2024 STUDENT CONSUMER INFORMATION

(Cons v1 2024)

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Consumer Information

Federal regulations require that institutions receiving federal financial (Title IV) assistance provide specific consumer information about the school to prospective and currently enrolled students and, in some cases, employees. This guide, available on our website at <u>www.alu.edu</u>, contains important information that Abraham Lincoln University (ALU) is required to annually disclose. ALU will also provide a paper copy of any specific consumer information documents contained herein, including copies of accreditation/ state/federal approvals, upon request in writing. To receive a copy, please send a written request to Abraham Lincoln University, Financial Aid Office: 500 N. Brand Blvd., Suite 2000, Glendale, CA 90203 or send an email request to Kelli Jo Malagon, Director of Financial Aid, at <u>finaid@alu.edu</u>; (213) 252-5100.

About Abraham Lincoln University – Accreditation, Licensures, and Approvals

Federal

ALU has received certification from the U.S. Department of Education to participate in the following Title IV HEA programs:

Associate of Science in Business Administration (ASBA), Associate of Science in Criminal Justice (ASCJ), Associate of Science in Paralegal Studies (ASPS), Bachelor of Science in Business Administration (BSBA), Bachelor of Science in Criminal Justice (BSCJ), Bachelor of Science in Legal Studies (BSLS), and Bachelor of Science in Professional Studies (BSPX)

- Federal Pell Grant Program
- Federal Direct Subsidized Student Loan Program
- Federal Direct Unsubsidized Student Loan Program

Master of Business Administration (MBA), Master of Science in Criminal Justice (MSCJ), Master of Science in Law (MSL), and Juris Doctor (JD) Program

• Federal Direct Unsubsidized Student Loan Program

Accreditation and Regulation

Abraham Lincoln University is accredited by the Distance Education Accrediting Commission (<u>www.deac.org</u>). The Accrediting Commission is listed by the U.S. Department of Education as a recognized accrediting agency and is recognized by the Council for Higher Education Accreditation (CHEA).

Committee of Bar Examiners of the State Bar of California

Abraham Lincoln University School of Law is registered with the Committee of Bar Examiners (CBE) of the State Bar of California as an unaccredited distance learning law school. ALU's authority to grant a Juris Doctor (J.D.) degree, which qualifies graduates to take the California Bar Examination, is through its registration with the CBE.

State Authorization – For Online Students from States Other Than California

The U.S. Department of Education requires that any U.S. college or university offering online or distance programs to citizens in a state where it is not physically located to meet those other states' requirements to legally offer postsecondary, online education to their residents. The regulations for authorization vary from state to state.

ALU, located in California, is pursuing authorization from many states and can currently offer online programs to students residing in the following U.S. states and territories either through licensure, authorization, or exemption:

Arizona State Board for Private Postsecondary Education - Exempt California Bureau for Private Postsecondary Education - Authorized Colorado Department of Higher Education, Commission on Higher Education - Exempt Florida Commission for Independent Education - Exempt Hawaii Postsecondary Education Authorization Program - Exempt Idaho State Board of Education - Exempt Illinois Board of Higher Education - Exempt Kentucky Council on Postsecondary Education - Exempt Louisiana State Board of Regents - Exempt Maine Department of Education – Exempt Missouri Department of Higher Education- Exempt Montana Board of Regents, Office of Commissioner of Higher Education - Authorized Nebraska Coordinating Commission for Postsecondary Education - Exempt Nevada State Commission on Postsecondary Education - Exempt New Hampshire Department of Education, Higher Education Commission - Exempt New Jersey Secretary of Higher Education - Exempt North Dakota State Board of Higher Education - Exempt Ohio Board of Regents - Exempt South Carolina Commission on Higher Education - Exempt South Dakota Secretary of State - Exempt Tennessee Higher Education Commission - Exempt Texas Higher Education Coordinating Board – Exempt Utah Division of Consumer Protection - Exempt Vermont Agency of Education - Exempt Washington Higher Education Coordinating Board - Exempt West Virginia Higher Education Policy Commission - Exempt

If you are a U.S. citizen, do not reside in California, and are thinking about enrolling in an ALU online program, we urge you to review the regulations regarding authorization of your specific state. *If you become an ALU student and subsequently move to a new state, to avoid any interruptions in your enrollment status, you are responsible for ensuring ALU's program is approved in the new state.* **Rules and**

regulations vary by state and could change at any time. All students must update ALU records regarding a change of address especially if moving to a different state.

Students and members of the public may file an external complaint with the designated state regulatory agency.

Arizona

Arizona State Board for Private Postsecondary Education 1740 West Adams Street, Suite 3008 Phoenix, AZ 85007 (602) 542-5709 <u>https://ppse.az.gov/resources/studentcomplaint</u>

California

Bureau for Private Postsecondary Education PO Box 980818 W. Sacramento, CA 95798-0818 (888) 370-7589 or (916) 431-6959 http://www.bppe.ca.gov

Colorado

Department of Higher Education 1600 Broadway Rd., Suite 2200 Denver, CO 80202 (303) 862-3001 <u>https://highered.colorado.gov/students/how</u> <u>-do-i/file-a-student-complaint</u>

Florida

Commission for Independent Education 325 W. Gaines St., Suite 1414 Tallahassee, Florida 32399-0400 (888) 224-6684 https://www.fldoe.org/policy/cie/studentconcerns.stml

Hawaii

Hawaii Postsecondary Education Authorization Program PO Box 541 Honolulu, HI 96809 (808) 586-7327 http://cca.hawaii.gov/hpeap/studentcomplaint-process/

Idaho

Idaho State Board of Education Attn: State Coordinator for Private Colleges and Proprietary Schools P.O. Box 83720 650 W. State St, Suite 307 Boise, ID 83720-0037 (208) 334-2270 https://boardofed.idaho.gov/

Illinois

Illinois Board of Higher Education 431 E. Adams, 2nd Floor Springfield, IL 62701-1404 (217) 557-7359 www.ibhe.org

Kentucky

Kentucky Council on Postsecondary Education 1024 Capital Center Dr., Suite 320 Frankfort, KY 40601-8204 (502) 573-1555 http://cpe.ky.gov/

Office of the Attorney General Capitol Suite 118, 700 Capitol Ave. Frankfort, KY 40601-3449 http://ag.ky.gov/Pages/default.aspx

Louisiana

Louisiana Board of Regents 1201 N. Third St., Suite 6-200 Baton Rouge, LA 70802

(225) 342-4253 http://www.regents.la.gov/

Louisiana Attorney General Office, Consumer Protection Section P.O. Box 94005 Baton Rouge, LA 70804 (225) 326-6465 https://www.ag.state.la.us/Page/ConsumerDi spute

Maine

Maine State Board of Education 23 State House Station Augusta, ME 04333-0023 (207) 624-6600

Maine Attorney General Consumer Protection Division 6 State House Station Augusta, ME 04333 (207) 626-8800 http://www.maine.gov/ag/consumer/complai nts/complaint_form.shtml

Missouri

Missouri Department of Higher Education 205 Jefferson Street Jefferson City, MO 65201 (800) 473-6757 http://dhe.mo.gov/documents/POLICYONC OMPLAINTRESOLUTIONreviseddraft.pdf

Montana

Montana Board of Regents Office of Commissioner of Higher Education 560 N. Park Ave P.O. Box 203201 Helena, MT 59620 (406) 449-9124

Montana Department of Justice Office of Consumer Protection 555 Fuller Ave Helena, MT 59620 (406) 444-4500 <u>https://dojmt.gov/consumer/consumercomplaints/</u>

Nebraska

Coordinating Commission for Postsecondary Education PO Box 95005 Lincoln, NE 68509-5005 (402) 471-2847 https://ccpe.nebraska.gov/

