

The Taft University System

Taft Law School

William Howard Taft University

Consumer Information Guide

Catalog Supplement

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This Guide is a Catalog Supplement to the General Catalogs of Taft Law School and William Howard Taft University. Prospective students are advised to review this Guide in conjunction with their review of the General Catalog and the Catalog Supplement for the Degree Program.

All institutions that participate in Federal Student Aid and Veterans Administration Programs are required to notify enrolled and prospective students and prospective employees regarding consumer information that is available to them. This document provides access to all of the required consumer information that you have the right to request and review. Where additional information is available, the specific location of the information is noted in each section. If you have any questions on the material in this Guide, you may contact the Director of Administration at the offices of The Taft University System.

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Overview of The Taft University System

The Taft University System (hereinafter sometimes referred to the “University” or “TUS”) currently consists of two private postsecondary educational institutions, *Taft Law School* and *William Howard Taft University*.

Prior to 2008, Taft Law School operated as a school within William Howard Taft University. As a result of a reorganization, which was reviewed and approved by faculty, regulatory bodies and its accrediting agency, Taft Law School has become a freestanding institution. The University continues to offer programs in business and education.

The Taft University System has been providing quality distance education programs to mature adults and professionals for over three decades. Few people would have projected when it offered its first continuing education programs to certified public accountants in 1976, that Taft University System schools would evolve into two of the most respected nationally accredited distance learning schools in the country.

This Guide is a resource. Other resources include the General Catalogs for Taft Law School and William Howard Taft University as well as the various Catalog Supplements. All are available for viewing and/or downloading through the University System’s website (www.taftu.edu) or William Howard Taft University’s website (www.taft.edu). In addition, every student will be provided with a Student Handbook which contains specific policies and procedures applicable to the student.

Should you require further information, assistance is only a phone call or e-mail away. Let us know how we may assist you in reaching your educational goals.

Sincerely,

The Taft University System Administration, Faculty and Staff

The Taft University System's Family Educational Rights and Privacy Act (FERPA) and Consumer Privacy Policy

Student records are regarded as confidential for all schools receiving funding under programs administered by the U.S. Department of Education in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA). Generally, information pertaining to students' records shall not be released to a third party without written authorization of the student, judicial order, or a lawfully issued subpoena.

Education records are all records an institution maintains regarding a student.

Exception: The following are not interpreted as education records:

1. Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible to others.
2. Records of a law enforcement unit of an educational institution.
3. Personnel records; records related to a person as an employee not used for any other purpose.
4. Medical records.
5. Records created after the student is no longer a student; alumni records.

Information Which May Be Disclosed

In compliance with FERPA, the following student record information may be disclosed by the University's designated representative without prior written consent of the student, a judicial order, or a lawfully issued subpoena.

- a. Dates of attendance at the University.
- b. Dates of admission to the University.
- c. University programs of study.
- d. University degree completion dates and types of degrees earned.
- e. Student's current enrollment status (full-time, part-time, withdrawn).
- f. Most recent previous institutions attended by students and degree(s) earned.
- g. Grade level (i.e. first trimester graduate student, second year first professional degree student).
- h. Photographs.

Exception: If a student submits a written request that his or her directory information not be released, NO INFORMATION MAY BE RELEASED, absent a judicial order or a lawfully issued subpoena. A request of this nature is only valid throughout the student's term of enrollment.

Information Which Must Not Be Released:

In compliance with FERPA, the following student information shall not be released by the University without the prior written consent of the student, a judicial order or a lawfully issued subpoena. The student's signature on the written requests shall be verified before acting upon the request.

- a. Date and place of birth.*
- b. Home addresses, email addresses, and phone numbers.*
- c. Social security number, or Individual record number (IRN).**
- d. Grades or grade point averages.
- e. Class schedules.
- f. Employment information including: employer, position held, work address, or work phone number.
- g. Academic performance information, such as academic suspension, probation, disqualification or academic dishonesty charges.
- h. Admission information, including: test scores or entry grade point averages.
- i. Financial/accounting information.

*Rationale: Although this information may be disclosed without prior written consent according to FERPA, the University's policy is to maintain the confidentiality of this student information. The University will notify students to provide contact information directly to a third party when this information is requested.

**Rationale: Student IRNs, SSNs or PINs generally should not be released to a third party, unless it is necessary to perform a required task (i.e. Student Financial Agreement, FBI Request, etc.). These non-directory identifiers should not be released even with a signed FERPA Release form in order to avoid the risk of personal identity theft.

Exception: The University may release information to school officials with legitimate educational interest. The University may release information under the following conditions:

- a. School officials with legitimate educational interest.
 - b. Other schools to which a student seeks or intends to enroll.
 - c. Specified officials for audit and evaluation purposes.
 - d. Appropriate parties in connection with Financial Aid to a student.
 - e. Organizations conducting studies for or on behalf of the school.
 - f. Accrediting organizations.
 - g. To comply with a judicial order or lawfully issued subpoena.
 - h. Appropriate officials in cases of health and safety emergencies.
 - i. State and local authorities, pursuant to state law.
 - j. Information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act of 1994.
 - k. To the Attorney General of the United States or to his/her designee in response to an ex-parte order in connection with the investigation or prosecution of terrorism crimes specified in 2332b(g)(5)(5) and 2331 of Title 18, U.S. Code.
- a. A school official is defined as:
1. A person employed by the University in an administrative, supervisory, academic, research, or support staff position.
 2. A person employed by or under contract to the University to perform a task.
 3. A person serving on an institutional governing body or committee.
- b. A school official has a legitimate educational interest if they are:
1. Performing a task specified in their job description/contract.
 2. Performing a task related to a student's education.
 3. Providing a service or benefit relating to the student or student's family.
 4. Representing a school in which a student seeks to enroll; and then only after notification has been attempted to the student.
 5. Federal and State authorities auditing compliance of Federal or State-Support programs.
 6. Disclosing information in connection with financial aid; to determine financial aid eligibility; amount of aid, conditions for the aid, or to enforce the terms of conditions of the aid.
 7. State and local officials complying with laws in effect prior to 1974 requiring disclosure.
 8. Performing studies on behalf of educational institutions.
 9. Accrediting organizations carrying out their function.
 10. Complying with a judicial order or lawfully issued subpoena; provided notification to the student is made before complying with the subpoena.
 11. Performing responsibilities as committee members.
- c. Students shall have reasonable access to their University records and may request to review their educational records and may challenge the contents of their educational records which they feel to be inaccurate, misleading, or otherwise in violation of their privacy or other rights.
- d. The University reserves the right to deny transcripts or copies of records not required to be made available by the FERPA in any of the following situations:
1. Student has an unpaid financial obligation with the University.
 2. There is an unresolved disciplinary action against the student.
- e. Under FERPA, schools may charge a reasonable fee for this service. The current fee for copies is \$7.50 per transcript and/or .25¢ per page for all non-transcript related material.

- f. Students have the right to request in writing a copy of the University's FERPA policy.
- g. With respect to FERPA matters, students have the right to file a complaint with the Family Policy Compliance Office in Washington, D.C. Inquiries should be directed to:

Family Policy Compliance Office
United States Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5920

- h. For a period of 25 years following the death of a student, requests for education records on deceased students must have written authorization from the estate executor. Beyond this time, requests for these records may be released to anyone after review and approval from the Registrar's Office.

Procedure

Students alleging that their University records are inaccurate or misleading, or who allege violations of the Family Educational Rights and Privacy Act of 1974, may present their challenges to the University Registrar.

Students have the right to correct record keeping errors, but not to seek to overturn administration decisions and/or assessments. The Registrar shall review students' challenges and when appropriate amend students' records accordingly. Students will be notified within 15 days of the Registrar's actions and based on the action may request a formal hearing.

- a. Student must submit a request for amendment in writing to the Registrar identifying the specific portion of their record they want changed and why they believe it's inaccurate or in violation of his/her privacy. The Registrar will respond to the request within 15 days.
- b. If the University denies the request to change the record, the Registrar will notify the student of the decision and advise them of their right to challenge the information.
- c. Students request for a formal hearing must be made in writing and submitted to the attention of the Registrar at the offices of the University. The Registrar will arrange for a hearing, and notify the student in advance, of the date, place, and time of the hearing. Students may present relevant evidence and may be assisted or represented at the hearings by one or more persons of their choice, including an attorney, at the student's expense.
- d. The University shall be represented by a hearing panel appointed by the Director of Administration of the University. The panel shall consider all relevant evidence supporting students' allegations of inaccurate or misleading information in students' records. Decisions of the panel will be final.
- e. The University will prepare a written decision based on evidence presented at the hearing and will include a summary of evidence presented and the rationale for the decision.
- f. If the University decides that the challenged information is not misleading, inaccurate, or in violation of the student's privacy rights, it will notify the student of their right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.
- g. The statement will be maintained as a part of the student's record as long as the contested portion is maintained. If the University discloses the contested portion of the record, it must also disclose the statement.
- h. If the University decides the information is inaccurate or in violation of the student's right of privacy, it will amend the record and notify the student, in writing, that the record has been amended.

