



2022-23 Graduate Catalog Addendum

Update: 07/25/2022

- **College Navigator**

- The College Navigator is a free consumer information tool designed to assist students, parents, high school counselors, and others get information about over 7000 colleges and universities across the United States and other areas. It presents a wide variety of information including programs offered, graduation and retention rates, the available types of aid, campus safety, accreditation, and approximate student expenses.
- <https://nces.ed.gov/collegenavigator/?s=NE&zc=68510&zd=25&of=3&p=12.0499+12.0413+12.0>
- Added to page 4

Update 07/26/2022

- Updated to pages 20-31

- **Financial Aid Information**

Withdrawal and Refund Policy

Section 1: General Withdrawal and Refund Policy Guidelines

Any student who intends to withdraw from all classes at Midland University shall notify his or her advisor in the Student Success Center (SSC) or the Center for Graduate and Professional Studies (CGPS). As a good practice, written notification will be requested from a student who orally notifies Midland of his or her intent to withdraw. An exit review of the student's enrollment at Midland University will be conducted, consisting of the reason for withdrawal, the last date the student either attended classes or completed an academically-related activity, as determined by the faculty teaching the coursework, and a review of any unusual or extenuating circumstances that prevented the student from officially withdrawing.

The U. S. Department of Education requires that Midland's participation in Title IV federal financial aid programs must have a fair and equitable refund policy. In the event that a student finds it necessary to withdraw or fails to complete the period of enrollment for which federal aid was intended, Midland University refunds unearned tuition, fees, room and board and other charges in accordance with the policies below. A basic summary of processes with additional detail on certain aspects of withdrawal, refund and return of funds is included herein.



If the student ceases enrollment at Midland University prior to the end of a semester or term, depending on the date the student ceases studies, the student may be entitled to a partial refund of those charges. The refund may be applied to an outstanding balance on the student's account. If the refund results in a credit balance on the account, the credit will be refunded to the student.

Upon notification that a student has withdrawn, the Financial Aid Office is required to calculate the student's earned and unearned aid. The student will be notified of any funds returned by Midland University to the aid programs, as well as any repayment for which the student is responsible. Calculation examples can be found in this document and in the Student Handbook.

The University is also required to review the financial aid offered and/or disbursed to the student to determine the types and amounts of those funds that could still be applied to his or her account as well as those funds that must be returned to their respective programs. The policies may be revised at any time to comply with changes to federal, state or Midland rules and regulations.

Withdrawal Before Beginning of Term

CGPS staff members assist graduate students in registering their classes; however, the student is ultimately responsible for monitoring registration and for initiating both registration and withdrawal processes. If a student does not attend classes, the courses will remain on the student's record and the student will owe all tuition and fees for the courses. If a student registers for classes and decides to attend another institution, the student must drop the Midland University classes before the 100% refund deadline or the student will be responsible to pay the appropriate tuition and fees. No exceptions will be made; however, certain special circumstances may be considered.

Voluntary Withdrawal

Students who withdraw voluntarily receive no refund of the application, matriculation, university or special fees. The first "week," as used for refund purposes, starts on the first day classes are held each session or module.

Dismissal/Suspension

Students dismissed from Midland University for inattention to their studies or infringement of Midland University rules are allowed no refunds of any kind, other than those provided by the withdrawal policy applicable to them. The student's financial aid eligibility will be based on his/her last date of attendance and will be adjusted accordingly.



Special Circumstances

Students called to active duty in the Armed Forces of the United States, or leaving Midland University because of illness or other causes beyond their control, may receive special consideration. Each case will be considered individually. The Midland University President may authorize tuition, room and board refunds on a pro-rata basis or other adjustments as considered necessary given the circumstances. The decision of the President is final. Exceptions apply only to the refund of Midland charges and do not affect the outcome of the federally-mandated recalculation of eligibility for recipients of federal financial aid.

Additional Charges

Students may incur other expenses for which they will be personally responsible and for which no refund is required. These may include, but are not limited to, any fines, telephone charges, insurance fees, damages, charges for storage, shipping or incomplete checkouts. Deposits are non-refundable.

