:

- Knowingly furnishing false, falsified, or forged information to any member of the University Community, such as falsification or misuse of documents, accounts, records, identification or financial instruments;
- The inability of a student to demonstrate academic purpose or resolve concerns regarding identity or eligibility;
- Acts of academic dishonesty, as defined in this *Catalog*; or
- Action or inaction by someone in collusion with a wrongdoer which fails to discourage a known and obvious violation of University policy or law.
- Ten or more instances of plagiarism found within academic coursework discovered by the University.

When members of groups, individuals acting in collusion, or members of an organization act in concert in violation of this policy, they may be held accountable as a group. To prevent fraud, the Associate University Registrar may permanently deny an applicant's admission to the University, or the Director of Student Development & Engagement may, in lieu of Student Community Standards proceedings, impose individual and/or group sanctions up to and including immediate expulsion from the University, subject to appeal, upon a determination of student involvement in such behavior. Determinations will be made with respect to the involvement of each accused individual. In most circumstances, Ashford University will treat attempts to commit any of the violations listed previously as if those attempts had been completed. Ashford University reserves the right to refuse admission to any applicant whose behavior is deemed inappropriate. Students suspected and being investigated for Academic Dishonesty and/or knowingly furnishing false, falsified or

forged information to the University will be placed on a finance and transcript hold. If the student is unresponsive, he or she will be unscheduled from future courses. For those students utilizing financial aid, this finance hold will prevent a financial aid disbursement until the issue is resolved through either the appeal process or through a Student Community Standards Formal Hearing. Students may be referred to the Office of the Inspector General (OIG) of the U.S. Department of Education for attempted fraud as deemed necessary by the University.

Gambling Policy

Students are expected to abide by all federal, state, and local laws prohibiting illegal gambling, including online gaming. Gambling for money or other things of value at University-sponsored activities is prohibited except as permitted by law.

Such prohibited activity includes, but is not limited to, betting on, wagering on, or selling pools on any athletic event; possessing on one's person or premises (e.g., room, residence unit, car) any card, book, or other device for registering bets; knowingly permitting the use of one's premises or one's telephone or other electronic communications device for illegal gambling; knowingly receiving or delivering a letter, package, or parcel related to illegal gambling; offering, soliciting, or accepting a bribe to influence the outcome of an event; and, involvement in bookmaking or wagering pools with respect to sporting events.

Hazing

All acts of hazing by any individual student and University registered student club or organization and any of its members or alumni are prohibited. Students are entitled to be treated with consideration and respect, and no individual may perform an act that is likely to cause physical or psychological harm or social ostracism to any other person within the University community. Accordingly, the following behavior is expressly forbidden as hazing when related to the admission, initiation, pledging, joining, or any other group-affiliation activity:

- Physical abuse, including but not limited to paddling, slapping, kicking, choking, scratching and exposure to extreme (i.e., cold or hot) water temperatures, the consumption of disgusting and/or dangerous concoctions, alcohol, or drugs;
- Causing excessive mental stress, including but not limited to placing prospective members of an organization or group in ambiguous situations which lead to confusion and emotional stress, sleep deprivation;

- Extreme verbal abuse, including but not limited to shouting, screaming, or use of derogatory, profane, or obscene language; or
- Subservience, including but not limited to any activity which promotes a class system within organizations or activities which facilitate inappropriate levels of authority over students.

This list is not exhaustive and any student or organization found to be involved in any hazing activity will face conduct action and will likely be subjected to expulsion from the University. Violation of this policy exists irrespective of the voluntary or consensual participation in the hazing activity by the person being hazed.

Identity

Identity theft can include any misrepresentation, theft, or misuse of a person's identity for any purpose, including but not limited to, obtaining federal financial aid, other financial gain, or obtaining access to confidential information. Identity theft is not only a violation of University policy and the Student Community Standards, but may also constitute a criminal offense under federal and state law. Ashford University recognizes the importance of protecting student privacy and reserves the right to request documentation to establish or verify any student's identity at any time, for administrative and/or compliance purposes. Students are expected to provide such documentation and are responsible for any cost associated with acquiring and submitting the documentation. Students may be administratively withdrawn for failure to provide documentation requested by University officials for the purpose of authenticating a student's identity. The University may also deny or rescind admission to any student for failure to authenticate his or her identity, or for engaging in identity theft.

Violation of Federal Copyright Laws

Any member of the University community who participates in the unauthorized distribution of copyrighted material, including peer-to-peer file sharing, may be subject to civil and criminal liabilities, in addition to sanctions imposed by the University. Penalties for violating federal copyright laws may include civil damages, costs and attorneys' fees, injunctions, fines, and imprisonment. The following is a non-exhaustive list of specific penalties.

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

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under Section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the website of the US Copyright Office at www.copyright.gov, especially their FAQs at www.copyright.gov/help/faq.

Students who are found to have participated in the unauthorized distribution of copyrighted material and/or other forms of copyright infringement will be subject to an appropriate consequence in accordance with the Student Community Standards found in this *Catalog*.

Both the Recording Industry Association of America (RIAA) and the Motion Picture Association of America (MPAA) maintain a list of legal alternatives for downloading. Please visit <http://www.whymusicmatters.com>/or <http://www.mpaa.org> for more information.

Violations of Law

Violations of federal, state, and local laws are incorporated as offenses under the Student Community Standards.

When an offense occurs over which the University has jurisdiction, the University conduct process will usually go forward notwithstanding any criminal charges that may arise from the same incident. Should a student withdraw from the University when criminal charges are made, it is the typical practice of the University to pursue investigation and resolution of conduct matters, regardless of the fact that the student has withdrawn.

When a student is accused, arrested, charged, or indicted for a violent or drug-related crime, the University may elect to take action against that student for violation of

Student Community Standards, which incorporates alleged violations of local, state, and federal laws as Standards.

When it has reasonable cause to separate a student from the community, the University may separate a student via the Emergency Administrative Leave policy for a reasonable time pending the scheduling of a hearing for violation of Student Community Standards. The University reserves the right to exercise its authority of Emergency Administrative Leave suspension upon notification that a student is facing criminal investigation and/or charges. The University will permit a student who receives an Emergency Administrative Leave to request a meeting to show cause as to why an Emergency Administrative Leave is not merited. Regardless of the outcome of this meeting, the University may still proceed with the scheduling of a hearing.

When criminal charges are pending, the University may be delayed or prevented from conducting its own investigation, and moving forward with a hearing. In such cases, the University will delay its hearing until such time as it can conduct an internal investigation, or obtain from law enforcement sufficient information upon which to proceed.

Conduct Procedures - Student Community Standards Procedures

Whenever a complaint is made for alleged misconduct or a Student Community Standard appears to be violated, the Conduct Administrator or designee will conduct an investigation of the allegations as soon as possible. The Conduct Administrator or designee may make any necessary modification to these procedures that does not materially jeopardize the fairness owed to any party.

Notice of Complaint

Once a determination is made that reasonable cause exists for the Conduct Administrator or designee to investigate and process a complaint, notice will be given to the accused student. Notice will be in writing, and may be delivered in person during a meeting with the Conduct Administrator or designee or via email. Email is considered an official form of University-related communication.

Once emailed, such notice will be presumptively delivered when an email is sent. If a student is under the age of eighteen (18) years, a copy of the notice will be sent to the parents or guardian of the student.

The letter of notice will state briefly a description of the incident alleged, as well as stating all policies the accused student is alleged to have violated and the possible

consequences if the accused student is found in violation. The letter of notice will direct the accused student to contact the Conduct Administrator or designee within two business days (Monday through Friday) of receipt to respond to the complaint.

The failure of a student to acknowledge the notice within two (2) business days will result in an administrative hold on the student's account. This administrative hold will remove the student from all future scheduled courses and prevent transcripts from being issued. The hold will not be lifted until the student participates in either an informal or formal hearing and the Student Community Standards proceedings for the student are closed.

Within the two business day period, the accused student may pose any questions about the charges or process to the Office of Student Affairs, and at that time or before, will respond to the charge in writing and may indicate to the Conduct Administrator or designee whether he or she admits or denies the allegations of the complaint. If the accused student admits the violation(s), an informal hearing will be held and the Conduct Administrator or designee will impose appropriate sanctions. Such a disposition will be final and there will be no subsequent proceedings, unless the sanctions include suspension or expulsion. In that case, the accused student may request a hearing by the Student Community Standards Committee on the issue of sanctions, only, or can choose to accept the sanctions imposed by Conduct Administrator or designee during the informal hearing.

Ashford University divides complaints into minor and serious violations. Generally, with the exception of Academic Integrity violations, any misconduct that will result in less than separation is considered minor, and any misconduct that is likely to result in suspension or expulsion is considered serious. If the student accepts responsibility for the violation(s), prior to the hearing, whether minor or serious, the complaint will be resolved in an informal hearing, as previously described. If the student does not accept responsibility, minor complaints will be referred for an informal hearing, and more serious complaints will be referred to the Student Community Standards Committee for a formal hearing (see subsequent details on the proceedings of this committee). The Conduct Administrator or designee has discretion to determine the severity of the alleged violation(s), and whether informal or formal hearing procedures will apply.

Decisions made by the Student Community Standards Committee or the Conduct Administrator or designee will be final, and sanctions implemented, pending the normal appeal process, described subsequently. The Conduct Administrator or designee has the authority to stay implementation of sanctions pending the appeal, at his or her discretion.

Informal Hearings Procedures

For hearing procedures relating to matters involving sexual misconduct or other sensitive issues, please see *Special Procedural Provisions for Sexual Misconduct Sanction Hearings* located in this section of the *Catalog*. For minor violations (or admitted serious violations), the Conduct Administrator or designee will, upon receipt of a written response from the accused student, schedule a hearing.

- Informal hearings will be heard by the Conduct Administrator or designee and will be non-adversarial and conversational in nature.
- Written notice of the time, date, and location of the hearing will be sent to the accused student at least two (2) business days prior to the informal hearing date and time. The accused student may additionally be notified in person, by telephone, or by email. Students may waive the two (2) day notice requirement if they prefer an expedited hearing, if available.
- If a student fails to attend a scheduled hearing, the hearing may proceed as scheduled, and the Conduct Administrator or designee will make a determination on the basis of the evidence available at the hearing. If appropriate, sanctions will be implemented. A student may not avoid the impositions of sanctions by withdrawing with conduct charges pending. The hearing will still proceed, and any finding of a violation will result in a "WF" grade and other appropriate transcript notation. The conduct administrator may also impose an administrative hold on the student's account in addition to or in lieu of resolving the charges in the student's absence. This administrative hold will remove the student from all future scheduled courses and prevent transcripts from being issued. The hold will not be lifted until the student participates in either an informal or formal hearing and the Student Community Standards proceedings for the student are closed.
- At the informal hearing, witnesses and admissibility of information will be determined at the discretion of the Conduct Administrator or designee. The informal hearing will consist mainly of informal questioning and discussion of the alleged incident.
- The parties will notify the Conduct Administrator or designee, at least forty-eight (48) hours prior to the informal hearing, of the names of any advisors who may be accompanying the parties at the hearing; advisors are to be selected from members of the Ashford University community unless special permission for an outside advisor is granted by the Conduct Administrator or designee.

- The advisor is only present to support the student. The advisor will not represent the student, speak on behalf of the student, or play an active role of any kind in the informal hearing process.
- Advisors are permitted to speak with the student as necessary, privately or during the informal hearing, to fully perform a supportive role.
- After the informal hearing, the Conduct Administrator or designee will deliberate and determine whether it is more likely than not that the student has violated the Student Community Standards. Once a finding is determined, if that finding is that of a policy violation, the Conduct Administrator or designee will determine an appropriate sanction. The Conduct Administrator or designee will prepare a written finding, which will be shared with the accused student no later than two (2) business days following the hearing.

Student Community Standards Committee Formal Hearing Procedures

For hearing procedures relating to matters involving sexual misconduct or other sensitive issues, please see *Special Procedural Provisions for Sexual Misconduct Sanction Hearings* in this section of the *Catalog*.

Notice

Written notice of the time, date, and contact information for the formal hearing will be sent to all parties, who may additionally be notified in person, by telephone, or by email. The conduct administrator will utilize the email and telephone number on file with the University unless otherwise provided by the student.

Composition

The Conduct Administrator or designee will name a Student Community Standards Committee to conduct a formal hearing to review complaints. The Student Community Standards Committee will consist of members selected by the Conduct Administrator or designee, and will consist of representatives from full-time faculty, Financial Services, Student Services, the Office of the Registrar, and senior academic administration. At any formal hearing before the committee, three (3) committee members and several alternates will be selected to transact the business of the committee. Any member of such committee who believes he or she has a conflict of interest rendering him or her incapable of making an impartial decision will disqualify him or herself from that hearing and the Conduct Administrator or designee will appoint a person to take his or her place at that hearing.

Record of Proceeding

Proceedings before the Student Community Standards Committee will be recorded and will be made available or a copy will be provided to the parties if requested.

Committee Procedures

Once an accused student responds to an alleged violation, the parties will be given a minimum of seven (7) business days to prepare for a hearing. Students may request to waive the seven (7) day preparation requirement if they prefer an expedited hearing, if available.

At least forty-eight (48) hours before any scheduled hearing, the following may occur:

- The accused student will deliver to the Conduct Administrator or designee a written response to the complaint;
- The parties will deliver to the Conduct Administrator or designee a written list of all witnesses they each want the University to call on their behalf at the hearing, giving the full contact information of any such witness, if known;
- The parties will deliver to the Conduct Administrator or designee a written list of all items of physical information the parties intend to use or need to have present at the hearing, and will provide such information or indicate who has possession or custody of such information, if known;
- The parties will notify the Conduct Administrator or designee, at least forty-eight (48) hours prior to the formal hearing, of the names of any advisors who may be accompanying the parties at the hearing; advisors are to be selected from members of the Ashford University community unless special permission for an outside advisor is granted by the Conduct Administrator or designee.
 - The advisor is only present to support the student. The advisor will not represent the student, speak on behalf of the student, or play an active role of any kind in the formal hearing process.
 - Advisors are permitted to speak with the student as necessary, privately or during the formal hearing, to fully perform a supportive role.
- The Conduct Administrator or designee will ensure that this information and any other available written documentation is shared between the complainant(s) and accused student(s) at least twenty-four (24) hours before any scheduled hearing. Hearing officers may be unseated if Conduct Administrator or designee concludes that their bias precludes an impartial hearing of the complaint. Additionally, any Student Community Standards Committee member or hearing officer who feels they cannot make an objective

determination must recuse himself or herself from the proceedings.

If there is an alleged victim of the conduct in question, the alleged victim may serve as the complainant, or may elect to have the administration serve as complainant. Where there is no victim, the administration will serve as complainant. In any joint hearing, separate determinations will be made as to the responsibility of each student accused. The conduct administrator may elect to separate hearings that have been referred jointly or join those that have been referred separately.

After a formal Student Community Standards Committee hearing, the Committee will deliberate and determine by majority vote whether it is more likely than not that the student has violated the Student Community Standards. The Conduct Administrator or designee will serve as the non-voting Chair during the hearing and deliberations to resolve all questions of admissibility, evidence and precedent. Once a finding is determined, if that finding is that of a policy violation, the Student Community Standards Committee will determine an appropriate sanction. The Chair is responsible for informing the Student Community Standards Committee of applicable precedent and any relevant previous violations of Student Community Standards by the accused student. All committee hearings will be recorded and the Chair will be responsible for completing the hearing file. The Conduct Administrator or designee will prepare a written deliberation report detailing the finding to include in the case record, including how each body member voted, the information cited by the body in support of its finding, and any information that the body excluded from its consideration, and why. This report should conclude with any recommended sanctions. This report typically should not exceed two pages in length, and must be submitted to the Conduct Administrator or designee within 48 hours after the end of deliberations. The Conduct Administrator or designee may make appropriate modifications and then will implement the final determination and inform the parties within seven (7) business days after the hearing.

Admissible Information

The committee will consider all information that is relevant and credible. The Committee may in its discretion limit or bar character witnesses. Any questions of the admissibility of information will be determined by the Chair. All such information sought to be admitted will be presumed irrelevant, and any request to overcome this presumption by the parties must be included in the complaint/response or a subsequent written request, and must be reviewed in advance of the hearing by the Conduct Administrator or designee. While previous violations in Student Community Standards by the accused student are not generally admissible as information about

the present alleged violation, the Conduct Administrator or designee may supply previous complaint information to the Committee when it may intend to establish a pattern in a complaint involving any form of sex/gender discrimination (e.g., stalking, relationship violence, sexual harassment, sexual misconduct, etc.).