Nebraska Attorney General, Consumer Protection Division 2115 State Capitol Lincoln, NE 68509 (402) 471-2683 https://ago.nebraska.gov/consumerprotection

Nevada

Nevada Commission on Postsecondary Education 8778 So. Maryland Parkway, Suite 115 Las Vegas, NV 89123 (702) 486-7330 <u>http://cpe.nv.gov</u> http://cpe.nv.gov/Students/Students Home/

New Hampshire

New Hampshire Department of Education 101 Pleasant Street Concord, NH 03301 (603) 271-3494 https://www.education.nh.gov/

New Jersey

Office of the Secretary of Higher Education 1 John Fitch Plaza 10th floor, PO Box 542 Trenton, NJ 08625-0542 (609) 292-4310 https://www.state.nj.us/highereducation/OS HEComplaintInstructions.shtml

North Dakota

North Dakota University System 2000 44th St. SW, Suite 301 Fargo, ND 58103 (701) 328-2960 https://ndus.edu/

Ohio

Ohio State Board of Career Colleges and Schools 30 East Broad St, Suite 2481 Columbus, OH 43215 (877) 275-4219 https://scr.ohio.gov/

Ohio Attorney State General, Consumer Protection Section 30 E. Broad St., 14th Floor Columbus, OH 43215-3400 <u>http://www.ohioattorneygeneral.gov/Individ</u> <u>uals-and-Families/Consumers/File-A-</u> Complaint.aspx

South Carolina

South Carolina Commission on Higher Education 1122 Lady St., Suite 300 Columbia, SC 29201 (803) 737-3918 https://www.che.sc.gov/students-familiesand-military/student-resources

South Dakota

Secretary of State Capitol Building 500 E. Capitol Ave., Ste 204 Pierre, SD 57501-5070 (605) 773-3537 https://sdsos.gov/default.aspx

South Dakota Office of Attorney General Division of Consumer Protection 1302 E. Hwy 14 Suite 3 Pierre, SD 57501-8053 (605) 773-4400 https://atg.sd.gov/complaintform.aspx

Tennessee

Tennessee Higher Education Commission 404 James Robertson Pkwy, Suite 1900 Nashville, TN 37243 (615) 741-3605 https://www.tn.gov/thec/bureaus/studentaid-and-compliance/postsecondary-stateauthorization/request-for-complaintreview.html

Texas

Texas Higher Education Coordinating Board 1200 E. Anderson Lane Austin, TX 78752 (512) 427-6101 <u>http://www.thecb.state.tx.us/index.cfm?obje</u> <u>ctid=989FE9A0-2213-11E8-</u> <u>BC500050560100A9</u>

Utah

Utah Division of Consumer Protection 160 East 300 South Salt Lake City, UT 84111 (801) 530-6601 <u>consumerprotection@utah.gov</u> <u>http://consumerprotection.utah.gov/complai</u> <u>nts/index.html</u>

Washington

Washington Student Achievement Council 917 Lakeridge Way SW Olympia, WA 98502 (360) 753-7800 http://wsac.wa.gov/protecting-educationconsumers

West Virginia

West Virginia Higher Education Policy Commission 1018 Kanawha Boulevard East, Suite 700 Charleston, WV 25301 (304) 558-2101 http://www.wvhepc.edu/wpcontent/uploads/2019/07/Student-Complaint-Process.pdf Students or members of the public may also file a complaint by contacting our accreditation agency at:

Distance Education Accrediting Commission 1101 17th Street, N.W., Suite 808 Washington, D.C. 20036 (202) 234-5100 www.deac.org

Campus Facilities

Since ALU is a 100% online university, physical attendance is not required. Students learn through live interactive web casts, in online chat rooms, and archived streaming videos. The University campus is located at 500 N. Brand Blvd., Suite 2000, Glendale, CA 90203. To enable maximum student accessibility, the University online classroom, known as the Student Learning Center (SLC) is typically available 24 hours a day, seven (7) days a week, including holidays. Down time for maintenance and software updates is kept to a minimum. Due to the accessibility of online systems, faculty members are generally available to students continuously through e-mail, chat and discussion board postings.

Non-Discrimination Policy

Consistent with all applicable laws, Abraham Lincoln University does not discriminate on the basis of age, race, color, national origin, sex, gender identity, sexual orientation, sex stereotypes, sex characteristics, disability, veteran status, religion, or marital status in its educational programs, activities, or employment practices. The university complies with Title IX of the Education Amendments of 1972, Titles VI and VII of the Civil Rights Act of 1964 and regulations, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Age Discrimination Act of 1975.

Americans with Disabilities Act

In seeking to provide a fair environment for all students who wish to learn and strive to succeed, Abraham Lincoln University acts in compliance with the Americans with Disabilities Act (ADA), along with other local, state and federal requirements regarding disabled students. ALU makes every effort to provide reasonable accommodations for students who qualify under ADA. Section 504 of the Rehabilitation Act is a national law that protects qualified individuals with disabilities from discrimination based on their disability. For purposes of educational access at ALU, qualified individuals with disabilities are persons who, with reasonable accommodation, can access and perform the essential functions to meet prescribed academic requirements of courses and programs.

Reasonable requests for accommodation must be based upon documentation that meets Abraham Lincoln University's published criteria and does not create "undue hardship." Undue hardship is defined as an action requiring significant difficulty or expense when considered in light of factors such as the university's size, financial resources, and the nature and structure of its academic and student service operations. Requests for accommodation must not compromise academic requirements essential to proper completion of courses and programs. Under this definition, courses and programs need not be substantially altered or academically compromised to match the specific needs of disabled individuals. For further information from ALU regarding the Americans with Disabilities Act please refer to our School Catalog on our website www.alu.edu or contact admissions@alu.edu via email or call (213) 252-5100.

Family Educational Rights and Privacy Act (FERPA)

Abraham Lincoln University's policy regarding confidentiality and student privacy is in keeping with the <u>U.S. Family Educational Rights and Privacy Act</u> (FERPA), and DEAC Standard II.L. Student Privacy, Integrity and Identity, which affords students certain rights with respect to their education records, a summary of which follows:

- The right to inspect and review the student's education records within 45 days of the day Abraham Lincoln University receives a request for access.
- The right to request the amendment of the student's education records that the student believes are inaccurate.
- The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent.
- One exception which permits disclosure without consent is disclosure to school officials with legitimate educational interests. School officials are individuals or entities working for or on the behalf of the educational institution. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill their professional responsibility.
- As allowed within FERPA guidelines, Abraham Lincoln University may disclose education records without consent to officials of another school, upon request, in which a student seeks or intends to enroll.
- The right to file a complaint with the U.S Department of Education concerning alleged failure by Abraham Lincoln University to comply with the requirements of FERPA.

At its discretion, Abraham Lincoln University may provide directory information in accordance with the provisions of the Family Education Rights and Privacy Act. Directory information is defined as that information which would not generally be considered harmful or an invasion of privacy if disclosed. To protect student privacy, students' directory information is released only upon approval of the registrar. Students may withhold directory information by notifying the registrar in writing; please note that such withholding requests are binding for all information to all other parties, including faculty, other than for those exceptions allowed under the Act. Students may access their rights to the Maintenance and Confidentiality of their Student Records as outlined under FERPA in the University catalog.

FERPA Frequently Asked Questions

-Where do I find the FERPA Policy?

ALU Website: <u>https://www.alu.edu/about/faq/</u>. ALU will provide a paper copy upon request.

Who is protected under FERPA?

FERPA applies to the education records of persons who are, or have been, in attendance at ALU.