Section 2. General Processing Dates, Deadlines and Notifications

While there are a variety of dates and deadlines applicable to the entire refund and withdrawal process throughout this document, the following main dates are of particular note.

- 1) Midland will determine the withdrawal date for a student who withdraws without providing notification to Midland no later than 30 days after the end of the earlier of the following:
 - a) The session or module
 - b) The semester

- 2) Within 30 days, Midland will provide to students in writing:
 - a) Notification to the student explaining the opportunity to accept all or part of a post-withdrawal disbursement of Title IV loan funds.
 - b) Notification of the student's eligibility for a direct post-withdrawal disbursement of Title IV loan funds in excess of outstanding current, educationally-related charges.

Section 3. Tuition and Fees*

Refund Determination for Semester-Long Classes:

Withdrawal Date	Refund Percent
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Within the first week (calendar days 1-7)	100%
Within the second week (calendar days 8-14)	60%
Within the third week (calendar days 15-21)	40%
Within the fourth week (calendar days 22-28)	20%
After the fourth week (after calendar day 28)	0%

*Technology and activity fees only.

Refund Determination for 8-Week Sessions/Modules within a Semester:

Withdrawal Date	Refund Percent
Prior to the start of the first day of the 8-week session as published in the academic calendar	100%
Between calendar days 1-6 of the session	75%
Between calendar days 7-13 of the session	50%
After calendar day 13 of the session	0%

*Technology and activity fees only.



Room and Board Refund Determinations

Room and board refunds may follow a slightly different refund schedule, as outlined on the Midland University Housing Contract. There are no refunds for room and board after 30 days from the beginning of the semester or first module of attendance.

Section 4: Return of Federal Title IV and/or Midland Funds

Incomplete Aid Processing

Any student who has not completed the financial aid process as of the last date of attendance might forfeit eligibility for financial assistance during that period of enrollment.

Federal Requirements

Federal law specifies how Midland University must determine the amount of Title IV assistance a student has earned if the student withdraws from school. The Title IV programs available for graduate students and covered by this law are: Direct Unsubsidized Loans, Grad PLUS Loans, and TEACH Grants. To be eligible for TEACH Grants at the graduate level, students must be in an eligible master's degree. Postbaccalaureate certificate programs are not eligible. In calculating the days enrolled, all calendar days in the semester are generally used, except any scheduled breaks of at least five days in length, including attached weekend days. See examples in Section 9.

When a student withdraws during a semester, the amount of assistance that is earned up to that point is determined by a specific formula. A student who received less assistance than the amount earned may be able to receive additional funds. If a student received more assistance than was earned, the excess funds must be returned by Midland University and/or the student.

The amount of federal assistance that is earned is based on the following federally-mandated, pro-rata calculation:

Days Attended in the Period, (based on the last day of class attendance) ÷ Total Days in the Period

If the amount of aid disbursed for the graduate student exceeds the amount of earned aid, the unearned portion of funds must be returned to Title IV programs in the following order:

- 1) Unsubsidized Federal Direct Loan
- 2) Federal or Direct Grad PLUS Loan
- 3) TEACH Grant



A student who did not receive all funds that were earned may be eligible for a post-withdrawal disbursement, depending on the student's aid status at the time of the withdrawal. Any post-withdrawal disbursement of funds will first be automatically credited toward any unpaid charges for tuition, fees, room and board.

If the amount to be returned exceeds the amount that Midland University is required to return, the student has an obligation to return the remaining amount. Any loan funds that must be returned by the student are repaid according to the terms of the promissory note. If a repayment is due to a grant program, the student is required to pay only half of the remaining unearned amount.

If a student who began attendance and has not officially withdrawn fails to earn a passing grade in at least one course offered over an entire period, Midland University will assume, for Title IV purposes, that the student has unofficially withdrawn, unless the institution can document that the student completed the period. Midland will first attempt to document the student's last date of attendance at an academically-related activity. If documentation is unavailable, the midpoint of the period will be used as the student's withdrawal date to determine any federal refunds or repayments due back to the U.S. Department of Education. See Sections 7-9 for additional information on Return of Title IV Funds.