Sanctions

The following sanctions may be imposed upon any student found to have violated the Student Community Standards:

Written Warning: A notice in writing to the student that the student is violating or has violated institutional policies. The letter informs the student that continued misconduct will result in further conduct action up to and including removal from the University. The letter will be sent to the student's email address on file with the University.

Types of Probation

Conduct Probation: The hearing body determines the beginning and ending dates. Students on conduct probation may incur additional sanctions for any subsequent violation of University policies and/or rules, whether or not this violation is related to the original violation for which conduct probation was imposed.

Probation Restrictions: Students on probation may be subject to the following restrictions:

- They may not hold any office or leadership role in any student or University organization or activity.
- They may not represent the University in any institutional event.
- Other restrictions may be established for individual situations by the Conduct Administrator or designee.

Loss of Privileges: Means a denial of specified privileges for a definite period of time. Privileges that may be lost include, but are not limited to, the following:

- **Restricted Access:** Student may be restricted from entering specified buildings or areas on campus, from attendance at specified campus events, or from use of specified equipment or facilities for definite periods of time.
- **Fines:** Fines may be imposed to restore damage to physical property. In addition, the hearing body may recommend that the University refuse: (1) to grant academic credits or degrees; or (2) to issue grades or transcripts to the student offender(s) or student member(s) of an offending organization, until such fine is paid. The method of payment will be specified by the hearing body imposing the fine.

- **Restitution:** Compensation for loss, damage, or injury. This may take the form of appropriate service and/or monetary or material replacement. The conduct body may recommend that the University refuse: (1) to grant academic credits or degrees; or (2) to issue grades or transcripts to the student offender(s) or student member(s) of an offending organization, until restitution is complete.
- **Educational Projects:** Completion of an educational or developmental project such as, but not limited to, the following: attending a specific workshop or program, writing an article, reflective essay, or research paper on a specified topic, making an oral presentation to a group, participating in specified counseling/evaluation, work assignments, and/or service to the University. The Conduct Administrator or designee may develop additional educational sanctions to meet individual student needs on a case-by-case basis.
- **Suspension:** Separation of the student from online university access, classes and all privileges for a definite period of time, after which the student is eligible to return. The offender may not be on campus at any time or participate in University classes except to come to the Administration Building for matters directly related to the suspension. In cases where suspension prevents the completion of course work, the student will receive a "W" grade. Tuition and fees will be refunded as per applicable refund policies outlined in the Financial Information section of this *Catalog*. Any conditions for readmission will be stated in the order of suspension.
- **Expulsion:** Permanent separation of the student from the University. Tuition and fees will be refunded as per applicable refund policies outlined in the Financial Information section of this *Catalog*. The student is barred from being present on-campus and at any University-sponsored events.

The following sanctions may be imposed upon groups or organizations:

- Those sanctions listed previously;
- **Deactivation:** Loss of all privileges, including University recognition, for a specified period of time.

More than one of the sanctions listed previously may be imposed for any single violation.

Special Provisions

Attempted Violations

In most circumstances, Ashford University will treat attempts to commit any of the violations listed in the

Student Community Standards as if those attempts had been completed.

University as Complainant

As necessary, Ashford University reserves the right to initiate a complaint, to serve as complainant, and to initiate conduct proceedings without a formal complaint by the victim of misconduct.

False Reports

Ashford University will not tolerate intentional false reporting of incidents. It is a violation of the Student Community Standards to make an intentionally false report of any policy violation, and it may also violate state criminal statutes and civil defamation laws.

Group Violations

When members of groups, individuals acting collusively, or members of an organization act in concert in violation of any policy, they may be held accountable as a group, and a hearing may proceed against the group as joint accused students. In any such action, however, determinations will be made with respect to the involvement of each accused individual.

Immunity for Victims

Ashford University encourages the reporting of conduct code violations and crimes by victims. Sometimes, victims are hesitant to report to University officials because they fear that they themselves may be accused of policy violations, such as underage drinking at the time of the incident. It is in the best interests of this community that as many victims as possible choose to report to University officials. To encourage reporting, Ashford University pursues a policy of offering victims of crimes amnesty from policy violations related to the incident.

Good Samaritan

The welfare of students in the University community is of paramount importance. At times, students on and off-campus may need assistance. Ashford University encourages students to offer help and assistance to others in need. Sometimes, students are hesitant to offer assistance to others, for fear that they may get themselves in trouble. Ashford University pursues a policy of immunity for students who offer help to others in need for any minor violations the Good Samaritan was involved in at the time.

Parental Notification

Ashford University reserves the right to notify parents/guardians of dependent students regarding any conduct situation, particularly alcohol and other drug violations. The University may also notify parents/guardians of non-dependent students who are under age 21 of alcohol and/or drug policy violations. Where a student is non-dependent, Ashford University will contact parents/guardians to inform them of situations in which there is a health and/or safety risk. Ashford

University also reserves the right to designate which University officials have a need to know about individual conduct complaints pursuant to the Family Educational Rights and Privacy Act (FERPA).

Notification of Outcomes

The outcome of a Student Community Standards hearing is part of the education record of any student personally identified, and is protected from release under FERPA, a federal law. However, Ashford University observes the following legal exceptions:

- Complainants and accused in sexual misconduct and sexual harassment incidents have a right to be informed of the outcome and sanctions of the hearing, in writing, without condition or limitation, and to be kept apprised of the status of investigations;
- The University may release the final results of a disciplinary proceeding in which a student who is an alleged perpetrator of a crime of violence or non-forcible sex offense, is found in violation of the University's Student Community Standards. A crime of violence includes arson, burglary, robbery, criminal homicide (manslaughter by negligence, murder, and non-negligent manslaughter), forcible sex offenses, assault, destruction/damage/vandalism of property and kidnapping/abduction. The University may not disclose the name of any other student, including the victim or witness, without the prior written consent of the other student. The University will also release this information to the complainant in any of these offenses regardless of the outcome;
- In the event that the alleged victim is deceased as a result of the crime or offense, the notification will be made to next of kin (upon written request).

Defenses

It has become common for students accused of policy violations to try to defend their actions with excuses, such as prescription drug interactions, self-defense, alcohol, etc. Defending actions is admitting to a policy violation. While a student's defense will not excuse his or her actions, Ashford University will take the legitimacy of his or her defense into consideration in addressing the proper sanction.

Emergency Administrative Leave

In situations requiring immediate action, and after consultation with concerned individuals (e.g., students, faculty, administrators, other staff members, internship, or student teaching supervisors, etc.), the Conduct Administrator or designee may place the student on an

emergency administrative leave. Students placed on Emergency Administrative Leave are removed from all current and future courses.

During Emergency Administrative Leave, the University administration will conduct a timely investigation. Students will remain on an administrative leave no more than 14 days from the student's last date of attendance. Within that 14-day period, the University administration will follow University procedures for administration of the Student Community Standards and render a decision as to any change in status and/or and sanctions to be imposed by the University. Students on Emergency Administrative Leave are not permitted to return to participate in University classes or events.

Involuntary Leave

Ashford University considers the safety and well-being of its students, faculty, and staff as a top priority. The Involuntary Leave policy is not intended to be a substitute for appropriate disciplinary action when discipline is warranted, but may be used in cases when regular disciplinary proceedings cannot or should not be used, and after attempts to encourage the student to initiate a Voluntary Leave have been exhausted. Involuntary Leave is available to protect the health and safety of the University Community and is not a penalty.

Grounds for Involuntary Leave

A student may be subjected to Involuntary Leave if there is evidence that the student's continued attendance presents an unreasonable risk of harm to members of the University Community. The leave will endure for a pre-determined period, or until the student no longer poses an unreasonable risk of harm, at which time the leave will end and the student will be reinstated. Grounds for Involuntary Leave include representing a significant threat to the safety and/or health of members of the University Community

Procedure

When the Conduct Administrator or designee receives credible information regarding a student's behavior, statements, or actions that may constitute grounds for Involuntary Leave, the Conduct Administrator or designee will speak with the student to review the reported behavior, actions, and/or statements. If the Conduct Administrator or designee has a reasonable basis to believe that the student meets the criteria for Involuntary Leave, he or she may take any of the following actions:

- Impose an immediate Emergency Administrative Leave if there is compelling evidence that the student poses high probability of substantial harm to others

that cannot be mitigated by appropriate accommodations; and/or

- Require the evaluation of the student by an appropriate professional chosen by the University. The cost of the evaluation shall be paid for by the University. The evaluation shall be completed within 10 business days after the initial meeting with the Conduct Administrator or designee, unless an extension is granted.

Evaluation

In situations where a mandatory evaluation by a professional is expected, the student will be expected to sign written authorization to allow for the exchange of relevant information between the University and the evaluating professional. Failure to cooperate with the evaluation or sign the written authorization may result in a referral to the student conduct process. The professional making the evaluation shall assess the student's ability to safely participate in the University's educational program. The assessment shall inform the Office of Student Affairs' determination of:

- The severity of risk posed by the student to the health and safety of members of the University community;
- The probability that potential harm may occur; and,
- Whether reasonable modification of policies, practices, and procedures will sufficiently mitigate the risk.

If the evaluation results in a determination that the student's continued attendance poses no significant threat to the health and safety of others, the University will take no further action under the Involuntary Leave policy.

If the evaluation results in a determination that the continued attendance of the student presents a significant threat to the health and safety of others, the University may refer the matter to the Student Affairs department and/or will conduct an Involuntary Leave hearing to make an individualized and objective assessment of the student's ability to safely participate in the University's educational program. The assessment will include a determination of the severity of risk posed by the student, the probability that potential harm may occur, and whether reasonable modifications of policies, practices, and procedures will sufficiently mitigate the risk. The student may provide evidence showing he or she should not be placed on Involuntary Leave. If the hearing determines it is more likely than not that there is a direct threat of harm to others based on a high probability of substantial harm, the student will be placed on leave from the University until it can be demonstrated that the student no longer poses a direct threat and has met all appropriate conditions for return.

Appeals of an Involuntary Leave will be handled in accordance with the Ashford University grievance procedures.

During the period of either Emergency Administrative Leave or during a time period of Involuntary Leave after assessment, the student is not permitted to participate in University courses or events, or be present in any University facility, except by the express permission of the Conduct Administrator or designee.

Appeal of Involuntary Leave after Evaluation or Emergency Administrative Leave

In situations where a student is involuntarily withdrawn as a result of either an Emergency Administrative Leave or as an action determined appropriate from the results of the assessment, a student shall be informed of his or her right to appeal the University's decision regarding the Involuntary Leave.

The appeal shall be in writing and directed to the Associate Vice President of Student Affairs, or designee and shall be received within ten (10) business days of the determination of the Involuntary Leave. Upon receipt of the appeal, the Associate Vice President of Student Affairs, or designee shall set a hearing date no later than 15 business days after receipt of the appeal. The hearing shall be an informal proceeding and is not considered adversarial.

At the hearing, the student will be provided with the opportunity to review any evaluations utilized by the University in the determination to invoke the Involuntary Leave policy. The student will also be provided with the opportunity to present relevant information from his or her perspective. The student may be accompanied by a person acting as an advocate who may be a family member or friend or member of the University community. The or the Associate Vice President of Student Affairs, or designee will review all the information presented in the hearing and make a determination of whether to uphold the involuntary leave of the student or consider readmission to the University.

Readmission to the University

A student who is involuntarily withdrawn under the Involuntary Leave policy will have the opportunity to be reinstated according to the time period specified in the decision letter from the Conduct Administrator or designee. The University may impose conditions upon the re-enrollment status as appropriate.

Consequences to Course Grades and Tuition or Other Fee Charges

If the Involuntary Leave policy is invoked, the student will normally receive "W" grades (withdraw grades) in all

courses in which he or she is currently enrolled, and will be considered eligible for a tuition credit upon re-enrollment. Regular tuition charges and other applicable fees will be refunded per the tuition refund policies outlined in the *Financial Information* section of this *Catalog*, based on the student's last date of attendance.

Student Concerns with Instructors

If a student has a concern with the instructor of his or her course, the student should first attempt to discuss his or her concerns with the instructor. If the student and instructor are not able to resolve the matter, the student may file an Instructor Issues form. An Instructor Issues form may be submitted based on the student's perception that any of the following conditions exist:

- Extended instructor absence from the classroom;
- Failure to respond to repeated attempts at communication*; or
- Detrimental behavior to a student's performance.

*If an instructor fails to respond to an email within 48 hours, then a student should submit a post in the "Ask Your Instructor" forum to verify that the email was received by the instructor, and allow the instructor an opportunity to respond (24 to 48 hours).

If a student wishes to appeal a final grade, the student must first discuss his or her concerns with the instructor who issued the grade. If a resolution cannot be found, then the student can proceed with filing a Grade Appeal form. Refer to the *Grade Appeal Procedure* in this section of this *Catalog*.

Instructor Issues Review Process

The Instructor Issues Review Process is an informal complaint procedure within the University intended to investigate situations in the classroom that may impact student success. The student must complete an Instructor Issues form to initiate this process and attach documentation supporting the concern.

The student's concerns will be thoroughly reviewed and the student will receive a confirmation/summary email from the Academic Issues Administrator. Then, within seven (7) business days, the Academic Issues Administrator will complete an investigation and begin corrective actions, if applicable.

Lastly, the student will receive follow-up communication from the Academic Issues Administrator concerning the submitted Instructor Issues form. The communication will include a summary of findings and support for moving

forward in the student's future courses at Ashford University.

Note: The University does not disclose confidential information about possible corrective action that may or may not occur in relation to a particular faculty member.

Grade Appeals

Basis for a Grade Appeal

Grades may be appealed based on the student's perception that any of the following conditions exist:

- An error was made in the calculation of the course grade.
- The instructor was incorrect with respect to an objective fact within the discipline and this error affected the student's final grade.

Students experiencing extreme temporary hardship during the last 25% of a course should request an incomplete grade through their instructor prior to the course end date. However, there may be extreme circumstances that prohibit a student from making this request prior to the conclusion of a course. To appeal for an "I" grade after the end date of a course, the student must fax or email the written grade appeal with official documentation of the hardship experienced. An incomplete grade or a grade of "W" may be approved and applied for the following documented reasons that directly impacted the student's ability to complete the course requirements or program during the last 25% of the course:

- Documented military duty that resulted in an inability to continue in the course or program;
- Documented personal or family* medical emergency;
- Documented act of nature;
- Documented death in the family*; or
- Documented temporary severe economic hardship.

Students who are administratively dropped from a course for not meeting attendance requirements are not eligible to receive an "I" grade. Students who are not able to complete at least 75% of the course prior to requesting an incomplete grade are also ineligible.

Note: Please refer to the General Academic Information and Policies section in this Catalog for complete details on Ashford University's Incomplete Grade policy.

*Family is defined as including husband, wife, domestic partner, grandparent, grandchild, mother-in-law, father-in-law, brother-in-law, sister-in-law, daughter-in-law, son-in-law, (step/adoptive) mother, (step/adoptive) father,

(step/adoptive) brother, (step/adoptive) sister, and (step/adoptive) child.

Grade Appeal Procedure

1. If the student believes there is an error with the final grade issued in the class, the student should first discuss his or her concerns with the instructor who issued the grade. The student must appeal to the instructor in writing for reconsideration of the grade within seven (7) days of submission of the final grade.
2. If the student and instructor are not able to find resolution to the matter, the student can file a *Grade Appeal* form with the University, within fourteen (14) days of submission of the final grade. Grade appeals will be reviewed by an Administrator in the Academic Integrity Department.
 - Students must submit the *Grade Appeal* form and documentation of communication with the instructor electronically to gradeappeals@ashford.edu.
 - Students must be able to clearly identify and document either that:
 - An error was made in the calculation of the final course grade, or
 - The instructor was incorrect with respect to an objective fact within the discipline, and this error affected the student's final grade.
 - If the student is unable to demonstrate an instructor error as described above, the final grade will stand and the appeal will be closed without any further review.
3. Once the *Grade Appeal* form and supporting documentation are collected and thoroughly reviewed, and if the student is able to demonstrate a possible error as described previously, an Academic Integrity Administrator will facilitate the communication between the student and instructor and attempt to find resolution.
4. If the student is able to demonstrate a possible error as described previously, and the communication between those involved has not resulted in a resolution, the following steps will occur:
 - The Academic Integrity Administrator will forward the *Grade Appeal* form and supporting documentation to the Executive Dean or designee. The Executive Dean or designee may either make a final determination, or elect to convene a faculty committee to make a final determination of the final grade.

