

- After all efforts have been exercised by the Financial Aid Office to reduce/eliminate the over-award, per federal guidelines, a Direct Loan Unsubsidized/Graduate PLUS borrower who is over-awarded and all funds have been disbursed at the time of the additional aid notification the student will not be required to repay funds that were delivered in excess of need. However, if the over-award was caused by the student misreporting or withholding information, the loans will be reduced, and funds will be returned.
- In the event an over-award exists due solely to scholarships, vocational rehabilitation, etc., with no loans involved, the Financial Aid Office will contact the program's administrator to coordinate the programs appropriately.
- If the additional resource is specifically being applied to tuition (as with scholarships or vocational rehabilitation), the resulting refund will be returned to the loan programs to reduce any over-award. In the event a personal check was given to pay any part of the tuition, it will be determined whether an equivalent amount of loan funds was delivered to the student, creating the over-award. These funds will also be returned to the lender of the loan program to the extent of the loan funds delivered to the student.
- A revised award notification email will be sent to the student if aid is adjusted.

Financial Aid Implications of a Leave of Absence

For Title IV purposes, a leave of absence (LOA) may be designated as either unapproved or approved for financial aid purposes. An LOA that does not meet all of the financial aid regulation conditions for an approved LOA is designated as unapproved and considered a withdrawal. In this case, an R2T4 calculation is required, and the withdrawal date is the date the student begins the LOA.

Students should contact the Financial Aid Office prior to going on an approved leave of absence to determine what financial aid implications this will have on their federal financial aid eligibility.

KCU Satisfactory Academic Progress (SAP) for Financial Aid

Federal regulations require schools to monitor the academic progress of Title IV financial aid recipients. KCU must certify that students are making satisfactory academic progress (SAP) toward the completion of their KCU degree. KCU follows the regulations set forth by the U.S. Department of Education that students are meeting the three required measurements to determine SAP: qualitative (GPA), quantitative (progression) and time frame.

Federal SAP policies differ for each program. Please review your program for detailed information.

Satisfactory Progress for Financial Aid - College of Dental Medicine Program

Federal regulations require schools to monitor the academic progress of Title IV financial aid recipients. KCU must certify that students are making satisfactory academic progress (SAP) toward the completion of their KCU degree. KCU follows the regulations set forth by

the U.S. Department of Education that students are meeting the three required measurements to determine SAP: qualitative (GPA), quantitative (pace progression) and time frame. The policy applies to students who are receiving federal aid; however, these standards are cumulative so this includes all periods of the student's enrollment, which may include times when the student did not receive federal aid. The academic standards set forth by the academic program may vary from the financial aid policy for academic progress.

Qualitative Measure: GPA

- Students enrolled in CDM are graded on an Honors/Pass/Fail system. Financial Aid considers a grade of Honors or Pass to be the equivalent of receiving a 70 percent or higher in measuring SAP.
- Students must pass all classes to be considered making satisfactory academic progress for financial aid.
- Students who are required to repeat all or a portion of an academic year are considered to not be meeting SAP standards. These students will need to appeal for federal financial aid in a subsequent term and/or new academic year.
- Students who do not meet SAP standards are eligible to appeal for federal financial aid. Students who have approved appeals will be placed on probation with an academic plan.

Quantitative Measure: Attempted vs. Completed

In order for students to progress through the program to graduate within the maximum time frame, Financial Aid requires all CDM students to complete 100% percent of credit hours attempted or progress to next level of program. In determining pace progression, KCU calculates a completion rate for each student. The completion rate is the total number of credit hours successfully completed divided by the total number of credit hours attempted. Pass/Fail courses are considered in the attempted credits.

Attempted hours not earned include any grade of Fail (F), Incomplete (I), or Withdrawal (W).

Time Frame: Pace Progression

Program	Typical Time Frame	Maximum Time Frame
DMD	4 years to graduate	6 years to graduate

Students are expected to complete their program within the time frame outlined above before ineligibility for financial aid becomes effective. Students who do not complete their degree within the stated time frame will not be eligible for financial aid without an approved financial aid appeal.