Section 5: Midland Aid Credits and Returns

Midland aid for traditional programs is based on the percentage of the charges assessed. For example, if a student was charged 40% for the term, 40% of the student's combined Midland aid would be applied toward the student's charges.

Students who withdraw from any graduate session or module are not entitled to any Midland aid that may have been awarded for that session. Those funds will be refunded 100% to their respective programs. Any additional refunds will be returned in the following order:

- 1) Scholarships and grants from Midland University
- 2) Outside scholarship program
- 3) The student

Section 6: Withdrawal Date Determination and Considerations

The withdrawal date is critical in determining the student's charges, refunds, and required Return to Title IV calculations and may be official or unofficial, depending on the circumstances. No accrediting agency requires that attendance be taken. However, class attendance or non-attendance is verified by the census date each term to determine enrollment. Faculty may choose to use various methods to document attendance and to evaluate student progress throughout the year.



The following basic definitions pertain in most circumstances:

- 1) **Official:** The official withdrawal date is the date that the student began the withdrawal process prescribed by Midland, or the date the student officially notified Midland, in writing or orally, of his or her intent to withdraw.
- 2) **Unofficial:** For an unofficial withdrawal, the withdrawal date is the last date the student either attended classes or completed an academically-related activity, as determined by the faculty teaching the coursework.
- 3) If the student ceases attendance without providing official notification to Midland of the student's withdrawal and no last date of attendance can be determined, Midland will use the midpoint of the student's enrollment period per federal guidance.
- 4) If Midland determines that a student (or an individual acting on the student's behalf) did not begin the withdrawal process or otherwise provide to Midland official notification of the student's intent to withdraw because of illness, accident, grievous personal loss, or other such circumstances beyond the student's control, the withdrawal date will be the date Midland determines is related to that circumstance.
- 5) Midland may allow a student to rescind the official notification to withdraw by filing a written statement that the student is continuing to participate in academically-related activities and intends to complete the payment period/semester.
- 6) If the student subsequently ceases to attend Midland prior to the end of the payment period/semester, the student's rescission is negated and the withdrawal date is the student's original date unless a later date is determined.
- 7) If a student both begins the withdrawal process prescribed by Midland and otherwise provides official notification of intent to withdraw, the student's withdrawal date is the earlier date unless a later date is determined.
- 8) Midland may use as the student's withdrawal date a student's last date of attendance at an academically-related activity provided that Midland documents that the activity is academically-related and documents the student's attendance in the activity.
- 9) Midland must document a student's withdrawal date and maintain the documentation as of the date of Midland's determination that the student withdrew.
- 10) "Official notification to Midland" is a notice of intent to withdraw that a student provides to an office designated by Midland.
- 11) Midland has designated the Student Success Center and the Center for Graduate and Professional Studies as the primary offices at Midland that a student may readily contact to provide official notification of withdrawal.



The University Registrar's Office will confirm the last date of class attendance or academically-related activity and will forward that information to the Financial Aid Office for Return to Title IV (R2T4) review consideration.

Section 7: Treatment of Title IV Funds When a Student Withdraws

When a recipient of Title IV aid withdraws from Midland University during a payment period in which the recipient began attendance, Midland must determine the amount of Title IV grant or loan assistance the student earned as of the student's withdrawal date. At the graduate level, Title IV aid is limited to assistance from the Federal Direct Unsubsidized Loan, Federal Grad PLUS loan, and TEACH Grant programs. Only students in eligible master's degree programs may receive TEACH Grant.