Tuition Credit Request Policy and Procedure

A tuition credit may be approved and applied for the following documented reasons that directly impacted a student's ability to continue in their course or program during the timeframe in which the course occurred:

- Documented military deployment that resulted in an inability to continue in the course or program*
- Documented emergency personal or family medical reasons
- Documented act of nature
- Documented death in the immediate family**
- Documented temporary severe economic hardship

Additional documented extenuating circumstances may also be considered. This process is accomplished by requesting a *Tuition Credit Request* form from the student's assigned Advisor.

**Students who experienced military deployment that resulted in an inability to continue in the course or program are also eligible for a tuition credit but should instead complete and submit a Military Course Drop or Incomplete Request. Please see Readmission of Students after Military Service under the Higher Education Opportunity Act of 2008 in the General Academic Information and Policies section of this Catalog for more information.*

***Immediate family is defined as husband, wife, grandchildren, (step/adoptive) mother, (step/adoptive) father, (step/adoptive) brother, (step/adoptive) sister, (step/adoptive) child, mother-in-law, father-in-law, brother-in-law, sister-in-law, daughter-in-law, son-in-law, or grandparent.*

Attendance Appeals

Basis for an Attendance Appeal in an Introductory Course

Students may appeal an administrative drop from an undergraduate introductory course, such as EXP 105, due to unforeseen and extreme extenuating circumstances that directly impact the ability to meet attendance requirements. The appeal may be approved for the following reasons resulting in the inability to meet attendance requirements during the period of absence:

- Military deployment;
- Emergency personal or family reason;
- Work requirement;

- Act of nature; or
- Death in the family.

At the time of appeal, students must have also met the following requirements:

- Students must have attended at least once in the first seven days of the course. Thus, students may only appeal for an excused absence for week two (2) or beyond.
- Students must have a grade equivalency of a "C" or better in points earned for the course in which they are appealing attendance through the weeks prior to the missed attendance week as of the last date of attendance.

Note: Please refer to the Undergraduate and Graduate Programs sections in this Catalog for more details on Ashford University's Attendance policies. Please see Readmission of Students after Military Service under the Higher Education Opportunity Act of 2008 in the General Academic Information and Policies section of this Catalog for more information.

Attendance Appeal Procedure

- Students must submit their appeal to their Enrollment Services Advisor, University Advisor, or Student Advisor.
- Appeals must include an explanation of the event that occurred which resulted in the inability to meet the attendance requirement and a rationale for the appeal that is documented.
- If an appeal is approved, students will be reinstated in their course.

Appeal

Informal Hearing

To appeal an informal hearing outcome:

- Accused student may petition within three (3) business days of the date of the hearing outcome. Such petitions will be in writing and will be sent to the Conduct Administrator.
- To be granted an appeal, the accused student must state the specific basis of the request for an appeal and indicate why he or she believes the informal hearing and/or outcome was fundamentally unfair.
- Except as required to explain the basis of new information, a review will be limited to review of the verbatim record of the initial hearing and supporting documents for one or more of the following purposes:
 - To consider new information, unavailable during the original hearing, that could be outcome

- determinative. A summary of this new evidence and its potential impact must be included;
- To assess whether a material deviation from written procedures impacted the fairness of the hearing;
- To decide if a sanction(s) is substantially disproportionate to the severity of the offense and/or the cumulative conduct record of the student;
- To assess whether bias on the part of a conduct committee member deprived the process of impartiality.

The Conduct Administrator or designee will have discretion over granting student appeals for informal hearings.

If a student is granted an appeal from an informal hearing, he or she will be granted a formal hearing with the Student Community Standards Committee. This formal hearing will be conducted in accordance to the Student Community Standards Committee formal hearing procedures as outlined in this *Catalog*.

Student Community Standards Committee Formal Hearing

To appeal a Student Community Standards Committee hearing outcome:

- Accused students or complainants may petition within three (3) business days of the date of the hearing outcome. Such petitions will be in writing and will be delivered to the Director of the Conduct Administrator or designee. In Student Community Standards Committee cases that already involve the Director of the Conduct Administrator or designee, petitions will be delivered to the Associate Vice President of Student Affairs, .
- If the reviewing body described previously determines that one of the five bases for appeal listed subsequently has been met, the reviewing body may either reconsider the original determination and/or sanction(s) or refer the matter back to the Student Community Standards Committee for reconsideration. The reviewing body serves as the final level of review in the conduct matter.
- Except as required to explain the basis of new information, a review will be limited to review of the verbatim record of the initial hearing and supporting documents for one or more of the following purposes:
 - To consider new information, unavailable during the original hearing, that could be outcome determinative. A summary of this new evidence and its potential impact must be included;

- To assess whether a material deviation from written procedures impacted the fairness of the hearing;
- To decide if a sanction(s) is substantially disproportionate to the severity of the offense and/or the cumulative conduct record of the student;
- To assess whether bias on the part of a conduct board member deprived the process of impartiality.

Every opportunity should be taken to return the complaint to the Student Community Standards Committee for reconsideration, where possible. Where only one party to a complaint elects to appeal, all parties will be joined in the appeal process. Where the parties request appeals on different bases, those bases will be consolidated into one final appeal process. On appeal by any party to the complaint, Conduct Administrator or designee or the Student Community Standards Committee (by majority vote) may support or change a decision, increase, decrease, or modify a sanction. An appeal is not a rehearing, though witnesses may be called or parties questioned as necessary. The reviewing body will be deferential to the original decision maker, making changes to the finding only where there is clear error and to the sanction only if a compelling justification to do so exists.

Graduation/Completion Rates

In accordance with the Student Right-to-Know and Campus Security Act of 1990, Ashford University is pleased to share with you the following information on the graduation rates of our Fall 2009 cohort of full-time, first-time, degree or certificate seeking undergraduates.

As reported in the IPEDS graduation rates survey (GRS), during the Fall 2009 semester, 3,079 first-time, full-time, degree-seeking undergraduate students entered Ashford University. This population of students includes both bachelor's degree seeking students and associate degree seeking students. 13% of these students had graduated from Ashford University within 150% of the normal time to complete their degree (as of September 1, 2015). Please contact the Registrar's Office with any questions.

While reviewing this information, please keep the following in mind:

- All graduation rates are based upon 3 years of attendance for Associate's programs and 6 years of attendance for Bachelor's programs, which equates to 150% of the normal completion time.

- We have elected not to report transfer-out rates because our University's mission does not include providing substantial preparation for students to enroll in another eligible institution without completing or graduating.
- These charts do not identify the reasons why our students withdrew; therefore, students who withdrew for personal or medical reasons are included.
- Graduation rates do not include students who left school to serve in the U.S. Armed Forces, on official church missions, or with a foreign aid service of the federal government, or students who died or were totally and permanently disabled.
- Please note that the graduation/completion rate does not include any student who attended a college or university after high school and then enrolled in Ashford University.

Source: Institutional Research Services, 2016.

(1) Denotes fewer than 10 students, which is suppressed to protect the privacy of students.

Graduation Rates

The three-year graduation rate for online associate's degree seeking students is 12% based on all students in the 2010-11 entering cohort. The six-year graduation rate for online bachelor's degree seeking students is 33% based on the 2007-08 entering cohort. The three-year graduation rate for online master's degree seeking students is 60% based on the 2010-11 entering cohort.

For prior year enrollment and graduation rates, please refer to <http://assessment.ashford.edu> on the Ashford University website.

Student Body Diversity

Ashford University provides the following information regarding its student body. This information is based on data reporting in the 2015-2016 IPEDS Fall Enrollment Survey.

Gender	Percentage
Male	30%
Female	70%
Race	Percentage
American Indian or Alaska Native	1%
Asian	1%
Black or African American	37%
Hispanic/Latino	10%
Native Hawaiian or Other Pacific Islander	1%
White, non-Hispanic	45%
Two or more races	3%
Nonresident alien	0%
Race and ethnicity unknown	2%
Pell Grants	Percentage
Students who received Pell grants	69%

(Source: Institutional Research Services, 2016)

Graduation/Completion Rate by Gender	
Male	11%
Female	14%

Graduation/Completion Rate by Race or Ethnic Group	
American Indian or Alaska Native	(1)
Asian	(1)
Black or African-American	9%
Hispanic/Latino	10%
Native Hawaiian or Other Pacific Islander	(1)
White, non-Hispanic	16%
Two or More Races	(1)
Nonresident alien	(1)
Race/ethnicity unknown	(1)

Graduation/Completion Rate by Financial Aid Category	
Pell Grant Recipients	15%
Subsidized FFEL or Direct Loan Recipients (excludes Pell Grant Recipients)	15%
Neither Pell Grant nor Subsidized FFEL or Direct Loan Recipients	4%

Retention Rate

The retention rate for First-time/Full-time bachelor's degree-seeking students at Ashford University beginning in Fall 2014 was 34%.

(Source: IPEDS Fall Enrollment Survey 2015-2016)

SECTION THREE: STUDENT SERVICES, HEALTH, AND SAFETY

Student Services

Ashford University has a commitment to the educational goals of a regional, national, and international student population. This mission, shared by the entire University community, is that students live and learn in an environment that fosters a supportive and caring community. The Office of Student Affairs makes every attempt to meet the needs of the University's globally diverse students through various programs designed to enhance the experience of all students.

The University provides a wide range of student-centered services. Many are part of the Office of Student Affairs, while others are provided elsewhere throughout the University. Services provided are subsequently detailed.

Academic Advisement

The Student Advising team works to help support student success at the University. Advisement is based on academic policies set by faculty and operational procedures that uphold consistency and service to students.

A dedicated Advisor is assigned to each degree-seeking student upon enrollment. This approach provides students with an available point of contact for academic and administrative direction. The advisor assists the student in course scheduling/registration, developing a degree-completion plan, clarifying University policies and procedures and providing awareness of the resources available to help students be successful in their educational journey.

Student Affairs

Student Affairs provides thought leadership, programs and services to the university community in the area of student development in order to support, engage and impact students and alumni in pursuit of their greatest potential. Supporting student and alumni success is accomplished by matching students with co-curricular programs and support services that are responsive to their unique needs and talents. Programs and services are actively integrated throughout the University and encompass values that enhance and enrich the moral, intellectual, spiritual, and psychological growth of the whole student.

Student Affairs includes student health and wellness resources, disability support services, student community standards, honor societies, peer mentoring, clubs &

organizations, community service, and specialized support to our military and veteran students and their families.

Student Organizations

Online student organizations are available. For a full list of online student organizations, please see http://www.ashford.edu/student_services/online-organizations.htm. Information about getting involved in an online student organization or creating a recognized student organization can be obtained by emailing Studentaffairs@ashford.edu.

Career Services

Career Services provides individual and group coaching services and self-directed resources for active, degree-seeking students and alumni. Some of the services offered include career exploration tools, resume and cover letter guidance, interview preparation, job search assistance, access to job postings and internships, and career self-assessments.

Through skills and personality assessments, individuals may explore their interests, abilities, values, and career options and goals. More information can be found on Ashford University's website at http://www.ashford.edu/student_services/careerservices.htm.

Alumni Services

As a graduate of Ashford University, alumni will receive a complimentary membership in the Ashford University Alumni Association (AUAA). This membership in the AUAA entitles alumni to valuable benefits including: career and professional development webinars, continued access to career services, discounts on select products and services, access to online social communities such as Facebook and LinkedIn, and a *Connections Magazine*, the official digital Ashford alumni magazine.

Limitations Regarding Career and Alumni Services

Ashford University does not guarantee employment to any applicant as a result of his or her application, acceptance, attendance, completion of any course, or graduation in any program. Ashford University does not verify the content of job postings that are presented on the career services webpage of the University website, and therefore makes no representations or guarantees about the accuracy of positions or contact information listed on the University website. Ashford University is not responsible for consequences that may follow from application to jobs listed on the University website. The inclusion of an employer's job posting on this site shall not be construed as an endorsement of the employer (or of any religious or political point of view promoted by the employer) by

Ashford University or any of its affiliates, and does not constitute a guarantee that a job is available with a given employer.

It is the responsibility of the student or alumnus to perform his or her own careful background research when selecting a position, evaluating an employer, interviewing for, or accepting any position. It is the sole responsibility of the student or alumnus to obtain or confirm any necessary information concerning an employer. Ashford University is in no way responsible for the safety, wages, working conditions, or other aspects of employment.

Ashford University's website also contains links to other websites as a convenience for its users and is not responsible for the contents of any linked site. Anyone who discovers misuse or abuse of our website is encouraged to report the matter to the Office of Career Services at CareerServices@ashford.edu.

The Office of Career Services abides by the principles of professional conduct set forth by the National Association of Colleges and Employers (NACE).

The Office of Career Services is committed to partnering with employment professionals that comply with the Equal Employment Opportunity (EEO) laws in all recruiting activities.

The University's courses, programs and services are designed to prepare students and graduates to pursue employment in their field of study or related field; however, the University does not guarantee that students or graduates will be placed in any particular position or employment during their enrollment in the program at the University, or after its completion. Any statistics referenced on the University website and attributed to a source other than Ashford University have not been independently verified by Ashford University.

Employment Services

Ashford University does not guarantee employment to any applicant as a result of his or her application, acceptance, attendance, completion of any course, or graduation in any program. Ashford University does not promote employment services or make student referrals to prospective employers based on direct contact with the employer regarding current job openings to any student attending Ashford University online programs.

Registrar's Office

The Ashford University Registrar's Office works closely with members of the admission, academic, and student services departments to facilitate inclusive student recruitment and retention efforts in compliance with regulatory requirements. This office collects, records, maintains and reports all student records in accordance

with FERPA guidelines, e.g., grades, attendance, registration information, transcripts, and student academic progress. The Registrar's Office determines student admissibility by reviewing student's admission application as well as requesting and evaluating all student transcripts to determine applicability to programs. Program change requests, name changes, official and unofficial transcript requests and graduation functions are all handled by the Registrar's Office. Students in need of these services should contact the Registrar's Office for more information.

Students access their final grade information on their Ashford University Student Portal.

Student Portal

Ashford University students use the Student Portal as a self-service resource center. The Student Portal provides one location for students to access and print versions of their schedule, degree progress report, and ledger card; access additional learning resources; receive important information regarding the University; and connect with their advisors. Online students also use the Student Portal to access the online classroom. Additionally, the Student Portal allows students to do the following:

- Make payments online;
- Use a GPA calculator;
- Download copies of their unofficial transcripts;
- View their financial aid award information;
- Generate financial receipts; and
- Receive important alerts and news regarding the University.

Website

Ashford University's website, www.ashford.edu, provides students, prospective students, and the general public with up-to-date information about academic offerings and student events.

Bookstore

Students can order books, memorabilia, and supplies through the bookstore accessed through the Student Portal or the Ashford University website at www.ashford.edu.

General Campus Information

Ashford University's Campus is located at 8620 Spectrum Center Blvd, San Diego, CA 92123. There is one 11-story building consisting of approximately 273,764 square feet. The building is leased through February, 2020 to support the administrative functions of Student Services, Financial Aid and Services, Academics, Enrollment Services, Student Affairs, Planning and Effectiveness, Faculty, and Executive/Senior Management.

Publicity and Photo Release

All media releases of information originating from the University should be channeled through the Communications Office. Media inquiries concerning Ashford University directed toward students, faculty, and staff are to be directed to the Communications Office, and administrators, faculty, or staff who are contacted directly by the media should refer the media to the Communications Office. Comments should not be given to the media until the Communications Office has been contacted.

All students authorize the University to record and use their names, images, likenesses and voices in all media, for instructional or promotional purposes, unless a written request to withhold directory information is on file in the Registrar's Office.

Students, faculty, and staff are encouraged to inform the Communications Office about newsworthy events and developments regarding class and campus events of interest. Students should also contact their advisers regarding newsworthy information.

Health Information

Drug Free Schools and Communities Act Program

Students may obtain information on the illegal possession, use, or distribution of alcohol and illicit drugs, as well as the University's standards of conduct, associated health risks, drug or alcohol counseling and treatment programs, University disciplinary actions, and federal, state, and local sanctions for violations of law by viewing the Drug Free Schools and Communities Act Program Report, located on the Ashford University website at www.ashford.edu/DFSCA.

