

The **Experience** University.



ROBERT MORRIS UNIVERSITY  
ILLINOIS

# STUDENT'S GUIDE TO FINANCIAL AID

2011-2012

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## FINANCIAL INFORMATION

This schedule of fees is effective for all students enrolled for classes between July 1, 2011 and June 30, 2012.

### Tuition - Undergraduate

**Full Time** .....\$7,200

Full-time tuition covers all credit course enrollment except an overload. All undergraduate students taking 12 - 24 quarter hours per quarter will be charged the full-time tuition. Any student given permission by the Provost to take more than 24 hours will be charged extra for the additional courses. Tuition is assessed each term based on enrolled hours on the day representing the official census for verification of enrollment. No tuition adjustment is done for repeated, incomplete, or failed coursework previously charged.

**Part Time (6-11 Credit Hours)** ..... \$4,800

**Less-than-part-time only (less than 6 credit hours)** ..... \$2,400

### Fees

#### School of Computer Studies

Computer Networking (through bachelor degree) (per quarter) \*\* ..... \$360

#### Institute of Art & Design

CAD/Drafting ..... N/A

Interior Space Planning & Design ..... N/A

Graphic Arts (through bachelor degree) (per quarter) \*\* ..... \$300

#### School of Nursing & Health Studies

Medical Assisting fee (per quarter) \*\* ..... \$150

Nursing (per quarter) \*\* ..... \$1,000

Surgical Technology (per quarter) \*\* ..... \$1,000

Fitness & Exercise (per quarter) \*\* ..... N/A

Pharmacy Technology ..... N/A

#### Institute of Culinary Arts

Culinary Arts (per quarter) \*\* ..... \$1,000

#### School of Business Administration

Business Administration ..... N/A

Paralegal ..... N/A

**Application fee (payable with all applications for admission and is non-refundable)** ..... \$ 50

**Nursing Program Deposit**.....\$200

**Surgical Technology Program Deposit** .....\$200

**Housing Security Deposit**.....\$300

**Chicago – Fornelli Hall** ..... 2,700

**Chicago – University Center (with 10 meals/week)** ..... \$4,000

**Study Abroad Security Deposit** ..... \$300

**Study Abroad 10-Week Program** ..... \$5,000

**Study Abroad 6-Week Program** ..... \$2,800

\*\*Fees will be assessed to all students enrolled in these programs regardless of enrollment status.

**Tuition – Graduate** ..... 2200 (per course)

## **Mission**

The Office of Financial Services will administer federal, state and institutional financial aid to support prospective and enrolled students in financing their education.

### **The staff is dedicated to:**

- Helping students and families obtain financial assistance to allow students to meet the financial obligations necessary to achieve a college education at Robert Morris University.
- Providing customer-based service and delivery of information and funds in a timely and efficient manner.
- Educating students on their financial rights and responsibilities in successfully repaying their student loans.

## **Locations**

Students are encouraged to visit the Financial Services Office or call the nearest campus with any questions or concerns related to financial aid. Students may also go online at [www.robertmorris.edu](http://www.robertmorris.edu).

### **Chicago Campus**

New Students & Returning Students  
Suite 140  
312-935-4075

Continuing Students  
Suite 135  
312-935-4077

### **Orland Park Campus**

All Students  
Third Floor  
708-226-3990

### **Peoria Campus**

All Students  
309-636-8665

### **DuPage Campus**

All Students  
Suite 104  
630-375-8000

### **Lake County Campus**

All Students  
847-578-6000

### **O'Hare Center**

All Students  
Suite 115  
630-787-7800

### **Schaumburg Campus**

All Students  
800-225-1520

### **Springfield Campus**

All Students  
Suite 203  
217-726-1643

### **Elgin Campus**

All Students  
847-622-5900

### **Arlington Heights Campus**

All Students  
Contact TBA

## What is Financial Aid?

Financial aid is money that is supplied by some source outside of the family to help pay for the cost of a student's college education. There are two basic categories of aid: need-based and non need-based. Having financial need as determined by a Federal Government calculation and RMU's cost of attendance and meeting other eligibility criteria are the primary requirements for receiving need-based aid. Non need-based aid is usually referred to as merit-based aid and is generally given to students in recognition of special skills, talents, or academic achievement. There are four types of aid: grants, loans, scholarships, and federal college work study. This aid comes from four sources: the federal government, State of Illinois, Robert Morris University, and private sources.

## Eligibility Requirements

All students who apply for federal, state, or institutional financial aid must meet certain requirements:

1. Be admitted into an RMU degree program. All students must have earned either a high school diploma or General Education Development (GED) certificate.
2. Be enrolled at least half-time for all aid except Pell.
3. Be a US citizen or eligible non-citizen.
4. Make satisfactory academic progress in the program of study. Academic progress includes both quantitative and qualitative measures.
5. Not be in default on any federal loan or owe a repayment on any federal or state grant.
6. Comply with all federal regulations governing selective service registration.
7. Use all funds for educational purposes ONLY.
8. Resolve any issues listed on the Student Aid Report that results from electronic data matches among various departments within the Federal Government.

## THE FAFSA APPLICATION PROCESS

1. Students who wish to apply for financial aid MUST complete the FREE Application for Federal Student Aid (FAFSA) each year.
2. All students are always allowed to submit a FAFSA; however, RMU institutional aid is given on a first-come, first-served basis. For currently enrolled students, the priority deadline date for submitting a 2011-2012 FAFSA or Renewal FAFSA is March 15, 2011. The 2012-2013 deadline will be March 1, 2012.
3. All students should submit their FAFSA on the internet at <http://www.fafsa.ed.gov>. A signature page is required for completion of the FAFSA on the Internet or can be signed electronically by obtaining a personalized identification number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov).
4. New students should submit the FAFSA at least four weeks prior to the start of their program.
5. Returning students must submit a FAFSA before starting classes at Robert Morris University. If the appropriate FAFSA is not on file, the student must submit proof that a FAFSA was previously filed.
6. All students must include Robert Morris University's Title IV Code. The code is 001746.

## Determining Dependency Status

For the 2011 - 2012 school year, a student is independent if he/she meets any of the following criteria:

- You were born before January 1, 1988
- You're married on the day you apply (even if you are separated but not divorced)
- You are or will be enrolled in a master's or doctoral degree program (beyond a bachelor's degree) at the beginning of 11-12 academic year
- You are currently serving on active duty in the U.S. armed forces for purposes other than training
- You're a veteran of the U.S. armed forces. (A "veteran" includes students who attended a U.S. service academy and were released under a condition other than dishonorable.
- You have children who will receive more than half their support from you between July 1, 2011 and June 30, 2012.

- At any time since you turned age 13, both your parents were deceased, you were in foster care or you were a dependent or ward of the court.
- You are or were an emancipated minor as determined by a court in your state of legal residence.
- You are or were in legal guardianship as determined by a court in your state of legal residence
- At any time on or after July 1, 2010, your high school or school district homeless liaison determined that you were an “unaccompanied youth” who was homeless.
- At any time on or after July 1, 2010, the director of an emergency shelter or transitional housing program, funded by the U.S. Department of Housing and Urban Development, determined that you were an “unaccompanied youth” who was homeless.
- At any time on or after July 1, 2010, the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth who was homeless or self-supporting and at risk of being homeless.

*If none of the above criteria apply to you, you’re a dependent student.*

If the student is dependent, then the student and the student’s parents are expected to complete the FAFSA and share the responsibility to pay for educational costs. If the student is independent based on one of the criteria above, only the student is responsible for paying educational expenses and only the student’s information needs to be provided on the FAFSA. If the student is married, both the student and the spouse’s income and asset information must be provided and are used in calculating the Expected Family Contribution.

### **How FAFSAs are Processed**

FAFSAs are processed through the Department of Education when the student submits their information via the internet. If a student elects to submit a paper FAFSA, Robert Morris University will electronically submit the FAFSA data to the Department of Education. The Department checks the accuracy with the Social Security Administration, Selective Service, Immigration and Naturalization Service, and the National Student Loan Database and calculates each student’s Expected Family Contribution (EFC). The results, the Institutional Student Information Record (ISIR), are transmitted to Robert Morris University within seven business days. Students will receive the results from the Department of Education via US mail or email (if provided). Students who mail the FAFSA will receive a Student Aid Report (SAR) in the mail and must bring the SAR to the Financial Services Department if RMU is not one of the colleges listed.

### **Verification**

The government randomly selects applications for a process called “verification.” Students whose applications are selected must complete a special worksheet and provide all appropriate tax forms and other requested documentation as soon as possible. The financial planning process stops until verification is completed. During the verification process the financial services advisor compares the information on the ISIR or SAR to the tax return and other appropriate documents to verify that the ISIR or SAR information is correct. Robert Morris University may also select a student for verification. This may be necessitated by the need to clarify certain information based on conflicting information.

### **How Financial Need is Determined**

The financial aid process measures a student’s and/or family’s financial resources against the cost of attending Robert Morris University.

### **Cost of Attendance at Robert Morris University**

- Expected Family Contribution

-----  
= Financial Need

The Cost of Attendance is based on a standard student expense budget, which reflects the typical education costs for students attending RMU during a 10-week quarter in the 2011-2012 year. The living costs are taken from the Bureau of Labor Statistics.