Exception: Students may not inspect and review the following records absent a judicial order or legally issued subpoena:

1. Confidential letters and recommendations for which they have waived their rights of inspection.

2. Educational records containing information about more than one student (access is permitted only to that part of the record concerning the inquiring student).
3. Records of instructional, supervisory, administrative and certain educational personnel which are in the possession of the originator.
4. Records connected with an application to attend the University if the Application was denied. (i.e., a student is enrolled in an undergraduate program and applies for admission to a graduate program but is denied.)
5. The University cannot deny students access to their records. Copies do not need to be provided, absent a judicial order or a lawfully issued subpoena unless by not providing copies, the student's rights are denied.

Exception: The University may release foreign transcripts to students because original transcripts from institutions in other countries may be difficult or impossible for students to replace.

Student Financial Aid Consumer Information 2009-2010

This section is applicable to students seeking Federally insured student loans. Students not seeking such loans can skip to page 13 (Prior Loan Deferments).

Degree seeking students that are U.S. citizens or eligible non-citizens enrolled in an eligible program may apply for student financial aid as a means of assisting with financing their education. The Taft University System participates in the Federal Direct Loan Program for its Juris Doctor-Attorney Track Program and Juris Doctor-Executive Track Programs only. (The Federal Direct Loan Program includes Stafford Unsubsidized Loans, Stafford Subsidized Loans, and Federal PLUS Loans. **It is important to note that students enrolled in all other University programs (including the Juris Doctor-Attorney Track *Independent Study* Programs and the Juris Doctor-Executive Attorney Track *Independent Study* Programs) are NOT eligible for these loans.**

The University does **NOT** participate in the following Federal Aid Programs:

Federal Perkins Loans,
Federal Pell Grant,
Academic Competitiveness Grant,
National SMART Grant, and
Federal Supplemental Educational Opportunity Grant

Students may also be eligible to reduce their tuition through University Grant offers. Student eligibility is not need based or credit based. Additional information on Grants may be found on the Taft University System's websites.

Student Rights and Responsibilities

Students receiving Federal Student Aid have varying rights and responsibilities. These rights and responsibilities include receiving the following information:

- the need-based and non-need-based federal financial aid that is available to students;
- the need-based and non-need-based state and local aid programs, University aid programs, and other private aid programs that are available;
- how students apply for aid and how eligibility is determined;
- how the school distributes aid among students;
- how and when financial aid will be disbursed;
- the terms of, the schedules for, and the necessity of loan repayment and required loan entrance and exit counseling; and
- the criteria for measuring satisfactory academic progress; and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal financial aid.

Statement of Educational Purpose

Federal Financial Aid is to be used solely for the students educational expenses related to their enrollment in The Taft University System eligible programs.

Application Process

Students may apply for student financial aid after submitting an application for admission to the Admissions Office. The following forms are required to begin the application process for student financial aid loans.

- Free Application for Federal Student Aid (FAFSA)
- Federal Direct Loan Master Promissory Note (for individuals interested in Stafford loans)
- Entrance Counseling Form
- Taft University System Enrollment Agreement documents
- All students are required to submit a government issued form of identification, which includes both a signature and a picture. (i.e. drivers license, passport, military ID or government ID)

We highly recommend following our online financial aid process listed on our website at http://www.taftu.edu/TLS/1_financialaid.htm. This link will give the student an overview of the steps to complete

the required student financial aid documents, which begins with the Free Application for Federal Student Aid (FAFSA) form. A student must apply for Federal Student Aid for each academic year of study.

The average processing time for financial aid is 30-60 days. Prospective students should plan accordingly.

Verification

A student may be chosen to participate in the verification process of information submitted on his or her FAFSA. Students will be selected by the Department of Education's Central Processor (CPS), following procedures established by federal regulations. The CPS prints an asterisk next to the EFC on the ISIR, SAR or SAR Acknowledgement to identify students who have been selected for verification. If student is selected for verification, the University will usually request a copy of tax returns signed by the student and, if applicable, his or her parent(s) or spouse and a verification worksheet. Additional documents may be requested by the University to complete the application process. Student will receive written notification from the University of verification requirements and the timelines for completion of the process.

Additionally, if a applicant's Institutional Student Information Record (ISIR) indicates that a tax return "will be filed" and it has not been filed and is considered delinquent (after October 15th deadline), then Taft will require that the applicant file his or her tax return. This will be required to be done prior to packaging the aid award. If an ISIR indicates that a tax return "will be filed" and it is before the October 15th deadline, the Taft will not require the tax return be filed prior to packaging the aid award.

Verification must be completed no later than 90 days past the last day of the student's enrollment for each academic year. Corrections involving the federal processor must be made prior to the Federal Student Aid Report (SAR) correction deadline. An applicant's failure to provide required documentation within the specified time frame will result in the loss of all Title IV aid and the tuition balance becomes due immediately.

Any conflicting information, even if the ISIR is not selected for verification, must be resolved before federal student aid may be disbursed.

Students will be notified of any changes made to an ISIR because of the verification process. Any information which requires a change to the ISIR will be made and the student notified. A student who becomes aware of the need for a change to the ISIR should notify the Office of Student Finance so the necessary correction can be made.

Should the student receive a payment and then withdraw from the University and this withdrawal results in an overpayment; the Office of Student Finance will complete a Return of Title IV Funds and notify the student of his/her responsibility in making repayment.

Federal Student Aid Programs

Federal Direct Loans

Federal Direct Loans are received from the federal government. The loans students receive will be subsidized and/or unsubsidized.

A *subsidized* loan is awarded on the basis of financial need. Student will not be charged any interest before student begins repayment or during deferment periods. The federal government subsidizes the interest during these periods.

An *unsubsidized* loan is not awarded on the basis of need. Student will be charged interest from the time the loan is disbursed until it's paid in full. If student allows the interest to accrue while student is in school or during other periods of nonpayment, it will be added to the principal amount of his or her loan and additional interest will be based on that higher amount. Student can choose to pay the interest as it accumulates.

The amounts students can borrow will depend on his or her grade level, determined at the time application for admission is submitted, and his or her dependency status. The following table indicates Stafford Loan funding limits based on student's status of dependent undergraduate, independent undergraduate, or a graduate student. A

student whose parent cannot obtain a PLUS loan is allowed to borrow additional unsubsidized Stafford amounts. Student's dependency status will be determined based on his or her answers to questions on the FAFSA.

Federal Direct Stafford Loan Limits

Annual Loan Limits for Subsidized and Unsubsidized Federal Direct Stafford Loans

	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate/Professional Student
1st Year	\$5,500—No more than \$3,500 of this amount may be in subsidized loans	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.	\$20,500—No more than \$8,500 of this amount may be in subsidized loans.
2nd Year	\$6,500—No more than \$4,500 may be in subsidized loans	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.	
3rd and 4th Year (each)	\$7,500—No more than \$5,500 may be in subsidized loans	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.	
Maximum Total Debt from Stafford Loans Upon Graduation	\$31,500—No more than \$23,000 of this amount may be in subsidized loans	\$57,500—No more than \$23,000 of this amount may be in subsidized loans.	\$138,500—No more than \$65,500 of this amount may be in subsidized loans.
			The graduate debt limit includes Stafford Loans received for undergraduate study.

Please note that student may also receive less funding if student receives other financial aid (such as private or military tuition assistance) that is used to cover a portion of his or her Cost of Attendance.

Interest rates for new subsidized Stafford Loans for undergraduate students disbursed on or after July 1, 2008:

First disbursement of a loan:		Interest rate on the unpaid balance
Made on or after	Made before	
July 1, 2008	July 1, 2009	6.0 percent
July 1, 2009	July 1, 2010	5.6 percent
July 1, 2010	July 1, 2011	4.5 percent
July 1, 2011	July 1, 2012	3.4 percent

All Direct Subsidized, Direct Unsubsidized and Direct PLUS loans first disbursed on or after July 1, 2006 have a fixed interest rate for the life of the loan.

A new Subsidized Stafford Loan disbursed on or after July 1, 2008 for graduate students, carries a fixed interest rate of 6.80%.

A new Unsubsidized Stafford Direct Loan for graduates and undergraduates disbursed on or after July 1, 2006 carries a fixed interest rate 6.8%.