Counseling, Treatment, and Rehabilitation Programs

The following national toll-free telephone numbers are provided to assist any member of the University who may require assistance in dealing with a drug or alcohol problem.

- American Council on Alcoholism (800) 527-5344: Addresses alcoholism as a treatable disease through public education, information, intervention, and referral;
- Al-Anon (888) 425-2666: Helps families and friends of alcoholics recover from the effects of living with the problem drinking of a relative or friend; and

- The Substance Abuse and Mental Health Services Administration (SAMHSA) Treatment Referral Helpline (800) 662-HELP / (800) 662-4357 / (800) 487-4889 (TDD): Provides information, support, treatment options, and referrals to local rehab centers for any drug or alcohol problem.

Help Lines/Hotlines

24 Hour National Suicide Prevention Lifeline/Veteran Crisis Line	(800) 273-TALK (8255) TTY Line: (800) 799-4889
24 Hour National Domestic Violence Hotline	(800) 799-SAFE (7233)/ TDD Line: (800) 787-3224
American Sexual Health Association: STI Resource Center	(800) 227-8922
CDC National AIDS Hotline/National STD Hotline	(800) CDC-INFO (232-4636)
National AIDS Hotline for the Hearing Impaired	TDD Line: (888) 232-6348
24 Hour National Alcohol & Substance Abuse Information Center	(800) 784-6776
Gay and Lesbian National Hotline	(888) THE-GLNH (843-4564)
The Youth Law Hotline (IA)	(800) 728-1172
Poison Control Center	(800) 222-1222
National Child Abuse Hotline	(800) 4-A-CHILD (422-4453)
Low Cost Clinic Locator	http://www.needymeds.org/free_clinics.taf
Emergency (police, fire, and rescue)	911

Health and Wellness Referrals

Pursuing a degree often results in navigating new challenges and situations that we may not have experienced previously. While many of these experiences are welcomed, they may also overwhelm and/or leave us feeling confused, discouraged, and anxious. Part of being a student is being able to reach out for support before circumstances become unmanageable.

The Student Advocate HELpline is a service available through the Office of Student Access and Wellness. Trained Student Advocates are available to assist students experiencing extreme personal hardships and critical life impacts by providing short-term de-escalation, assistance locating support resources in their local area, and action planning to address educational impact of situational

stressors. Impacts supported include: concern for individual or community safety, homelessness and extreme financial hardship, sexual assault, domestic violence, and/or significant impact resulting from the loss of a loved one.

Student Advocates are available Monday – Friday between 8 am and 5 pm PST. Students are invited to contact the Office of Student Access and Wellness at ext. 24357 in order to seek assistance from a Student Advocate.

If you or the individual you are attempting to refer is in immediate danger, please dial 9-1-1, prior to contacting the Office of Student Access and Wellness.

Safety Information

Campus Security and Fire Safety Report

The Ashford University Campus Security and Fire Safety Report is compiled annually in compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act and is available for students' review. This report is required by federal law and contains policy statements and crime and fire statistics compiled by the University. The policy statements address the University's policies, procedures, and programs concerning safety and security, for example, policies for responding to emergency situations, fire safety and sexual offenses. Statistics for the previous three calendar years are included for certain types of crimes that were reported to have occurred on campus, in or on off-campus buildings or property owned or controlled by the University, and on public property within or immediately adjacent to and accessible from the campus. This report is available online at

www.ashford.edu/campus_security_and_fire_safety_report

. Students may also request a paper copy of the report be mailed to them by emailing their request to studentaffairs@ashford.edu.

Firearms/Explosives

Shotguns, rifles, handguns, air guns, bows and arrows, simulated weapons, ammunition, and other types of potentially dangerous weapons are not permitted anywhere on campus or at University sponsored events that take place off campus unless properly authorized by University President. All types of explosives (incendiary and chemical) and fireworks (including smoke bombs) are prohibited in all areas of the University. Any object has the potential to become a weapon; therefore, the University reserves the right to further define a "weapon" based on its potential damage or threat.

SECTION FOUR: FINANCIAL INFORMATION

Financial Information

Ashford University is committed to helping students understand and manage the financial aspects of obtaining their education. For questions regarding tuition, fees, and payment options, students should contact the Financial Services Department at (800)798-0584. For cost of attendance information, please visit

www.ashford.edu/admissions/online_financial_services.htm.

Tuition and Fees 2016-2017

Tuition rates and fees may change at any time without prior notice; however, students will not be charged retroactively for tuition and fee increases for coursework already completed or for coursework the student was in the process of completing.

Undergraduate Programs Tuition & Fees

The following is a list of tuition and fees applicable to Associate's and Bachelor's degree programs and/or undergraduate courses. Tuition rates and fees may change at any time without prior notice; however, students will not be charged retroactively for tuition and fee increases for coursework already completed or for coursework the student was in the process of completing.

Tuition per credit:

100- to 400-level Courses	\$443.00
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Fees:

Technology Fee (per course)*	\$50.00
Books, course digital materials** and instructional materials (average per course)	\$100.00
Prior learning assessment - sponsored professional training (per creditevaluated)***	\$30.00
Prior learning assessment - experiential learning essay assessment (per evaluation)***	\$125.00
Insufficient funds fee	\$10.00
Graduation fee	\$150.00
Replacement/Duplicate Diploma	\$45.00
Official transcript	\$10.00
Education records - Per page	\$0.50
California Student Tuition Recovery Fund^	\$0

*The Technology Fee covers access to University systems such as the online classroom, the Student Portal, and other academic resources. The Technology Fee is fully refundable if a student does not attend beyond Week 1 of a course (Week 3 if covered under the Ashford Promise Refund Schedule). After this time, the fee becomes non-refundable. Students are charged the Technology Fee for repeated coursework.

**The Course Digital Materials (CDM) fee is fully refundable if a student does not attend beyond Week 1 of a course (Week 3 if covered under the Ashford Promise Refund Schedule). After this time, the fee becomes non-refundable. Students are not charged the CDM fee for repeated coursework if previously charged.

***Payment for evaluation does not guarantee that credit will be awarded.

^California law mandates the collection of a Student Tuition Recovery Fund (STRF) fee in the amount of \$0 per \$1,000 of tuition rounded to the nearest thousand to be paid to the state's tuition recovery fund in the event of school closure. The fee is charged to California residents only.

Indirect costs which are not billed directly by the University may be found at

www.ashford.edu/admissions/online_tuition_fees.htm.

Graduate Programs Tuition & Fees

The following is a list of tuition and fees applicable to Master's degree programs and/or graduate courses. Tuition rates and fees may change at any time without prior notice; however, students will not be charged retroactively for tuition and fee increases for coursework already completed or for coursework the student was in the process of completing.

Tuition per credit:

Master of Accountancy	\$644.00
Master of Arts in Education	\$577.00
Master of Arts in Health Care Administration	\$644.00
Master of Arts in Organizational Management	\$644.00
Master of Arts in Psychology	\$577.00
Master of Arts in Special Education	\$577.00
Master of Arts in Teaching and Learning with Technology	\$577.00
Master of Science in Criminal Justice	\$644.00
Master of Business Administration	\$644.00
Master of Public Administration	\$644.00

Fees:

Technology Fee (per course)*	\$50.00
Books, course digital materials** and instructional materials (average per course)	\$140.00
Instructional Practice Specialization Course Fee (per specialization course) ***	\$1,082.00
Insufficient funds fee	\$10.00
Graduation fee	\$150.00
Replacement/Duplicate Diploma	\$45.00
Official transcript	\$10.00
Education records - Per page	\$0.50
California Student Tuition Recovery Fund^	\$0

*The Technology Fee covers access to University systems such as the online classroom, the Student Portal, and other academic resources. The Technology Fee is fully refundable if a student does not attend beyond Week 1 of a course (Week 3 if covered under the Ashford Promise Refund Schedule). After this time, the fee becomes non-refundable. Students are charged the Technology Fee for repeated coursework.

**The Course Digital Materials (CDM) fee is fully refundable if a student does not attend beyond Week 1 of a course (Week 3 if covered under the Ashford Promise Refund Schedule). After this time, the fee becomes non-refundable. Students are not charged the CDM fee for repeated coursework if previously charged.

***The Instructional Practice Fee is \$1,082 per specialization course and is fully refundable if a student does not attend beyond Week 1 of an Instructional Practice specialization course (EDU 590, EDU 591, EDU 592, and EDU 593). After this time, the fee becomes non-refundable. For repeated courses, students will be charged a prorated Instructional Practice fee amount of \$1,050 per course repeat. The Master of Arts in Education, Instructional Practice specialization has indirect costs associated with the program that are not eligible for federal financial aid (Title IV), including the final lesson through TeacherReady which is \$600, \$75 for a Statement of Eligibility filed with the state of Florida, approximately \$600 for Florida Teacher Certification Exams, and the cost of background checks at various points over the program which can range from \$20 - \$75. In addition, any remedial work deemed necessary by TeacherReady may need to be completed at student's cost.

^California law mandates the collection of a Student Tuition Recovery Fund (STRF) fee in the amount of \$0.00 per \$1,000 of tuition rounded to the nearest thousand to be paid to the state's tuition recovery fund in the event of school closure. The fee is charged to California residents only and is non-refundable. The amount of the fee can change as determined by California.

Indirect costs which are not billed directly by the University may be found at

www.ashford.edu/admissions/online_tuition_fees.htm.

Schedule of Charges

The following list provides an estimated schedule of charges by online degree program for total charges for a period of attendance, and for an entire educational program.

A period of attendance is defined as four courses or 12 credits for undergraduate students and as three courses or 9 credits for graduate students. Please refer to the *Tuition and Fees* lists in the *Financial Information* section for specific dollar amounts used to calculate these charges. Students who receive the Ashford University Military Grant should refer to their specific enrollment agreement tuition and fee lists for this information.

Program Name	Period of Attendance	Entire Educational Program
AA in Early Childhood Education (67 credits)	\$5,916	\$33,131
AA in Military Studies (64 credits)	\$5,916	\$31,652
All Online Bachelor's Programs (120 credits)	\$5,916	\$59,310
Master of Accountancy (48 credits)	\$6,366	\$34,102
MA in Education (39 credits*)	\$5,763	\$25,123
MA in Education, Instructional Practice (36 credits)	\$5,763	\$27,530
MA in Health Care Administration (36 credits)	\$6,366	\$25,614
MA in Organizational Management (33 credits)	\$6,366	\$23,492
MA in Psychology (36 credits)	\$5,763	\$23,202
MA in Special Education (30 credits)	\$5,763	\$19,360
MA in Teaching and Learning with Technology (30 credits)	\$5,763	\$19,360
Master of Business Administration (42 credits)	\$6,366	\$29,858
Master of Public Administration (36 credits)	\$6,366	\$25,614
Master of Science in Criminal Justice (39 credits)	\$6,366	\$27,736

Program Name	Period of Attendance	Entire Educational Program
*The Master of Arts in Education program is based off the 15 credit Curriculum and Instruction specialization.		

Sales Tax Disclaimer

Ashford University is required to charge sales tax for tuition and/or fees in certain jurisdictions based on state reporting obligations and the taxability of services and digital goods in accordance with local laws on the date of charge. For sales tax purposes, electronically-delivered services and digital goods are considered to be received at the student's physical address. For specific sales tax charges, students should consult with their Student Advisor.

Tennessee Tuition and Fee Guarantee

TN Residents Only

Applicants to an online program who reside in the state of Tennessee (as evidenced by the address on file at Ashford University) will qualify for the Tennessee Tuition and Fee Guarantee under the conditions set forth in this section. The Tennessee Tuition and Fee Guarantee is a commitment that the net cost of tuition and fees will not increase for a 12 month period, beginning on the date the student begins credit-bearing coursework. This benefit is applicable only to students who maintain a physical residence in the state of Tennessee. Upon expiration of the 12 month period, tuition and fee amounts for any such students are subject to adjustment to reflect the rates in effect at that time, and will also be subject to any future adjustments.

Students who relocate to another state are no longer eligible for the Tennessee Tuition and Fee Guarantee, and tuition and fees will be adjusted to reflect the rates in effect at that time, and will also be subject to any future adjustments, starting on the date their address is changed in University records. No retroactive tuition and fee adjustments for past classes are applied at the time of any address update. No retroactive tuition and fee adjustments for current classes are applied at the time of any address update, unless the address change is updated in University records within the first week of a student's current course.

Students who apply to a new degree program are eligible for the Tennessee Tuition and Fee Guarantee for a new 12 month period beginning on the date the student begins credit-bearing coursework. Students who re-enter the University after being out of attendance for 180 or more days are also eligible for the Tennessee Tuition and Fee Guarantee for a new 12 month period beginning on the date the student begins credit-bearing coursework.

Students who change their program of study are eligible for the Tennessee Tuition and Fee Guarantee for a new 12

month period beginning on the date the student begins credit-bearing coursework only if completed courses from the current payment period do not apply to the new program of study. Students who change programs and do not meet the above condition do not qualify for a new or renewed Tennessee Tuition and Fee Guarantee period.

California Student Tuition Recovery Fund

CA Residents Only

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

- You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and

- Your total charges are not paid by any third-party payer such as an employer, government program, or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

- You are not a California resident, or are not enrolled in a residency program, or
- Your total charges are paid by a third party, such as an employer, government program, or other payer, and you have no separate agreement to repay the third party.

Terms of Billing and Payment

Tuition and fees are billed on a financial aid payment period basis, regardless of payment option. For undergraduate programs, a payment period is a minimum of 20 weeks of instructional time and 12 successfully earned credits. This is typically four courses taken sequentially during the payment period. For graduate programs, a payment period is a minimum of 18 weeks of instructional time and 9 successfully earned credits. This is typically three courses taken sequentially during the payment period. Tuition is due according to the terms and conditions of a student's selected Payment Option. See the section on *Payment Options* for more information.

Ashford University reserves the right to cancel the registration of any student whose account is delinquent. Diplomas or certificates will be withheld, graduation participation will be delayed, and transcript of credits will not be forwarded to another institution or potential employer until all accounts with Ashford University are paid in full.

Tuition Benefit Eligibility Requirements

If a University tuition benefit, grant, or scholarship is offered to assist with the program-related fees and charges below, additional eligibility requirements must be submitted and approvals obtained prior to application of these benefits. Benefits will be awarded at the time of disclosing eligibility and submitting any required documents upon request; retroactive adjustments will not be applied to previous coursework or fees.

Excess Credit Account Adjustment

Undergraduate students who need 0.01-1.00 or 1.01-2.00 credits (1 or 2 credits) in order to meet the total number of credits required to graduate may be issued an excess credit account adjustment. An excess credit account adjustment may be issued to the paying party in the amount of tuition paid in excess of what is required after satisfying the total credit requirement. Partial credit account adjustments will not be issued.

Bankruptcy

A student who has filed for bankruptcy or had a loan discharged for disability may need to provide additional documentation before receiving aid. A student interested in using financial aid as a payment option upon re-entry or upon reapplication to the University may be required to do so as a secondary payment option and deferment of tuition and fee payment will not apply. The student may be required to pay any tuition and/or fee balance in full on an as-incurred basis.

Payment Plans

Ashford University offers Payment Plan options in select circumstances to students with outstanding balances. Students are allowed customizable term lengths up to 36 months, as long as the monthly payment is a minimum of \$50. Students are always encouraged to pay any outstanding balances due in full, and only utilize a Payment Plan if needed.

All students must select their payment option type, manual-pay or auto-pay, at the time of payment plan approval. Students must make an initial payment after Payment Plan approval regardless of Payment Plan length or payment type. If the student elects to go on auto-pay, he/she is required to pay one (1) monthly payment amount initially (first payment). However, if the student decides to leverage a manual pay option, he/she must pay 10% of total balance owed or the equivalent of three (3) monthly payments as the initial (first) payment, whichever is greater. Payment Plans require monthly payments and are not set up to extend more than six months beyond a student's estimated graduation date.

If students have difficulty making payments or have questions, they should contact an Account Resolution Coordinator by dialing (800) 798-0584 and following the appropriate prompts for Finance and payment arrangements.

Payment Options

Ashford University offers a variety of options for covering the costs of a student's education. During the online application process, students select their primary payment option and any secondary payment option(s), if required. Funds are applied in the order received by the University, regardless of designation of primary or secondary.