	Living with Parents	Living off Campus	Living on Campus	Graduate off Campus
Tuition*	\$7200	\$7200	\$7200	\$2300 per class
Books & Supplies	\$ 500	\$ 500	\$ 500	\$ 150
Transportation	\$ 274	\$ 548	\$ 200	\$ 183
Room/Board/Utilities	\$ 928	\$1855	\$3442	\$ 618
Personal/Miscellaneous	\$ 388	\$ 778	\$ 778	\$ 259
Totals	\$9290	\$10881	\$12120	\$3510

\*A School of Computer Studies Fee of \$360 per quarter will be assessed to all computer students.

\*A School of Art & Design Fee of \$300 per quarter will be assessed to all art students.

\*A School of Health Studies Fee of \$150 per quarter will be assessed to all Medical Assisting students.

\*Surgical Technology and Nursing students will be assessed a fee of \$1,000 per quarter.

\*An Institute of Culinary Arts Fee of \$1,000 per quarter will be assessed to all culinary students.

Add-ons to the Cost of Attendance include program fees, loan fees, an adjustment for independents that have dependents, study abroad expenses and other extraordinary expenses approved by the supervisor at the appropriate campus.

A student's Expected Family Contribution (EFC) is the amount a student and his or her family are expected to pay toward the student's cost of attendance as calculated by a congressionally mandated mathematical formula known as Federal Methodology or Needs Analysis. It is based on income, assets, family size, and number of family members in college. Parent's income and assets are also assessed when calculating a dependent's EFC.

## **TYPES AND SOURCES OF FINANCIAL AID**

Students apply for all of the following financial aid sources by completing a FAFSA. Graduate students are only eligible for loans. For more information about any of these programs, a student should see a financial services advisor and get a free copy of The Student Guide published by the US Department of Education. The following lists the programs that Robert Morris University participates in.

### **Federal Pell Grant**

The Pell Grant does not need to be repaid. The maximum award in 2011-12 is \$5,550 per academic year if the student has a 0 EFC. As the EFC increases, the Pell award decreases. Students with an EFC above \$5,273 are ineligible for a Pell award. Students are encouraged to complete all courses each quarter. Dropping or failing courses can result in the reduction of your quarterly Pell award. Students can receive 1/3 of the award during three of the five quarters in an award year. The Federal Pell Grant is an entitlement to students that are eligible. The award will be packaged first when developing a financial aid plan.

### **State of Illinois Monetary Award Program Grant (MAP)**

The State of Illinois Monetary Award Grant does not need to be repaid. The maximum award in 2011-2012 was pre-approved at a maximum \$4,720. Therefore, a student with a 0 EFC may receive a maximum of \$4,720. The minimum award is \$500. Funding levels are based on approval from the Illinois Legislature. Students with an EFC above \$9000 are ineligible for MAP. Students can receive 1/3 of the award during three of the five quarters in a fiscal year. The May quarter is an ineligible MAP quarter for all students. This program is administered by the Illinois Student Assistance Commission (ISAC) and assists Illinois residents who attend an approved Illinois college. ISAC rules limit eligibility to dependent students whose parents are Illinois residents and to self-supporting students who have resided in Illinois 12 continuous months prior to June 30, 2010.

Eligibility for a MAP grant is being tracked by the equivalent number of semester credit hours of MAP benefits paid on your behalf. This is called MAP Paid Credit Hours. Payment for each term is being made according to the equivalent number of credit hours eligible for MAP payment, with a minimum of 3 and a maximum of 15 MAP Paid Credit Hours.

There is a limit on the number of MAP Paid Credit Hours that can be paid while you are classified by your school as a freshman and sophomore. This limit is the equivalent of 75 MAP Paid Credit Hours. If this maximum is reached, you must attain junior status and enrolled in a bachelor degree program for your MAP grant eligibility to resume. The maximum number of MAP Paid Credit Hours that can be received is capped at 135.

### **Federal Supplemental Educational Opportunity Grant (FSEOG)**

FSEOG does not need to be repaid. This grant program is funded by the Federal Government, but it is administered by RMU. FSEOG is reserved for Pell eligible students who have the lowest EFCs. Awards can range from \$100 to \$1000 per academic quarter depending upon the student's need. Most FSEOG awards are made to freshmen and sophomores since the RMU Board of Trustees Grant is awarded to juniors and seniors who are enrolled full-time and are graduates of RMU's Associate Degree program.

### **Federal Perkins Loan**

This program is funded by both the Federal Government and RMU. Students receive this loan from RMU and it must be repaid to RMU after the student graduates or withdraws from the University. The interest rate is 5% and no interest is charged while the student is enrolled at least half time. The funds are very limited. The average loan awarded is \$1980 per academic year. The minimum repayment is \$40 per month and begins 9 months after the student leaves school or drops below half-time enrollment.

### **Federal Subsidized Loan**

A subsidized loan means that the Federal Government pays the interest to the lender while the student is in school and during other periods when the borrower is not required to make payments. Students must begin repaying this loan six months after leaving school or dropping below half-time enrollment. Effective July 1, 2011 interest rates for undergraduate subsidized loans have a fixed rate of 3.4%. Graduate subsidized loans have a fixed rate of 6.8%.

When a student's EFC is subtracted from the student's cost of attendance the result must be greater than zero for a student to be eligible to borrow this loan. Borrowing is limited by other aid the student has been awarded as well as the following annual maximum loan limits:

- \$3,500 for first year undergraduate student (freshman status).
- \$4,500 for second year undergraduate student (sophomore status).
- \$5,500 per year for the remaining years of undergraduate study (junior and senior status).
- \$8,500 per year for graduate study.

Annual loan limits are prorated when the final period of enrollment is less than an academic year for undergraduate students. The Department of Education subtracts an origination fee of 1.0% and all students receive a rebate amount of 0.5%. Therefore, a fee of 0.5% is applied to all subsidized and unsubsidized loans. A student must sign a Master Promissory note with the Department of Education Direct Loan Program. A Financial Services Advisor can assist the student in completing all the documentation.

### **Federal Unsubsidized Loans**

An unsubsidized loan means that the Federal Government does not pay the interest on behalf of the student. Instead, the borrower pays all of the interest that accrues throughout the life of the loan, including interest that accrues while the borrower is enrolled in school. Interest that accrues while the borrower is enrolled may be paid in one of two ways. The borrower can either pay the interest as it accrues or have it capitalized. Capitalization of interest means that it is added to the loan principle and must be repaid when the borrower leaves school. The important thing to note is that capitalized interest becomes principal in this process. Thus, students who use this option will end up paying interest on accrued (and then capitalized) interest.

Beginning July 1, 2008, all undergraduate students enrolled at least half time, are eligible for an additional \$2,000 in an unsubsidized loan.

Only independent students and dependent students whose parents are unable to secure a Federal PLUS Loan are eligible for an additional unsubsidized loan. Student's enrollment status must be at least half time. Students must begin repayment 6 months after leaving school or enrolling less than half time. Effective July 1, 2006, interest rates will be a fixed rate of 6.8%.

To determine eligibility, RMU subtracts any estimated financial assistance the student will receive, including subsidized loans, from the student's cost of attendance and the result is the maximum amount a student can borrow provided it is below the following annual maximum amounts:

- \$4,000 each academic year for students in their first and second years of undergraduate study (freshman and sophomore status).
- \$5,000 each academic year for the remaining years of undergraduate study (junior and senior status).
- \$2,000 is available to all undergraduate students.
- \$12,000 each academic year for graduate study.

Annual loan limits are prorated when the final period of enrollment is less than an academic year for undergraduate students. The Department of Education subtracts an origination fee of 1.0% and all students receive a rebate amount of 0.5%. Therefore, a fee of 0.5% is applied to all subsidized and unsubsidized loans. A student must sign a Master Promissory note with the Department of Education Direct Loan Program. A Financial Services Advisor can assist the student in completing all the documentation.

### **Federal PLUS Loan**

This program enables parents to borrow federal loan money to help pay the educational cost of their dependent undergraduate student. In order for a parent to secure a PLUS loan, both the parent and student must meet all the criteria listed under Eligibility Criteria. Also, a parent cannot have an adverse credit history. Student must be enrolled at least half-time in an undergraduate program. While there are no annual or cumulative borrowing maximums, eligible parents may not borrow more than the difference between the dependent student's cost of attendance including all other financial aid and other resources the student will receive. All PLUS loans have an origination fee of 4.0% and an upfront rebate of 1.5%. Therefore, the lender deducts a 2.5% fee from the gross loan amount after the rebate is applied. The parent borrower is responsible for all interest that accrues on the loan, including periods when the student is enrolled and during periods of deferment and forbearance. Interest begins to accrue as soon as the loan funds are disbursed by the lender to the school. The current interest rate from July 1, 2011 to June 30, 2012 during in school and repayment is fixed at 7.9% for Parent PLUS Loans.

Parent borrowers who qualify for a deferment may have payment of their loan principal deferred and pay only the interest on the loan. Or, they may capitalize the interest, which means that it will be added to the loan principal. A financial services advisor can assist parents in applying for a PLUS loan.