The interest rate for Direct PLUS loans first disbursed on or after July 1, 2006 is 7.9%.

The Federal Direct Loan Program does charge an origination fee, which is taken out of the loan proceeds by the federal government. However, as part of the changes to the student loan programs made by the Higher Education Reconciliation Act of 2005 (the HERA), Pub. L. 109-171, the origination fee for Direct Subsidized Loans and Direct Unsubsidized Loans was reduced and will continue to be reduced through 2010. For more information on loan terms, refer to the "Borrower's Rights and Responsibilities" section of the Federal Stafford Loan Master Promissory Note (MPN).

For all Direct Subsidized Loans and Direct Unsubsidized Loans that are first disbursed on or after July 1, 2008 and before July 1, 2009, the origination fee is 2.0 percent.

For all Direct PLUS Loans for both parent and graduate/professional student borrowers, the origination fee is 4 percent regardless of the first disbursement date.

On all subsidized, unsubsidized and PLUS loans, there is a rebate of 1.5% which becomes effective when the loan is originated. Should the student miss a payment, when the loan enters repayment, this rebate is forfeited.

The Taft University System has retained Educational Compliance Management (ECM) to assist our applicants and students with processing their Federal Student Aid Loans.

After the student has completed and forwarded the Master Promissory Note (MPN) to the Department of Education, an award letter will be sent and a disclosure statement from Direct Loans that will inform the student of the types (subsidized, unsubsidized or PLUS) and amount of student loans awarded for the loan period. The Department of Education will mail a disclosure statement and notify student of anticipated disbursement dates. When the funds are received, the University will verify that student have maintained eligibility and is currently registered for classes. Any changes and/or breaks in attendance or failure to start classes as scheduled, may prevent federal student aid from being disbursed.

Loans are processed for an academic year. Students can reapply for subsequent loans after successfully completing these requirements. The University will disburse the loan in two installments, with the first half disbursed approximately 38 days after the beginning of the academic year and the second half disbursed at approximately 26 weeks after the first disbursement, provided student maintains satisfactory academic progress as defined.

Entrance counseling will be provided to first time Federal Direct Loan borrowers before the first disbursement of a loan will be made, and exit counseling before leaving the University. If student withdraws prior to completing the exit counseling process, student may have the opportunity to complete online exit counseling or materials will be mailed to his or her last known address and should be completed and returned to the address provided.

Federal Direct PLUS Loans

Graduate students are now eligible to borrow under the PLUS Loan Program up to the cost of attendance minus other estimated financial assistance from the Federal Direct Loan program. This loan is credit-based. The terms and conditions applicable to the Parent PLUS Loan also apply to Graduate PLUS loans. Applicants are required to complete the FAFSA and are given an opportunity to request the maximum eligibility under the Federal Direct Loan Program before applying for a Graduate PLUS loan. Students are responsible for all interest accrued during the life of the loan.

Financial Aid Entrance and Exit Counseling

Before a Direct Loan borrower takes out a loan, the University will ensure that entrance counseling is conducted. Entrance counseling will include an explanation of the use of an MPN, the importance of the repayment obligation, a description of the consequences of default, sample repayment schedules, information in reference to a borrower's rights and responsibilities, as well as other terms and conditions. Loan exit counseling will be provided when student completes his or her course of study or withdraws from the University.

Entrance Counseling

The following information will be included in Entrance Counseling, which will be presented prior to a first Direct Loan disbursement made to a first-time borrower at the University. Entrance counseling is completed by the student who will review the following information on the U.S. Department of Education's website. The student must take and pass a quiz regarding entrance counseling information.

- Information will be provided in reference to the seriousness and importance of the repayment obligation. Although payment coupons or billing statements may be sent as a convenience for the borrower, not receiving them does not relieve the borrower of his or her obligation to make payments.
- The counseling information provided will describe the likely consequences of default, including adverse credit reports. Federal offset and litigation. In addition, charges might be imposed for delinquency or default, such as the lender's or guarantor's collection expenses (including attorney fees). A defaulter is no longer eligible for any deferment provision, if he or she would otherwise qualify. Finally, a defaulter's federal and state tax refunds may be seized and wages garnished and the borrower loses eligibility for any further funding from the student financial aid programs.
- The multi-year feature of the Master Promissory Note (MPN) will be explained indicating that students will be able to obtain additional loans from the Direct Loan programs without having to sign a new promissory note for each period of enrollment. Student will be required to complete a new MPN when first enrolled at the University and if they choose to borrow from a different lender.
- Information will be provided about Graduate PLUS loan eligibility for graduate degree students, and include the requirement that students must have applied for the annual loan maximum under the Federal Direct Subsidized and Unsubsidized Loan Program. Students must also complete both the Free Application for Federal Student Aid (FAFSA) and the PLUS MPN. It will be explained during entrance counseling that the student borrower is obliged to repay the full loan even if he or she doesn't finish the program, can't get a job after graduating, or is dissatisfied with the University's educational program or other services.
- The student should be aware that all forms of aid (i.e. scholarships, grants and loans) are considered when determining a student's eligibility for federal student aid. The student should be informed of the Cost of Attendance for their program. Information that the Expected Family Contribution from the ISIR, is then deducted from the Cost of Attendance to arrive at the student's need, must be given to each student. Any scholarship that the student receives is then deducted and the remaining need may be filled with student loans.
- The student must be made aware of the office to contact when he/she wishes to withdraw. An exit interview will be conducted by the Office of Student Financial Aid. A student, who does not complete a program within the required time frame and is asked to leave the school, must complete an exit interview with the Financial Aid Office. The name of the person to contact should the student wish to withdraw, must be provided to the student.
- A student may access NSLDS through the website, http://www.nsls.ed.gov/nsls_SA/. The student will need his/her pin number to receive access to this site. This website has a listing of all loans that a student received at all schools that the student attended.
- A sample monthly repayment schedule based on the average borrower indebtedness of Direct Loan borrowers at the University will be provided and will include the current interest rate and also provide the applicable grace period.

- The counseling process will stress the student's obligation to keep the lender informed about address changes, changes in enrollment, name changes or changes in a Social Security Number. A student is required to inform the lender when he or she graduates, changes schools or withdraws from the school.
- The borrower will be reminded of the refund and other policies that may affect withdrawals and the status of Direct Loans.
- The importance of keeping loan records will be stressed to assist in referencing school and lender documents.

Exit Counseling

Some of the information presented at the entrance counseling session will again be presented during the exit counseling.

- Several topics that were present in the entrance counseling will be reviewed during exit counseling to include the consequences of default and the importance of the repayment obligation, the use of the MPN and the obligation to repay the loan even if the borrower drops out, doesn't get a job, or is otherwise dissatisfied with the quality of the University's education programs and services.
- A sample monthly repayment schedule based on the average borrower indebtedness of Direct Loan borrowers at the University will be provided and will include the current interest rate and also provide the applicable grace period.
- A comparative analysis of each payment plan including actual payments as compared to average payments. The following website allows the student to enter the amount of each type of loan borrowed into a form and the website will calculate the payments under each payment plan: <http://www.dissonline.com/borrower/CounselingSessions.do?cmd=initializeContext> . The average payments are contained in the Exit Counseling Guide for Direct Loan Borrowers.
- Terms and conditions to obtain full or partial loan forgiveness or discharge:
Discharge refers to cancellation of a loan, even one in default, due to a school closure, false certification, the student's death or total and permanent disability.
- Cancellation or sometimes forgiveness of a loan is based on the borrower performing certain types of service such as teaching in a low-income school. A defaulted loan cannot be cancelled based on qualifying service.

Terms and conditions to obtain a full or partial loan forgiveness or discharge may be reviewed by going to the website www.fsapubs.org and clicking on the publication [Funding Education Beyond High School](#). The same publication can be used to view the terms and conditions to obtain deferment and forbearance.

- The exit counseling will review the options for loan repayment, such as the standard, extended, graduated and income-contingent plans. The option of consolidating loans will also be provided.
- In addition to a review of debt management strategies, the counseling will reinforce the availability of forbearance, deferment and cancellation for certain situation and indicate that in most cases the borrower must start the process by applying to the lender.
- Prepayment: Should a student be in a position where he/she can pay the loan in its entirety, he/she has the option to do that at any time. A student may request a shorter repayment schedule or change repayment plans at any time as long as the student is not in default.
- A student must repay his/her loan even if he/she did not complete the program or did not complete the program within the regular completion time of that program, is unable to obtain employment, or is dissatisfied with the education received.
- Exit counseling will also explain the availability of loan information on NSLDS and the availability of the FSA Ombudsman's office. The borrower's loan history can be viewed online at the Website for the National Student

Loan Data System (PIN required for access). The Ombudsman's office is a resource for borrowers when other approaches to resolving student loan problems have failed. Borrowers should first attempt to resolve complaints by contacting the University, company, agency or office involved. If the borrower has made a reasonable effort to resolve the problems through normal processes and has not been successful, he or she should contact the FSA Ombudsman.