Students utilizing the Cash Plan, Tuition Reimbursement, and/or Military Veterans' Benefit Plan may choose to have their tuition and/or fees automatically charged to their credit card (recurring payment).

Ashford University will also accept debit cards that are endorsed by Visa or MasterCard or a personal check. A returned check may result in an insufficient funds fee. Students using endorsed debit cards should ensure they have sufficient funds in their account if they choose to use a debit card for automatic payments to avoid overdraft fees through their bank.

Endorsed debit cards may also have daily limits that cannot be exceeded. It is the student's responsibility to understand these limits and ensure any payments on endorsed debit cards will not exceed these limits.

There may be differences in fraud protection features of debit cards and credit cards, particularly because debit card purchases are withdrawn directly from a checking or savings account. Students should be aware of these differences prior to submitting this information to any other entity.

Cash Plan

For students who have selected the Cash Plan as a primary payment option, 100% of tuition and any applicable fees are to be paid on or before each course start date. Students may choose to have their tuition and/or fees automatically charged to their credit card when the Cash Plan is their payment option. Automatic credit card payments are charged on the start date of each course; otherwise, full payment must be received on or before the start date of each course.

When selected as a secondary payment option, any amount not covered by the primary payment option can be applied in any acceptable form of payment.

Students are advised that credit cards are accepted as a convenient method of payment. Credit cards bearing high interest rates should not be used as a long-term financing method for educational costs. Ashford University encourages all students to utilize the free financial aid information that is available through the Financial Aid Office.

Any delay in payment may result in administrative withdrawal of the student from his or her current course

during Week One. The student will then be scheduled for a future course and is not permitted to re-enter the course from which he or she was removed due to non-payment.

Tuition Reimbursement Plan

The Tuition Reimbursement Plan is available as a primary payment option if students qualify for their employer's tuition reimbursement program and if their employer reimburses at least 50% of their annual tuition.

Under this plan, tuition payments, excluding fees, are deferred a maximum of 90 days from the course/term start date, regardless of when the student receives disbursement/reimbursement from his or her employer.

Tuition must be paid in full 90 days after the start date of a course/term; otherwise, the student's credit card will be automatically charged. Applicable fees are due on or before the start date of each course/term. If fees are not paid in full on or before the start date of a course/term, the student's credit card will be automatically charged. A returned check may result in an insufficient funds fee. Students who have two declined credit card payments will be required to comply with the terms of the Cash Plan and will no longer qualify for the Tuition Reimbursement Plan. The conditions of this plan are not dependent upon the receipt of a course grade or completion of the course.

To qualify, prior to the start of the course/term, students must submit a signed *Tuition Reimbursement Certification and Authorization* form that includes a valid credit card number with authorization to charge the card if the tuition is not paid within the 90-day time frame.

Documentation required for the Tuition Reimbursement Plan includes the following:

- Student Finance Agreement; and
- Tuition Reimbursement Certification and Authorization.

Direct Bill Plan (Third-Party Direct Billing)

Ashford University offers Third-Party Direct Billing as a primary payment option to students sponsored by a Third Party Agency with a Direct Bill Memorandum of Understanding on file. The Third-Party Agency must offer a tuition benefit of at least \$2,500 annually for a student's tuition to be eligible for this option. The Third Party Agency is expected to remit payment to Ashford University within 90 days of the course start date. Any amounts not paid by the Third Party Agency are the responsibility of the student. Vouchers, purchase orders, and other approved authorized mediums should be sent to directbill@ashford.edu or faxed to (877) 279-1203 at least five days prior to the start of each course or payment period. Failure to supply vouchers, purchase orders, and

other approved mediums in a timely fashion may result in the loss of Third-Party Direct Billing benefits.

Documentation required for Direct Bill Plan:

- Direct Bill Memorandum of Understanding
- *Student Finance Agreement* indicating Direct Bill;
- *Direct Bill Certification and Authorization*; and
- Voucher, purchase order, or other authorized medium approved by Ashford University.

Leader Development Grant

Ashford University offers the Leader Development Grant (LDG) to students selected and sponsored by a participating Employer. The LDG program is funded by both the Employer and Ashford University. This grant is intended to help students avoid educational loan debt by funding a recipient's direct education-related costs. Direct education-related costs include tuition for all eligible courses (limited to two repeated courses), Technology Fee (per course), books, course digital materials, instructional materials, graduation fee, and Prior Learning Assessment (PLA) fees. If both electronic and hard copy course materials are available for the same course, the LDG program will only fund the electronic course materials, and if a student chooses to receive hard copy course materials, the student will be responsible to pay the difference in price and shipping costs. As such, the Leader Development Grant is only available as a primary payment option. The Leader Development Grant is not available as a payment option for students in the Master of Arts in Education, Instructional Practice specialization.

Students who choose to participate in the LDG program are not able to receive funding from the federal student financial aid programs (such as Pell Grant and Direct Loans); this is a condition of participation in the LDG program. The choice to participate in the LDG program is optional and any eligible federal student financial aid is always available to students who choose that payment option in lieu of participation in the LDG program. Students will become ineligible for the LDG program if they choose to receive funds from any federal student financial aid program for the same enrollment period.

Students will become ineligible for the LDG if they receive more than two (2) unsuccessful grades (defined as an "F," "WF," "W," or for General Education Competency courses, below a "C-") during their program of study or if they violate University policies as outlined in the Ashford University Academic Catalog. Students must also abide by all applicable Undergraduate Program Satisfactory Academic Progress (SAP) Standards or Graduate Program SAP Standards. Students are always expected to understand, meet, and abide by any Employer requirements in order to continue to receive LDG benefits.

Ashford University or the Employer may remove a student from the LDG at any time.

Students may appeal the loss of their LDG eligibility to the Leader Development Grant Review Committee, which consists of at least an Ashford representative and a representative from the Employer. Concurrent enrollment, defined as the enrollment in more than one class in every five (undergraduate) or six (graduate) week module, is prohibited for LDG recipients, unless pre-approved on a case-by-case basis by the Leader Development Grant Review Committee.

All required LDG forms (detailed below) must be completed, submitted, and approved prior to application for each new participating student. In addition, the LDG Waiver and Disclosure Form and the Net Price Calculator Results must be re-submitted every twelve months to continue participation. The LDG benefits continue as long as (1) students continue to meet Employer's eligibility requirements, (2) students have not completed their degree (continuation will require a new application), and (3) students do not elect to discontinue participation in the LDG program. Students must send all required forms to their assigned Student Advisor for verification at least seven (7) days prior to the start of classes in the applicable 12 month period.

The University provides a matching grant in conjunction with the funding provided by the Employer. The Employer must supply a qualified tuition benefit for their students to be eligible for the University LDG match. Failure of the Employer or student to supply any required payment may result in loss of LDG benefits for the grant recipient.

Documentation required for the Leader Development Grant:

- Leader Development Grant Agreement (executed between the University and Employer);
- Leader Development Grant Disclosure and Waiver (must be completed annually);
- Student Leader Development Grant Acknowledgement;
- Student Finance Agreement indicating Leader Development Grant
- Authorization to Release Student Records;
- Leader Development Grant Student Payment Authorization (if applicable); and
- Net Price Calculator Results, Shopping Sheet, and Data Summary (must be completed annually).

Military Veteran's Benefits Plan

The Military Veterans Administration Plan requires that all tuition be paid on or before each course start date, with the

exception of the first 60 days in the student's first academic year. Under this plan, tuition payments are deferred for the first 60 days of continuous enrollment in a degree program, regardless of when the student receives disbursement from the Department of Veterans Affairs. Applicable fees are due on or before the start date of each course/term. To qualify, students must submit a signed *Student Finance Agreement*, prior to the start of the course/term.

Degree seeking students may choose to place a credit card on file for automatic recurring payment processing. Non-Degree seeking students will be required to place a credit card on file when selecting this option with authorization to charge the card if tuition is not paid within a sixty (60) day timeframe. Questions should be directed to the Veterans Affairs Coordinator at VACertification@ashford.edu.

VA Classification of Ashford University Online Students:

Students enrolled in an online undergraduate program are classified as three-quarter time. The only way to receive the full-time payment rate is to double up on courses after successful completion of two courses with Ashford University. Students enrolled in an online graduate program are classified as full time.

VA Certification Term: Students may be certified for their Veterans Affairs (VA) educational benefits for up to a full certification term of scheduled courses. A certification term is defined as up to four courses for undergraduate students and up to three courses for graduate students. Certification for benefits will occur no earlier than 120 days prior to the start date of the last course within the certification term. Certification will occur no later than 30 days after the start date of a course.

GI® Bill Application Procedure: The student must obtain the appropriate form(s) from www.gibill.va.gov under *Apply for Benefits*. Forms can be submitted online directly to VA. The signature page from the appropriate form(s) will need to be mailed directly to the VA:

VA Regional Office
PO Box 8888
Muskogee, OK 74402-8888

Students must double check that their name and Social Security Number appear on the bottom of the signature page. Ashford University requires a signed copy of the appropriate completed form(s), as follows, for the student's file:

- 22-1990 (Application for VA Education Benefits) for veteran students who are using their GI Bill for the first time.
- 22-1995 (Change of Program/Training) for veteran students who have used their GI Bill benefits before.

- Chapter 35 Dependent/Spouse benefit forms are available for each branch of service on the website subsequently listed.
- DD-214 (Release from Duty). Ashford University requires a copy of this form for the student's file if available. This form does not hold up certification.

The University's VA Certifying Official will periodically review and certify the student for courses throughout the year on the VA-ONCE website. GI® Bill is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

Procedures While Enrolled:

After the student receives an award letter from the VA, he or she is required to begin monthly self-verification of enrollment by the 30th of each month. This is accomplished by using the Web Automated Verification of Enrollment (WAVE) or by Interactive Voice Response (IVR).

WAVE =

www.gibill.va.gov/resources/verify_attendance*

IVR = (877) 823-2378

*Students utilizing Chapter 33 - Post 9/11 GI Bill are exempt from verifying through the WAVE process.

- Students should allow 10 to 12 weeks after completion of all paperwork to receive the first payment. Certification will begin with the student's first date of eligible attendance in an Ashford University degree program. The VA Office will process any subsequent payment monthly.
- Payment of VA benefits may be mailed directly to the student or sent directly to the school, depending on the chapter of benefits the student is utilizing. Payment of VA benefits may be mailed directly to the student. Students are responsible for paying Ashford University tuition and fees at the start of each course, unless there is alternative, approved financial aid. Payment by Direct Deposit/Electronic Funds Transfer is strongly encouraged. Payments are sent directly to student savings or checking account. To establish or change direct deposit information, students should click on the 'Direct Deposit Enrollment Form' link after they have logged into WAVE. Changes and enrollments are usually processed the next business day.
- The University's VA Certifying Official will report course drops and withdrawals to the VA on a weekly basis. Course drops may affect eligibility for VA benefits.

Military Tuition Assistance Plan

Ashford University is approved for active duty Military Tuition Assistance. Students are expected to submit Tuition Assistance (TA) vouchers to the Tuition Assistance Administrator prior to the start of each course. TA is applied only to tuition and reimbursable fees. Any tuition and applicable fees not covered by the TA program must be paid prior to the start date of each course. TA forms, vouchers, and questions should be directed to MilitaryTA@ashford.edu. Failure to have a voucher on file with Ashford prior to the corresponding course may result in being administratively removed from the scheduled course.

Ashford University does not conduct automatic program renewals or bundle courses or enrollments for purposes of TA approval. The student and military service must approve each course enrollment before the start date of the class.

Documentation required for the Military TA Plan:

- Military Tuition Assistance forms (branch specific); and
- *Student Finance Agreement*.

Military Tuition Assistance Procedure:

- Military students must first complete the *TA Authorization form*;
- After command approval has been received, the student digitally signs the *TA Authorization form* and then sends it by fax or email to:

Ashford University
Military Tuition Assistance
MilitaryTA@ashford.edu
Fax: (858) 408-3511

- The *TA Authorization form* must be received before the fee waiver or course cost adjustments will be applied. TA vouchers must be received prior to the start of each course.
- Once the *TA Authorization form* has been received by the Ashford University Military Tuition Assistance Office, an invoice will be sent to the military. A copy of this invoice may be mailed or faxed to the student upon request.

Ashford University Military Grant

Undergraduate Students: Students enrolled in an undergraduate program may be eligible for the Ashford University Military Grant. Eligible students include Active Duty, National Guard, Reservists, spouses of Active Duty,

National Guard, and Reservists, students using VA Education Benefits, Department of Defense employees, Veterans Affairs employees, and Civilian employees of the United States Coast Guard. Veterans of the US Armed Forces must be certified for VA benefits through the US Department of Veterans Affairs and by Ashford University. Grants are only applied to an eligible student's account upon receipt of an approved VA certification. All other eligible students must provide the University with an approved *TA Authorization form* or appropriate verification of military service.

Grants are applicable to courses for which tuition is in excess of \$250 per credit hour. For courses with tuition of \$443 per credit hour, the grant is \$193 per credit hour. In addition, this grant also covers the Sales Tax, Technology Fees, and course materials required for an eligible student's program of study, including standard shipping costs where applicable, when purchased through Ashford University's bookstore or textbook partner. The cost of required electronic materials is also covered by the grant. When course materials are available in both electronic format and hard copy, students may opt to purchase a hard copy textbook and are charged the difference in cost plus shipping. Students should refrain from purchasing course materials prior to confirmation of sufficient enrollments. Military students who reside in a forward location may opt for a hard copy textbook at no additional charge.

Students who exceed 30 days of consecutive non-attendance and are not on an approved Academic Leave will be asked to recertify eligibility for the Ashford University Military Grant upon return by providing appropriate verification of military service.

Graduate Students: Students enrolled in a graduate program may be eligible for the Ashford University Military Grant. Eligible students include Active Duty, National Guard, Reservists, spouses of Active Duty, National Guard, and Reservists, students using VA Education Benefits, Department of Defense employees, Veterans Affairs employees, and Civilian employees of the United States Coast Guard. Veterans of the US Armed Forces must be certified for VA benefits through the US Department of Veterans Affairs and by Ashford University. Grants are only applied to an eligible student's account upon receipt of an approved VA certification. All other eligible students must provide the University with an approved *TA Authorization form* or appropriate verification of military service.

The grant covers the Sales Tax, Technology Fees, and course materials, including standard shipping costs where applicable, required for an eligible student's program of study and purchased through Ashford University's bookstore or textbook partner. The cost of required electronic materials is also covered by the grant. When

course materials are available in both electronic format and hard copy, students may opt to purchase a hard copy textbook and are charged the difference in cost plus shipping. Students should refrain from purchasing course materials prior to confirmation of sufficient enrollments. Military students who reside in a forward location may opt for a hard copy textbook at no additional charge. Grants are only applied to an eligible student's account upon receipt of an approved VA certification. All other eligible students must provide the University with an approved *TA Authorization* form or appropriate verification of military service. Any other fees or charges not listed will be considered the responsibility of the student, including without limitation any Instructional Practice fee for students electing to enroll in the MAED, Instructional Practice specialization.

Students who exceed 30 days of consecutive non-attendance and are not on an approved Academic Leave will be asked to recertify eligibility for the Ashford University Military Grant upon return by providing appropriate verification of military service.

Military Grant Grandfathering

Students who previously received the Ashford University Military Grant, and who subsequently enroll in another degree program after graduating, are permitted to continue to receive the grant without recertifying eligibility, unless they have been out of attendance more than 30 days.

Ashford Alliance Agreement Grants

Undergraduate Students: Students enrolled in an undergraduate program may be eligible for Ashford Alliance Agreement grants. Eligible students include Participating Organizations' employees and/or other eligible associated staff. Grants are only applied to an eligible student's account upon receipt of an approved employment/membership with a Participating Organization, and must provide the University with an approved verification of corporate affiliation.

Grants are applicable to course tuition, and are applied as a percentage of tuition per credit hour. In addition, this grant may also cover Technology Fees and course materials required for an eligible student's program of study, including standard shipping costs where applicable, when purchased through Ashford University's bookstore or textbook partner. When course materials are available in both electronic format and hard copy, students may opt to purchase a hard copy textbook and are charged the difference in cost plus shipping.

Students who exceed 30 days of consecutive non-attendance and are not on an approved Academic Leave

will be asked to recertify eligibility for the Ashford University Alliance Agreement Grant upon return by providing appropriate verification of corporate affiliation.