### **Federal Work Study Program**

Federal Work Study (FWS) is a federally funded program that allows currently enrolled students to work part-time while attending school. These positions can be located on or off campus. Students who are interested in applying for Federal Work Study must follow the steps indicated below:

- Students should see their financial services advisor to determine whether they are eligible to participate in this program. Students must have an "unmet need."
- Cost of Attendance minus EFC = Need minus All financial aid awards = Unmet need.
- Eligible students then report to the Career Services Department to complete the FWS application and submit their financial aid eligibility forms.

- Students should check with the FWS or a career services coordinator on their campus for available jobs and sign up to interview for the position(s). Students should also review the listed skills and position requirements prior to applying for the job.
- The Career Services Department will advise students how to interview for the available positions.

### **Robert Morris University Scholarship Awards**

In 2010-2011 Robert Morris University awarded over \$24 million in scholarships.

Students should see their admissions counselor or financial services advisor for details about these awards. Robert Morris University scholarships cannot exceed the cost of tuition and fees and are awarded based on availability of funds.

### **FINANCIAL PLAN**

When Robert Morris University has all appropriate documentation, a financial plan will be calculated for the student describing how the student can finance his or her education at RMU. Usually a plan is calculated for three quarters (30 weeks or one academic year).

The plan will consist of awards that the student is eligible to receive and will be a combination of grants, loans, and cash payments that will cover the tuition and fees for three quarters or one academic year.

If a student receives Federal and/or State financial awards, RMU institutional funds, and a Federal Subsidized loan, the combination of these awards (including scholarships) CANNOT exceed Financial Need. Unsubsidized Stafford loans, PLUS (Parent Loan for Undergraduate Students) loans, and private alternative loans are non need-based aid. The total of all awards (need-based and non need-based) CANNOT exceed the Cost of Attendance. RMU Scholarships & Grant Programs cannot be awarded in excess of the cost of tuition and fees.

### **RMU's Awarding Process**

Once a student's financial need and eligibility for awards is determined, the awards listed on the Financial Plan are determined by a process called "packaging". Here is the order that RMU uses to offer awards to students:

1. Outside/Private Scholarships.
2. Federal Pell Grant.
3. State of IL MAP Grant (Can be used for tuition ONLY).
4. RMU Institutional Scholarships and Grants (Can be used for tuition ONLY).
5. Federal Supplemental Educational Opportunity Grant (FSEOG) can only be awarded to Pell Grant recipients and the funds are VERY LIMITED.
6. Federal Subsidized Loan.
7. Federal Perkins Loan (VERY LIMITED).
8. Federal Unsubsidized Loan, if eligible.
9. Federal PLUS (Parent Loan) Loan for Dependent Students.
10. Alternative Private Loans.

Institutional funds are VERY LIMITED. Students who submit their applications and complete their files first (submit all requested documents), have a better opportunity to receive these funds.

### **Presentation of the Financial Plan**

Once a plan has been calculated, the student and his/her family are invited to meet with a financial services advisor who will explain the entire plan and assist the student in completing the necessary documents in order to collect all grant money and secure loans. Until all appropriate documentation is completed and the student is officially enrolled, no funds can be collected. Once enrolled, a financial services advisor will calculate the student's next financial plan about five weeks before the end of the current plan. It is the student's responsibility to see their financial services advisor when they receive a Call Slip and keep the financial services advisor informed of future educational plans.

Students with a remaining balance will be set up on an interest free payment as agreed upon in the financial planning process, and by reviewing and signing the cash payment policies.

Students are expected to pay their balances on time. Students who are experiencing difficulty in fulfilling their payment agreements are encouraged to work closely with their financial aid advisor. Students that are involved in active bankruptcy should see their financial aid advisor.

Students who are delinquent on payments will be placed on financial clearance and will be expected to make satisfactory repayment arrangements. Failure to do this may lead to dismissal from the college until such arrangements can be satisfied.

The following students are expected to prepay tuition prior to the beginning of the quarter:

- Foreign nationals studying on student visas.
- Undocumented aliens living in the United States.
- Persons in default of student loans or owing refunds on federal or state grants.
- Non-Degree Seeking Students.
- Students in an active bankruptcy.

### **Payment of Account**

In order for students to register for subsequent terms of study, they must clear any financial obligations they have incurred. Bills are mailed twice each term at the end of Week 3 and the end of Week 7. Payments received after the due date may not be reflected as received by the next billing date.

### **Dropped Classes**

The College's official census for verification of enrollment and the determination of financial charges occurs on the first day of the second week of each respective academic quarter of the day or evening programs. Students who elect to drop one or more classes during the first week of the academic quarter may do so without financial obligation for the classes dropped. After the first week of classes, all students who wish to drop classes within an academic quarter must obtain the permission of their Student Advisor. Financial aid eligibility may be affected by changes in enrollment status, regardless of the continuation of financial charges for dropped classes. Enrollment status for the entire quarter is determined by the college's official census on the first day of the second week of each respective quarter. Full-time undergraduate enrollment status at the college requires 12 credit hours or more per quarter; and half-time enrollment requires 6-11 credit hours per quarter. Financial aid awards may be reduced or eliminated for less than full-time enrollment in accordance with federal or state guidelines.

### **Financial Clearance**

In order to enroll in the next quarter, students must ensure that all their financial obligations have been met including the payment of NSF checks and associated fees with cash, certified check or money order. Students must be "financially cleared" by week 10 of a quarter in order to enroll in the next quarter. During the sixth week of the quarter, students will receive an emailed letter indicating any missing documents or payments that need to be made by Week 10. Students who fail to complete the clearance process and bring their account up to date will be dismissed from RMU at the end of the quarter.

### **Disbursement of Funds**

RMU does not collect any funds on a student's behalf until the student has completed the entire Financial Planning process and the student's enrollment is verified during Week 3 of each quarter. All funds collected are applied directly to the balance due on the student's account. If a credit balance exists after applying the funds to the balance due, a check for the credit balance will be generated within 14 days and mailed to the student's permanent or housing address on record. Some students will be notified to pick up the check in the Financial Services Office.

Within two weeks after RMU credits the student's account for a Stafford, PLUS or Perkins disbursement, RMU will send the student an e-mail indicating the type of disbursement, amount, and date of the posting. A student (or parents for a PLUS loan) may cancel all or a portion of the loan by contacting a financial services advisor within 14 days after the receipt of the notice.

Loans must be disbursed in multiple disbursements to coincide with the loan period. Academic year loans will be disbursed in equal amounts during each quarter. First disbursement dates are Monday of Week 6 and second and third disbursements are Monday of Week 4. Loans written for only one quarter will be disbursed in two equal amounts during the quarter. Stafford loan checks must be endorsed and posted to the student account within 30 days of receipt. EFT funds must be posted within three business days or returned to the lender.

### **Tuition Reimbursement Policy**

1. Have your employer's Human Resources Department prepare a letter on corporate letterhead which includes your name, social security number, employment confirmation, and current date at the beginning of each academic level (freshman, sophomore, junior, senior). No Xerox copies are acceptable.
2. Robert Morris University will send you monthly billing statements. Your statements will reflect your current status. You are responsible for paying your tuition account in full, five weeks after the quarter ends whether or not any amount has been received from your employer. It is your responsibility to provide grade reports and other documents to your employer if so required.
3. You will be permitted to register for the next quarter while Robert Morris University waits for grades to be received and payments received from you via your employer. However, you will not be permitted to start the subsequent quarter until your tuition account balance has been resolved.
4. You must apply for Financial Assistance (complete a FAFSA) in order to receive any of Robert Morris University's Institutional Grants/Scholarships.
5. If you are receiving less than 100 percent in Employer Tuition Reimbursement, Robert Morris University strongly recommends that you file for Financial Assistance. If you do file for financial assistance, you will be required to sign a financial plan which will include your eligibility for grants, loans, and/or cash payments. In addition, a tuition reimbursement program Deferred Payments agreement will be required with appropriate documentation.
6. You will be required to pay your entire tuition balance if you no longer qualify for the Tuition Reimbursement Program.
7. After receiving your grades online from the Registrar's Office, you may request a statement of your account from the Financial Services Office if you need it. The tuition charges are listed in the catalog. The Financial Services Office will NOT issue individual letters to students.

### **Enrollment Changes**

The Financial Services Office must re-evaluate a student's financial aid when new or additional information affecting aid eligibility is available. Students must report any changes that may affect their financial situation to their financial services advisor as soon as possible (changes in enrollment, campus transfer, new scholarship awards, withdrawal from RMU, etc.). Any enrollment changes MUST be reported to the Student Advisor who will process the change through the Student Records Department.

A student's financial aid for the quarter will be affected if his/her official enrollment status (full-time, half-time, less than half-time) is different from what was projected on the Financial Planning Worksheet. Enrollment changes will often decrease a student's eligibility for financial aid (i.e. a student may not be eligible to receive loans already certified and processed) and may create an unexpected balance due. This could occur if a student's enrollment plans change or a

student graduates earlier than expected. These situations should be reported immediately to your financial services advisor so that a financial plan can be revised and reviewed. Federal Pell Grants are reduced when a student's enrollment status is only half-time. The State of IL MAP Grant will be adjusted based on the number of credit hours enrolled in per quarter. RMU institutional aid requires full-time enrollment. Once a student withdraws from RMU, awarded RMU scholarships are forfeited. Other financial aid programs may be reduced based upon a student's recalculated Cost of Attendance.