-What is an education record? Education records are defined as records that are:

1. Directly related to a student, and

2. Maintained by an educational agency or institutions or a party acting for the agency or institution, if certain conditions are met.

-What is not an education record? Education records are not: 1. Sole possession records,

- 2. Law enforcement unit records,
- 3. Employment records,
- 4. Medical records, or
- 5. Post attendance records.

-What is "directory information"?

ALU considers the following "Directory Information":

- 1. Student's name;
- 2. Student's address, including email and postal address;
- 3. Telephone listing;
- 4. Field of study;
- 5. Participation in officially recognized activities;
- 6. Dates of attendance;
- 7. Degrees and awards received; and
- 8. Most recent previous educational agency or institution attended by the student.

Attendance Policy

For students enrolled in the JD program, please refer to the Academic-Related Activities and Verified Academic Engagement Requirement section in the School of Law Catalog. University students should refer to the Attendance policy in the University Catalog.

Federal Financial Aid Satisfactory Academic Progress Policy

Federal regulations require institutions to establish a reasonable Satisfactory Academic Progress (SAP) policy for determining whether an otherwise eligible student is meeting SAP in an educational program and may receive financial aid under the Title IV HEA programs. The SAP policy applies to *all* students, including those not receiving federal financial aid under the Title IV HEA programs.

Students enrolled in the JD program should refer to the Federal Financial Aid Satisfactory Academic Progress Policy in the School of Law Catalog. University students should refer to the Standards of Academic Progress in the University Catalog.

Student Financial Aid Appeals

Students placed on Financial Aid Disqualification status due to a violation of the qualitative and/or quantitative standards during the Financial Aid Warning period may appeal the disqualification to regain eligibility for federal financial aid. Students may do so by submitting a written appeal with supporting documentation to the Chief Academic Officer (for University programs) or Dean of School of Law (for JD program). If there are unusual circumstances that should be considered during the appeal process, federal financial aid reinstatement may be possible during a financial aid probation period. All appeals MUST include a written statement to explain the circumstances of why the student failed to make SAP and what has changed in their situation that would allow them to demonstrate SAP at the next evaluation. Approval and/or reinstatement of federal financial aid eligibility are not guaranteed. The Academic Review Committee reviews all appeals on a case-by-case basis. Approval is only granted when there are significant extenuating circumstances may be the Academic Review Committee are final. Examples of unusual circumstances may include, but are not limited to, the following:

- Death of a relative
- An injury or illness of the student
- Other special circumstances

If students have more than 12 credits remaining in their program of study, they must demonstrate the ability to graduate within the maximum timeframe allowed and meet the GPA requirements. If students have 12 or less credits remaining, they must demonstrate the ability to complete the remaining credits successfully.

Regaining Eligibility After Payment Period of Ineligibility

A student who is not making SAP regains eligibility only when the student is in compliance with the University's SAP requirements. Therefore, if a student loses eligibility for federal financial aid as a result of not meeting SAP requirements, the student must pay for the ineligible payment period using non-federal financial aid funds. If the student meets all SAP criteria after the ineligible payment period, the student's academic year will start at the beginning of the eligible payment period following the period of ineligibility. If the ineligible payment period is the second payment period of an academic year/loan period already established, any federal financial aid awarded for the second payment period will be canceled and, if necessary, returned to the funding source.

MAXIMUM TIMEFRAME

If at any time during the evaluation period it is determined a student is not going to complete the program of study within the maximum timeframe of 150% (for University programs) and 200% (for JD program) of the length of the educational program, the student becomes ineligible for federal financial aid. This determination cannot be appealed.

TRANSFER CREDITS — QUALITATIVE

A student's program GPA is calculated using only grades earned at the University in courses that are applicable to the program. Therefore, transfer credits do not apply when calculating the student's GPA at the University. Transfer credits include credits for all courses not completed at the University that are applied toward the completion of the student's degree program.

Leave of Absence

For students enrolled in the JD program, please refer to the Leave of Absence policy in the School of Law Catalog. University students should refer to the Leave of Absence policy in the University Catalog.

Refund Policy, Withdrawal Policy, and Return of Title IV Policy

A student may cancel or withdraw from ALU at any time. Once the student is determined to have withdrawn, the University will calculate and remit any applicable refund. Please refer to Cancellation, Withdrawal and Refund policy applicable to your program located in the University Catalog and School of Law Catalog.

Return to Title IV (R2T4) Policy – ASBA, ASCJ, ASPS, BSBA, BSCJ, BSLS, BSPX, MBA, MSCJ, MSL, and JD Programs

For students receiving Federal Student Aid (FSA), federal law requires that the University, and in some cases you, the student, return funds you did not earn to the U.S. Department of Education within 45 days from date of determination. The refund process uses a formula to determine the amount of FSA funds a student has earned as of their last day of attendance. The Return of Title IV (R2T4) policy is in addition to the institution's refund policy. Both calculations will be calculated when the student withdraws. If a student withdraws *after* completing 60% of the payment period, a student has earned 100% of the FSA funds the student was scheduled to receive during the period. If a student withdraws *before* completing 60% of the payment period. If a student withdraws *before* completing 60% of the payment period. If a student withdraws *before* completing 60% of the payment period. If a student withdraws *before* completing 60% of the payment period. If a student withdraws *before* completing 60% of the payment period.

- A determination of the percentage of the payment period the student has completed, which is used to calculate the amount of Title IV financial aid the student has earned, will be based on the number of days the student completed up to the last date of academic attendance, divided by the total days in the payment period. Any break of 5 days or more is not counted as part of the days in the term.
- To determine the amount of aid to be returned, subtract the percentage of aid earned from 100 percent of the aid that could be disbursed and multiply it by the total amount of aid that could have been disbursed during the payment period as of the date you withdrew.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

- After the 60 percent point in the payment period, the student will have earned 100 percent of the federal financial aid funds already disbursed to them. This calculation concerning federal financial aid is separate and distinct from the institutional refund policy, and may result in the student owing additional funds to the University to cover tuition charges previously paid by federal financial aid prior to student withdrawal.
- If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds (in some cases the student is also required to return a portion of the funds). Keep in mind that when unearned Title IV funds are returned, the school can collect this amount from the student. If the total amount of FSA funds the student earned is greater than the total amount disbursed, the student may be eligible to receive a Post-Withdrawal Disbursement (PWD) of FSA funds. The University will offer any loan amount to a PWD that is due within 180 days of the date that the School determined that the student withdrew. The University must get the student's permission before it can disburse PWD loan funds (written notification provided to the student). The student may choose to decline some or all of the PWD loan funds. No PWD will be made if the student does not respond within 14 days of the written notification date.
- Unearned Federal Student Aid (FSA) funds to be returned, per federal R2T4 regulations, will be made within 45 days of the date that the University determined that the student withdrew (Date of Determination). The Unearned Federal Student Aid Funds will be returned in the the following order up to the net amount disbursed from each source:
 - Unsubsidized Federal Stafford Loans
 - Subsidized Federal Stafford Loans
 - Federal Pell Grants for the payment period for which a return of funds is required.

The University will also calculate any refund that may be owed to the student pursuant to the institution's refund policy. If a refund is due, monies will be returned per institution and accreditation policies.

For the purpose of determining the *amount* of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance. For the purpose of determining *when* the refund must be paid, the student shall be deemed to have withdrawn at the end of 14 days. However, if a student notifies

the University, in writing, that they are withdrawing, the University will use the date on the student's withdrawal letter, or the 14-day after their Last Day of Attendance (LDA), whichever is earlier, as the date of determination.