Graduate Students: Students enrolled in a graduate program may be eligible for Ashford Alliance Agreement grants. Eligible students include Participating Organizations' employees and/or other eligible associated staff. Grants are only applied to an eligible student's account upon receipt of an approved employment/membership with a Participating Organization, and must provide the University with an approved verification of corporate affiliation.

Grants are applicable to course tuition, and are applied as a percentage of tuition per credit hour. In addition, this grant may also cover Technology Fees and course materials required for an eligible student's program of study, including standard shipping costs where applicable, when purchased through Ashford University's bookstore or textbook partner. When course materials are available in both electronic format and hard copy, students may opt to purchase a hard copy textbook and are charged the difference in cost plus shipping.

Students who exceed 30 days of consecutive non-attendance and are not on an approved Academic Leave will be asked to recertify eligibility for the Ashford University Alliance Agreement Grant upon return by providing appropriate verification of corporate affiliation.

Ashford University Alumni Tuition Grant

Students who graduate from an Ashford University or University of the Rockies degree program and enroll in an online Ashford University or University of the Rockies degree program qualify for an Alumni Tuition Grant.

Students who qualify for the Alumni Tuition Grant must successfully complete four attempted courses after matriculation into an undergraduate degree program or three attempted courses after matriculation into a graduate degree program. The tuition grant will then be applied to the student's account in the amount of tuition charged for the fifth or fourth attempted course to apply to the cost of the course, depending on the student's degree program. Once the grant is applied to the student's account, a student is not eligible for an additional grant until he/she graduates from another University of the Rockies or Ashford University degree program and meets admissions requirements to enroll in a subsequent degree program.

Alumni who paid a one-time Technology Services Fee (between \$250 and \$1,290) will also have each course's Technology Fee waived.

Other Sources of Aid

StraighterLine Tuition Grant

Ashford University is proud to be a scholarship partner of StraighterLine, a low-cost provider of self-paced, competency-based online courses.

Ashford University offers a tuition grant to students who successfully complete 12 college-level credits at StraighterLine and matriculate into an online undergraduate program at Ashford. To determine eligibility, students must submit an official transcript to the Ashford University Registrar's Office, showing successful completion of 12 college-level StraighterLine credits in order to be eligible for the grant. For eligible students, a 15% tuition grant will be applied to tuition charges for 8 attempted courses from the date the student is determined to be eligible. The tuition grant will only apply to future tuition charges and is not retroactive.

Ashford University is also an articulation partner of StraighterLine. StraighterLine courses are evaluated for credit by the American Council on Education (ACE) and are accepted in transfer by Ashford University. The transfer guide can be found on the Ashford University website in the Non-Traditional Credits section. This guide outlines which StraighterLine courses are equivalent to Ashford University courses. Remedial/developmental coursework is not transferrable to Ashford University and students should not complete courses they have previously completed as these may be considered duplication. StraighterLine credits are considered non-traditional. Please see the General Transfer Credit Provisions and Limitations section of the Academic Catalog for more information.

For more information about StraighterLine, please visit <http://www.straighterline.com/colleges/partner-colleges/ashford-university>.

Outside Scholarships

Students are encouraged to search for outside funding for their education. Any student who receives additional funds from any source, such as an outside scholarship, before or after receiving financial aid from the University, must report the source and the value of the award to the Financial Aid Office. Additional funds could require an adjustment or cancellation to a portion of the existing financial aid award to avoid an "overaward" as defined by federal and state regulations. Scholarship searches are available at:

- www.fastweb.com
- www.finaid.org/scholarships
- www.scholarshipamerica.org

Ashford University is not responsible for the content of these websites and does not endorse any particular outside scholarship website. Please beware of sites that ask for payment for scholarship information and/or applications and review all information carefully before applying.

Private Loan

Before considering a private education loan, students are recommended to first apply for available federal student financial aid (Title IV) to ensure any eligible federal grant aid is utilized and/or any eligible federal low interest loans available are considered. If a student wishes to apply for a private education loan, Ashford University will work with any lender participating in a private student loan program from which a student wishes to borrow. If a student obtains a loan to pay for an education program, the student will have the responsibility to repay the full amount of the loan plus interest. Please contact the Financial Aid Office for additional information about all available education funding options.

Financial Aid Plan

The University will provide assistance to all students and families who are eligible for federal student financial aid (Title IV). The University provides a convenient online application process to complete the necessary financial aid documents listed below. All students seeking federal, financial aid must be admitted to an eligible degree program to determine financial aid eligibility. To complete the process for the Financial Aid Plan, students must provide the following:

- The Institutional Financial Aid Application;
- Proof of registration for a FSA ID at any of the following websites:
fsaid.ed.gov;
www.fafsa.gov;
www.nsls.ed.gov;
www.studentloans.gov; or
www.studentaid.gov
- The Free Application for Federal Student Aid (FAFSA)*;
- Entrance Loan Counseling, if applicable;
- A Direct Loan Master Promissory Note (MPN), if applicable; and
- All related paperwork and documentation requested by the University.

**Note: New students enrolled March 1 through June 30 are highly encouraged to complete the current and future FAFSA. Completing both FAFSAs in this timeframe will allow the Financial Aid Office to determine all eligible aid.*

Federal Student Aid Eligibility

Eligibility for federal student aid is based on financial need and on several other factors. To be eligible for most types of federal financial aid, a student must:

- Demonstrate financial need (for most programs);
- Have a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate or completion of a high school education in a homeschool setting approved under state law;
- Be a US citizen or eligible noncitizen;
- Have a valid Social Security Number;
- Register with the Selective Service (if required);
- Be enrolled as a regular student in an eligible degree program;
- Maintain satisfactory academic progress once in school;
- Certify that no federal student loan is in a default status and no money is owed on a federal student grant; and
- Certify that use of federal student aid is only for educational purposes.

Financial Aid Student's Rights

As a financial aid applicant or recipient, a student has the right to:

- Be advised on the different financial aid programs available and how to apply for them;
- Be advised on deadline dates for submitting applications for each financial aid program available;
- Be advised on how the student's financial need was determined;
- Be advised on how financial aid will be disbursed;
- Be advised on each of the various programs in the student's packaging;
- Be advised on the impacts of withdrawal, such as refunds or repayments of financial aid;
- Be advised on the requirements for maintaining financial aid eligibility and satisfactory academic progress;
- Have all application information treated with the highest confidentiality; and
- Be advised on the names of the organizations that accredit or license the University.

Financial Aid Student's Responsibilities

As a financial aid applicant or recipient, a student has the following responsibilities:

- To apply for financial aid by appropriate deadlines if he or she wishes to be considered for financial assistance;
- To submit all required forms accurately and completely;
- To provide documentation, verification of income, corrections and/or any information to complete his or her financial aid file;
- To notify the Financial Aid Office when additional aid is received from outside sources;
- To accept responsibility for all forms and agreements he or she signs;
- To use financial aid only for his or her actual educational expenses; and
- To complete exit counseling online or to schedule an exit interview with the Financial Aid Office within 30 days of graduating or withdrawing from the University for any reason.

Cost of Attendance

Cost of Attendance (COA) budgets are estimated costs for completing a full academic year and provides students and parents with reasonable projected educational costs associated with full-time attendance at Ashford University. The University uses these costs to develop budgets for awarding federal financial aid. Costs will vary according to the individual student profile; for example, whether the student is an undergraduate or graduate student, living at home with parents, or living on his or her own. .

The COA includes direct and indirect expenses:

- Direct expenses include tuition, fees, books, and supplies.
- Indirect expenses include room and board, as well as allowance for personal expenses.

Federal Direct Annual Loan Limits

Federal Direct Annual Loan Limits:	Dependent Undergraduate Students	Independent Undergraduate Students*	Graduate Students
First Year Students Online Programs: 0–24 credits	Total: \$5,500 Max Subsidized: \$3,500	Total: \$9,500 Max Subsidized: \$3,500	Total Unsubsidized: \$20,500
Second Year Students Online Programs: 25–48 credits	Total: \$6,500 Max Subsidized: \$4,500	Total: \$10,500 Max Subsidized: \$4,500	Total Unsubsidized: \$20,500
Third Year Students and Beyond (each year) Online Programs: 49 credits or greater	Total: \$7,500 Max Subsidized: \$5,500	Total: \$12,500 Max Subsidized: \$5,500	Total Unsubsidized: \$20,500

Students who successfully complete the weeks and credits required in an academic year will be eligible to be packaged for the next grade level for registered coursework following completion of the academic year. Transfer students who are awarded credits equal to or greater than the number required for completion of an academic year are eligible to be packaged for the next grade level, where applicable (e.g., students transferring in 24 credits or greater are eligible to be packaged as a second year student). Students completing an Associate's degree may only be eligible to borrow loan amounts up to a second year student grade level, regardless of the number of credits transferred in.

Federal Direct Aggregate Loan Limits*

	Dependent Undergraduate Students	Independent Undergraduate Students**	Graduate Students
Maximum Total Debt	\$31,000 Max Subsidized: \$23,000	\$57,500 Max Subsidized: \$23,000	\$138,500 Max Subsidized: \$65,500 (includes undergraduate borrowing)

**A borrower who has reached his or her aggregate borrowing limit may not receive additional loans until he or she has reduced his or her aggregate loan amount.*
***A dependent student whose parent is denied a PLUS loan is allowed to borrow additional Unsubsidized Direct amounts equal to the amount that independent borrowers are able to borrow.*

How to Apply for Financial Aid

Complete an application for admission to the University. A student must be accepted by the University before a financial aid award can be determined. Complete the Free Application for Federal Student Aid (FAFSA), and list the University (School Code: 001881) as a college to receive information. Students must apply 90 days prior to the start of each academic year. Complete an Institutional Application for financial aid, a Master Promissory Note (if applicable), and Entrance Loan Counseling (if applicable). The University may also require additional documents to verify aid eligibility (for additional information, please see

the *Verification for Federal Student Aid Eligibility* in this section of the *Catalog*). It is highly recommended that the student or parent apply for the Federal Student Aid Identification Number (FSA ID) through the US Department of Education at any of the following websites:

- fsaid.ed.gov;
- www.fafsa.gov;
- [http://www.nsls.ed.gov](https://www.nsls.ed.gov);
- [http://www.studentloans.gov](https://www.studentloans.gov); or
- [http://www.studentaid.gov](https://www.studentaid.gov)

The FSA ID serves as the student's electronic signature and can be used to electronically apply for federal student aid and access Federal Student Aid records online. The FSA ID should be kept in a safe location and should not be shared with anyone.

Free Application for Federal Student Aid (FAFSA)

The FAFSA is available online at www.fafsa.gov. The completed form should be signed electronically with the applicant's FSA ID so that the student's financial need can be evaluated.

Verification for Federal Student Aid Eligibility

The federal government requires colleges and universities to verify, or confirm, the data reported by students and their parent(s) on the FAFSA. The verification process ensures that eligible students receive all the financial aid to which they are entitled and prevents ineligible students from receiving financial aid to which they are not entitled. A subset of financial aid applications are randomly selected by the US Department of Education for verification. If a student is selected for verification, there is an asterisk next to the Expected Family Contribution (EFC) on the Student Aid Report (SAR). The SAR may be viewed online at www.fafsa.gov under Step 3, "View and Print Your Student Aid Report."

Applications selected for verification are placed into a Verification Tracking Groups (V1 – V6). The SAR indicates with a tracking flag for which group the student has been selected. Items to be verified are based on the specific Verification Tracking Group. If a student is selected for verification, the Financial Aid Office notifies the student of required documentation.

The student (and parent(s) of dependent students), are required to provide appropriate and legible supporting documents to the Financial Aid Office. Depending on the category selected, one or more of the following documents may be requested:

1. Verification Worksheet;
2. IRS Tax Return Transcript or use of IRS Data Retrieval Process;
3. Documentation of Supplemental Nutrition Assistance Program (SNAP), if applicable;
4. Documentation of child support paid, if applicable;
5. Documentation of other untaxed income, if applicable;
6. Verification of high school completion (or equivalent), if applicable; and,

7. Identity and Statement of Educational Purpose, if applicable.

Please note that additional documents may be requested at the Financial Aid Office's discretion.

Participation in the verification process is not optional. Students with verification categories of V1 – V3, and V6, who do not submit the required documentation within 30 days of request may experience financial aid processing delays, and may be administratively withdrawn until all supporting verification documents have been received by the University's Financial Aid Office. New online students who are selected for the customized verification categories of V4 or V5 must submit the required Identity and Statement of Educational Purpose documentation prior to progressing beyond conditional admission status or they will be administratively withdrawn prior to attending week four of their first course. Any other required documentation must be completed within 30 days of request. Continuing online students who are selected for the customized verification categories of V4 or V5 must submit the Identity and Statement of Educational Purpose within 14 days of notification and any other requested documentation within 30 days.

If clarification is needed on a verification document or the Student Aid Report, an advisor from the Financial Aid Office will contact the student for additional information. Possible corrections may be required on the SAR. If a student's financial aid award in any way changes as a result of verification, a new award letter is generated and available via the portal to view or print. Verification Worksheets can be obtained from the Financial Aid Office or on the Student Portal. Financial aid will not be processed or disbursed if an applicant fails to provide the appropriate and legible verification documentation.

Fraudulent Activity

If Ashford University obtains any credible information indicating that an applicant for federal student financial assistance may have knowingly engaged in fraud or other criminal misconduct in connection with his or her application for federal student financial assistance, that individual will be referred to the Office of Inspector General (OIG) of the US Department of Education. Examples of this type of misconduct may include, but are not limited to:

1. False claims of independent student status;
2. False claims of citizenship;
3. Use of false identities;
4. Forgery of signatures or certifications; and
5. False statements of income.

Code of Conduct and Federal Student Aid Eligibility

In addition to being referred to the OIG, students suspected and being investigated for Academic Dishonesty and/or knowingly furnishing false, falsified or forged information to the University will be placed on a hold and unscheduled from future courses. For those students utilizing financial aid, this hold will prevent a financial aid disbursement until the issue is resolved through either the appeal process or through a Student Community Standards Formal Hearing. For more information on the code of conduct review process please see that section in this *Catalog*.

NSLDS Fraud Loan Flag and Federal Student Aid Eligibility

Students who have been convicted of fraudulently obtaining federal loans are no longer eligible for Federal Title IV aid. Students will be flagged on the Student Aid Report (SAR) as comment code 272. Students with this comment codes must refer to the loan holder for resolution. A financial aid hold will be immediately placed on the students account and students will be unscheduled from all future courses. For those students utilizing financial aid, this hold will prevent a financial aid disbursement until the issue is resolved. If a student is still within the first week of their course, or within the Ashford Promise/Conditional Admission Period (CAP), those students will be removed from their current course as well. Students will be administratively withdrawn from the University after 14 days of non-attendance.

Identity Reject Flag and Federal Student Aid Eligibility

Students who meet certain conditions related to identity issues will be flagged on the Student Aid Report (SAR) as comment code 281 and are no longer eligible for Federal Title IV aid until resolved. A financial aid hold will be immediately placed on the students account and students will be unscheduled from all future courses. For those students utilizing financial aid, this hold will prevent a financial aid disbursement until the issue is resolved. If a student is still within the first week of their course, or within the Ashford Promise/Conditional Admission Period (CAP), those students will be removed from their current course as well. Students will be administratively withdrawn from the University after 14 days of non-attendance.

This comment code can only be overridden by the Department of Education. Students should contact Federal Student Aid at 202-377-3889 for resolution. The Department will work with students regarding requesting documentation directly to clear the issue. If the comment code is determined to be in error or is resolved, the school

will receive a reprocessed ISIR with an override comment code 283.

Unusual Enrollment History and Federal Student Aid Eligibility

Students who are flagged on the Student Aid Report (SAR) as comment code 359 or comment code 360, who did not successfully complete coursework during an academic year in which they also received a Pell grant and/or a Federal Direct Loan (not including a Direct Consolidation Loan or parent PLUS loan), may be required to submit a letter of explanation and appropriate college history documentation for review by Ashford. The letter and explanation must show that there were extraordinary or unusual circumstances that occurred which prevented the student from being successful in his or her studies. All requested documentation related to a comment code 359 or 360 for new online students must be submitted and approved by Ashford University prior to a student progressing beyond conditional admission status or the student will be administratively withdrawn prior to attending week four of their first course. For continuing students, if requested, the Identity and Statement of Educational Purpose must be submitted and approved within 14 days of notification or the student will be administratively withdrawn; any other requested documentation must be submitted and approved within 30 days. Financial aid will not be processed or disbursed if an applicant fails to provide the requested documentation.