- Exit counseling will include a request to obtain the borrower's expected permanent address after leaving the University, the address of the borrower's next of kin and the name and address of the borrower's expected employer. The University will also request changes in the borrower's name, address, Social Security Number, or references, and will obtain the borrower's current driver's license number and state of issuance.
- A student who fails to make loan payments on time or if the student defaults on his/her loans, the consequences are serious:
 1. The entire unpaid balance and accrued interest on the loan would be immediately due and payable.
 2. Deferment options are lost
 3. No further federal student financial aid may be received
 4. The account will be turned over to a collection agency, increasing the total debt by late fees, additional interest, court costs, collection fees, attorney's fees and other costs
 5. The debt will be reported to credit bureaus as delinquent which may damage the student's credit rating
 6. The federal government can take your federal tax refunds.
 7. The employer, at the request of the federal government can withhold (garnish) part of your wages and give them to the federal government.
 8. The Federal Government may take legal action.

Effects of Loan consolidation:

The interest rate on a consolidation loan is the weighted average of the interest rates on the loans being consolidated.

Depending on the loan amount, Consolidation loans can be repaid over 10-30 years. This may be longer than the repayment period on your current loans. A longer repayment period means a lower monthly repayment but it also means that you will be paying more interest over the life of the loan, so your total repayment amount will be higher. If you are comfortable with higher monthly repayments, you have the right to ask for a shorter repayment period. You can also choose to prepay the loan.

A student may consolidate student loans that are in their grace period as well as loans that are in repayment. However, you lose the benefit of any remaining grace period. There is no grace period on a Consolidation loan and the first payment will usually be due within 60 days of the day of disbursement.

The same deferment and forbearance provisions are available, as for a Stafford Loan (in particular the in-school deferment and the unemployment and economic hardship deferments).

Consolidation loans do not have a cancellation/forgiveness provision for teachers at low-income schools or for child-care providers. However, all of the other cancellation provisions that are available for a Stafford Loan are also available with a Consolidation loan, including permanent disability, unpaid school refund, forgery of aid documents and attending a school that closed.

National Student Loan Data System

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. The University updates students enrollment status in NSLDS every 60 days.

The student may, at any time, go into NSLDS, through the following website: http://www.nsls.ed.gov/nsls_SA/. The student must have his/her pin number to receive access. NSLDS has the most up-to-date information on student loans.

Application of Funds to Student's University Account

Through completion of the Federal Direct Loan Master Promissory Note, the student will have authorized the University, to apply federal funds to his or her University account. The funds must be applied to the student account within 3 days of receipt from the Federal Government. If student is eligible to receive any remaining funds, the excess funds will be mailed via 1st Class Mail to the student's address of record to the student in the form of a check. At that time, the student will be notified of the disposition of the funds that the University retained. The University must disburse excess loan funds to the students within 14 days.

Prior Loan Deferments

Taft Law School and William Howard Taft University students are eligible to defer repayment of existing federally insured student loans during their enrollment period. Students enrolled in any University System programs are eligible for this benefit.

There is no charge for the completion of loan deferral forms. Deferment forms should be obtained from the lender if the loan is from another educational institution. Students must submit all deferment forms to Student Services pursuant to the directions set forth in the Student Handbook. The lender will make the final determination of granting the deferment request.

Students receiving federal education loans may also obtain deferments while serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field on community service. Borrowers must formally request a deferment through the procedures established by the holder of their loan(s).

Satisfactory Academic Progress (SAP) Policies

All students are expected to maintain satisfactory academic progress as detailed below. The policies and procedures that make up the satisfactory academic progress requirements for the various programs offered by the University are set forth below. All consist of three components:

- A Qualitative Component;
- A Quantitative Component; and
- Appeal Procedures.

A student who fails to maintain satisfactory progress must obtain the permission of the University System president or his designate to continue in a program.

The Federal government has an interest in assuring that students who receive Federal Title IV financial aid progress toward their academic goals at a reasonable pace and at a reasonable cost. Therefore, Federal regulations impose certain requirements on Title IV students beyond the academic requirements of the University. With respect to Title IV students, in the event of a conflict between policies in this section and policies noted in other sections of the *Student Handbook*, the provisions of this section shall control.

For students receiving Federal Title IV financial aid, failure to make satisfactory academic progress at the midpoint of a program or thereafter, will make them ineligible to receive such aid. However, a student may be eligible to continue in a non-Title IV status. During this period, with the permission of the University System president or his designate a student may continue to take courses *provided* the student pays for tuition and fees from a source other than Federal Title IV financial aid.

SAP Policy for Students Enrolled in the Juris Doctor Programs

•The Qualitative Component in the Juris Doctor Programs

A student will be placed on academic probation if his or her cumulative grade point average (GPA) is less than 2.00 or the GPA for the most recent academic period is less than 2.00. Assuming that all other components of satisfactory academic progress are satisfied, students on academic probation are considered to be making satisfactory academic progress. A student will not be considered to be making satisfactory academic progress if he or she fails any first year course or remains on academic probation for two consecutive years. In addition, once a student has been enrolled in the Program for two academic years, he or she must have earned a minimum grade point average of 2.00 and maintain this minimum grade point average at the end of year three in order to be making satisfactory academic progress.

All Juris Doctor Program students are subject to all of the requirements set forth in the *ACADEMIC REQUIREMENTS AND EXPECTATIONS* section of the *Student Handbook* and the *ACADEMIC STANDING AND RETENTION* section of the *Handbook*.

•The Quantitative Component in the Juris Doctor Programs

To maintain satisfactory academic progress, a student must complete his or her studies in not more than 150% of the published length of the Program. (For purposes of this component, “published length of the Program” refers to the required number of units.)

The Juris Doctor – Attorney Track Program requires completion of 90 units for graduation. Therefore, any student who completes, attempts to complete, or is unable to complete the Program in a total of 135 units will not be considered to be making satisfactory academic progress. The Juris Doctor – Executive Track Program requires completion of 75 units. Therefore, any student who completes, attempts to complete, or is unable to complete the Program in a total of 112 units will not be considered to be making satisfactory academic progress.

With respect to repeated courses, only the most recent grade is computed into a student’s grade point average. However, repeated courses are included in the 150% computation.

A Juris Doctor student must complete an academic year in not less than 48 nor more than 52 consecutive weeks that includes 45 weeks of instruction. (The remaining weeks are reserved for review and final examinations.) All students in telecommunications courses are required to log on to the personal student home page at least one time per week for the 45 weeks of instruction. A student enrolled in a telecommunications course who fails to log on for 9 of the 45 weeks will be dismissed from the Program and therefore deemed NOT to be making satisfactory academic progress.

Students are allowed no more than seven years to complete the Juris Doctor programs.

•Evaluation Points in the Juris Doctor Programs

A student’s academic progress is evaluated at the end of each academic year.

•Administrative Probation in the Juris Doctor Programs

A student who withdraws or has been dismissed must wait at least four months before that student will be allowed to reenroll. A student will be placed on Administrative Probation when that student reenrolls in a Juris Doctor Program after the student has withdrawn or been dismissed.

A student placed on Administrative Probation will remain in that status for at least one academic year. At the end of this period, the student’s academic progress will be evaluated. At that time, the student’s academic record must show that the student completed all courses attempted during that academic year and the student earned a grade point average of 2.00 or higher. Further, the student must have a cumulative grade point average of 2.00 or higher. A student who achieves these academic standards will be released from Administrative Probation status.

A student who passes all courses during the Administrative Probationary period but fails to achieve a 2.00 yearly or cumulative GPA will remain on Administrative Probation for one additional year.

A student who does not pass all courses while on Administrative Probation, or who fails to satisfy the yearly or cumulative GPA standard after two academic years on Administrative Probation, will be dismissed from the Program.

A student on Administrative Probation is *not eligible* for Federal Title IV financial aid.

•Reinstatement as a Title IV Student

A student may, subject to the approval of the Dean of the School of Law or his designate, be reinstated as a Title IV student after failing to make satisfactory academic progress if the student meets the following minimum criteria:

- a. The student has completed at least one academic year since it was determined that the student failed to make satisfactory academic progress.
- b. A recalculated grade point average indicates that the student now has a cumulative grade point average of 2.00 or higher; and
- c. It is possible for the student to complete the Program in not more than the maximum number of units allowed (135 for the Juris Doctor–Attorney Track Program and 112 for the Juris Doctor–Executive Track Program).