Notice Concerning Transferability of Units and Degrees Earned at ALU

The transferability of credits you earn at ALU is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma or degree you earn at ALU is also at the complete discretion of the institution to which you may seek to transfer. If the credits, diploma or degree that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your course work at the institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending ALU to determine if your credits, diploma or degree will transfer.

For JD students, coursework may be transferred from another law school if (1) it was taken within the 27months preceding a student's enrollment in the University, and (2) was completed at a school registered or accredited with the Committee of Bar Examiners of the State of California. Transfer students are responsible for supplying the University with official transcripts of the previous law schools attended. Students transferring from other law schools may be interviewed by the Dean to further assess their previous performance in their legal studies and potential success in our program.

Notice Concerning Transfer or Articulation Agreements

ALU has entered into an articulation agreement with Bottega University (formerly known as New Charter University).

Copyright Infringement and Peer-to-Peer File Sharing Policy

Copyright Infringement - 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 4750k 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 and 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 U.S. Copyright Office at <u>www.copyright.gov</u>.

Peer-to-Peer File Sharing

Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing compatible P2P software, to connect with each other and directly access digital files from one another's hard drives. Many copyrighted works may be stored in digital form, such as software, movies, videos, photographs, etc. Through P2P file sharing it has become increasingly easy to store and transfer these copyrighted works to others, thus increasing the risk that users of P2P software and file-sharing technology will infringe the copyright protections of content owners.

If P2P file-sharing applications are installed on your computer, you may be sharing someone else's copyrighted materials without realizing you are doing so. As a user of the University network, recognizing the legal requirements of the files that you may be sharing with others is important. You should be careful not to download and share copyrighted works with others. The transfer and distribution of these works without authorization of the copyright holder is illegal and prohibited.

Textbooks

The textbooks required and recommended for each of the courses throughout the period of study are presented in the syllabus of each course. The list of course textbooks includes the approximate price of each of the textbooks. Tuition and fees do not include cost for books and study materials. Books and study materials for courses are the responsibility of the student. The best effort estimate of required books based on list prices for the first year of the Juris Doctor (JD) program (52 weeks of continuous study) is \$750. At ALU, second and third years of JD study consist of 104 weeks of continuous study or two years of study combined, so the best effort estimate of required books based on list prices is \$2,800 for two years of continuous second and third year studies. The best effort estimate of required books based on list prices for required courses in the fourth year of study (52 weeks of continuous study) is \$1,500. The maximum cost of required materials for fourth year electives is \$650. The best effort estimate for required books based on list prices for all four years of study in the JD program is \$5,700. List prices from publishers are

used for these estimates, but students have the option to purchase, rent or obtain books or e-books, if available.

Students enrolled in university degree programs should refer to the Textbooks, Supplies and Specialized Equipment section of the University Catalog.

A current list of required textbooks and materials, including title, author, publisher, ISBN and best estimates of their fair market price, is located on the University website at https://www.alu.edu/current-students/textbook-information/.

Students may purchase required books and some course materials from ALU'S eCampus virtual bookstore, <u>https://alu.ecampus.com/</u>.

Drug and Alcohol Abuse Prevention Policy

Abraham Lincoln University is committed to promoting a drug-free learning environment. The University has a vital interest in maintaining a safe and healthy environment for the benefit of its employees and students. Drug abuse affects all aspects of life. It threatens the workplace as well as our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees. Consistent with the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226), all students and employees are advised that individuals who violate federal, state or local laws and campus policies are subject to university disciplinary action and criminal prosecution.

Standards of Conduct

Students are expected to conduct themselves ethically, honestly and with integrity as responsible members of the University's academic community. The University community must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on University property. If an individual is apprehended for violating any alcoholor other drug-related law while at a University location or activity, the University will fully support and cooperate with federal and state law enforcement agencies. The University enforces a "zero tolerance" policy regarding underage drinking.

Institutional Sanctions

Any member of the University community found possessing or selling illegal drugs on University property shall be subject to discipline on a case-by-case basis.

- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from the University.
- In all cases, the University will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.
- Penalties may include required participation in and completion of appropriate rehabilitation programs
- The University has adopted a zero-tolerance policy regarding alcohol and drug violations.

Legal Sanctions (Federal, State, and Local)

There are numerous legal sanctions under local, state, and federal laws which can be used to punish violators. Penalties range from suspensions, revocation, denial of a driver's license, and/or 20-50 years' imprisonment at hard labor without benefit or parole. Property may be seized. Community services may be mandated. For more information about federal penalties and sanctions visit the <u>Drug</u> <u>Enforcement Administration</u> website.

Federal anti-drug laws affect a number of areas in everyone's lives. Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, welfare, health care, disability, and veteran benefits.

In addition to local and state authorities, the federal government has four agencies employing approximately 52,500 personnel engaged in fighting illicit drugs. These agencies are: The Drug Enforcement Agency, U.S. Customs Service, Federal Bureau of Investigations, and the U.S. Coast Guard.

Federal Financial Aid Penalties for Drug Violations

According to the Higher Education Act (HEA), if a student is convicted of a drug-related felony or misdemeanor that took place while they were receiving federal student aid, the student will become ineligible to receive further aid during a period of enrollment for which they were receiving federal student aid. If the student was convicted of **both** possessing and selling illegal drugs during a period for which the student was receiving federal student aid, and the periods of ineligibility are different, then the student will be ineligible for the longer period. If the conviction was reversed, set aside, or removed from the student's record, or if the conviction occurred while the student was a juvenile (unless the student was tried as an adult) it will not affect student's eligibility. If students lose their financial aid eligibility, the University will notify them of their status in writing including how to regain eligibility.

Health Risks Associated with Use and Abuse

Students should be aware there are significant psychological and physiological health risks associated with the use of illicit drugs and alcohol. Drug abuse is the utilization of natural and/or synthetic chemical substances for non-medical reasons affecting the body and its processes, the mind and nervous system, and behavior. The abuse of drugs can affect a person's physical and emotional health and social life. Alcohol is the most abused drug in the United States.

Drugs can be highly addictive and injurious to the body, as well as, one's self. People tend to lose their sense of responsibility, control, and coordination. Restlessness, irritability, anxiety, paranoia, depressions, acting slow moving, inattentiveness, loss of appetite, sexual indifference, comas, convulsions, serious damage to vital organs or even death can result from overuse or abuse of alcohol and drugs.

A description of alcohol and drug categories, their effects, symptoms of overdose, withdrawal symptoms and indications of misuse can be found at:

- The U.S. Drug Enforcement Administration ttps://www.dea.gov/factsheets
- Substance Abuse and Mental Health Services Administration: <u>http://www.samhsa.gov/</u>

Drug and Alcohol Counseling/Treatment Availability

The following resources are available for assisting students and employees with possible problems of alcohol or drug abuse:

- Alcoholics Anonymous Support Group: <u>http://www.aa.org/?Media=PlayFlash</u>
- National Institute on Alcohol Abuse and Alcoholism: <u>http://www.niaaa.nih.gov/</u>

- National Council on Alcoholism and Drug Dependence: <u>https://www.ncadd.org/</u>
- Mayo Clinic-Alcohol Use Disorder: <u>http://www.mayoclinic.org/diseases-conditions/alcohol-use-disorder/basics/definition/con-20020866?reDate=05042016</u>
- The National Institute on Drug Abuse Hotline- information and referral line that directs callers to treatment centers in the local community, (800) 662-HELP or visit https://findtreatment.samhsa.gov/

Constitution Day

The purpose of Constitution Day and Citizenship Day is to ensure students have an increased knowledge and appreciate of this valuable and important document of freedom. On September 17 of each year, ALU commemorates the formation and signing of the Constitution of the United States of America on September 17, 1787 by organizing an event announced to students on the school's Learning Management System informing them of the official date along with planned activities.