A student is considered to have withdrawn from a payment period if:

- 1) The student does not complete all the days in the payment period that the student was scheduled to complete.
- 2) The student withdraws from an eight-week session and the student is not scheduled to begin another course within the semester for more than 45 calendar days after the end of the module the student ceased attending.
 - a. A student is not considered to have withdrawn if Midland obtains written confirmation from the student at the time of session withdrawal indicating the date that the student will attend a module that begins later in the same semester; and
 - b. That module begins no later than 45 calendar days after the end of the module the student ceased attending.
 - c. If Midland obtains written confirmation of future attendance in accordance with paragraph (2) (a-b) but the student does not return as scheduled:
 - i. The student is considered to have withdrawn from the payment period; and
 - ii. The student's withdrawal date and the total number of calendar days in the payment period would be the original withdrawal date and total number of calendar days that would have applied if the student had not provided written confirmation of a future date of attendance.

If the total amount of Title IV assistance that the student earned is less than the amount of Title IV assistance that was disbursed to the student, as of the date of Midland's determination that the student withdrew:

- 1) The difference between these amounts must be returned to the Title IV programs in the specified order; and
- 2) No additional disbursements may be made to the student for the payment period.



Section 8: Post-Withdrawal Disbursements

If the total amount of Title IV assistance that the student earned is greater than the total amount of Title IV assistance that was disbursed to the student as of the date of Midland's determination that the student withdrew, the difference between these amounts must be treated as a post-withdrawal disbursement in accordance with federal regulations. If this is the case, the following considerations apply:

- 1) Midland will provide within 30 days of the date of Midland's determination that the student withdrew, a written notification to the student that:
 - a. Requests confirmation of any post-withdrawal disbursement of loan funds that Midland wishes to credit to the student's account, identifying the type and amount of those loan funds and explaining that a student may accept or decline some or all of those funds.
 - b. Requests confirmation of any post-withdrawal disbursement of loan funds that the student can receive as a direct disbursement, identifying the type and amount of these Title IV funds and explaining that the student may accept or decline some or all of those funds.
 - c. Explains that a student who does not confirm that a post-withdrawal disbursement of loan funds may be credited to the student's account may not receive any of those loan funds as a direct disbursement unless Midland concurs.
 - d. Explains the obligation of the student to repay any loan funds the student chooses to have disbursed.
 - e. Advises the student that no post-withdrawal disbursement of loan funds will be made if the student does not respond within 14 days of the date that Midland sent the notification or a later deadline set by Midland, unless Midland chooses to make a post-withdrawal disbursement based on a late response or extenuating circumstances.

- 2) If outstanding charges exist on the student's account, Midland may credit the student's account up to the amount of outstanding charges with all or a portion of any loan funds that make up the post-withdrawal disbursement after obtaining confirmation from the student that he or she still wishes to have the loan funds disbursed by responding in writing or electronic means to Midland within 14 days after the above notification has been sent.

- 3) Midland will disburse directly to a student any amount of a post-withdrawal disbursement that is not credited to the student's account. Midland will make the disbursement as soon as possible, but no later than 45 days after the date of Midland's



determination that the student withdrew and after obtaining the student's confirmation that the student still wishes to have the loan funds disbursed.

4) If the student submits a timely response that confirms that he or she wishes to receive all or a portion of a direct disbursement of post-withdrawal loan funds, or confirms that a post-withdrawal disbursement of loan funds may be credited to the student's account, Midland will disburse the funds in the manner specified by the student as soon as possible, but no later than 45 days after the date of Midland's determination that the student withdrew.

5) Midland has established the same 14-day deadline for a student to accept a post-withdrawal disbursement for either a direct disbursement of loan funds to the student or a post-withdrawal disbursement of loan funds to be credited to the student's account.

6) If a student submits a late response to Midland and Midland chooses not to make the post-withdrawal disbursement of loan funds, Midland will inform the student in writing of the outcome of the post-withdrawal disbursement request.

7) If the student does not respond to Midland's notice, no portion of the post-withdrawal disbursement of loan funds that Midland wishes to credit to the student's account, nor any portion of loan funds that could be disbursed directly to the student, may be disbursed.

8) Midland will document in the student's file the result of any notification sent to the student regarding the student's right to accept or decline all or a portion of eligible loan funds and the final determination made concerning the possible disbursement.