General Financial Aid Reapplication Process

It is the student's responsibility to reapply for funding as necessary by completing the FAFSA and any subsequent document requested by the Financial Aid Office. Students must reapply 90 days prior to the start of each academic year. Tardiness in applying could result in disqualification of the Financial Aid Plan and requires compliance with the terms and conditions of the Cash Plan.

If a student does not complete the financial aid process in advance of his or her last date of attendance, he or she forfeits eligibility for financial assistance that might otherwise have been available during that period of enrollment, and becomes fully responsible for all remaining balances.

Undergraduate Programs

Renewed Loan Eligibility: A student enrolled in an undergraduate program may renew his or her loan for the next academic year once these conditions have been met:

- If required, submission of a new award year FAFSA and any subsequent documents requested by the Financial Aid Office;

- The student has completed the initial 40-weeks of instructional time and the loan period has ended;
- The student has successfully completed 24 undergraduate-level credits; and
- The student is registered for another course.

Graduate Programs

Renewed Loan Eligibility: A student enrolled in a graduate program may renew his or her loan for the next academic year once these conditions have been met:

- If required, submission of a new award year FAFSA and any subsequent documents requested by the Financial Aid Office;
- The student has completed the initial 36-weeks of instructional time and the loan period has ended;
- The student has successfully completed 18 graduate-level credits; and
- The student is registered for another course.

Entrance Counseling for Federal Loan Recipients

All first-time Federal Direct loan recipients who have received a Financial Aid Award offer and have accepted the Federal Direct Loan(s) are required to complete online Federal Direct Loan Entrance Counseling and to sign a Federal Direct Loan Master Promissory Note prior to the school receiving the funds. First-time borrowers of federal loans at Ashford University must complete entrance counseling as mandated by federal regulations. This requirement is met by completing an entrance counseling exercise online. Federal loans (Direct Loans and Grad PLUS) cannot be released to a student's account until this federal requirement is satisfied. Students will be provided information on how to complete the required counseling exercises along with their financial aid award information. A PLUS loan applicant, either a parent or a graduate or professional student, that has an adverse credit history must complete additional required PLUS loan counseling via the StudentLoans.gov website. A PLUS loan applicant, either a parent or a graduate or professional student, that has an adverse credit history must complete additional required PLUS loan counseling via the studentloans.gov website.

Types of Financial Aid

In general, financial aid is provided in the form of grants and loans. Part-time work programs are also available for enrolled students. While some students may qualify for one type of financial assistance, others may qualify for a combination of two or more programs. The financial aid packaging process is awarding aid without exceeding the student's financial need. This packaging of financial aid

allows Ashford University to assist a larger number of students and to award aid suited to the student's individual needs. Each student may be expected to make a financial contribution toward educational costs based on family circumstances and ability to pay. The family's share of the cost and eligibility for aid are determined through the Free Application for Federal Student Aid (FAFSA).

State Aid Programs

Please visit the Education Resource Organization Directory (EROD) at

wdcrobcolp01.ed.gov/Programs/EROD/index.cfm for a list of state grant agencies by state. Students may contact these agencies directly for information regarding state grants that may be available.

Federal Aid Programs (Title IV)

Federal Pell Grants: Federally funded grants for undergraduate students who have not earned a bachelor's or professional degree. These grants are based on financial need and enrollment status at the University. Pell Grants provide a foundation of financial aid for many students to which other aid may be added. To determine eligibility for Federal Pell Grants, the US Department of Education uses a standard formula to evaluate the information supplied to them from the student. This formula produces an Expected Family Contribution (EFC) amount. The amount a student receives for a Pell Grant depends on a student's EFC, cost of attendance, status as either a full-time student or part-time student, and whether the student will attend school for a full academic year. Pell Grants are limited each award year in amounts depending upon program funding and a maximum per-student amount. Grants are currently awarded up to a maximum of \$5,815 per academic year (award year 2016-2017). The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited to be the equivalent of six years or 600% of Pell Grant funding.

Federal Supplemental Educational Opportunity Grants (FSEOG): Grants funded by the federal government and the University to aid undergraduate students with exceptional financial need. The University determines who will receive FSEOG based on factors such as need, Pell Grant eligibility, and availability which may vary by payment period. The award amount could be up to \$600 per academic year at Ashford University based on allocations.

Direct PLUS Loans (PLUS): Long-term, low-interest rate loans made available to eligible parents to help pay student expenses at an approved postsecondary educational institution. These are loans that must be repaid. An eligible parent may borrow up to the student's cost of attendance, minus all other financial aid resources. The lender is the U.S. Department of Education. Repayment begins once the

loan is fully disbursed. The parent borrower may contact his or her loan servicer to request a deferment. These loans are subject to credit approval and are available only to aid dependent students.

Direct Graduate PLUS Loans (Available for Graduate Programs Only): Long-term, low-interest unsubsidized loans for graduate students. These are loans that must be repaid. The student may borrow up to the cost of attendance, minus the Unsubsidized Direct Loan (if applicable), all other financial aid received, and any other aid resources. An eligible student may borrow directly from the Federal government. Repayment begins six months after the student ceases to be enrolled at least half-time. These loans are subject to credit approval.

Federal Direct Loans: Direct Loans are low-interest loans for students to help pay for the cost of a student's education when attending post-secondary education after high school. These are loans that must be repaid. The lender is the US Department of Education. Students may borrow directly from the federal government through the Direct Loan servicer. While the federal government is the lender for Direct Loans, the application and origination process occurs through the University. To be eligible for a Direct Loan, a student must be enrolled in an eligible degree program on at least a half-time basis. The Direct Loan Program offers a lower interest rate than most commercial loans. The federal government pays the interest on a Subsidized Direct Loan* for undergraduate students while attending at least a half-time program or during a period of deferment, as long as the student shows a demonstrated financial need. An origination fee may be deducted from the student's loan amount that is disbursed. If a student does not demonstrate a financial need or is a graduate student, the Unsubsidized Direct Loan may be available and begins to accrue interest while the student is in school. Please refer to the *Federal Direct Annual Loan Limits* and *Federal Direct Aggregate Loan Limits* tables in this section of this *Catalog*. If a student received federal student financial aid funds, and withdraws from the institution, after review of the student's account to determine if there are payments in excess of charges, the student is entitled to receive a refund of funds not paid from federal financial aid funds. The standard repayment plan begins six months after the student graduates or is no longer enrolled at least half-time, and up to 10 years may be allowed to repay the loan(s). Students who meet eligibility requirements may request a deferment or forbearance of their loan payment. The following are circumstances under which a student may qualify for a deferment/forbearance: currently enrolled in school on at least a half-time basis; graduate fellowship; rehabilitation training; unemployment; economic hardship; military service; or post-active duty student. Please refer to www.studentaid.ed.gov for more information about current

loan interest rates and how to apply for a Direct Loan and other repayment options.

**Beginning with the 2013-2014 Financial Aid year, there is a limit on the maximum period of time (measured in academic years) that a student can receive Subsidized Direct Loans. This applies to first-time borrowers only (or students who had previously borrowed and paid off federal student loans). In general, a student may not receive Subsidized Direct Loans for more than 150% of the published length of his or her program. Students who change programs may have their subsidized eligibility impacted and should contact their Student Advisor for more information.*

Federal College Work-Study Program (FWS): Funded by the federal government and the University. To be eligible, a student must complete the FAFSA, have a documented financial need and maintain satisfactory progress, as defined for financial assistance. Students may be employed by the University or off-campus federal, state, and local public agencies. They may also be employed by certain private nonprofit. Work-Study awards do not guarantee a student employment with an eligible employer. In addition, funds earned through the FWS program do not automatically count against the student's billed tuition. Contact the Financial Aid Office for additional information.

Iraq and Afghanistan Service Grant: Federally funded grants for undergraduate students. Students may be eligible for this grant if the student was not eligible for a Federal Pell Grant on the basis of their Expected Family Contribution but meets the remaining Federal Pell Grant eligibility requirements, and the student's parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001; and if at the time of the parent or guardian's death the student was either less than 24 years old or was enrolled in college.

Other Available Financial Aid

Students should check with their high school, area civic groups, businesses, and churches to determine availability. See *Outside Scholarships* and *Private Loan* in this section of the *Catalog*.

Financial Aid Plan for Online Programs

To select the Financial Aid plan as the primary payment option for enrollment in an online program, students must be eligible for enough in federal loan funds to cover 50% of the cost of tuition and fees for an academic year or \$5,500, whichever is less.

Under this plan when used as a primary payment option for enrollment in an online program, students are expected to submit all financial aid documents prior to their start date. If a student fails to supply all required documents by

11:59 pm in the Pacific Time Zone on Monday of the first week, the student will be withdrawn from his or her current course. Students who are otherwise qualified may restart their program at a later date when all required financial aid documentation is submitted. If a student is unable to qualify for financial aid, he or she must select another payment option and is held responsible for any outstanding balances incurred.

Continuous attendance with no attendance breaks greater than 14 days or approved an Academic Leave greater than 45 days is required to retain eligibility for disbursed federal financial aid funds. The University may schedule periods of non-enrollment during which no courses are scheduled. When this occurs, such as during the annual winter break, the non-enrollment period may extend the 14 day limit to include the break. The University may be required to return the federal funds of students with reduced financial aid eligibility due to attendance breaks or Academic Leaves, leaving the student responsible to the University for any balance on the student's account. Students who are awarded Title IV aid in an amount exceeding the tuition and fees assessed by the University, and/or students who withdraw before completion of the term or program, may be required to return unearned funds to the Department of Education and/or Ashford University. Students in this situation who received excess funds stipend checks may be required to return those funds to the institution. Students are strongly encouraged to contact the Financial Services Department to understand the potential impact attendance changes may have on their financial aid as far in advance as possible.

Financial Aid Specific to Undergraduate Programs

Definition of Academic Year

Week = 7 calendar days

Full Academic Year Definition = a minimum of 40 weeks of instructional time and 24 successfully earned credits that apply toward the student's program of study. Please note: courses are offered 50 weeks in each calendar year. Therefore, students can complete five academic years in four calendar years.

A full Academic Year consists of two (2) increments that may be referenced as payment periods, financial aid payment periods or Satisfactory Academic Progress (SAP) increments.

- The first payment period in the Academic Year ends when half of the credits and weeks required for a completed Academic Year have been met.
- The second payment period in the Academic Year ends when the requirements for a completed Academic Year have been met.

Final Academic Year Exceptions:

- For any remaining portion of a program that is half of an Academic Year or less, the remaining portion is treated as a single payment period.
- For any remaining portion of a program that is more than half of an Academic Year but less than a full Academic Year, the remaining portion is divided into two payment periods and the first payment period is the period in which the student successfully completes half of the credits and half of the weeks of instructional time in the remaining portion.

Satisfactory Academic Progress (SAP) is evaluated at the end of each payment period.

Loan Disbursement Information

Loan periods for undergraduate programs are 40 weeks in length. Undergraduate students can expect two (2) disbursements (one per payment period) each academic year. An academic year for undergraduate students is comprised of eight (8) successfully completed courses. Each payment period is four (4) successfully completed courses. The beginning of the loan period will coincide with the beginning date of the first course in the student's academic year. See *Financial Aid Specific to Undergraduate Programs Definitions* in this section of the *Catalog* for more information about loan periods

First Disbursement: To receive a disbursement, students must have successfully completed the financial aid application process, including verification, if applicable. The first disbursement will be delivered no earlier than the first week a student has posted attendance in the first course. For students who are conditionally admitted with the Ashford Promise, the first disbursement will be delivered no earlier than at the time of matriculation during the 4th week of attendance in the first course. For first-time undergraduate borrowers, the first disbursement cannot be disbursed until 30 days after the first day of the student's program of study. The first disbursement is intended to be applied toward the first four (4) successfully completed courses and any applicable fees.

Second Disbursement: The second disbursement will be delivered once a student has successfully completed at least 12 undergraduate-level credits and is intended to be applied toward the remaining four (4) successfully completed courses and any applicable fees in the second payment period. A student must also be registered for and start the next class in the second payment period, and at least half of the loan period (20 weeks) must have passed. For students in a final academic year that is less than a full academic year but more than half of an academic year, the second disbursement will occur when the student has completed half the credits and half the weeks of instructional time remaining. In order to be eligible for a

Post Withdrawal Disbursement (PWD) or Late Disbursement for a second/subsequent disbursement, a student must have graduated or completed the payment period for which the loan was intended.

Note: Grades of "W," "WF," "I," or "F" do not count toward successfully completed courses. Grades of "D+," "D," or "D-" that do not count toward successful completion of required competency courses and thus must be repeated, also do not count toward successfully completed courses. In addition, students who are required or choose to repeat courses will not have the repeated course counted toward successfully completed courses. Once a grade of "I" is successfully completed for a permanent grade as outlined previously, the course will count toward successful completion.

Financial/Financial Aid Implications for Residents of California, Mississippi, and Tennessee: Financial aid may be certified but will not be disbursed until proof of graduation from high school or equivalent has been received by Ashford University. To allow time for receipt of this proof, students choosing the "financial aid" payment option will have their first disbursement of financial aid delayed until the later of eleven (11) calendar weeks post start date or the conclusion of the first six (6) attempted credits. Students whose proof of graduation from high school or equivalent is not received within the time frame described previously will:

1. Be placed on finance hold and unscheduled from future courses until proof of graduation from high school requirements are satisfied and financial aid is certified, or
2. Pay cash to bring their account current and for all courses they take until proof of graduation from high school requirements have been received and financial aid has been disbursed.

Tuition Payment and Financial Aid

Each financial aid disbursement is intended to cover tuition costs for at least 12 undergraduate-level credits. However, students who do not meet the minimum 12 successfully completed undergraduate level credits may be required to pay out of pocket for additional courses, including dropped or failed courses, before a subsequent disbursement can be released. Students who fall below the minimum number of credit hours may have their financial aid funds reduced or prorated.

Students who do not consistently register for sequential courses may not receive their financial aid disbursements.

Online Bookstore Voucher (Undergraduate)

Undergraduate students may be eligible for a voucher to purchase required books and supplies through the

University's online bookstore. Vouchers are automatically generated and emailed to eligible students within the first seven days of the financial aid payment period.

This online bookstore voucher allows the student to purchase required books and supplies with an automated charge posted to his or her student account against anticipated financial aid, and only when the anticipated financial aid is greater than the amount of tuition and fees for the payment period. These voucher purchases will be paid by the student's financial aid funds once disbursements are posted to the student's account. In all cases, the student is obligated to reimburse Ashford University in full for the amount of charges incurred when the bookstore voucher is used whether or not sufficient financial aid funds are available on the student's account. Such a situation may occur, but is not limited to, when:

- The bookstore charges are not able to be charged against financial aid;
- The student does not receive the anticipated financial aid; or
- The student does not receive sufficient financial aid to cover the full amount of the bookstore charges.

Online bookstore vouchers will only be issued to students who:

- Are eligible for a Federal Pell Grant; and
- Are estimated to be eligible for federal aid disbursements in excess of tuition and fee charges; and
- Complete their financial aid file 21 calendar days prior to the start of the financial aid payment period, or have their financial aid package completed 10 calendar days prior to the start of the payment period.

Online bookstore vouchers expire 21 days after the financial aid payment period begins and may only be used at the University's online bookstore. These vouchers are not transferrable and cannot be redeemed for cash. Only one voucher per eligible student will be issued each financial aid payment period. Students are not obligated to use the voucher to purchase their books. Students may opt out by simply not using the book voucher and purchasing their books using personal funds.

Questions pertaining to the Online Bookstore Voucher should be directed to the Financial Services Department.

Financial Aid Specific to Graduate Programs

Definition of Academic Year

Week = 7 calendar days

Full Academic Year Definition = a minimum of 36 weeks of instructional time and 18 successfully earned credits that apply toward the student's program of study.

A full Academic Year consists of two (2) increments that may be referenced as payment periods, financial aid payment periods or Satisfactory Academic Progress (SAP) increments.

- The first payment period in the Academic Year ends when half of the credits and weeks required for a completed Academic Year have been met.
- The second payment period in the Academic Year ends when the requirements for a completed Academic Year have been met.