Vaccination Policy

As an online school, ALU students are not required to provide proof of immunization for admissions to the University.

Register to Vote

The National Mail Voter Registration Form can be used to register U.S. citizens to vote, to update registration information due to a change of name, make a change of address or to register with a political party. You must follow the state-specific instructions listed for your state. After completing the form, you must sign your name where indicated and send it to your state or local election office for processing.

Register to vote by following your state-specific instructions and using the National Mail Voter Registration form at <u>www.eac.gov/voter_resources/register_to_vote.aspx</u>.

Contact Information - ALU Financial Aid Office

For questions or assistance on Financial Aid, how to obtain consumer information, and/or general school issues, please contact: Kelli Jo Malagon, Director of Financial Aid (213) 252-5100 Email: <u>finaid@alu.edu</u> Hours: Monday – Friday 9:00 PM to 6:00 PM Pacific Time

Title IX Compliance

Title IX of the Education Amendments Act of 1972 prohibits discrimination on the basis of sex in any education program or activity operated by a recipient that receives federal financial assistance. As an educational institution subject to Title IX, Abraham Lincoln University affirms it:

• Does not discriminate on the basis of sex, including in admissions and employment, and is committed to providing an educational and workplace environment that is free from sex-based discrimination, harassment, and retaliation;

- Prohibits discrimination on the basis of sex in its educational programs and activities, as required by law;
- Is committed to promoting fairness and equity in all aspects its operations; and
- Values and promotes the equal dignity of all community members and is committed to the pursuit of just resolutions with respect the rights of all parties involved.

This Policy is adopted to prevent discrimination prohibited under Title IX and provide a prompt, fair, and impartial process to address complaints of alleged discrimination based on sex.

ALU's Title IX Coordinator is identified below and may be contacted with questions about this Policy, to file a report or formal complaint, or to otherwise assist individuals in ensuring equal access to the university's educational programs or activities in compliance with Title IX.

Title IX Coordinator: Bernadette Agaton, JD Address: 500 N. Brand Blvd., Suite 2000, Office 12, Glendale, CA 91203 Tel.: (213) 252-5100, extension 208 Email: <u>titleixcoordinator@alu.edu</u> Web: <u>www.alu.edu</u>

To view the full ALU Title IX Non-Discrimination and Grievance Process Policy, click here.

Financial Aid Consumer Information (ASBA, ASCJ, ASPS, BSBA, BSLS, BSCJ, BSPX, MBA, MSCJ, MSL, and JD programs only)

ALU participates in the federal Pell Grant, and Federal Direct Loan programs.

Federal Pell Grant

The Federal Pell Grant program is a need-based federal grant for undergraduate students who have not earned a Bachelors degree. It does not have to be repaid. It is designed to help undergraduate students who have not earned a bachelor's or a professional degree and who can demonstrate need as determined by the Department of Education. The amount of the student's Federal Pell Grant award is based upon need, the cost of attendance, enrollment status, and annual federal funding of the Federal Pell Grant program.

Federal Direct Subsidized Loan

Federal Direct Subsidized loans are awarded to undergraduate students based on demonstrated need as a result of the applicant's FAFSA information. The federal government pays (subsidizes) the interest on the Federal Direct Subsidized Loan as long as the student is enrolled half-time and during authorized deferment periods.

Federal Direct Unsubsidized Loans

Federal Direct Unsubsidized Loans are federal student loans borrowed through the Direct Loans program that offer undergraduate and graduate students a low, fixed interest rate and flexible repayment terms. Demonstrated financial need is not required to qualify. Students are responsible for

paying the interest during all periods. If one chooses not to pay the interest while in school, during grace periods and deferment /forbearance periods, the interest will accrue and be capitalized (that is, the interest will accumulate and be added to the principal amount of the loan).

Key benefits:

- Fixed interest rate
- No payments while enrolled in school
- Eligibility not based on <u>demonstrated financial need</u> or credit
- Multiple repayment plans (including income-based) available

How to Apply for a Federal Direct Loan

- 1. Complete the <u>FAFSA</u> or <u>Renewal FAFSA</u> (for returning students) at <u>www.studentaid.gov</u>.
- 2. Receive your financial aid award notification by email from ALU's financial aid office. This letter will summarize your available Direct Loans eligibility.
- 3. The student must accept or decline the loan amount online through the Populi student portal and electronically sign the offer letter and financial aid documents through Docusign.
- 4. Complete a Master Promissory Note (MPN, loan application) and Entrance Counseling online at http://studentaid.gov.

Eligibility

Most students who qualify for federal aid are eligible to borrow Federal Direct Unsubsidized Loan. The Federal Direct Unsubsidized Loan is not need-based. **Your family's financial circumstances do not matter.**

Required:

- U.S. citizen, national, or eligible non-citizen
- Have earned a high school diploma or the equivalent (e.g., GED)
- Enrolled at least half-time in an eligible degree or certificate program
- Not in default on any existing federal student loans and not in an overpayment on a federal grant
- Meet <u>general eligibility requirements</u> for federal student aid (see below)

Not Required:

- Credit check
- Cosigner

General Eligibility Requirements

Basic eligibility requirements for federal student aid include citizenship requirements and requirements relating to the student's ability to benefit from a postsecondary education. The student must:

- Be a U.S. Citizen, permanent resident or eligible non-citizen
- Have a valid Social Security number (SSN), except for students from the Freely Associated States (e.g., Marshall Islands, Federated States of Micronesia and the Republic of Palau).

- Have a high school diploma or the recognized equivalent of a high school diploma (including a General Educational Development (GED) certificate)
- Be enrolled, or accepted for enrollment, as a regular student in an eligible degree or certificate program at a college or university that is eligible for Title IV federal student aid.

Application Requirements

To qualify for federal student aid, students must:

- Complete the Free Application for Federal Student Aid (FAFSA).
- The Unsubsidized Federal Stafford loan program does not require the student to demonstrate financial need or to complete verification. However, if a student is placed in Verification Tracking Groups V4 or V5, the Financial Aid office must complete verification and will request additional documents to process loans.
- Sign a Statement of Educational Purpose, certifying that the student will use Title IV federal student aid only to pay for educational costs. (Students may not be enrolled in multiple colleges and universities solely to obtain Title IV federal student aid refunds (credit balances) to pay for non-educationally related expenses.)

Requirements Relating to Previously Received Aid Funds

There are requirements relating to previously-received federal student aid funds. The student must:

- Not be in default on a Title IV federal education loan or owe a refund on a Title IV federal education grant or loan overpayment. If the student has borrowed in excess of annual or cumulative Title IV federal education loan limits, the student must return the excess funds to the lender.
- Have repaid Title IV federal student aid funds obtained fraudulently.
- Not have property subject to a judgment lien for a debt owed to the U.S. government.

Program-Specific Requirements

There are several additional requirements for specific federal student aid programs.

- Prior academic degrees may affect eligibility for specific programs. For example, students with a prior Bachelor's degree are ineligible for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG) and Teacher Education Assistance for College and Higher Education Grants (TEACH Grant).
- Eligibility for some forms of financial aid is affected by the student's enrollment status. For example, federal education loans require the student to be enrolled on at least a half-time basis.

Maintaining Aid Eligibility

To retain eligibility for federal student aid, the student must:

- Maintain <u>satisfactory academic progress</u> (SAP), which typically includes maintaining at least a C average (2.0 GPA on a 4.0 scale) and maintaining progress toward a degree or certificate that is consistent with graduation within 150 percent of the normal timeframe for completion.
- Not be convicted for the sale or possession of illegal drugs (controlled substances) while receiving federal student aid.