Section 9: Questions to Ask in Determining Need for Return to Title IV Calculations for Graduate Students

The following questions help students and staff determine if a Return to Title IV calculation is required:

1. Did the student cease to attend, or fail to begin attendance in a scheduled course that was included in the institution's calculation of the student's Title IV awards for the payment period or period of enrollment?

- If yes, go to question 2.

- If no, student is not a withdrawal.

2. When the student ceased to attend or failed to begin attendance in a scheduled course, was the student attending other courses in the period?



- If yes, student is not a withdrawal.
 - If no, go to question 3.
3. When the student ceased to attend or failed to begin attendance in a scheduled course, did the student complete all the requirements for graduation?
- If yes, student is not a withdrawal.
 - If no, go to question 4.
4. When the student ceased to attend or failed to begin attendance in a scheduled course, did the student successfully complete:
- a. a module or combination of modules that contain 49% or more of the number of days in the payment period/semester (excluding scheduled breaks of 5 consecutive days or more and all days between modules); OR
 - b. coursework equal to or greater than the coursework required for the institution's definition of a half-time student (6 credits) for the payment period (semester)?
- If yes to either question, student not a withdrawal.
 - If no, go to question 5.
5. Did the student confirm attendance within 45 days in a later module in the semester?
- If yes, not a withdrawal.
 - If no, student is a withdrawal.

Confirmation of Return

Based on the following timeframe, a student who submits confirmation of return is not treated as a withdrawal if, for semester programs for a student enrolled in eight-week modules, the student will resume attendance in a module that begins no later than 45 calendar days after the end of the module the student ceased attending.

R2T4 Exemption Criteria

To be R2T4 exempt, a student must *successfully complete* one of the following:

- 1) All program requirements to graduate before completing the days or hours in the period the student was scheduled to complete, or



- 2) For programs offered in modules, one module or a combination of modules that contain 49% or more of the number of days in the payment period, or
- 3) Coursework equal to or greater than the coursework required for the institution's definition of a half-time student (6 credits)

What Does *Successfully Complete* Mean?

Successfully completed classes are those defined as earning a passing grade under an institution's overall academic grading policy. Non-passing grades include W, F and I.

Counting Days for the 49% Exemption (Add/Subtract)

Calculate the overall number of days in the payment period (semester) from when the first day of class starts to the last final exam. Subtract:

- any scheduled breaks of 5 or more consecutive days that apply to all students who enroll in the semester, and
- breaks in between modules offered during the payment period (semester)

The denominator consists of this net total when calculating a possible R2T4 exemption.

R2T4 – Scheduled Days in Modules (Definition of number of days scheduled to complete in modules when ***not*** determining one of the exemptions)

A student in a program offered in modules is scheduled to complete the days in a module if the student's coursework in that module was used to determine the amount of the student's eligibility for Title IV, HEA funds for the payment period or period of enrollment.

A school includes the days in a module in the denominator of the R2T4 calculation if:

- The student attended at least one day in the module, or
- The student did not attend at least one day in the module, but the module was included in the institution's determination of the student's Title IV eligibility.

If the student is eligible for Direct Loan funds, the days in a module that must be included in the R2T4 calculation are the modules and course the student was enrolled in on the first day of the period or at any time during the period.

Calculation of the Amount of Title IV Assistance Earned by the Student

The amount of Title IV grant or loan assistance that is earned by the student is calculated by:



- 1) Determining the percentage of Title IV assistance that has been earned by the student; and
- 2) Applying this percentage to the total amount of Title IV assistance that was disbursed (and that could have been disbursed) to the student for the payment period as of the student's withdrawal date.

Percentage Earned

The percentage of Title IV assistance that has been earned by the student is equal to the percentage of the payment period that the student completed as of the student's withdrawal date, if this date occurs on or before completion of 60% of the payment period (For example, if a student completed 30% of the term, the student earned 30% of the assistance that was awarded). If the student's withdrawal date occurs after completion of 60% of the payment period, 100% of aid is considered earned. (Rounding up is not allowed.)