•Appeals in the Juris Doctor Programs

A student may appeal a determination that the student is not making satisfactory academic progress by sending a petition to the Vice President of Law School Administration at the administrative offices of the University. The petition should set forth in detail why the student believes that he or she has complied with the above requirements.

SAP Policy for Trimester Programs

All certificate, undergraduate and Master degree programs are presented on a trimester basis. *Students enrolled in these programs are not eligible for Federal Title IV financial aid.*

•The Qualitative Component in the Trimester Programs

A student is placed on academic probation when his or her cumulative GPA falls below 3.00. (2.00 in the undergraduate business programs, the LL.M. program and B.S.L. program.) Students on academic probation must raise their cumulative GPA to these minimum levels or above by the end of the subsequent trimester to continue in the program. A student will be dismissed from the program if he/she is placed on Academic Probation and fails to regain Good Standing by the end of the subsequent trimester or completes all required course work with a cumulative GPA of less than the required minimums for the degree program.

If a failing grade has been received in a course, that course must be repeated to earn credit. Students are not obligated to repeat a failed course unless it is a course required for graduation. Students may repeat, at the prevailing cost per unit, any course in which an “F,” “D-,” “D,” “D+” or “C-” grade was received. A student who repeats a course receives the grade earned on the repeat effort only. No course may be repeated in which a grade of “C” or higher has been earned. Grade points, units attempted, and units earned for the prior attempt will not be included in grade-point average (GPA) calculations subsequent to the repeat effort. Nevertheless, such calculations prior to the repeat effort will not be affected, cumulative units, grade points earned, and grade-point averages will be altered -- to reflect the repeat effort -- only at the point at which the course was repeated.

A particular course may be repeated only once.

Petitions requesting permission to repeat a course must generally be received by the University within 30 days of the date the Grade Report for the subject course was mailed to the student.

The University reserves the right to exclude or retain a student at any time in its sole discretion for academic reasons. In the exercise of this prerogative, the University attempts to analyze the totality of the circumstances in light of what it believes to be an ethical obligation not to continue the student beyond the point where it becomes clear that, at that point in time, for whatever reason(s), the student is not succeeding in a Program.

In this regard, it should be remembered that the longer the period of study involved, the more conclusive the student's record becomes. For this reason, the retention policy is generally enforced to the letter.

It is the rare student who can admit, at the time, that academic dismissal is in his/her own best interests. Consequently, academic dismissal is not a matter open to debate or negotiation by the student involved. The University can and must exercise its sole discretion in this matter. It is not and cannot be a "matter of right" to the student involved.

•*The Quantitative Component in the Trimester Programs*

To maintain satisfactory academic progress, a student must complete his or her studies in not more than 150% of the published length of the Program. (For purposes of this component, "published length of the Program" refers to the required number of units.)

The Master of Laws programs require the completion of a 24 units to earn the degree. The Master of Education Program and the Master of Science in Taxation Program require 30 units. The Master of Business Administration Program requires 36 units. The Bachelor of Science in Laws Program requires a minimum of 30 units completed at Taft. The Bachelor of Science in Business Administration program requires 120 units. The Associate of Arts in Business Administration program requires 60 units. All certificate programs are 12 units. With respect to repeated courses, only the most recent grade is computed into a student's grade point average. However, repeated courses are included in the 150% computation.

Undergraduate and Master level programs are divided into trimesters consisting of 9 to 12 units. Each trimester consists of sixteen weeks from the date study commenced. The study commencement date is the date indicated on the enrollment materials. Students not completing all coursework in the sixteen week period are placed in an "Incomplete" status and may request up to an additional 32 weeks to complete the coursework and final examinations.

Students are allowed no more than two years for certificate programs, five years to complete trimester programs (seven years for the BSBA program).

Enrollment in Subsequent Trimesters

Students may enroll in the next trimester at any time after completion of the first two courses of any trimester. Students should contact the Student Services Office (student_support@taftu.edu) and request enrollment materials be prepared at least one month before they wish to start a trimester. Courses must be completed in the order set forth in the University Catalog unless the student obtains permission from the University to complete a course in a different order.

Students may take a leave of absence between trimesters by simply not enrolling in the subsequent trimester. No petition is necessary.

No student may complete any degree program in less than one year under any circumstances.

•*Evaluation Points in the Trimester Programs*

A student's academic progress is evaluated at the end of each trimester.

•*Readmission after Academic Dismissal*

An individual who wishes to be readmitted after academic dismissal must petition the Admissions Office directly and show the requisite ability for successful study or evidence a stronger potential for study.

Readmission after Withdrawal "In Good Standing".

A student who has successfully completed any units at the University and who has taken a leave of absence longer than one calendar year must petition the Dean (or his/her designate) to be allowed to re-enroll as a continuing student. As a condition to his/her readmission, a student who has taken a leave of absence for longer than one calendar year may be required to repeat courses taken prior to his/her withdrawal. Since admission criteria in existence at the time of readmission will apply, readmission is not automatically guaranteed.

•*Appeals in the Trimester Programs*

A student may appeal a determination that the student is not making satisfactory academic progress by sending a petition to the Student Services Coordinator at the administrative offices of the University. The petition should set forth in detail why the student believes that he or she has complied with the above requirements.

SAP Policy for Doctoral Programs

Courses in the Doctoral programs are self-paced. Subsequently, the number of weeks necessary to complete a course may vary considerably based on the amount of time per week a student devotes to study and the professional experience of the student. ***Students enrolled in these programs are not eligible for Federal Title IV financial aid.***

•*The Qualitative Component in the Doctoral Programs*

To earn a Doctoral degree (other than the Juris Doctor) a student must complete a minimum of 60 units beyond the Master's degree with a cumulative grade point average of at least 3.00, pass qualifying and comprehensive examinations, and present a successful oral defense of a dissertation or terminal project prepared by the student.

A student is on academic probation if his or her cumulative GPA falls below 3.00. Students on Academic Probation must raise their cumulative GPA to 3.00 after the completion of the next two courses to continue in the *Program*. A student will be dismissed from the University if he/she is placed on Academic Probation and fails to regain Good Standing after the completion of the next two courses or completes all required course work with a cumulative GPA of less than 3.00.

•*The Quantitative Component in the Doctoral Programs*

Students are officially enrolled in one course at a time. Students may not complete the first course in less than one and one-half months from the date of initial enrollment. Thereafter, a student may complete one course for every one and one-half months of cumulative enrollment. (e.g. a student who enrolled on January 1st could submit three courses by May 15th or four courses by July 1st, etc.) The above examples demonstrate minimum completion schedules. Experience has shown that the average student will progress at a slower pace. Students should complete a course every 3 months. Students who are not working at this pace may be placed on probation and ultimately dismissed.

Notwithstanding any other provision, Doctoral programs cannot be completed in less than 27 months from the date of initial enrollment. All degree requirements must be satisfied within seven years from the date of initial enrollment.

In order to maintain satisfactory academic progress, a student must complete all required coursework within 48 months and complete the program within seven years.

•Evaluation Points in the Doctoral Programs

A student's academic progress is evaluated upon completion of each course, the qualifying examination, and the comprehensive examination.

•Appeals in the Doctoral Programs

A student may appeal a determination that the student is not making satisfactory academic progress by sending a petition to the Student Services Coordinator at the administrative offices of the University. The petition should set forth in detail why the student believes that he or she has complied with the above requirements.

Cost of Attendance for the Juris Doctor Telecommunications Programs

The University establishes standard student budgets as a basis for awarding federal student financial aid funds. These budgets are not intended to represent exact living expenses that will be incurred but represent average expenses based on information from the Bureau of Labor Statistics. The Cost of Attendance (COA) includes average living expenses, books and supplies, tuition, computer library fee and registering as a law student with the State Bar of California, if applicable.

The Federal Direct Loan for the first award year (first year students), if approved, will be paid in two equal disbursements. The first disbursement to the student will be made approximately 38 days **after** the start of instruction. (Checks are sent via US mail to the student's address of record.) The second disbursement will be made about 26 weeks after the first disbursement. However, pursuant to federal regulations, to qualify for these disbursements the student must achieve and maintain satisfactory academic progress. That means to qualify the first disbursement, the student must submit all of his or her official transcripts, and pass the Introduction to Law course. Failure to satisfy either requirement will prevent the School from drawing down any loan funds on the student's behalf. There is no exception to this requirement. Therefore applicants/students should request that official transcripts be sent to Taft Law School as soon as possible.