Transfer Credits

KCU Office of Admissions may grant credit for courses successfully completed at a student's prior college or university. Credits accepted for degree at KCU will count as completed for the pace calculation.

Repeated Coursework

Courses in which a student has received a grade of "F" may be repeated and eligible for financial aid. However, a student may receive aid for repeating a previously passed course only once.

Repeat Academic Year

Repeating an academic year may have implications regarding SAP. Students who will be repeating a year should contact the Financial Aid Office for more information about their aid eligibility for the repeated year.

SAP Review

SAP is reviewed annually at the end of an academic year for CDM. This will be done prior to disbursement of subsequent aid for the next academic year. The entire prior year will be reviewed to determine eligibility. The Financial Aid Office will review all students enrolled for the year to determine a student's SAP status, regardless of financial aid received. If the student is not meeting the above SAP eligibility requirements, the student will be ineligible for financial aid. Students will be notified by email if they fail to meet the minimum standards outlined above. This email communication will include an explanation of the standards evaluated and instructions on how to proceed with the appeal process.

Appeal Process

Financial Aid will notify the student via email if an appeal needs to be submitted to continue receiving federal aid at KCU. Students returning from a long-term Leave of Absence (LOA) may be required to submit a SAP appeal. Students will be asked to submit an appeal form to the Financial Aid office. The form will require the student to complete the information listed below:

- A written statement documenting the reasons for the failure to meet the standards of academic progress for financial aid eligibility.
 - The statement should be concise but long enough to address the student's mitigating circumstances (e.g., serious illness of student or family member, death of relative, disruptive personal issue). There is no school-defined length.
- A written statement explaining what has changed in the student's situation that would allow the student to bring his/her academic progress up to satisfactory standards.
- Supporting documentation is required to process the appeal.

Appeals will be reviewed and completed within two to four weeks of receipt. Students who submit appeals will be notified via email regarding the decision of their appeal. Students

with approved appeals will regain federal financial aid eligibility. Students with denied appeals will be ineligible for federal financial aid until they meet the minimum SAP requirements. Appeal decisions are final.

Academic Plan

All students who fail to make SAP and file an appeal with the Financial Aid office are required, as part of the appeal process, to complete an academic plan form. The form can be obtained from the Financial Aid office and must be submitted after the appeal process is completed. The academic plan must ensure that the student is able to meet SAP standards by a specific point in time.

Financial Aid Probation

Students who have approved appeals will be placed on financial aid probation and have their federal financial aid reinstated.

Students who are able to meet the SAP standards by the end of the next payment period will be placed on probation without an academic plan. The student's academic progress will be reviewed at the end of the next payment period. Students who meet the minimum standards at the end of the probationary period are no longer on probation. Students failing to meet the minimum eligibility requirements at the end of the probationary period are considered ineligible to receive additional funds.

Students who are not able to meet SAP standards by the end of the next payment period will be placed on probation with an academic plan. Students will need to successfully follow the academic plan while in this status. The student's academic progress will be reviewed at the end of each payment period while on the academic plan. Students who meet the criteria outlined in their academic plan will remain in that plan until it expires, or the student meets the minimum SAP eligibility requirements. Students must appeal to change their academic plan. Students who do not meet the academic plan criteria outlined in their plan will be placed back into suspension and will be ineligible for federal aid.

Without Approved Appeal

Students who are not making satisfactory academic progress and do not submit an appeal or have their appeal request denied, may regain eligibility only by taking action that brings them into compliance with KCU's SAP standards.

Satisfactory Progress for Financial Aid - MS in Biomedical Sciences Program

Federal regulations require schools to monitor the academic progress of Title IV financial aid recipients. KCU must certify that students are making satisfactory academic progress (SAP) toward the completion of their KCU degree. KCU follows the regulations set forth by the U.S. Department of Education that students are meeting the three required measurements to determine SAP: qualitative (GPA), quantitative (pace progression), and time frame. The policy applies to students who are receiving federal aid; however these standards are cumulative so this includes all periods of the student's enrollment, which