## **Satisfactory Academic Progress for Undergraduate Students**

### **Academic Progress Policy**

The following Academic Progress Policy applies to all undergraduate students regardless of program in the completion of all coursework up to and including the Bachelor degree at the University. Students are expected to adhere to the guidelines for the Academic Progress Policy for both Grade Maintenance and Timely Completion. Students work closely with their Advisor to maintain good academic standing and for rehabilitation of good academic standing.

### **SECTION 1: Measurement of Grade Maintenance**

To achieve satisfactory academic progress for Grade Maintenance, the undergraduate student must maintain a cumulative C (2.0) grade point average at the end of every quarter. When the student's cumulative GPA falls below 2.0, the student is placed on Academic/Financial Aid Warning or Academic Dismissal status by the Academic Progress Committee.

1. An Academic/Financial Aid Warning period is one ten-week quarter. During the warning period, the student is eligible for financial aid.
2. At the end of the Warning period, if the student is not making Satisfactory Academic Progress, all Financial Aid will be terminated and the student is subject to Academic Dismissal. The student has the opportunity to continue enrollment only if the Academic Progress Committee accepts their appeal based on mitigating circumstances. (See Appeal Process)
3. After a successful appeal, the student will be placed on Academic/Financial Aid Probation for the subsequent quarter. An academic plan will be provided which includes the completion rates by quarter and the required GPA. If the student is meeting the requirements of the academic plan, Financial Aid eligibility will continue.
4. The academic plan will be evaluated every quarter.
5. Students in Surgical Technology must maintain a 2.0 or dismissal may result. Students in Surgical Technology must maintain 2.0 in all program classes without withdrawing or dismissal may result.
6. Nursing students must maintain a cumulative C (2.0) grade average in every course taken every quarter at Robert Morris University. Students who do not achieve academic progress will be dismissed from the program. Nursing students must pass the math tests in each nursing course. The passing grade for each math test is 90. Students must be approved by the Dean of Nursing & Health Studies (or Director of Nursing) before being assigned to clinical rotations.
7. Students who do not pass the HESI examination in NUR 120, Introduction to Nursing, will fail the course and be dismissed from the program. Students who do not pass the HESI examination in Nursing V will fail the course and be dismissed from the program. Students who do not pass the comprehensive HESI examination

must repeat NUR VIII and pass the comprehensive HESI examination. Students who are unsuccessful the second time will be dismissed from the program.

## **SECTION 2: Measurement of Timely Completion**

Credit evaluation for measurement of Timely Completion is calculated as follows:

- Grades of A, B, C, D, or P are earned credit for completion in a timely manner.
- Grades of F, W, I, WF, or NP are considered hours attempted, but no credit is earned.
- Non-credit remedial classes are not earned credit for completion in a timely manner.
- Incomplete grades are not earned credit until a passing grade is posted. An incomplete grade will revert to an F if the work is not completed by mid-quarter of the next term.
- Repeated classes are considered hours attempted in all quarters, but are earned credit in the quarter the highest passing grade is posted.

To achieve satisfactory academic progress for Timely Completion, the undergraduate student must complete 2/3 of the cumulative hours attempted. Timely Completion is audited quarterly. When a student is not in good standing for Timely Completion, the Academic Progress Committee will implement Academic/Financial Aid Warning or Academic Dismissal status.

1. An Academic/Financial Aid Warning period is one ten-week quarter. During the warning period, the student is eligible for financial aid.

2. At the end of the Warning period, if the student is not making Satisfactory Academic Progress, all Financial Aid will be terminated and the student is subject to Academic Dismissal. The student has the opportunity to continue enrollment only if the Academic Progress Committee accepts their appeal based on mitigating circumstances. (See Appeal Process)

3. After a successful appeal, the student will be placed on Academic/Financial Aid Probation for the subsequent quarter. An academic plan will be provided which includes the cumulative completion rates by quarter and the required GPA. If the student is meeting the requirements of the academic plan, Financial Aid eligibility will continue.

4. The academic plan will be evaluated every quarter.

5. The maximum hours attempted cannot exceed 150% of the hours stated in the catalogue for program completion or Academic Dismissal may result. Students with applicable transfer credit will be evaluated individually for hours of completion and are not given more time than other students to complete the program. Transfer credits are considered as hours attempted and hours earned.

### **Appeal Process**

When mitigating circumstances (illness, injury, or life change) interfere with satisfactory academic progress, the student shall have the opportunity to appeal. The appeal must include why he/she failed to make satisfactory academic progress, and what has changed that will allow the student to achieve Satisfactory Academic Progress. The Academic Progress Committee will implement Academic Probation, Academic Timely Probation, or Academic Dismissal status taking into consideration eligibility for enrollment and the student's probability for success in the program. If the Committee approves the appeal, the student must follow an Academic Plan to ensure future success.

The student will be on Academic Probation for one quarter only. If the academic plan is being followed successfully, then Academic Probation will continue. The student is eligible for financial aid for each quarter that Academic Probation is extended. If the student does not meet the requirements of the academic plan, the student will be Academically Dismissed.

### **Satisfactory Academic Progress Policy for Graduate Students**

The following Academic Progress Policy applies to all graduate students regardless of program in the completion of the Masters degree at the University. Students are expected to adhere to the guidelines for the Academic Progress Policy for both Grade Maintenance and Timely Completion. Students work closely with their Advisor to maintain good academic standing and for rehabilitation of good academic standing.

#### **SECTION 1: Measurement of Grade Maintenance**

To achieve satisfactory academic progress for Grade Maintenance, the graduate student must maintain a cumulative 2.5 grade point average at the end of every quarter. When the student's cumulative GPA falls below 2.5, the student is placed on Academic/Financial Aid Warning or Academic Dismissal status by the Academic Progress Committee.

1. An Academic/Financial Aid Warning period is one ten-week quarter. During the warning period, the student is eligible for financial aid.
2. At the end of the Warning period, if the student is not making Satisfactory Academic Progress, all Financial Aid will be terminated and the student is subject to Academic Dismissal. The student has the opportunity to continue enrollment only if the Academic Progress Committee accepts their appeal based on mitigating circumstances. (See Appeal Process)
3. After a successful appeal, the student will be placed on Academic/Financial Aid Probation for the subsequent quarter. An academic plan will be provided which includes the completion rates by quarter and the required GPA. If the student is meeting the requirements of the academic plan, Financial Aid eligibility will continue.
4. The academic plan will be evaluated every quarter.

#### **SECTION 2: Measurement of Timely Completion**

Credit evaluation for measurement of Timely Completion is calculated as follows:

- Grades of A, B, C, or P are earned credit for completion in a timely manner.
- Grades of F, W, I, WF, or NP are considered hours attempted, but no credit is earned.
- Non-credit remedial classes are not earned credit for completion in a timely manner.
- Incomplete grades are not earned credit until a passing grade is posted. An incomplete grade will revert to an F if the work is not completed by mid-quarter of the next term.
- Repeated classes are considered hours attempted in all quarters, but are earned credit in the quarter the highest passing grade is posted.

To achieve satisfactory academic progress for Timely Completion, the graduate student must complete 2/3 of the cumulative hours attempted. Timely Completion is audited quarterly. When a student is not in good standing for Timely Completion, the Academic Progress Committee will implement Academic/Financial Aid Warning or Academic Dismissal status.

1. An Academic/Financial Aid Warning period is one ten-week quarter. During the warning period, the student is eligible for financial aid.
2. At the end of the Warning period, if the student is not making Satisfactory Academic Progress, all Financial Aid will be terminated and the student is subject to Academic Dismissal. The student has the opportunity to continue enrollment only if the Academic Progress Committee accepts their appeal based on mitigating circumstances. (See Appeal Process)
3. After a successful appeal, the student will be placed on Academic/Financial Aid Probation for the subsequent quarter. An academic plan will be provided which includes the cumulative completion rates by quarter and the required GPA. If the student is meeting the requirements of the academic plan, Financial Aid eligibility will continue.
4. The academic plan will be evaluated every quarter.
5. The maximum hours attempted cannot exceed 150% of the hours stated in the catalogue for program completion or Academic Dismissal may result. Students with applicable transfer credit will be evaluated individually for hours of completion and are not given more time than other students to complete the program. Transfer credits are considered as hours attempted and hours earned.

### **Appeal Process**

When mitigating circumstances (illness, injury, or life change) interfere with satisfactory academic progress, the student shall have the opportunity to appeal. The appeal must include why he/she failed to make satisfactory academic progress, and what has changed that will allow the student to achieve Satisfactory Academic Progress. The Academic Progress Committee will implement Academic Probation, Academic Timely Probation, or Academic Dismissal status taking into consideration eligibility for enrollment and the student's probability for success in the program. If the Committee approves the appeal, the student must follow an Academic Plan to ensure future success.