Other Requirements

In addition, a student's eligibility for Title IV Federal aid may be affected by such factors as remedial coursework, correspondence study, study via distance education, program of study and incarceration.

Interest Rates and Fees

The interest rates on Direct Unsubsidized Loans are fixed and do not change over the life of the loan.

Every year on July 1, interest rates are reset based on current market rates. The interest rates are based on the 10-year Treasury rate (determined each year by the final auction prior to June 1) plus a fix margin (see table).

Type of Loan	Current Interest Rate July 1, 2024 through June 30, 2024
Direct Subsidized Stafford Loan (Undergraduate)	6.53%
Direct Unsubsidized Stafford Loan (Undergraduate)	6.53%
Direct Unsubsidized Stafford Loan (Graduate or Professional)	8.08%

The current origination fee on Federal Direct Loans is 1.057% (effective 10/1/2020). Fees are deducted from each loan disbursement. Students must repay the total amount borrowed, including origination fees.

Loan Limits: How Much You Can Borrow

The amount you can borrow from the Direct Loans program is subject to <u>annual and aggregate loan limits</u>:

- Annual limits specify how much you can borrow each academic year.
- Aggregate limits (also called cumulative limits) specify how much you can borrow through the loan program.

The following chart shows the annual and aggregate limits for subsidized and unsubsidized loans.

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
Third Year and Beyond Undergraduate Annual Loan Limit	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Graduate or Professional Student Annual Loan Limit	Not Applicable (all graduate and professional students are considered independent)	\$20,500 (unsubsidized only)
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans.
		\$138,500 for graduate or professional students—No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

Source: Federal Student Aid, <u>www.studentaid.gov</u>.

* These figures represent the maximum annual borrowing limits; not all students will qualify for the maximum amount.

Cost of Attendance

A student's cost of attendance (COA) is established solely for use in calculating federal financial aid eligibility and awarding financial aid, for a specific period of enrollment. Living expenses are provided below by the school's region and metropolitan area with increases in the Consumer Price Index calculated by the U.S. Bureau of Labor Statistics. Amounts used in this year's federal cost of attendance (COA) are as follows:

2024/2025 Cost of Attendance (COA)	Bachelor of Science in Criminal Justice, Bachelor of Science in Legal Studies, and Bachelor of Science in Business Administration, Bachelor of Science in Professional Studies
Tuition (Direct Cost)	\$9,960.00
Registration Fee (Direct Cost)	\$200.00
Academic, Technology, and Library	\$480.00
Resource Fee - \$60/Course x 8	
Courses (Direct Cost)	
Books and Supplies (Indirect Cost) 1 st	\$1,062.00
Year	
Loan Fee (Indirect Cost)	\$135.00
Room and Board (Indirect Cost)	\$19,632.00
Transportation (Indirect Cost)	\$1,744.00
Personal/Misc.	\$4,416.00
Total Annual COA	\$37,629.00

2024/2025 Cost of Attendance (COA)	Master of Science in Law, Master of Science in Criminal Justice, and Master of Business Administration
Tuition (Direct Cost)	\$7,920.00
Registration Fee (Direct Cost)	\$200.00
Academic, Technology, and Library	\$240.00
Resource Fee - \$60/Course x 4	
Courses (Direct Cost)	
Books and Supplies (Indirect Cost) 1 st	\$1,062.00
Year	
Loan Fee (Indirect Cost)	\$135.00
Room and Board (Indirect Cost)	\$19,632.00
Transportation (Indirect Cost)	\$1,744.00
Personal/Misc.	\$4,176.00
Total Annual COA	\$35,109.00

2024/2025 Cost of Attendance	Juris Doctor
(COA)	
Tuition (Direct Cost)	\$11,375.00
Registration Fee (Direct Cost)	\$200.00
Academic, Technology, and Library	\$300.00
Resource Fee - \$60/Course x 5	
Courses (Direct Cost)	
Books and Supplies (Indirect Cost) 1 st	\$1,062.00
Year	
Loan Fee (Indirect Cost)	\$135.00
Room and Board (Indirect Cost)	\$29,448.00
Transportation (Indirect Cost)	\$2,616.00
Personal/Misc.	\$6,624.00
Total Annual COA	\$51,760.00

How Loan Funds Are Disbursed

You will be required to complete Entrance Counseling and a Master Promissory Note (MPN) before your loan funds will be processed and are sent to your school (disbursed). You will learn about the loan terms and requirements during the loan entrance counseling session online.

Please note that ALU will <u>not</u> disburse loan funds for JD and Master's students until all official transcripts have been received.

The Direct Loan program sends the funds to your school to be credited to your student account. In most cases, the loan will be sent (disbursed) in two payment periods, one at the beginning of the Academic year and one at the midpoint when half of the program weeks and units have been successfully earned.

All aid will be credited to your account, in multiple disbursements, proportional to the number of credits scheduled in each payment period. For the University programs, Title IV aid will be paid at the beginning of each period (semester). The Juris Doctor program is non-term which means you will not be paid Title IV aid until you have earned all of the credit hours in that payment period and completed all the weeks in the payment period. When grades for the final course in the payment period have been released, which takes two weeks from the last day of the course, and have been posted on your academic transcripts, the Financial Office will determine if you have earned the credits (at least half of the total credits in the program) and are maintaining satisfactory academic progress (SAP) to receive financial aid disbursement. Any failed courses will delay payment until after successful completion of the next course. **If you become ineligible to receive financial aid due to failed grade(s), failure to maintain satisfactory academic progress, or a change in your enrollment status that affects the amount of your expected financial aid, you will be responsible for any tuition incurred during the payment period.**

Loan funds are credited to your account in this order:

- 1. Tuition and fees
- 2. Other school charges (with your permission)

If any loan funds remain in your account, the credit balance will be refunded to you by check within 14 days after the balance is created unless you authorized the school to hold a credit balance until the end of the loan period.

Book Disbursement

At the student's request, ALU provides Title IV students who have Title IV credit balances for the term and whose Title IV funds could have been disbursed 10 days before the beginning of each term the funds to obtain books and supplies no later than the 7th day of the payment period. Students MUST have ALL their admissions and financial aid paperwork finalized 10 days prior. Please note that ALU will <u>not</u> disburse loan funds for JD or Master's students until all official transcripts have been received. The school will only authorize the use of Title IV credit balance funds to help students purchase the estimated costs of the books/supplies for the courses scheduled in said term. Any remaining Title IV credit balance for the term will be processed after the start of the term and after submission of an academic related activity (ARA).

Federal Financial Aid Counseling

Entrance Counseling

ALU ensures entrance counseling is conducted using the U.S. Department of Education's online counseling module (<u>https://studentaid.gov</u>) for students borrowing Federal Loans. The goal of entrance counseling is to help the borrower understand their rights and responsibilities when they borrow federal student loans.

Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS)
- Information on possible loss of eligibility for additional Direct Subsidized Loans

• Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined

• The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized deferment

- Impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

Exit Counseling

ALU notifies students to complete loan exit counseling online at the U.S. Department of Education website <u>https://studentaid.gov</u> within 30 days of completion of a program, withdrawal from ALU or when a student ceases to be enrolled at least half-time.

Exit counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS),
- Information on possible loss of eligibility for additional Direct Subsidized Loans

• Information on how a borrower's maximum eligibility period, remaining eligibility period, and subsidized usage period are determined

• The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized deferment

- Impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

Deferment (Postponing Payment)

While you are enrolled in school at least half-time, your Direct Loans may be placed into deferment, which means you don't have to make any payments. In addition, you don't have to make payments

during the 6-month grace period after you graduate or drop below half-time enrollment status. The interest on your Direct Unsubsidized Loans will start to accrue (add up) as soon as all of the loan funds are sent to your school. Even though you aren't making any payments, interest is still adding up.