Percentage Unearned

Within 30 days of the date of Midland's determination that the student withdrew, Midland must send a notice to any student who owes a Title IV, HEA overpayment as a result of the student's withdrawal from Midland.

The percentage of Title IV assistance that has not been earned by the student is calculated by determining the complement of the percentage of Title IV assistance earned by the student as described above.

1) Total Amount of Unearned Title IV Assistance to be Returned

The unearned amount of Title IV assistance to be returned is calculated by subtracting the amount of Title IV assistance earned by the student as calculated from the amount of Title IV aid that was disbursed or could have been disbursed to the student as of the date of Midland's determination that the student withdrew.

a) Midland's Responsibility in Returning Unearned Aid

Midland will return, in the order specified in Section 4, the lesser of:

- i. The total amount of unearned Title IV assistance to be returned.
- ii. An amount equal to the total Midland charges incurred by the student for the payment period multiplied by the percentage of Title IV assistance that has not been earned by the student. (For purposes of this section, "Midland charges" are tuition, fees, room and board if the student contracts with Midland for room and board and other educationally-related expenses assessed by Midland, such as books charged against financial aid.)

b) Student's Responsibility in Returning Unearned Aid

After Midland has allocated the unearned funds for which it is responsible, the student must return assistance for which the student is responsible in the order specified in Section 4:

- i. The amount of assistance the student is responsible for returning is calculated by subtracting the amount of unearned aid Midland is required to return from the total amount of unearned Title IV assistance to be returned.
- ii. The student must return or repay, as appropriate, the amount determined to any Title IV loan program in accordance with the terms of the loan.
- iii. If the student is required to repay TEACH Grant, the student is responsible to repay 50% of the unearned amount.

c) A student who owes an overpayment under this section remains eligible for Title IV, HEA program funds through and beyond the earlier of 45 days from the date Midland sends a notification to the student of the overpayment, or 45 days from the date Midland was required to notify the student of the overpayment if, during those 45 days the student:

- i. Repays the overpayment in full to Midland; or
- ii. Meets loan repayment requirements with the Secretary, which will include terms that permit a student to repay the overpayment while maintaining his or her eligibility for Title IV, HEA program funds.

Order of Return of Title IV funds

Loans: Unearned funds returned by Midland or the student, as appropriate, and in accordance with this section respectively, must be credited to outstanding balances on Title IV loans taken by the student for the payment period for which a return of funds is required. Those funds must be credited to outstanding balances for the payment period for which a return of funds is required in the following order:

- 1) Unsubsidized Federal Direct Stafford loans.



2) Federal Direct Grad PLUS loans

Grants: Unearned Title IV grant money for graduate students would be limited to possible TEACH Grant. Only 50% of the remaining unearned grant is required to be repaid by the student.

Timeframe for the Return of Title IV funds

Midland will return the amount of Title IV funds for which it is responsible under this section as soon as possible but no later than 45 days after the date of Midland's determination that the student withdrew as defined in this section. The timeframe for returning funds is further described in a preceding section.

Example 1:

Susie is a full-time graduate student in MAT. Fall semester classes run from 08/29 – 12/18. No classes are held from November 23-27, a 5-day period, for Thanksgiving break. Due to illness, Susie withdraws from all classes on 10/15.

Total days attended = $(3 + 30 + 15) =$ 48 days
divided by

Total days in semester = $(3 + 30 + 31 + 30 + 18) - 5$ days break = 107 days = 44.86%
earned

$100\% \text{ earned} - 44.86\% \text{ earned} = 55.14\% \text{ unearned}$ that must be returned to Title IV by Midland and Susie. Since Susie was eligible for loans only, the amount she might owe to Title IV programs can be repaid based on loan repayment terms.

Example 2:

William is a graduate student in the MBA program, taking classes in two eight-week modules per semester, which runs from 08/29 – 12/18. The first module is from 8/29 – 10/22; the second runs from 10/24 – 12/18. William registers as a half-time student, with 3 credits in each module. William successfully completes his first module with a grade of B. William's full-time job is very demanding, his second module is not going well, and he decides he must withdraw from classes on 11/2.