Final Academic Year Exceptions:

- For any remaining portion of a program that is half of an Academic Year or less, the remaining portion is treated as a single payment period.
- For any remaining portion of a program that is more than half of an Academic Year but less than a full Academic Year, the remaining portion is divided into two payment periods and the first payment period is the period in which the student successfully completes half of the credits and half of the weeks of instructional time in the remaining portion.

Satisfactory Academic Progress (SAP) is evaluated at the end of each increment.

Loan Disbursement Information

First Disbursement: To receive a disbursement, students must have successfully completed the financial aid application process, including verification, if applicable. The first disbursement will be delivered no earlier than the first week a student has posted attendance in the first course. For students who are conditionally admitted with the Ashford Promise, the first disbursement will be delivered no earlier than at the time of matriculation during the 4th week of attendance in the first course. The first disbursement is intended to be applied toward the first three (3) successfully completed courses and any applicable fees.

Second Disbursement: The second disbursement will be delivered once a student has successfully completed at least 9 graduate-level credits and is intended to be applied toward the remaining three (3) successfully completed courses and any applicable fees in the second payment period. A student must also be registered for and start the next class in the second payment period, and at least half of the loan period (18 weeks) must have passed.

Note: Grades of "W," "WF," "I," or "F" do not count toward successfully completed courses. In addition, students who are required or choose to repeat courses will not have the repeated course counted toward successfully

completed courses. In addition, students who are required or choose to repeat courses in which they earned a grade of "C," will not have the repeated course counted toward successfully completed courses. Once a grade of "I" is successfully completed for a permanent grade as outlined previously, the course will count toward successful completion.

Tuition Payment and Financial Aid

Each financial aid disbursement is intended to cover tuition costs for at least 9 graduate-level credits. However, students who do not meet the criteria listed previously for receipt of loan funds may be required to pay for more than the minimum number of courses before a subsequent disbursement is available. Students who do not consistently register for sequential courses may not receive their financial aid disbursements.

Financial Aid and Satisfactory Academic Progress Requirements

Students are required to make satisfactory academic progress in order to maintain eligibility for Title IV federal financial aid. See the *Satisfactory Academic Progress (SAP)* policy in the *Undergraduate Programs or Graduate Programs* section of this *Catalog* for further details related to SAP review and requirements, and information related to conditions of Academic and Financial Aid Warning, Academic and Financial Aid Probation and Probation-Academic Plan during which students maintain Title IV eligibility.

Note: Grades of "W," "WF," "I," or "F" do not count toward successfully completed courses. Grades of "D+," "D," or "D-" that do not count toward successful completion of required competency courses and thus must be repeated, also do not count toward successfully completed courses. In addition, students who are required or choose to repeat courses will not have the repeated course counted toward successfully completed courses. Once a grade of "I" is successfully completed for a permanent grade as outlined previously, the course will count toward successful completion.

Exit Counseling for Federal Loan Recipients

Students who leave the University or whose student status falls below half-time must complete exit counseling for federal loans (Direct and Grad PLUS) within 30 days of separation from the school as mandated by federal regulations. Students will be emailed instructions on how to complete their exit counseling online. Students may contact the Financial Aid Office to receive individual repayment or account information.

Return of Title IV Funds

The Financial Aid Office is required to perform a Return of Title IV Funds calculation when a Title IV recipient withdraws from his or her program. A student may withdraw from the University at any time either verbally or in writing. It is highly recommended that students speak with the Financial Services Department prior to withdrawing. The standard formula for Return of Title IV is calculated on a percentage basis by comparing the total number of days the student completed to the total number of days in the payment period. The calculation determines the amount of Title IV the student is eligible to keep and the amount of Title IV funds which are required to be returned. The Return of Title IV calculation may result in the student owing the University for unpaid tuition and fees and Department of Education for grants and Direct Loans.

For Return of Title IV calculation purposes, a payment period consist of one-half of the credit hours and weeks required for the academic year being attended at the time of withdrawal. For additional information on academic year and payment period, please refer to *Definition of Academic Year* in this section of this *Catalog*.

If a return of Title IV funds creates a balance on the student's account, the student will be responsible for full payment. A student will not be allowed to re-enter, register, or receive an official academic transcript until the outstanding balance has been paid in full or is currently on an approved payment plan. If loan funds need to be returned by the student, the student may pay these funds back under the original terms of the loan. If grant funds need to be returned by the student, the student must pay these funds back to the Federal Grant program. The University will return the unearned Title IV funds in the following order:

- Unsubsidized Direct Loan
- Subsidized Direct Loan
- Direct Graduate PLUS
- Direct Parent PLUS
- Federal Pell Grant
- FSEOG
- TEACH Grant
- Iraq and Afghanistan Service Grant

For information regarding the determination of withdrawal date, please see the *Withdrawal from the University* policy in the *General Academic Information and Policies* section in this *Catalog*.

Direct Loan Grace Period

Direct Subsidized and Unsubsidized Loans:

When a student graduates, withdraws or is no longer enrolled at least halftime in an eligible program, he or she will be granted a six-month grace period for his or her Direct Subsidized and Unsubsidized Loans for which the student is not required to make a loan payment. The grace period begins the day after the student stops attending or drops below half time enrollment. At the end of the grace period, repayment begins. For Direct Unsubsidized Loans any interest that accumulates during the deferment period will be added to the unpaid principal.

Direct Parent and Graduate PLUS Loan:

There is no grace period for Direct PLUS loans. However, parent PLUS borrowers, graduate, or professional PLUS borrowers can request to defer repayment for an additional 6 months after the student graduates, withdraws or drops below half-time enrollment. In doing so, any interest that accumulates during the deferment period will be added to the unpaid principal. At the end of the grace period, repayment begins.

Direct Loan Repayment

There are several choices of repayment plans. The loan servicer will notify the student (and/or parent) of the date the loan goes into repayment. If the student does not choose a repayment plan, they will be placed on the standard repayment plan. The longer the loans are in repayment, the more interest that will be accrued. If a student obtains a loan to pay for their educational program, the student will have to repay the full amount of the loan plus interest, less the amount of any funds returned to the lender determined after withdrawal during the Return of Title IV Funds calculation.

Standard Repayment Plan:

The student pays a fixed amount each month until the loan is paid in full. The monthly payments will be at least \$50, and up to 10 years repayment. Less interest is paid over time on this plan.

Graduate Repayment Plan:

The payments start out low and will increase every two years. The length of the repayment period will be up to 10 years. More interest is paid over time on this plan.

Extended Repayment Plan:

The student must have more than \$30,000 in Direct Loan debt. Under the extended plan the student can take up to 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, while the graduate payments start low and increase every two years.

Pay As You Earn Repayment Plan:

Maximum monthly payments are 10% of discretionary

income, the difference between the adjusted gross income and 150% of the poverty guideline for the family size and state of residence. Payments change as income changes. Student (or parent) must have a partial financial hardship. The length of the repayment period will be up to 20 years.

Income Contingent Repayment Plan:

(Not available for parent PLUS Loans)

This plan gives the flexibility to meet the Direct Loan obligation without causing undue financial hardship. Each year the monthly payments are calculated on the basis of the student's adjusted gross income (AGI, plus spouse's income, if married), family size, and the total number of Direct Loans. The maximum repayment period is 25 years.

Income-Based Repayment Plan:

The required monthly payment will be based on the student's (or parent's) income during any period when he or she has a partial financial hardship. The monthly payment is adjusted annually. The maximum repayment period may not exceed 10 years.

Payment Support

If the student (or parent) has trouble making the loan payment, he or she should contact the loan servicer as soon as possible. There may be options such as changing repayment plan, deferment, or forbearance. Receiving a deferment or forbearance is not automatic. The student must apply for it. If the student is not sure who his or her servicer is, he or she can go to NSLDS at www.nsls.ed.gov and use his or her FSA ID to access all loan information.

Deferment:

A deferment is a period during which repayment of the principal and interest is temporarily delayed. Depending on the type of loan, the federal government may pay the interest on the subsidized loan during the period of deferment.

A student may qualify for a deferment while he or she is:

- Enrolled at least half time in an eligible program at an eligible institution
- Unemployed or meet the rules for economic hardship (limited to 3 years)
- Based on qualifying active duty service in the U.S. Armed Forces or National Guard.

Forbearance:

If the student cannot make his or her scheduled loan payment and does not qualify for a deferment, he or she may be able to receive a forbearance. Forbearance allows the student to temporarily stop making payments, temporarily make smaller payments, or extend the time for making payments. Interest will continue to accrue on the subsidized and unsubsidized loans (including all PLUS loans).

Some common reasons for receiving forbearance are:

- Illness
- Financial hardship
- Serving in a medical or dental internship
- Residency

If the student has defaulted on a student loan, he or she is not eligible for a deferment or forbearance.

Consolidation

Consolidation is the process of combining multiple federal student loans into one loan so there is only one monthly payment. Loan consolidation can greatly simplify loan repayment by centralizing loans into one bill and can lower monthly payments by offering up to 30 years repayment. However, by consolidating, the length of the repayment period is increased. Students should understand the advantages and disadvantages of consolidation before submitting an application for consolidation. For more information, please visit www.studentaid.ed.gov.

Consequences for Not Making Loan Payments

If the student (or parent) does not make a loan payment or stops making payments and does not get a deferment or forbearance, the loan could go into default. To default means the student (or parent) fails to make the loan payment as scheduled according to the terms and conditions of the promissory note. Consequences for not making the loan payment could result in one or more of the following:

- The entire unpaid balance with interest due and payable;
- Loss of eligibility of deferment, forbearance or repayment plan;
- Loss of eligibility of future federal financial aid;
- The account being assigned to an outside credit agency;
- Loan being reported to the three major credit bureaus, damaging credit ratings;
- Federal and state income tax being withheld;
- Student loan debt increasing due to late fees, additional interest, court costs, collection fees, attorney's fee and any other costs associated with the collection process;
- Wage garnishment.

For more information regarding Direct Loan Repayment please visit www.direct.ed.gov.

Questions Regarding Financial Aid

Students should call the Financial Aid Office for help in completing forms, answering questions, and explaining the award process. The Financial Aid Office telephone number for students is (800) 798-0584.

University Refund Policies

The following policies govern refunds to students in case of course drop, withdrawal, or dismissal from the University. Students who do not have federal financial aid will have their charges and financial credits assessed in accordance with the refund policy. Any nonfederal aid will be prorated and refunded using the same percentages in the refund policy. No refund will be made if the student's withdrawal date occurs after 60% of the enrollment period has passed. For exceptions to this policy, please see specific state refund policies detailed subsequently.

Institutional Tuition Refund Policy

Students who drop or are administratively withdrawn from a course (or the institution) may be eligible for a tuition refund. Tuition refunds are based upon course length. Return of Title IV is based on the length of the payment period.

Students should refer to the Ashford University Tuition Refund Schedule or applicable state refund policy for specific information regarding tuition refunds. Students whose last date of attendance (LDA) is during the indicated week will receive the tuition credit indicated. If a student drops on or before the start date of a course, a 100% refund of the total cost of the course will be provided.

Ashford University Tuition Refund Schedule

The Ashford University Tuition Refund Schedule applies to students who drop or are administratively dropped from a course or the institution and who are not otherwise covered under a state-specific tuition refund policy.

PROGRAM	Course Length	1st* week	2nd* week	3rd* week	4th* week	5th* week	6th* week
Nonterm-Based Graduate Level Programs (Online Formats) Refund % by Course LDA	6	100%	50%	0%	0%	0%	0%
Nonterm-Based Undergraduate Level Programs (Online Formats) Refund % by Course LDA	5	100%	50%	0%	0%	0%	N/A
*Refund percentage applied based on week of last date of attendance (LDA).							

Ashford University First Course Refund Schedule (Ashford Promise)

The Ashford University First Course Refund Schedule (Ashford Promise) applies to degree-seeking students who drop or are administratively dropped during their first course. The Ashford University First Course Refund Schedule (Ashford Promise) is applicable to the first course taken as a degree-seeking student at the undergraduate and graduate level.

PROGRAM	Course Length	1st* week	2nd* week	3rd* week	4th* week	5th* week	6th* week
Nonterm-Based Graduate Level Programs (Online Formats) Refund % by Course LDA	6	100%	100%	100%	0%	0%	0%
Nonterm-Based Undergraduate Level Programs (Online Formats) Refund % by Course LDA	5	100%	100%	100%	0%	0%	N/A
*Refund percentage applied based on week of last date of attendance (LDA).							

Undergraduate Students Using Military Tuition Assistance Refund Policy

The Undergraduate Students Using Military Tuition Assistance policy applies to undergraduate students using military Tuition Assistance for a course. Military Tuition Assistance users will have tuition refunded according to this policy unless the student resides in a state where that state's tuition policy is more favorable to the student. Military Tuition Assistance funds will be refunded to the branch of military from which it originated and never to the student.

The following pro rata refund schedule applies when students drop or are administratively dropped from a course or the institution**:

If Student Drops or Withdraws on	Refund Percentage for 5-week Courses*
Day 1-7	100%
Day 8	77%
Day 9	74%
Day 10	71%
Day 11	69%
Day 12	66%
Day 13	63%
Day 14	60%
Day 15	57%
Day 16	54%
Day 17	51%
Day 18	49%
Day 19	46%
Day 20	43%
Day 21	40%
Day 22+	0%
*Refund percentage applied based on last date of attendance (LDA).	
**When the drop meets the requirements detailed under Military Deployment Provisions, students may withdraw from any current course and receive a 100% tuition credit.	

California State Refund Policy

The California State Refund Policy applies to residents of California.

The following pro rata refund schedule applies when students drop or are administratively dropped from a course or the institution:

If Student Drops or Withdraws on	Refund Percentage for 5-week Courses*
Day 1-7	100%
Day 8	77%
Day 9	74%
Day 10	71%
Day 11	69%
Day 12	66%

Day 13	63%
Day 14	60%
Day 15	57%
Day 16	54%
Day 17	51%
Day 18	49%
Day 19	46%
Day 20	43%
Day 21	40%
Day 22+	0%
*Refund percentage applied based on last date of attendance (LDA).	

If Student Drops or Withdraws on	Refund Percentage for 6-week Courses*
Day 1-7	100%
Day 8	81%
Day 9	79%
Day 10	76%
Day 11	74%
Day 12	71%
Day 13	69%
Day 14	67%
Day 15	64%
Day 16	62%
Day 17	60%
Day 18	57%
Day 19	55%
Day 20	52%
Day 21	50%
Day 22	48%
Day 23	45%
Day 24	43%
Day 25	40%
Day 26+	0%
*Refund percentage applied based on last date of attendance (LDA).	

The institution shall refund any credit balance on the student's account within 45 days after the date of the student's completion of, or withdrawal from, the program in which the student was enrolled.

Iowa State Refund Policy

The Iowa State Refund Policy applies to residents of Iowa.

If a student enrolled in a course drops, or is administratively dropped, from the course and his or her last date of attendance (LDA) in the course is on or before the drop deadline listed in the following table, a 100% refund of the total cost of the course will be provided.

Course/Term Length (weeks)	Drop Deadline
5	Week 1
6	Week 1

If a student enrolled in a course drops, or is administratively dropped, from the course and his or her last date of attendance (LDA) in the course is beyond the drop deadline, the tuition refund is calculated according to the subsequent formula.

$$\text{Tuition} \times \frac{\text{Remaining \# of calendar days in the course/term}}{\text{Total \# of calendar days in the course/term}} \times 90\%$$

Kentucky State Refund Policy

The Kentucky State Refund Policy applies to residents of Kentucky.

The following pro rata refund schedule applies when students drop or are administratively dropped from a course or the institution:

If Student Drops or Withdraws on	Refund Percentage for 5-week Courses*
Day 0-8	100%
Day 9-17	50%
Day 18+	0%
*Refund percentage applied based on last date of attendance (LDA).	
If Student Drops or Withdraws on	Refund Percentage for 6-week Courses*
Day 0-10	100%
Day 11-21	50%
Day 22+	0%
*Refund percentage applied based on last date of attendance (LDA).	

Maryland State Refund Policy

The Maryland State Refund Policy applies to residents of Maryland.

The following pro rata refund schedule applies when students drop or are administratively dropped from a course or the institution:

If Student Drops or Withdraws on	Refund Percentage for 5-week Courses*
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