The student will be on Academic Probation for one quarter only. If the academic plan is being followed successfully, then Academic Probation will continue. The student is eligible for financial aid for each quarter that Academic Probation is extended. If the student does not meet the requirements of the academic plan, the student will be Academically Dismissed.

### **Grievance Procedure**

The college has a formal chain of communication that should be used when students have disputes or other problems/concerns that need to be addressed. Regardless of the nature of problems/concerns, students are encouraged to communicate their issue beginning at the appropriate level in the chain of command. Communication should begin with the individual who may have the most knowledge of the problem. In the case of financial aid issues, the advisor should be approached first prior to going to the Assistant Director of Financial Aid.

- Level 1 Student to advisor  
***If not resolved continue...***
- Level 2 Student to Assistant Director of Financial Services
- Level 3 Student to Vice President for Financial Services or Director of Administration at Branch Campuses
- Level 4 Student to Vice President of Student Affairs
- Level 5 Student to Senior Vice President of Resource Administration

Students will be asked at each level if they have followed the proper communication procedures. It is the responsibility of all RMU personnel to listen and assist students. When students use the proper resolution steps, their concerns should be addressed. The formal chain of communication should always be used prior to using external means of resolution.

### **Financial Aid Eligibility for Returning Students**

Balances from prior enrollment must be satisfied prior to being accepted as a readmit student. A student readmitted to the university in good academic standing will be able to apply for financial aid immediately upon their readmission to the college. A student readmitted to the college on Academic/Financial Aid Probation will receive financial aid when he/she satisfactorily meets the conditions set forth by the Academic Progress Committee. If the appeal is approved, financial aid will be awarded. It is recommended that returning students apply for financial assistance at least three weeks prior to the quarter beginning date to ensure time for processing. Students will work directly with the Return Financial Advisor until enrollment is established.

### **Privacy and the Release of Information**

The Family Education Rights and Privacy Act (FERPA) of 1974 requires that the Financial Services Office have a student's written consent on file before any information is released to a student's spouse, significant other, or parents. If a parent calls and RMU has the parent's latest tax return indicating that the student was claimed as an exemption on the tax return, the financial aid advisor will release information to the parent. If a parental tax return is not in the student's file, the student's written authorization is required. If a student foresees the need for the Financial Services Office at Robert Morris University to share information from the student's financial aid file with any individual or agency, the student must see their financial services advisor and give written consent.

### **Study Abroad**

- Robert Morris University offers students an opportunity to study abroad and earn academic credit. These experiences are coordinated and planned through the Office of Student Affairs. Currently, the college has study abroad opportunities in Vienna, Austria, London, England, Madrid, Spain, Hamburg, Germany and Florence, Italy. All Federal and State financial assistance is available for those students who qualify. **RMU Institutional Scholarships cannot be applied toward the study abroad tuition and fees.** Interested students should see their financial services advisor EARLY in the planning process. All financial plans must be completed BEFORE leaving the country. Enrollment in a study abroad program approved for credit by RMU is considered enrollment at RMU for purposes of applying for federal student financial aid

### **Purchasing Books**

All students are able to charge books toward their student billing account, as long as the student is not on Financial Clearance. Once a student has satisfactorily cleared their status, charge privileges are reinstated. Students who do not have a credit balance on their student account will receive a billing statement in the mail which will be due during that billing period. Students who prefer to purchase used books, should budget their financial aid received in the form of auto advances to purchase those books.

### **Students Who Owe a Cash Balance**

Students are expected to make payments in accordance with their financial agreement. Upon separation from the college, any account with a balance due will be sent to a collection agency and be reported to all the major credit bureaus. If your account is referred to a collection agency, the collection costs and any additional costs associated with the collection will be the student's responsibility. Academic transcripts will not be released until the balance has been paid in full.

### **Officially Withdrawing from RMU**

Since faculty engagements and other commitments are made in advance, a refund policy has been established in order that the college and the students may share any loss equitably when it is necessary for the student to withdraw. When a student OFFICIALLY withdraws, refunds will be based on the total charge incurred, not the amount paid. A student is required to officially withdraw from classes or from the college by notifying his/her Student Advisor or Director of Education of his/her intent to withdraw from any or all classes and by signing a withdrawal form. In the case of illness,

the student may withdraw by telephone or mail. Non-attendance of classes does not constitute official notice of withdrawal. See Appendix A for sample withdrawal calculations.

**Institutional and Title IV Aid Refunds for Withdrawn Students**

The basis of the refund calculation is determined by the percent of the quarter that is completed prior to withdrawal. The following formula is used to calculate the percent of quarter completed.

$$\frac{\text{Day of Withdrawal}}{\text{Total Number of (Calendar) Days on Quarter}} = \text{Percent of Quarter Completed}$$

For example, if a student withdraws on the 28th day of the quarter that is 69 days long, the percent of quarter completed will be 40.6% (28 / 69 = 40.6%).

Note: Holidays and weekends are included when counting the number of days except when a holiday exceeds five consecutive days.

The following charts illustrate how much tuition and Title IV aid will be funded on withdrawn students:

**TUITION REFUND SCHEDULE**


If withdrawal occurs	Before <b>10%</b> of the quarter is completed	After <b>10% - 50%</b> of the quarter is completed	After <b>51% - 100%</b> of the quarter is completed
You will be charged	0	50% of quarter’s tuition	100% of quarter’s tuition
Tuition refunded will be	100% of quarter’s tuition	50% of quarter’s tuition	0

**TITLE IV FINANCIAL AID REFUND SCHEDULE**

If withdrawal occurs	Before <b>10%</b> of the quarter is completed	After <b>10% - 59%</b> of the quarter is completed	After <b>60% - 100%</b> of the quarter is completed
RMU will collect	0	% of Title IV aid equivalent to % of quarter completed	100% of quarter’s Title IV aid
Tuition refund will be	100% of quarter’s Title IV aid	% of Title IV aid equivalent to % of quarter that <b>WAS NOT</b> completed	0

**Federal Work Study funds are not taken into account when determining the refund due to Title IV programs.**

All Title IV refunds and/or any other refunds computed at time of withdrawal will be refunded according to the following Federal hierarchy:

- 
- TITLE IV**
  - Unsubsidized Stafford Loans
  - Subsidized Stafford Loans
  - Perkins Loans
  - Parent (PLUS) Loans
  - Pell Grant
  - FSEOG Grant
  - OTHER**
  - MAP\* (State) Grant
  - RMU Grants & Scholarships
  - Outside Source Payments & Scholarships
  - Student/Parent Cash Payments

**MAP (State) Grant is applied only to tuition. MAP received in excess of tuition charged must be refunded to the State of Illinois.**

Examples of withdrawal records can be found in Appendix A which should facilitate your understanding of the policy.

## **LOAN BORROWER RESPONSIBILITIES AND RIGHTS**

When a student takes out a student loan (Perkins, Subsidized, or Unsubsidized), the student has certain *responsibilities*. Here are a few of them:

- When you sign a promissory note, you are agreeing to repay the loan according to the terms of the note. The note is a binding legal document and states that, except in cases of discharge, you must repay the loan—even if you don't complete your education; aren't able to get a job after you complete the program; or are dissatisfied with, or don't receive, the education you paid for. If you don't repay your loan on time or according to the terms in your promissory note, you may go into default, which has very serious consequences.
- You must make payments on your loan even if you don't receive a bill or repayment notice.
- If you apply for a deferment or forbearance, you must continue to make payments until you are notified that the request has been granted. If you don't, you may end up in default. You should keep a copy of any forms you submit, and you should document all contacts with the organization that holds your loan.
- You must notify the appropriate representative (school, agency or lender) that manages your loan when you: graduate, withdraw from school, or drop below part-time status; change your name, address, telephone number, Social Security Number or transfer to another school. If you borrow a Perkins Loan, your lender will be RMU and serviced by Education Computer Systems, Inc. (ECSI). If you borrow a Stafford loan, it will be managed by your lender or its servicing agent.

**Students have certain *rights* as a borrower. Here are some of them:**

- Before RMU makes your first loan disbursement, you'll receive the following information about your loan from RMU or your lender.
  - The full amount of the loan.
  - The interest rate.
  - When you must start repaying the loan.
  - A complete list of any charges you must pay (loan fees) and information on how those charges are collected.
  - The yearly and total amounts you can borrow.
  - The maximum repayment periods and the minimum payment amount.
  - An explanation of default and its consequences.
  - An explanation of available options for consolidating or refinancing your loan.
  - A statement that you can prepay your loan anytime without penalty.
- You will receive information from RMU during Entrance Loan Counseling which occurs when you meet with a financial services advisor.
- Before you leave RMU you will receive the following information about your loan from RMU and/or your lender:
  - The amount of your total debt (principal and estimated interest), what your interest rate is, and the total interest charges on your loan.
  - The name of the lender or agency that holds your loan, where to send your payments and where to write or call if you have questions.
  - The fees you might be charged during the repayment period, such as loan charges and collection or litigation costs if you are delinquent or in default.
  - An explanation of available options for consolidating or refinancing you loan.
  - A statement that you can prepay your loan without penalty at any time.
  - A current description of your loans, including average monthly anticipated payments.
  - A description of applicable deferment, forbearance, and discharge provisions.