Total days attended = $(3 + 30 + 31 + 2) =$ 66
days divided by



Total days in semester = $(3 + 30 + 31 + 30 + 18) - 5$ days break =
107 days = 61.68% _

William attended over 60% of the semester, which was confirmed by his professors and documented by the financial aid office. No Return of Title IV calculation is required.

Example 3:

Melinda is a graduate student in the M.Ed. program, taking classes in two eight-week modules per semester, which runs from 08/29 – 12/18. The first module is from 8/29 – 10/22; the second runs from 10/24 – 12/18. Melinda registers as a full-time student, with 6 credits in module one and 3 credits in module two. Melinda successfully completes her first module with grades of A and B. Due to loss of childcare for her daughter, Melinda withdraws from module two on 10/31, which normally would equate to her having earned only 59.8% of her aid. However, two factors make Melinda eligible for exemptions from Return to Title IV. Melinda successfully completed six credits, which is half-time enrollment. She also completed over 49% of the semester. For this exemption, total days in the term = $(3 + 30 + 31 + 30 + 18) - 5$ days break – one day between modules = 106 days. 63 divided by $106 = 59.43\%$, well over the required 49%. No R2T4 is required.

Satisfactory Academic Progress for Financial Aid

To receive or renew financial assistance from Midland University, students are required to make academic progress toward completion of a degree. As allowed by federal regulation, MU evaluates Satisfactory Academic Progress (SAP) once each year at the end of spring semester. Students are notified within 30 days after the evaluation is completed if there is a SAP issue.

Academic Year Definition and Information

- 1) Midland University defines its minimum academic year for all programs as follows:
 - a. All traditional undergraduate programs= 32 weeks.
 - b. All graduate degree programs= 32 weeks
- 2) Midland's academic year exceeds the 30-week minimum requirement.
- 3) Undergraduate programs are in a standard semester format that could include modules.
- 4) Graduate degree programs are all semester-based and may be offered in classes that are semester-long or offered during two eight-week sessions/modules per semester, depending on the program.



5) Payment periods are also by semester.

In order to meet SAP requirements, Federal financial aid recipients must meet the following criteria in addition to any program-specific criteria:

- 1) Complete at least 67% of the credits attempted each academic year.
- 2) Maintain a minimum Cumulative Grade Point Average (CGPA) of at least a 1.80 at the end of the spring enrollment if a first-year student.
- 3) Maintain a minimum Cumulative Grade Point Average (CGPA) of at least 2.0 at the end of the spring enrollment as a second-, third- or fourth-year student.
- 4) Complete a course of study within 150% of the published credits it takes a full-time student to complete a degree (adjusted for less than full-time attendance).

Other Definitions

- 1) Incomplete courses are counted in both the hours attempted (3, for example) and hours completed (0). The deadline for removal of an incomplete course is listed in the University catalog for each term. Once removed, the SAP progress will be recalculated.
- 2) Academic withdrawals from courses are counted in the hours attempted, with 0 hours completed.
- 3) A student may receive financial aid only once for repeating a class in which a passing grade has been earned. In this case, GPA will be recalculated based on the later grade.
- 4) A student may repeat a failed course until it is passed. All hours are counted toward the hours attempted but won't count as completed until passed. The GPA will be recalculated to replace a failed grade with a passing grade.

Re-Admission and Transfer Students

A student applying for re-admittance to Midland University will be reviewed to determine his or her SAP status, based on the coursework previously completed at Midland University. If the standard is not met, a SAP appeal is required and must be approved before federal aid can be offered.



Entering transfer students are considered making SAP at the time of application to Midland. The hours accepted by Midland University are counted as both hours attempted and hours completed in subsequent SAP calculations.