To qualify for the second disbursement, the student must complete his or her assignments for the first half of the academic year, which includes taking all midterms.

Taft will provide at no additional cost the books for the *Introduction to Law* and *Legal Writing* courses **only**. (*Introduction to Law* covers the first three weeks of instruction.) The Federal Direct Loan will **not be funded** prior to the time that students will need books for the *Torts*, *Contracts* and *Criminal Law* courses.

Federal Direct Loans for years two, three, and four will also be distributed in two equal disbursements on a similar schedule to the first year. Students must also maintain Satisfactory Academic Progress to qualify for disbursements in years two, three, and four.

Students must have the financial resources to purchase their books prior to the first disbursement. **If students don't purchase books by the first week of instruction, they run the risk of falling dangerously behind.** (Most vendors, including Legal Books Distributors, will accept credit cards.)

The approximate cost of new first year books is \$1,314.23. Used books are often available online via Amazon or Barnes and Noble, or at local law bookstores. The cost for books in years two, three, and four are usually slightly less but will vary depending upon the courses in which student is enrolled. Booklists are e-mailed to the student upon receipt of Enrollment Instructions, when enrollment documents are sent and again when course materials are sent, along with detailed instructions for purchasing. The student should use the booklist provided by the University to determine the current cost of books for future years. Booklists for Taft Law School programs are posted on the website at <http://www.taftu.edu/TLS/Booklists> .

Leave of Absence Policy

The University's leave of absence policy varies from program to program. Details are set forth in the *Student Handbook* for each specific program, a copy of which is included with the enrollment agreement.

Financial Policies and Procedures

Payment Policies

Tuition for each course must be paid according to the terms and conditions as outlined on the tuition and fees exhibit to the student's Enrollment Agreement. All tuition, fees and payment policies are determined prior to enrollment and outlined in the enrollment documents.

DANTES Reimbursement

The Taft University System courses have Defense Activity for Non-Traditional Education Support (DANTES) approval for tuition reimbursement. For more information on this program, contact the Educational Service Officer on base.

Refund Policies

Institutional Refund Policy

The University has adopted a refund policy, which is believed to be fair and equitable. It reserves the right to change this policy without notice in order to comply with any legislative or regulatory changes imposed by the government or accrediting agencies. A specific detailed refund formula is included in each enrollment agreement and is reproduced below.

For Juris Doctor Programs:

The School has adopted the following refund policy which will apply to the Juris Doctor Programs. If a student cancels enrollment within five days of enrollment, the School will refund all money paid by the student. Should a student cancel the agreement within 14 days after enrollment, the School will refund 100% of tuition charges. "Enrollment" for refund purposes is considered to have become effective upon execution of the Agreement by Student. Thereafter, a student who withdraws or is dismissed shall be entitled to a prorata refund of tuition charges up to thirty weeks from the date of enrollment. No refunds are payable after week thirty and refunds are not payable for completed courses. Any cancellation or withdrawal shall be effective on the date Student mails to the School a written notice as evidenced by the postmark on the envelope. Dismissals shall be effective on the date such action is taken by Administration or when Student fails to maintain satisfactory academic progress as defined in the Student Handbook, whichever shall occur first. Refund computations are based on the total tuition obligation, not the amount of tuition previously paid. Unless otherwise noted in writing, other School fees are non-refundable. The School will issue refunds pursuant to the above conditions within 30 days from the date the withdrawal notice is received by the School. If a loan was obtained to pay for tuition, it is Student's responsibility to repay the full amount of any loan plus any interest. Student is advised that some financial institutions require Taft Law School to repay any refunds due directly to the lender and Student expressly authorizes the School to comply with such requests. If a student withdraws or is dismissed after the student obtains a Federal Direct Student Loan, a return calculation will be made in accordance with the Return to Title IV policy set forth in this *Consumer Information Guide*.

For Programs Based Upon Trimesters:

The University has adopted the following refund policy which will apply to the Undergraduate and Masters programs. If a student cancels enrollment within five days of enrollment, the University will refund all money paid by the student. Thereafter, a student who withdraws shall be entitled to a prorata refund of tuition charges up to 9 weeks from the date of enrollment – according to the following table. "Enrollment" for refund purposes is considered to have become effective upon execution of the Agreement by Student. Refundable tuition is defined as the total trimester tuition as presented in the enrollment agreement less an administrative fee of \$200.00 or 20% of the tuition whichever is less.

Pro-Rata Refund Schedule

REFUND TABLE	
Withdrawal Occurring After Week 1	80%
Withdrawal Occurring After Week 2	70%
Withdrawal Occurring After Week 3	60%
Withdrawal Occurring After Week 4	50%
Withdrawal Occurring After Week 5	40%
Withdrawal Occurring After Week 6	30%
Withdrawal Occurring After Week 7	20%
Withdrawal Occurring After Week 8	10%
Withdrawal Occurring After Week 9	0%

Refunds are not payable for completed courses. Refund computations are based on the total tuition obligation, not the amount of tuition previously paid. Unless otherwise noted in writing, other University fees are non-refundable. The University will issue refunds pursuant to the above conditions within 30 days from the date the withdrawal notice is received by the University. If a loan was obtained to pay for tuition, it is the student's responsibility to repay the full amount of any loan plus any interest. Students are advised that some financial institutions require the University to repay any refunds due directly to the lender and a student must expressly authorize the University to comply with such requests.

For the Doctoral Programs:

Should a student withdraw from a Doctoral Program, the University will refund 100% of tuition charges provided the withdrawal is within ten days after the date of enrollment. "Enrollment" for refund purposes is considered to have become effective upon execution of the Agreement by the student. Thereafter, the student will receive a prorated refund calculated on the number of days remaining in the current month. The University will issue refunds pursuant to the above conditions within 30 days from the date the withdrawal notice is received by the University. Withdrawal does not relieve the student of the obligation to pay for charges incurred prior to the date of withdrawal. Unless otherwise noted in writing, other University fees are non-refundable. At the option of the University, Student may be dismissed from the *Program* if delinquent in tuition or fees for a period in excess of 60 days. No documentation will be provided by the University to or for any student or graduate who is delinquent in payment of any tuition or fees. If the student cancels enrollment within five days of enrollment, the University will refund all money paid by the student.

Return to Title IV Refund Policy

For students receiving Federally insured student loans, the University is required to apply the federal return provisions for recipients of Federal Student Aid (FSA). The refund process uses a formula to determine the amount of FSA funds a student has earned as of his or her last day of class attendance. The Return of Title IV Refund Policy is in addition to the School's Tuition Refund Policy. Both calculations will be completed when the student withdraws. DETC has additional Refund Policy provisions. If a student withdraws before completing more than 60% of the payment period, the percentage of FSA funds earned will equal the percentage of the calendar days completed in the payment period prior up to the withdrawal date. After the 60% point in the payment period, a student has earned 100% of the FSA funds he or she was scheduled to receive during the period.

For the Juris Doctor Programs, Taft University System will determine the earned and unearned portion of Title IV aid when a student ceases enrollment prior to the planned competition date.

- Up through 60% of the Period of Enrollment (calculated on a 50 week academic year), an otherwise eligible student earns Title IV aid on a pro rata basis. After 60%, the student has earned 100% of Title IV benefits.
- A return calculation is still required even if a student has earned 100% of Title IV benefits to determine whether a post-withdrawal disbursement to the student is required.

The formula in brief is as follows:

1. Determine the amount of Title IV aid that was disbursed and that could have been disbursed. (Step 1 on Worksheet – In our case only lines 5, 6, and 8 will be applicable.)
2. Determine the date of withdrawal and determine the percentage of the payment period or period of enrollment attended by the student. (Step 2)
3. Determine the amount of Title IV aid earned by the student by multiplying the total Title IV aid for which the student was eligible by the percentage of time enrolled. (Step 3)
4. Compare the amount earned to the amount disbursed. If the amount earned is greater than the amount disbursed, then a post-withdrawal disbursement must be made if the student is eligible for a “late disbursement” under the cash management rules (34 CFR 668.164(g)). If the amount disbursed exceeds the amount earned, the Title IV aid must be returned. (Step 4)
5. Allocate the responsibility for returning unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered. (Step 5, 6, 7 and 8)
6. Distribute the unearned Title IV aid back to the Title IV programs.

The University will use a worksheet to calculate the responsibility, if any, for the return of Title IV funds. A copy of the worksheet will be provided to the student. Since the University does not participate in any grant programs, the formula above will only be used to calculate the amount of Title IV loans that may need to be returned. The University will also calculate any refund that may be owed to the student pursuant to the University’s Refund Policy. If a refund is due, monies will be returned pursuant to Federal, State and accreditation regulations.