- Repayment options.
  - Advice about debt management that will help you in making your payments.
  - Notification that you must provide your expected permanent address, the name and address of your expected employer, and any corrections to your school's records concerning your name, Social Security Number, references, and driver's license number.
- You have a right to a grace period before your repayment period begins. (Your parents do not receive a grace period for a PLUS loan.) Your grace period begins when you leave RMU or drop below half-time status (enrolled in 8 hours of undergraduate credit). The exact length of your grace period is shown on your promissory note.

### **Exit Counseling**

Exit Counseling is a requirement for all students that borrowed a Federal Loan during his/her enrollment at Robert Morris University. In order to fulfill the Exit Counseling requirement, a student may complete the on-line process and/or an in-person exit counseling session. The online Exit Counseling can be completed at [www.nsls.ed.gov/nsls\\_SA](http://www.nsls.ed.gov/nsls_SA) and click the option for "Exit Counseling". The borrower will need to login with his/her FAFSA PIN have his/her current driver's license number available. Exit Counseling is a reminder of the student's rights and responsibilities as a student borrower, as well as repayment options. During Exit Counseling, the student will be asked for personal contact information and reference information for people that are connected to the borrower. This information is utilized during times of repayment to assist the servicer with getting in touch with the borrower.

Remember... Repayment of your loans is one of the final steps to completing your education.

### **Deferments, Forbearances, Loan Forgiveness and Default**

#### **Deferment**

A deferment allows borrowers who meet certain criteria to postpone or interrupt repayment. Interest does not accrue while you are in a deferment. You MUST contact the agency holding your loan in order to request a deferment.

Deferments are available under the following circumstances:

- At least half-time study at a post-secondary school.
- Study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled.
- Actively engaged in Public Service Activities (668.41(d)(4). Ex. active duty in armed forces or peace corps.
- Service under the Domestic Volunteer Service Act of 1973 (886.41(d)(4).
- Unable to find full-time employment—up to three years.
- Economic hardship—up to three years.

#### **Forbearance**

Forbearance may take the form of either a temporary cessation or reduction of payments or an extension of time in which to repay the loan; 12 months at a time and up to three years. A forbearance may apply to principal and/or interest; however, students should be advised that the federal government provides no interest subsidy during periods of forbearance. This means that interest will continue to accrue during periods of forbearance and that the borrower will be responsible for repaying the interest. A student MUST contact the agency holding his/her loan in order to request a forbearance.

#### **Cancellation and Loan Forgiveness**

Cancellation of a loan is available in the event of death or permanent and total disability of the borrower. There are loan cancellation options available for some careers, such as law enforcement, teacher, medical technician, etc. There are many special provisions for a Perkins loan borrower and the borrower should contact the Perkins Loan Coordinator at RMU or Educational Computer Systems, Inc. (ECSE).

## **Default**

Default is failure to repay a loan according to the terms agreed when the student signed the promissory note. Default also may result from failure to submit requests for deferment or cancellation on time. The consequences of default are severe.

If you default on your loan, RMU, the lender or agency, the State and the Federal Government may all take action to recover money, including notifying national credit bureaus of your default. This may affect your credit rating for a long time. For example, you may find it very difficult to borrow from a bank to buy a car, a house, or to gain employment.

If you default, the agency holding your loan may ask your employer to deduct payments from your paycheck. Also, you may be liable for expenses incurred in collecting the loan. If you decide to return to school, you are NOT entitled to receive any more Federal Student Aid. The U.S. Department of Education may ask the Internal Revenue Service to withhold your income tax refund and apply it toward the amount you owe.

## **Average Loan Indebtedness for RMU Graduates**

Appendix B illustrates the average loan indebtedness for RMU students who graduated between July 1, 2009 and June 30, 2010. If you have any questions about this information, please see a financial services advisor.

## **Student Loan Ombudsman's Office**

If during repayment you develop student loan problems that cannot be resolved by schools, lenders, or guarantee agencies, you may contact the U.S. Department of Education Office of Student Financial Assistance Programs Ombudsman's Office by:

Mail	Toll Free Telephone
Office of the Ombudsman	1-877-557-2575
Student Financial Assistance	
U.S. Department of Education	Internet:
Rm. 3012, ROB #3	<i>fsaombudsmanoffice@ed.gov</i>
7th and D Streets SW	or <i>www.ombudsman.ed.gov</i>
Washington, D.C. 20202-5144	
	Fax: 1-202-275-0549

## **Consumer information**

### **Family Education Rights and Privacy Act (FERPA)[99.7]**

Description: All students enrolled at Robert Morris University shall have the right to inspect and review their educational records, to request corrections or deletions, and to limit disclosure of the records in accordance with the Family Educational Rights and Privacy Act of 1974. For more information, see the Student Handbook or contact the Director of Student Information.

### **Drug and Alcohol Abuse Prevention Information**

#### **[P.L. 101-226 & P.L. 101-60-1]**

Description: Policies regarding the illicit use of drugs or alcohol, consequences of substance abuse, and a listing of agencies that provide information on substance abuse. For more information, see the Student Handbook, or contact the Senior Vice President of Resource Administration.

### **Available Financial Assistance [CFR 668.42]**

Description: A listing of available federal, state, and institutional need-based and non need-based financial assistance programs, the rights and responsibilities of students receiving financial aid, including loan repayment and loan deferments. For more information see the Student Handbook and the Student's Guide to Financial Aid at Robert Morris University available at all Financial Services Offices and available online at [www.robertmorris.edu](http://www.robertmorris.edu)

**Institutional Academic Information [CFR 668.43]**

Description: Information about Robert Morris University's academic programs, special services and facilities for disabled students, and entities that accredit, license, or approve the college and its programs. For more information, see the college's Web site at [www.robertmorris.edu](http://www.robertmorris.edu)

**Graduation Rate [CFR 668.45]**

Description: This report shows the percentage of first-time freshmen that enter the institution in the fall term and complete their program within 150% of normal time. To view the report, see the college's Web site at [www.robertmorris.edu](http://www.robertmorris.edu), or contact the Senior Vice President of Resource Administration to request a paper copy.

**Graduation Rate for Student Athletes [CFR 668.48]**

Description: This report shows the percentage of first-time freshmen student-athletes that enter the institution in the fall term, and complete their program within 150% of normal time. Included is the number of students, by race and gender within each sport, who attended the school during the prior year and received athletically-related student aid. To view the report, see the college's Web site at [www.robertmorris.edu](http://www.robertmorris.edu), contact the Athletic Department, or e-mail [athletics@robertmorris.edu](mailto:athletics@robertmorris.edu) to request a paper copy.

**Campus Security Policies & Procedures [CFR 668.46]**

Description: Policies regarding public safety and awareness and procedures for reporting criminal actions and other emergencies. For more information, see the Student Handbook, or contact the Senior Vice President of Resource Administration.

**Campus Security Report [CFR 668.46]**

Description: This report shows statistics for the 3 most recent calendar years of offenses occurring on campus, at off-campus sites, or in the immediate vicinity, that were reported to campus security authority or local police. For more information, see the Student Handbook. To view the report, see the college's Web site at [www.robertmorris.edu](http://www.robertmorris.edu), or contact the Senior Vice President of Resource Administration to request a paper copy.

**Athletic Program Participation Rates and Financial Support Data [CFR 668.47]**

Description: This report shows the institution's total undergraduate enrollment by gender, number and gender of participants in varsity athletic teams, and number and gender of coaches for each team. It also includes revenue & operating expenses attributable to each team, average annual salary for coaches, athletically-related student aid awarded each team, and total recruiting expenses for men's teams and women's teams. For more information, contact the Athletic Department, or e-mail [athletics@robertmorris.edu](mailto:athletics@robertmorris.edu) to request a copy of the annual Athletics Disclosure Report.

**Non-Discrimination Policy**

Robert Morris University admits students of any race, color, age, sex, national and ethnic origin, or with any handicap to all the rights, privileges, programs, and activities generally accorded or made available to students at Robert Morris University; and does not discriminate on the basis of race, color, age, sex, national and ethnic origin, or students with disabilities in administration of its educational policies, admissions policies, scholarship and loan programs, placement services, housing, athletics, and other school administered programs.

Upon request, the Office of the Sr. Vice President of Resource Administration will supply information concerning accessibility, elevator availability, parking arrangements, and housing to any student with a disability.