Students may also obtain deferments for several reasons including but not limited to unemployment, economic hardship, serving in the Peace Corps, under the Domestic Volunteer Service Act. Receiving a deferment is not automatic; therefore, the student must apply for it. Borrowers must formally request a deferment through the procedures established by the servicer of their loan(s). Detailed information regarding types of deferments and forbearances (temporary postponement) may be viewed at https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief.

Repayment

The standard repayment term on Federal Direct Loans is 10 years. However, you can qualify for a longer repayment term if you consolidate the loans or have more than \$30,000 in federal student loans.

Direct Unsubsidized Loans are eligible a variety of repayment plans offered by the U.S. Department of Education.

Eligible repayment plan

- <u>Standard Repayment</u>
- Extended Repayment
- Graduated Repayment
- <u>Revised Pay-As-You-Earn (REPAYE) Repayment</u>
- Pay-As-You-Earn (PAYE) Repayment
- Income-Based Repayment (IBR)
- Income-Contingent Repayment (ICR)
- Income-Sensitive Repayment (ISR)

To get an idea of what your loan repayment options and amounts might be, click here for the Federal Repayment Estimator:

https://studentaid.gov/loan-simulator/

Default

If you don't make your loan payments, you risk going into *default*. Defaulting on your loan has serious consequences. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe. Understand how missing a loan payment can be a problem, what default means and the consequences of default, and what you need to do if your loan is in default or if you think the default on your loan is an error. The consequences of default can be severe:

- The entire unpaid balance of your loan and any interest is immediately due and payable.
- You lose eligibility for *deferment*, *forbearance*, and repayment plans.
- You lose eligibility for additional *federal student aid*.
- Your loan account is assigned to a <u>collection agency</u>.

- The loan will be reported as delinquent to credit bureaus, damaging your credit rating. This will affect your ability to buy a car or house or to get a credit card.
- Your federal and state <u>taxes may be withheld</u> through a tax offset. This means that the Internal Revenue Service can take your federal and state tax refund to collect any of your defaulted student loan debt.
- Your employer (at the request of the federal government) can withhold money from your pay and send the money to the government. This process is called <u>wage garnishment</u>.
- It will take years to reestablish your credit and recover from default.

For more information about understanding default, please visit <u>https://studentaid.gov/manage-loans/default</u>.

Statement of Educational Purpose

The student signing a Free Application for Federal Student Aid (FAFSA) certifies the following:

(1) use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) is not in default on a federal student loan or has made satisfactory arrangements to repay it, (3) does not owe money back on a federal student grant or has made satisfactory arrangements to repay it, (4) will notify college if defaulting on a federal student loan, and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

The student signing the FAFSA agrees, if asked, to provide information that will verify the accuracy of the completed form. This information may include federal or state income tax forms filed or that are required to file. In addition, the parent or student certifies and understands that the Secretary of Education has the authority to verify information reported on this application with the IRS and other federal agencies. If the parent or student signs any document related to the federal student aid programs electronically using a personal identification number (PIN), username and password, and/or other credential, that person certifies that they are the person identified by the PIN, username and password, and/or other credential and has not disclosed that PIN, username and password, and/or other credential to anyone else. If the student purposely gives false or misleading information, the student may be fined up to \$20,000, sent to prison or both.

Fraud

If ALU has any information indicating that an applicant for Title IV program assistance may have engaged in fraud or other criminal misconduct in connection with their application, it must be referred to the Office of Inspector General of the Department of Education, or, if more appropriate, to a State or local law enforcement agency with jurisdiction to investigate the matter. In addition, the institution-is required to report to the Office of Inspector General for each calendar year all referrals made to the State or local law enforcement agencies under this paragraph for that calendar year.

Federal Student Aid (FSA) Student Loan Ombudsman

If you are in a dispute about your federal student loan, contact the Ombudsman Group as a last resort. The Ombudsman Group is dedicated to helping resolve disputes related to Federal Direct Loans: On-Line assistance: https://studentaid.gov/feedback-ombudsman/disputes/prepare

Telephone: (877) 557-2575; Fax (606) 396-4821 Mail:

FSA Ombudsman Group P.O. Box 1843 Monticello, KY 42633

Institutional Tuition Discounts

Law Enforcement Discount (JD Program only) - Sworn U.S. law enforcement officers may be eligible for a \$1,000 discount for the first year of enrollment in the JD program. Eligible students may extend their discount by maintaining a minimum cumulative course average of 80 or higher. For further information, contact admissions@alu.edu via email or call (213) 252-5100.

Glossary

<u>Academic Year</u>

This is the amount of the academic work you must complete each year, and the time period in which you are expected to complete it, as defined by your school. Academic years change from school to school and even from educational program to educational program at the same school.

Award Amount

Amount of aid a school expects to pay a student based on the student's current grant and loan eligibility, enrollment, Expected Family Contribution (EFC), and the school's cost of attendance.

Award Letter

An offer from a college that states the type and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.

Award Year

School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

Capitalization

The addition of unpaid interest to the principal balance of a loan. When the interest is not paid as it accrues during periods of in-school status, the grace period, deferment, or forbearance, your lender may capitalize the interest. This increases the outstanding principal amount due on the loan and may cause your monthly payment amount to increase. Interest is then charged on that higher principal balance, increasing the overall cost of the loan.

Consolidation

The process of combining one or more loans into a single new loan.

Cost of Attendance (COA)

The total amount it will cost you to go to school—usually stated as a yearly figure. COA includes tuition

and fees; room and board (or a housing and food allowance); and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees and an allowance for books, supplies, transportation, and dependent care expenses, and can also include room and board for up to three semesters or the equivalent at the institution. But no more than two of those semesters, or the equivalent, may be consecutive.

<u>Default</u>

Failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may experience serious legal consequences if you default.

<u>Deferment</u>

A postponement of payment on a loan that is allowed under certain conditions and during which interest does not accrue on Direct Subsidized Loans, Subsidized Federal Stafford Loans, and Federal Perkins Loans. All other federal student loans that are deferred will continue to accrue interest. Any unpaid interest that accrued during the deferment period may be added to the principal balance (capitalized) of the loan(s).

Delinquent

A loan is delinquent when loan payments are not received by the due dates. A loan remains delinquent until the borrower makes up the missed payment(s) through payment, deferment, or forbearance. If the borrower is unable to make payments, they should contact their loan servicer to discuss options to keep the loan in good standing.

Direct Consolidation Loan

A federal loan made by the U.S. Department of Education that allows you to combine one or more federal student loans into one new loan. As a result of consolidation, you will have to make only one payment each month on your federal loans, and the amount of time you have to repay your loan will be extended.

Direct Loan

A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans are types of Direct Loans.

Disbursement

Payment of federal student aid funds to the borrower by the school. Students generally receive their federal student loan in two or more disbursements.

<u>Discharge</u>

The release of a borrower from the obligation to repay their loan.

Eligible Noncitizen

A U.S. national (includes natives of American Samoa or Swains Island), U.S. permanent resident (who has an I-151, I-551 or I-551C [Permanent Resident Card]), or an individual who has an Arrival-Departure

Record (I-94) from U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:

- "Refugee"
- "Asylum Granted"
- "Cuban-Haitian Entrant (Status Pending)"
- "Conditional Entrant" (valid only if issued before April 1, 1980)
- Victims of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder
- "Parolee" (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a U.S. citizen or permanent resident.)

If you meet the noncitizen criteria above, you are eligible to receive federal student aid. If you are unsure of your eligibility, please check with your school's financial aid office for more information.