Overpayment of Federal Funds

In rare circumstances a student may have received FSA funds in error. Such a student who owes an overpayment as a result of withdrawal from the University and a subsequent Return of Title IV Program funds calculation will retain FSA funding eligibility for 45 days from the date that the University sends a notification to the student of the overpayment. During the 45 days, the student will have the opportunity to take appropriate action that can continue their eligibility for FSA funds. This may be accomplished by repaying the overpayment in full to the University or by signing a repayment agreement with the U.S. Department of Education. If the student does not take one of these two actions during the 45-day period, he or she becomes ineligible for future funding on the 46th day. Further information on signing a repayment agreement with the U.S. Department of Education may be obtained from the University’s Financial Aid Office. A student is not obligated to return a grant overpayment of less than \$25 and is therefore, eligible to receive FSA funding if the student returns to the University. A student is liable for an overpayment of less than \$25 when that amount is a remaining balance. A remaining balance occurs when the overpayment amount was originally \$25 or more, but it is now less than \$25 because the student has made payments.

Post-Withdrawal Disbursement

If the total amount of FSA funds the student earned as calculated under the Return of Title IV funds policy is greater than the total amount disbursed, the student may be eligible to receive a post-withdrawal disbursement of FSA funds. The University will offer any loan amount to a post-withdrawal disbursement that is due within 180 days of the date that the University determined that the student withdrew by providing a written notification that will include the following:

- The type and amount of FSA funds that make up the post-withdrawal disbursement that is not credited to the student's account.
- The type and amount of FSA funds that have been credited to the student's account.
- An explanation that the student or parent may accept or decline some or all of the post-withdrawal disbursement that is not credited to the student's account.
- A request for confirmation to credit loan funds to the student's account. If the confirmation is not provided, the student and/or parent, for a parent PLUS loan, may not receive any loan funds as a direct disbursement unless the University concurs.
- Information in reference to the student and/or parent's (for a parent PLUS loan) obligation to repay the FSA loan funds if disbursed.
- An explanation that no post-withdrawal disbursement will be made if the student and/or parent, for a parent PLUS loan, do not respond within 14 days of the letter date.

If the student and/or parent, for a parent PLUS loan, respond to the University's notice within 14 days and instruct the University to make all or a portion of the post-withdrawal disbursement, the funds will be requested and disbursed in the manner specified in their response within 180 days of the date of the University's determination that the student withdrew. If the student and/or parent do not respond to the University's notice, the post-withdrawal disbursement of grant funds will be made only for appropriate outstanding charges.

Requirements for Officially Withdrawing From the University

Any students who find it necessary to interrupt their studies by withdrawing from the University should follow the directions set forth in their Enrollment Agreement. Withdrawal requests must be in writing. It is recommended that students contact Student Services prior to withdrawal to ascertain the current financial obligation of the student.

Referrals to the Office of Inspector General

The Taft University System is required by law to make referrals to the Office of Inspector General of any cases of suspected fraud and abuse involving the Title IV programs.

Academic Program and Instructional Facilities Information and General Contact Information

The Taft University System offers programs in law, business and education. Detailed information regarding each academic program and its modality is outlined in the appropriate catalog supplement, which may be reviewed on the website of Taft Law School or William Howard Taft University.

Questions regarding available programs should be directed to:

**The Taft University System and
Taft Law School**
3700 South Susan Street, Suite 200
Santa Ana, CA 92704
info@taftu.edu
www.taftu.edu

1-800-882-4555

William Howard Taft University
600 South Cherry Street, Suite 525
Denver, CO 80246
admissions@taft.edu
www.taft.edu

1-877-894-TAFT (8238)

Entities that Accredit, License, or Approve The Taft University System

The Taft University System is institutionally accredited by the Accrediting Commission of the Distance Education and Training Council. This scope of this accreditation extends to both Taft Law School and William Howard Taft University.

Distance Education and Training Council
1601 18th Street, N.W., Suite 2,
Washington, D.C. 20009
202-234-5100
<http://www.detc.org>

State Agencies

Recognition of Taft Law School by the State Bar of California

Taft Law School's degree granting ability is regulated by the Committee of Bar Examiners of the State Bar of California. The Committee also regulates admission to practice law in California. As a result of Taft Law School's compliance with specific rules of the Committee, the School is authorized to award law degrees and graduates of the School's Juris Doctor-Attorney Track Programs become eligible to sit for the California Bar Examination.

The State Bar of California
Committee of Bar Examiners
Office of Admissions
180 Howard Street
San Francisco, CA 94105
(415) 538-2300

Approval/Authorization of William Howard Taft University

William Howard Taft University is registered in the State of Colorado and is in good standing as a fully authorized postsecondary institution by the Colorado Commission on Higher Education. Authorization allows the University to accept students, offer instruction, award credits toward a degree, and award degrees. University degrees are awarded pursuant to the laws of the State of Colorado. Contact information for the Colorado Department of Higher Education is as follows:

State of Colorado
Department of Higher Education
Colorado Commission on Higher Education
1560 Broadway, Suite 1600
Denver, Colorado 80202
(303) 866-2723
<http://higher.ed.colorado.gov>

Federal Agency

The Taft University System has entered into a Program Participation Agreement with the United States Department of Education.

Services for Disabled Students

The Taft University System recognizes and accepts its obligations under the Americans with Disabilities Act of 1990 and the Rehabilitation Act of 1973, prohibiting discrimination on the basis of a disability and requiring the University to provide reasonable accommodations to qualified disabled students in all University programs and activities. Students have the responsibility to both self-disclose and request accommodation through the Director of Student Services. Communication with faculty or other staff members does not constitute in itself fulfilling the University ADA accommodation requirements. Verification through documentation from a health care provider may be required prior to accommodations being determined and fulfilled. Student Services will review documentation for accommodation consideration and is responsible for managing student ADA process including negotiations and finalizing appropriate student accommodations.

Faculty

All Taft Law School and William Howard Taft University faculty members are employed by The Taft University System. Many have responsibilities in both Taft Law School and Taft University. All are qualified to undertake the level of instruction or course development that they are assigned.

Faculty information may be found in the *Faculty Catalog Supplement*, which is available on the School's website.

Campus Security Report

This report is compiled in conjunction with The Taft University System Safety Policies and pertains to both the California and Colorado locations. The following statistics are in accordance with definitions used in the Uniform Crime Reporting System of the Department of Justice, FBI, as modified by the Hate Crime Statistics Act. The data includes all crimes reported to the police or to the University. If a crime has occurred but has not been reported, it cannot be reflected in the following statistics. For this reason, The Taft University System encourages everyone to report all crimes to the University or local law enforcement agency. The Taft University System expressly reserves the right to modify or to adopt additional safety policies and procedures relating to campus safety, at any time without notice.

Campus Safety Policies

The Taft University System Safety Policies have been prepared to increase The Taft University System community's awareness of current programs that exist to protect its members' safety and well-being and also to satisfy the requirements of the "Safe and Drug Free Schools and Communities Act." Information that is included relates to topics such as drug and alcohol abuse, health risks and available counseling programs, prohibited use or distribution of drugs and alcohol, legal affects of drug and alcohol use, and information related to campus safety. The information is intended to provide a general description of The Taft University System's policies; it is not, however, intended to serve as a contractual agreement between the University and the recipient. Additionally, the University will disseminate and publicize crime statistics from the most recent calendar year and the two preceding calendar years.

Crimes Reported

In accordance with the Crime Awareness and Campus Security Act of 1990, and as amended, the University provides the following statistics to inform its students, employees and applicants about campus crime. The University is committed to a safe and secure educational experience. Although Taft Law School and William Howard Taft University are distance learning institutions and have no students who attend classes, for purposes of reporting, the University's administrative offices at 3700 South Susan Street, Santa Ana, CA 92704 will be used for the Taft Law School campus and the offices at 600 South Cherry Street, Suite 525, Denver, CO 80246 will be used for the William Howard Taft University campus.

Crimes Reported for the California Campus

*The following statistics show the **total** criminal offenses, hate crimes and arrests/referrals for campus disciplinary action that occurred on the Taft Law School's California campus, non-campus buildings & property and public property.*

CRIME STATISTICS The following statistics are provided for student's information in compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act. Set forth below are statistics available to the School concerning the occurrence of criminal offenses in the listed categories which were reported to campus security. The crimes listed on the following charts plus any other crimes involving bodily injury reported to local police agencies or to a campus security authority, that manifest evidence that the victim was intentionally selected because of the victim's actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability are also listed on the next two pages, according to type of criminal offense and category of prejudice.