**SAMPLE WITHDRAWAL RECORD**

**Withdrawal Record**

Sample 1- Withdrawal Before 60% of Quarter Completed

**STUDENT INFORMATION**

Student Name:	<b>SAMPLE #1</b>	Quarter Start Date:	<b>07/18/11</b>
SS#	<b>333-44-5555</b>	WD Date:	<b>08/13/11</b>
Campus:	<b>OP</b>	Quarter End Date:	<b>09/24/11</b>
Address:	<b>123 MAIN STREET</b>	RMU COSL Date:	<b>08/15/11</b>
City, State, ZIP:	<b>ANYTOWN, IL 12345</b>	Lender Name:	<b>William D. Ford Direct Loan Program</b>
		Lender Address:	<b>P.O. Box 111111</b>
		City, State, ZIP:	<b>Somewhere, FL 33622-0732</b>

**TUITION & OTHER CHARGES**

**PERCENTAGES**

PROGRAM COSTS	WD Quarter	Prior Quarter(s)	Before Adjs	After W/D Adjs	# Days Attended:	27
TUITION	\$7,200.00		\$7,200.00	\$3,600.00	# Days In Term:	69
BOOK CHARGES	\$350.00		\$350.00	\$350.00	Percent Completed:	39.1%
CASH ADVANCES	\$0.00		\$0.00	\$0.00	Earned Aid:	39.1%
MISC.CHARGES	\$350.00		\$350.00	\$350.00	Unearned Aid:	60.9%
<b>TOTAL COSTS</b>	<b>\$7,900.00</b>	<b>\$0.00</b>	<b>\$7,900.00</b>	<b>\$4,300.00</b>	Earned Tuition:	50.0%
					Unearned Tuition:	50.0%

**FINANCIAL AID & OTHER PAYMENTS**

**ADJUSTMENTS**

**PAYMENTS**

Source	WD Quarter	Prior Quarter(s)	Before Adjs	Refunds	PWD's	After W/D Adjs
UNSUB LOAN						\$0.00
SUB LOAN	\$1,167.00		\$1,167.00	\$319.71		\$847.29
PERKINS						\$0.00
PLUS LOAN						\$0.00
PELL (Actual)						\$0.00
PELL (Expected)	\$1,000.00		\$1,000.00			\$1,000.00
ACG						\$0.00
SMART						\$0.00
SEOG						\$0.00
MAP (Actual)						\$0.00
MAP (Expected)	\$1,470.00		\$1,470.00			\$1,656.00
RMU						\$0.00
OTHER						\$0.00
CASH						\$0.00
<b>TOTAL PAYMENTS</b>	<b>\$4,487.00</b>	<b>\$0.00</b>	<b>\$4,487.00</b>	<b>\$324.10</b>	<b>\$0.00</b>	<b>\$4,348.91</b>

**Amount of Unearned Tuition - WD Qtr**

\$7,200 Tuition Charge - WD Qtr  
 50% x Unearned Tuition %  
\$3,600.00 = Tuition Reversed due to WD

**Amount of Title IV Unearned Aid - WD Qtr.**

\$1,167.00 Total Title IV Aid - Disbursed (Posted)  
 \$1000.00 Plus Title IV Aid that could have  
 been disbursed  
 \$2,167.00 Total Title IV Aid for WD Qtr  
 39.1% x Earned Title IV Aid %  
\$847.29 Total Earned Title IV Aid - WD Qtr  
**\$319.71 Required Title IV Refund**  
 \$6,733.00 Account Balance prior to Withdrawal  
 -\$3,350.00 Less: Tuition Reversal  
 \$319.71 Plus: Financial Aid Refunds  
 -1,470.00 Less: Expected Financial Aid  
**\$2,232.71** **Account balance after**  
**Withdrawal adjustments.**

## SAMPLE WITHDRAWAL RECORD

### Withdrawal Record

Sample 2- Withdrawal After 60% of Quarter Completed

STUDENT INFORMATION			
Student Name:	<b>SAMPLE #2</b>	Quarter Start Date:	<b>07/18/11</b>
SS#	<b>111-22-3333</b>	WD Date:	<b>09/01/11</b>
Campus:	<b>CH</b>	Quarter End Date:	<b>09/24/11</b>
Address:	<b>123 MAIN STREET</b>	RMU COSL Date:	<b>09/06/11</b>
City, State, ZIP:	<b>ANYTOWN, IL 12345</b>	Lender Name:	<b>William D. Ford Direct Loan Program</b>
		Lender Address:	<b>P.O. Box 111111</b>
		City, State, ZIP:	<b>Somewhere, FL 33622-0732</b>

TUITION & OTHER CHARGES					PERCENTAGES	
<b>PROGRAM COSTS</b>	<b>WD Quarter</b>	<b>Prior Quarter(s)</b>	<b>Before Adjs</b>	<b>After W/D Adjs</b>	<b># Days Attended:</b>	<b>48</b>
TUITION	\$7,200.00	\$7,200.00	\$14,400.00	\$14,400.00	<b># Days In Term:</b>	<b>69</b>
BOOK CHARGES		\$350.00	\$350.00	\$350.00	<b>Percent Completed:</b>	<b>69.6%</b>
CASH ADVANCES					<b>Earned Aid:</b>	<b>100.0%</b>
MISC.CHARGES					<b>Unearned Aid:</b>	<b>0.0%</b>
<b>TOTAL COSTS</b>	<b>\$7,200.00</b>	<b>\$7,550.00</b>	<b>\$14,750.00</b>	<b>\$14,750.00</b>	<b>Earned Tuition:</b>	<b>100.0%</b>
					<b>Unearned Tuition:</b>	<b>0.0%</b>

FINANCIAL AID & OTHER PAYMENTS				ADJUSTMENTS		PAYMENTS
Source	WD Quarter	Prior Quarter(s)	Before Adjs	Refunds	PWD's	After W/D Adjs
UNSUB LOAN						\$0.00
SUB LOAN	\$1,167.00	\$1,167.00	\$2,334.00			\$2,334.00
PERKINS						\$0.00
PLUS LOAN						\$0.00
PELL (Actual)		\$1,000.00	\$1,000.00			\$1,000.00
PELL (Expected)	\$1,000.00		\$1,000.00		\$1,000.00	\$1,000.00
ACG						\$0.00
SMART						\$0.00
SEOG						\$0.00
MAP (Actual)		\$1,573.00	\$1,573.00			\$1,573.00
MAP (Expected)	\$1,573.00		\$1,573.00			\$1,573.00
RMU	\$200.00	\$200.00	\$400.00			\$400.00
OTHER						\$0.00
CASH		\$821.27	\$821.27			\$821.27
<b>TOTAL PAYMENTS</b>	<b>\$3,940.00</b>	<b>\$4,761.27</b>	<b>\$8,701.27</b>	<b>\$0.00</b>	<b>\$1,000.00</b>	<b>\$8,701.27</b>

<b>Amount of Unearned Tuition - WD Qtr</b>	
\$14,750.00	Tuition Charge - WD Qtr
0.0%	x Unearned Tuition %
\$0.00	= Tuition Reversed due to WD

<b>Amount of Title IV Unearned Aid - WD Qtr.</b>	
\$1,167.00	Total Title IV Aid - Disbursed (Posted)
\$1,000.00	Plus Title IV Aid that could have been disbursed
\$2,167.00	Total Title IV Aid for WD Qtr
100.0%	x Earned Title IV Aid %
\$2,167.00	Total Earned Title IV Aid - WD Qtr
<b>-\$1,000.00</b>	<b>Post Withdrawal Disbursement Required</b>
\$5,561.73	Account Balance prior to Withdrawal
-\$1,000.00	Less: Total Post Withdrawal Disbursement
\$0.00	Plus: Financial Aid Refunds
\$0.00	Plus: Post Withdrawal Disb. Offered to Student
-\$1,573.00	Less: Expected Financial Aid
<b>\$2,988.73</b>	<b>Account balance after withdrawal adjustments</b>

## Average loan indebtedness of RMU's 2009-2010 Graduates

Interest rates in effect from 07/01/09 – 06/30/10

### DIPLOMA GRADUATES

Loan Types	Loan Indebtedness	Interest Rates	Number of Payments	Monthly Payment	Estimated Interest Charges	Total Repaid
Federal Subsidized	\$5,127	5.6	120	\$56	\$1,580	\$6,707
Federal Unsubsidized	\$6,379	6.8	120	\$73	\$2,430	\$8,809

### ASSOCIATE DEGREE GRADUATES

Loan Types	Loan Indebtedness	Interest Rates	Number of Payments	Monthly Payment	Estimated Interest Charges	Total Repaid
Federal Subsidized	\$7,969	5.6	120	\$87	\$2,457	\$10,426
Federal Unsubsidized	\$9,362	6.8	120	\$108	\$3,567	\$12,929
Federal PLUS (Parent)	\$14,120	7.9	120	\$171	\$6,348	\$20,468
Private Loans	\$15,108	12.0	180	\$181	\$17,530	\$32,638

### BACHELOR DEGREE GRADUATES

Loan Types	Loan Indebtedness	Interest Rates	Number of Payments	Monthly Payment	Estimated Interest Charges	Total Repaid
Federal Subsidized	\$14,487	5.6	120	\$158	\$4,446	\$18,953
Federal Unsubsidized	\$13,304	6.8	120	\$153	\$5,068	\$18,372
Federal PLUS (Parent)	\$16,369	7.9	120	\$198	\$7,359	\$23,728
Private Loans	\$20,581	12.0	180	\$247	\$23,880	\$44,461
Federal Perkins	\$1,500	5.0	33	\$50	\$106	\$1,606

### MASTER DEGREE GRADUATES

Loan Types	Loan Indebtedness	Interest Rates	Number of Payments	Monthly Payment	Estimated Interest Charges	Total Repaid
Federal Subsidized	\$14,985	6.8	120	\$172	\$5,709	\$20,694
Federal Unsubsidized	\$12,279	6.8	120	\$141	\$4,678	\$16,957
Private Loans	\$2,000	12.0	52	\$50	\$567	\$2,567
Federal PLUS (Parent)	\$4,096	7.9	119	\$50	\$1,810	\$5,906
Federal Perkins	\$1,572	5.0	34	\$50	\$116	\$1,688

- This chart is based on students that graduated during the 2009-2010 award year.
- These calculations are based on a standard repayment plan. Student can discuss other repayment options with their lender/services for the Stafford and PLUS loans. The Perkins loan must be repaid to Robert Morris University.
- Students can decrease their interest charges by increasing their monthly payments.
- These averages are based on loan types for the specific level of graduate. If the loan indebtedness is \$0 for a specific loan type in a particular level, that loan type is not included in the chart since there is no loan indebtedness associated with that particular level.
- The loan indebtedness for a graduate is based on their entire enrollment at Robert Morris University.
- These averages represent principal only and do not include any accrued interest charges.