Financial Aid Suspension

Any student who does not meet these standards will be placed on financial aid suspension and will be ineligible for federal financial aid. If extenuating circumstances exist, students have the right to submit an appeal form, available on the Midland University website on the Forms and Important Links page which can be found under the Admissions menu. Documentation of the circumstances is required. In addition, an academic success plan must be determined and approved by the student's academic advisor and/or the Registrar's Office.

Financial Aid Probation

If the appeal is approved, the student will be placed on financial aid probation for one semester. While on probation, a student must successfully complete the coursework for that term. The calculation considers hours attempted vs. hours completed, with no duplicates. A student may complete a previously passed course once and may repeat a failed course until it is passed. After that term is completed, the student's progress, including any academic plan, is reviewed and the SAP status determined.

Notification to students

Once a completed SAP appeal has been submitted, the Financial Aid Office will notify the student via email regarding the status of the appeal, including the terms of approval or denial.

Aid Implications for Students Not Making SAP and on Financial Aid Probation

If a student is not making SAP according to the school's policy, Midland may place the student on financial aid probation and may disburse Title IV, HEA program funds to the student for the subsequent payment period if:

- 1) The student satisfactorily appeals the determination, and
- 2) The school determines that the student should be able to make satisfactory academic progress during the subsequent payment period and meet the school's satisfactory academic progress standards at the end of that payment period, or the school develops an academic plan for the student that, if followed, will ensure that the student is able to meet the school's satisfactory academic progress standards by a specific point in time.



Midland's policy does not allow a student on financial aid probation for one payment period to receive Title IV, HEA program funds for an additional payment period unless the student again makes SAP or the school determines that the student is meeting the student's academic plan requirements specified by the school.

Additional information about the various financial aid programs can be found on the Midland University website and in the Financial Aid Guide, which is published yearly. Financial Aid Office staff members are available throughout the year to answer questions and meet with students and families about the various aspects of the financial aid process.

Academic Progress Requirements for Scholarships and Financial Aid

In addition to academic requirements for federal aid, students receiving scholarships and/or state financial aid must also meet certain academic requirements. These requirements are detailed in the Financial Aid Guide that was sent with the student's Financial Aid Offer.

Veteran and Eligible Person Addendum

Standards of Progress: A veteran and/or eligible person must make satisfactory progress toward an approved educational objective leading to employment. Veteran and/or eligible person Standard of Progress will be determined utilizing the Satisfactory Academic Progress policy as listed in the college catalog consisting of overall grade point average, pace, program length, maximum time for completion, attendance and/or conduct.

Business Regulations and Tuition

Outstanding Balance Due

Any student leaving Midland University (for any reason) who owes an outstanding balance of any kind will not be issued a transcript and/or diploma until this balance is paid in full.

Consistent with the Veterans Benefits and Transition Act of 2018, Section 3679 of title 38, United States Code, Section 103, Midland University will not impose any penalties due to the delayed disbursement of a payment by the U.S. Department of Veteran Affairs on recipients of VA Benefits. Midland University will permit any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides Midland University a certificate of eligibility for entitlement to educational assistance, and ending on the earlier of the following dates:

- 1) The date on which payment from the VA is made to the institution or
- 2) 90 days after the date the institution certified tuition and fees following the receipt of the COE (Certificate of Eligibility).



Additionally, Midland University will not require that a covered individual borrow additional funds because of the individual's inability to meet his or her financial obligations to Midland University due to the delayed disbursement of funding from the Department of Veterans Affairs. A covered Individual is any individual who is entitled to educational assistance VA benefits, and has been verified by the school certifying official as benefit eligible. This requirement is limited to the portion of funds paid by VA.

Credit Balance Refunds

Student account credit refunds are issued weekly via direct deposit to a designated bank account. The student must notify the billing office by the end of the day on Friday to receive a credit refund on the following Friday.

The semester refund schedule for 2022-2023 is as follows:

<u>Term</u>	<u>First Refund Date</u>
Fall	9/23/2022
Spring	2/3/2023
Summer	6/9/2023

2022-2023 Tuition and Fees

Costs for tuition and fees are published online at www.midlandu.edu and rates are effective through May 31, 2023.

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