Entrance Counseling

A mandatory information session which takes place before you receive your first federal student loan that explains your responsibilities and rights as a student borrower.

Exit Counseling

A mandatory information session which takes place when you graduate or attend school less than halftime that explains your loan repayment responsibilities and when repayment begins.

Expected Family Contribution (EFC)

This is the number that's used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FAFSA[®], the application for federal student aid. Your EFC is reported to you on your *Student Aid Report* (SAR).

<u>FAFSA</u>

Free Application for Federal Student Aid. The FREE application used to apply for federal student aid, such as federal grants, loans, and work-study.

Federal Pell Grant

The largest source of federally funded grants awarded based on financial need (academic grades and extra-curricular activities aren't a factor). Students must meet general federal student aid eligibility requirements to be eligible to receive a Pell Grant. Grants, unlike loans, typically do not have to be repaid.

Federal Student Loan

A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.

Financial Aid Package

The total amount of financial aid (federal and nonfederal) a student is offered by a college or career school. The school's financial aid staff combines various forms of aid into a "package" to help meet a student's education costs.

<u>Forbearance</u>

A period during which your monthly loan payments are temporarily suspended or reduced. Your lender may grant you a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. During forbearance, principal payments are postponed but interest continues to accrue. Unpaid interest that accrues during the forbearance will be added to the principal balance (capitalized) of your loan(s), increasing the total amount you owe.

FSA ID

The FSA ID is a username and password combination that serves as a student's or parent's identifier to allow access to personal information in various U.S. Department of Education systems and acts as a digital signature on some online forms.

Grace Period

A period of time after borrowers graduate, leave school, or drop below half-time enrollment where they are not required to make payments on certain federal student loans. Some federal student loans will accrue interest during the grace period, and if the interest is unpaid, it will be added to the principal balance of the loan when the repayment period begins.

Loan Servicer

A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan on behalf of a lender. If you're unsure of who your federal student loan servicer is, you can look it up in <u>My Federal Student Aid</u>. <u>Master Promissory Note</u>

A binding legal document that you must sign when you get a federal student loan. The MPN can be used to make one or more loans for one or more academic years (up to 10 years). It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It's important to read and save your MPN because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

My Federal Student Aid

This feature, available at <u>https://studentaid.gov/</u>, provides access to information on federal grants and loans as stored in the National Student Loan Data System (NSLDS[®]). My Federal Student Aid contains information on how much aid you've received, your enrollment status, and your loan servicer(s). You can access My Federal Student Aid using your FSA ID.

Overpayment

The disbursement of more federal student aid funds to a student than the student is eligible to receive. A student's overpayment alert in <u>https://studentaid.gov/help-center/answers/article/what-is-overpayment-and-what-should-i-do-if-informed-of-overpayment</u> will let them know whom to contact to resolve the aid overpayment.

Principal

The total sum of money borrowed plus any interest that has been capitalized.

Private Loan

A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

Satisfactory Academic Progress

A school's standards for satisfactory academic progress toward a degree or certificate offered by that institution. Check with your school to find out its standards.

Student Aid Report (SAR)

A summary of the information you submitted on your *Free Application for Federal Student Aid* (FAFSA). You receive this report (often called the SAR) via e-mail a few days after your FAFSA has been processed or by mail within 7-10 days if you did not provide an e-mail address. If there are no corrections or additional information you must provide, the SAR will contain your EFC, which is the number that's used to determine your eligibility for federal student aid.

Unsubsidized Loan

A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

Verification

The process your school uses to confirm that the data reported on your FAFSA is accurate. Your school has the authority to contact you for documentation that supports income and other information that you reported.

William D. Ford Federal Direct Loan (Direct Loan) Program

The federal program that provides loans to eligible student and parent borrowers under Title IV of the Higher Education Act. Funds are provided by the federal government to eligible borrowers through participating schools.



ABRAHAM LINCOLN UNIVERSITY

APPENDIX A

PROFESSIONAL LICENSURE DISCLOSURE

Pursuant to 34 CFR §668.43(a)(5)(v) and 34 CFR §668.43(c), Abraham Lincoln University makes the following disclosures regarding its Juris Doctor program.

Completion of ALU's Juris Doctor program is sufficient to meet the legal education requirements in the state of California. Pursuant to Guideline 2.3(D)(1) to the *Unaccredited Law School Rules*:

The method of instruction at this law school for the Juris Doctor (J.D.) degree program is principally by technological means including interactive classes.

Students enrolled in the J.D. degree program at this law school who successfully complete the first year of law study must pass the First-Year Law Students' Examination required by Business and Professions Code § 6060(h) and Title 4, Division 1, Chapter 1 Rule 4.3(l) of the of the Rules of the State Bar of California as part of the requirements to qualify to take the California Bar Examination. A student who passes the First-Year Law Students' Examination within three (3) administrations of the examination after first becoming eligible to take it will receive credit for all legal studies completed to the time the examination is passed. A student who does not pass the examination within three (3) administrations of the examination after first becoming after first becoming eligible to take it will receive credit for all legal studies completed to the time the examination is passed. A student who does not pass the examination within three (3) administrations of the examination after first becoming after first becoming eligible to take it must be promptly disqualified from the law school's J.D. degree program. If the dismissed student subsequently passes the examination, the student is eligible for re-enrollment in this law school's J.D. degree program, but will receive credit for only one year of legal study.

Study at, or graduation from, this law school may not qualify a student to take the bar examination or to satisfy the requirements for admission to practice in jurisdictions other than California. A student intending to seek admission to practice law in a jurisdiction other than California should contact the admitting authority in that jurisdiction for information regarding the legal education requirements in that jurisdiction for admission to the practice of law.

Based on the Domestic Education chart from the <u>NCBE Comprehensive Guide to Bar</u> <u>Admission Requirements</u>, ALU has determined that its curriculum in the JD program satisfies the educational requirements for licensure in the following states, with the following caveats (students must still contact the admitting authority in that jurisdiction to be sure the NCBE information is still accurate since legislative and jurisdictional changes can occur mid-year):

- California
- Maine+
- Minnesota*+
- New Mexico*+
- Oregon*+
- Vermont+

+ This state allows graduates of online schools to sit for their bar exams, but they need to meet other requirements such as admission to practice law in another jurisdiction and/or a specific minimum number of years of practice.



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* Due to state authorization restrictions, residents of this state cannot enroll at ALU.

ALU has determined that its curriculum in the JD program does not satisfy the education requirements for licensure in the following states:

- Alabama*
- Alaska*
- Arizona
- Arkansas*
- Colorado
- Connecticut*
- Delaware*
- District of Columbia*
- Florida
- Georgia*
- Guam*
- Hawaii
- Idaho
- Illinois
- Indiana*
- lowa*

- Kansas*
- Kentucky
- Louisiana
- Maryland*
- Massachusetts
- Michigan*
- Mississippi*
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersev
- New York*
- North Carolina*
- North Dakota
- NOITI Dakota

- Ohio
- Oklahoma*
- Pennsylvania*
- Rhode Island*
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Virginia*
- Washington
- West Virginia
- Wisconsin*
- Wyoming*

* Due to state authorization restrictions, residents of this state cannot enroll at ALU.

ALU has not made a determination that the curriculum in this program meets the state educational requirements for licensure in the following states:

• N/A

Attestation Requirement

The U.S. Department of Education requires online programs to ensure licensure requirements are met in all of the states where the university has enrolled students through distance education. Therefore, ALU limits enrollment in its J.D. program to students who reside in California or non-California residents who attest to an intent to live, work, and practice law in the state of California upon the completion of the program. Applicants who do not live in California who cannot or do not meet the attestation requirement will be denied admission to the J.D. program.