Associate Degree in Applied Science  
 Surgical Technology Program

Students enrolling in the Associate Degree in Applied Science in Surgical Technology will incur the following costs associated with their program. The Surgical Technology program is eight quarters in length.

2010-2011

Tuition per term (Full Time): \$6,700

Tuition per term (Half Time): \$4,466

Fees per term: \$ 950

2011-2012

Tuition per Term (Full Time): \$7,200

Tuition per Term (Half Time): \$4,800

Fees per Term: \$1,000

Students are required to wear clean Surgical Technology uniforms at all times while on campus. The Surgical Technology uniforms may be purchased at the RMU bookstore on campus or online. Scrubs will be provided at the clinical sites.

During quarter 3, students are required to provide clinical sites with full immunizations including 2 step TB and HBV. This documentation may be easily retrieved from the high school attended or the student may need to visit their primary care provider for a physical and immunizations update. If immunizations are unknown, titers (blood test) have to be drawn. All immunization costs are the responsibility of the student and vary depending on each individual student's immunization record.

During quarters 5, 6, 7, and 8, students are required to travel to clinical sites twice per week and remain at the site for 7.5 hours per day. The clinical sites may be located up to 50 miles from the student's home campus (Chicago or DuPage). The cost of traveling and parking at sites are the responsibility of the student. For example, parking at the University of Chicago for 10 weeks is approximately \$128 while other clinical sites have free parking facilities.

**Approximate Costs associated with Surgical Technology Program**

Qtr	Term	# of Credits required for program	Tuition (based on # of credits)*	Program Fee	Book Cost (includes 1 uniform in Fall term)	Additional Costs for Program (differ by student)
1	Fall 2010	16	\$ 6,700	\$ 950	650	
2	Winter 2010	12	\$ 6,700	\$ 950	275	
3	Spring 2011	14	\$ 6,700	\$ 950	290	Immunizations
4	Summer 1 2011	14	\$ 6,700	\$ 950	210	
5	Summer 2 2011	13	\$ 7,200	\$ 1,000	140	Travel to Site
6	Fall 2011	13	\$ 7,200	\$ 1,000	165	Travel to Site
7	Winter 2011	13	\$ 7,200	\$ 1,000	110	Travel to Site
8	Spring 2012	9	\$ 4,800	\$ 1,000	80	Travel to Site

\* Financial Aid is dependent on the number of credits a student is enrolled in.

**Medical Assisting Program  
 Fall 2010**

Students enrolling in Medical Assisting will incur the following costs associated with their program. The Medical Assisting program is four quarters in length.

2010-2011

Tuition per term (Full Time): \$6,700

Tuition per term (Half Time): \$4,466

Fees per term: \$ 100

Students are required to wear clean Medical Assisting uniforms at all times while on campus. The Medical Assisting uniforms may be purchased at the RMU bookstore on campus or online.

including 2 step TB and HBV. This documentation may be easily retrieved from the high school attended or the student may need to visit their primary care provider for a physical and immunizations update. If immunizations are unknown, titers (blood test) have to be drawn. All immunization costs are the responsibility of the student and vary depending on each individual student's immunization record.

Prior to being placed at a clinical site, all students need to complete and pass a drug test and finger-printing background check. All costs are the responsibility of the student (approximately \$150).

During quarters 3 and 4, students are required to travel to clinical sites 1 - 2 times per week. The clinical sites may be located up to 50 miles from the student's home campus. The cost of traveling and parking at sites are the responsibility of the student. For example, parking at the University of Chicago for 10 weeks is approximately \$128 while other clinical sites have free parking facilities.

**Approximate Costs associated with Medical Assisting Program**

Qtr	Term	# of Credits required for program	Tuition (based on # of credits)*	Program Fee	Approximate Book Cost (includes 1 uniform in Fall term) Tax not included	Additional Costs for Program (differ by student)
1	Fall 2010	16	\$ 6,700	\$ 100	\$750	
2	Winter 2010	16	\$ 6,700	\$ 100	\$235	Immunizations/Drug Test/Fingerprinting
3	Spring 2011	16	\$ 6,700	\$ 100	\$320	Travel to Site
4	Summer 1 2011	16	\$ 6,700	\$ 100	\$125	Travel to Site

\* Financial Aid is dependent on the number of credits a student is enrolled in.

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 ILLINOIS  
 Medical Assisting Program

2011-2012

Students enrolling in Medical Assisting will incur the following costs associated with their program. The Medical Assisting program is six quarters in length.

2011-2012

Tuition per term (Full Time): \$7,200

Tuition per term (Half Time): \$4,800

Fees per term: \$ 150

Tuition per Term (Full Time): \$ 7,400

Tuition per Term (Half Time): \$ 4,933

Fees per Term: \$ 150

Students are required to wear clean Medical Assisting uniforms at all times while on campus. The Medical Assisting uniforms may be purchased at the RMU bookstore on campus or online.

During quarter 3, students are required to provide clinical sites with full immunizations including 2 step TB and HBV. This documentation may be easily retrieved from the high school attended or the student may need to visit their primary care provider for a physical and immunizations update. If immunizations are unknown, titers (blood test) have to be drawn. All immunization costs are the responsibility of the student and vary depending on each individual student's immunization record.

Prior to being placed at a clinical site, all students need to complete and pass a drug test and finger-printing background check. All costs are the responsibility of the student (approximately \$150).

During quarters 4 and 5, students are required to travel to clinical sites 1 - 2 times per week. The clinical sites may be located up to 50 miles from the student's home campus. The cost of traveling and parking at sites are the responsibility of the student. For example, parking at the University of Chicago for 10 weeks is approximately \$128 while other clinical sites have free parking facilities.

**Approximate Costs associated with Medical Assisting Program**

\* Financial Aid is dependent on the number of credits a student is enrolled in.

Enrollment beginning Spring 2011						
Qtr	Term	# of Credits required for program	Tuition (based on # of credits)*	Program Fee	Approximate Book Cost (includes 1 uniform in Fall term) Tax not included	Additional Costs for Program (differ by student)
1	Spring 2011	16	\$ 6,700	\$ 100	\$750	
2	Summer 1 2011	16	\$ 6,700	\$ 100	\$235	
3	Summer 2 2011	16	\$ 7,200	\$ 150	\$320	Immunizations/Drug Test/Fingerprinting
4	Fall 2011	16	\$ 7,200	\$ 150	\$125	Travel to Site
5	Winter 2011	16	\$ 7,200	\$ 150	\$180	Travel to Site
6	Spring 2012	12	\$ 7,200	\$ 150	\$185	

Enrollment beginning Fall 2011						
Qtr	Term	# of Credits required for program	Tuition (based on # of credits)*	Program Fee	Approximate Book Cost (includes 1 uniform in Fall term) Tax not included	Additional Costs for Program (differ by student)
1	Fall 2011	16	\$ 7,200	\$ 150	\$750	
2	Winter 2011	16	\$ 7,200	\$ 150	\$235	
3	Spring 2012	16	\$ 7,200	\$ 150	\$320	Immunizations/Drug Test/Fingerprinting
4	Summer 1 2012	16	\$ 7,200	\$ 150	\$125	Travel to Site
5	Summer 2 2012	16	\$ 7,400	\$ 150	\$180	Travel to Site
6	Fall 2012	12	\$ 7,400	\$ 150	\$185	

Enrollment beginning Spring 2012						
Qtr	Term	# of Credits required for program	Tuition (based on # of credits)*	Program Fee	Approximate Book Cost (includes 1 uniform in Fall term) Tax not included	Additional Costs for Program (differ by student)
1	Spring 2012	16	\$ 7,200	\$ 150	\$750	
2	Summer 1 2012	16	\$ 7,200	\$ 150	\$235	
3	Summer 2 2012	16	\$ 7,400	\$ 150	\$320	Immunizations/Drug Test/Fingerprinting
4	Fall 2012	16	\$ 7,400	\$ 150	\$125	Travel to Site
5	Winter 2012	16	\$ 7,400	\$ 150	\$180	Travel to Site
6	Spring 2013	12	\$ 7,400	\$ 150	\$185	