Taft Law School's California Campus

<i>Criminal Offenses</i>	Calendar Year								
	2008			2007			2006		
	On Campus	Non-campus buildings and property	Public Property*	On Campus	Non-campus buildings and property	Public Property*	On Campus	Non-campus buildings and property	Public Property*
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary/Theft	0	0	0	0	0	0	2	3	0
Motor Vehicle Theft	0	0	0	0	0	0	1	0	1
Arson	0	0	0	0	0	0	0	0	0
Criminal Homicide:									
Murder & Non-negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses:									
Forcible	0	0	0	0	0	0	0	0	0
Non-Forcible	0	0	0	0	0	0	0	0	0
<i>Totals</i>	0	0	0	0	0	0	3	3	1

Should a hate crime be reported, it will be identified by hate crime category (race, gender, religion, etc.).

<i>Hate Crimes</i>	Calendar Year								
	2008			2007			2006		
	On Campus	Non-campus buildings and property	Public Property*	On Campus	Non-campus buildings and property	Public Property*	On Campus	Non-campus buildings and property	Public Property*
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary/Theft	0	0	0	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0
Criminal Homicide:									
Murder & Non-negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses:									
Forcible	0	0	0	0	0	0	0	0	0
Non-Forcible	0	0	0	0	0	0	0	0	0
<i>Totals</i>	0	0	0	0	0	0	0	0	0

Arrests/Persons Referred for Campus Disciplinary Action

<i>Hate Crimes</i>	Calendar Year								
	2008			2007			2006		
	On Campus	Non-campus buildings and property	Public Property*	On Campus	Non-campus buildings and property	Public Property*	On Campus	Non-campus buildings and property	Public Property*
Liquor Law Violations:									
Arrests	0	0	0	0	0	0	0	0	0
Disciplinary Action	0	0	0	0	0	0	0	9	0
Drug Abuse Violations:									
Arrests	0	0	0	0	0	0	0	0	0
Disciplinary Action	0	0	0	0	0	0	0	7	0
Weapons Possessions:									
Arrests	0	0	0	0	0	0	0	0	0
Disciplinary Action	0	0	0	0	0	0	0	0	0
<i>Totals</i>	0	0	0	0	0	0	0	16	0

* Public property includes all thoroughfares, streets, sidewalks, and parking facilities that are within the campus, or immediately adjacent to and accessible from the campus.

NOTE: Local police statistics are included only for the 3700 South Susan Street building in the criminal offenses listed above due to local statistics being for an unreasonably contiguous area which would not accurately reflect crimes that occurred on the Schools' campus and public property.

Crimes Reported for the Colorado Campus

The following statistics show the **total** criminal offenses, hate crimes and arrests/referrals for campus disciplinary action that occurred on the William Howard Taft University's Colorado campus, non-campus buildings & property and public property.

CRIME STATISTICS The following statistics are provided for student's information in compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act. Set forth below are statistics available to the School concerning the occurrence of criminal offenses in the listed categories which were reported to the local police department.

William Howard Taft University Colorado Campus

Offense	2009	2008	2007
Homicide	0	0	0
Kidnapping & Abduction	0	0	0
Sex Offense Forcible Rape	0	0	0
Sex Offense Forcible Sodomy	0	0	0
Sex Offense Sexual Assault with Object	0	0	0
Sex Offense Fondling, Indecent Exposure	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Simple Assault	0	0	1
Intimidation/Harassment	1	0	3
Arson	0	0	0
Burglary/B&E	0	1	0
Purse Snatching	0	0	0
Shoplifting	0	0	0
Theft from Building	0	5	1
Theft of Motor Vehicle	0	1	1
Theft of Motor Vehicle Parts	0	1	0
All Other Larceny	0	0	0
Motor Vehicle Theft	0	0	0
Counterfeiting/Forgery	0	0	0
False Pretense/Swindle	0	0	0
Fraud – Credit Card/ATM	0	0	0
Impersonation	0	0	0
Wire Fraud	0	0	0
Embezzlement	0	0	0
Stolen Property/Vandalism	0	0	0
Destruction of Property/Vandalism	0	0	0
Drug/Narcotics Violation	0	0	0
Drug Equipment Violations	0	0	0
Incest	0	0	0
Statutory Rape	0	0	0
Pornography/Obscene Material	0	0	0
Prostitution	0	0	0
Assisting or Promoting	0	0	0
Weapon Law Violations	0	0	0
Bad Checks	0	0	0
Curfew/Loitering/Vagrancy	0	0	0
Disorderly Conduct	1	1	0
Driving Under the Influence	0	0	0
Family Offenses-Non Violent	0	0	0
Liquor Law Violation	0	0	0
Runaway	0	0	0
Trespass	0	0	0
Totals:	2	9	6

NOTE: Local police statistics are included only for the 600 South Cherry Street building in the criminal offenses listed above due to local statistics being for an unreasonably contiguous area which would not accurately reflect crimes that occurred on the Schools' campus and public property. Property includes all thoroughfares, streets, sidewalks, and parking facilities that are within the campus, or immediately adjacent to and accessible from the campus.

Drug and Alcohol Abuse Prevention Program

Drug abuse affects all aspects of American life. It threatens the workplace as well as our homes, our schools, and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees (Safe and Drug Free Schools and Communities Act). All students are expected to conduct themselves as mature adults and as members of an academic community. The consumption of alcohol or drugs while attending a class or meeting with campus personnel is prohibited and may be subject to disciplinary action. All drug and alcohol abuse policies, prevention and referrals can be found within the Campus Safety Policies.

As an institution of higher learning dedicated to the welfare of its students, The Taft University System (TUS) cares about the physical and mental well being of its students, faculty, and staff. Each day the media reports on the crippling effects of abusive alcohol consumption and illegal drug use. Brain and liver damage, sexual impotence, ulcers, and digestive problems are the most well known among physical consequences. Compounding these physical consequences is a myriad of mental and behavioral problems, including attention span and memory difficulties, anti-social conduct, and escalating self-esteem and productivity issues. Consequently, TUS is committed to a policy that requires its students, faculty, and staff to exercise safe, healthy, and legal choices regarding any alcohol or drug use in the context of TUS activities.

In keeping with this policy, TUS strictly complies with all federal, state, and local laws concerning alcohol and illegal drug usage related to TUS activities. Students, faculty, and staff engaged in TUS activities must comply with these laws, whether on TUS property or otherwise. Violations will be reported to the appropriate law enforcement officials, and the individual(s) will also be subject to TUS disciplinary action, up to and including dismissal or separation, pursuant to TUS's policies and procedures. TUS reserves the right to impose one or more disciplinary actions, including successful completion of a substance abuse program as a condition to continue enrollment or employment, at the cost of the individual.

Given its virtual environment, TUS is unable to provide onsite counseling or treatment options. However, there are many resources available to help anyone avoid or recover from abusive alcohol or drug use. Within the local community, help is available from hospitals, churches, and private or public organizations. Visiting or calling these organizations is the best way to find the one that fits individual needs. Directory information, a telephone book, online searching, and recommendations from friends or professionals are the quickest ways to connect with these resources. Additionally, at a national level there are many organizations dedicated to providing information and suggestions on these issues.

Links, web addresses, and phone numbers to some of these organizations are:

Substance Abuse & Mental Health Services Administration - An agency of the U.S. Department of Health & Human Services providing information online regarding alcohol, drugs, and treatment programs.

General Address: <http://www.samhsa.gov/>

Specific Address for Treatment Programs: <http://findtreatment.samhsa.gov>

Phone Number to SAMSA: 1.800.729.6686

About.com Substance Abuse - Explore the complicated disease of addiction. Information on basic questions concerning drugs and addiction.

National Institute on Drug Abuse.

General Link/Address: <http://www.nida.nih.gov>

Specific Link/Address on Club Drugs: <http://www.clubdrugs.org/>

Phone Number: +1.310.443.1124

Link/Address: <http://www.addictionrecoveryguide.org> (general site describing various secular and non secular approaches to treatment)

Voter Registration Information

The Federal Higher Education Act requires all California colleges and universities that participate in Federal student aid programs to make voter registration forms available to its students.

The link below will take you to the website of the Secretary of State of California where you can register to vote in any county in California (Providing you are a resident of the State of California and otherwise qualified.) Most other states have similar websites. http://www.sos.ca.gov/elections/elections_vr.htm

Constitution Day

Constitution Day is on September 17th. Each year on that day the Taft University System holds a presentation regarding the Constitution for all students. An e-mail is sent to all students a couple of weeks prior to Constitution Day giving students information on how to participate in the Constitution Day event.