



AMERIS[®]
UNIVERSITY

Consumer Information

Consumer Information

All institutions participating in federal financial aid programs must provide required consumer information to enrolled and prospective students as well as current and prospective employees.

About Ameris University

Accreditation, Licensures, Reviews and Approvals

Ameris University is accredited, reviewed, and/or approved by federal, state and international agencies, as well as private accreditation bodies.

Federal

U.S. Department of Education, Certificate of Eligibility

Ameris University has been approved by the Department of Education to participate in each of the following Title IV Higher Education Act (HEA) programs:

- Federal Pell Grant Program
- Federal Direct Student Loan Program
- Federal Supplemental Educational Opportunity Grant Program
- Federal Work Study

Faculty

Ameris University faculty members are accomplished leaders, managers, professional educators, executives, financial officers and leaders in other professional areas who possess advanced degrees.

Federal Financial Aid Application Process

To begin the federal financial aid process, students must complete the Free Application for Federal Student Aid (FAFSA), available at <https://studentaid.gov/h/apply-for-aid/fafsa>. This is the first step in determining a student's eligibility for federal financial aid.

Federal financial aid will be processed after submitting an application for admission and registering for courses in an eligible degree program. Admissions and program requirements vary by state.

In addition to the FAFSA, the following may be required to be completed during the federal financial aid process:

- Annual Student Loan Acknowledgement
- Federal Direct Loan Master Promissory Note (MPN)
- Entrance counseling

A student should reapply for financial aid prior to the start of each new academic year.

Referrals to the Office of Inspector General

Ameris University is required by law to make referrals to the Office of Inspector General any time there is credible information or evidence that an applicant (student) may have engaged in fraud or other criminal misconduct in connection with the application involving federal financial aid programs.

Federal, State and Institutional Financial Aid Programs

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program at Ameris University can apply for federal financial aid as a means of assisting with financing their education. Certificate programs may also be eligible for federal financial aid. Depending on the program, student eligibility may be need-based, non-need-based, credit-based or dependent on other specific conditions.

Students may also be eligible to receive funding through state grant or scholarship programs in their states, where available.

General Eligibility Requirements

General eligibility requirements that must be met prior to a student receiving federal financial aid for most federal, state, and institutional funding are as follows:

- Must file a FAFSA for the current award year
- Must be admitted as a degree-seeking student to a qualified undergraduate, post-baccalaureate, graduate, or eligible certificate program
- Must be a U.S. citizen or eligible noncitizen
- Must have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Must be registered with the Selective Service Administration, if required by law
- Must be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program*
- Must be enrolled at least half time to be eligible for Direct Loan Program funds
- Must maintain satisfactory academic progress in college or career school
- Must not be in default on any prior federal student loan
- Must be meeting Ameris University's Financial Aid Satisfactory Academic Progress standards
- Must submit all requested documents and those documents must not be found to limit the student's eligibility
- Must not owe an overpayment on any federal financial aid grant or federal Direct Loan program funds
- Must have a high school diploma or GED certificate, or pass a test approved by the U.S. Department of Education, or have completed a high school education in a home school setting approved under state law
- Must be enrolled at least half-time to be eligible for federal Direct Loan program funds

For additional eligibility requirements, visit:

<https://studentaid.gov/understand-aid/eligibility/requirements>

* Federal aid funding is available only for those credits required to complete the student's primary program of study. Federal aid funding will cease once the maximum number of credits for the primary program has been completed. Federal financial aid may not be available for additional coursework in the pursuit of a concentration or otherwise, if not included within the requirements of the primary program of study.

Victims of Natural Disaster

If an affected individual (student and/or parent, if applicable) impacted by a federally declared major

disaster as defined in The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)) notifies Ameris University that he/she has been impacted, any federal or state aid, whether in the form of grants or low-interest loans, received by the affected individual for the purpose of providing financial relief is not counted as income for calculating the family's EFC. Students should contact their Finance Advisor for further information.

Grant Programs

Federal Grant Programs

Ameris University participates in the following federal grant programs:

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants may be awarded to undergraduate students who have not earned a bachelor's or a professional degree. The amount of aid students can receive varies depending on their financial need, cost of attendance and other eligibility criteria.

Students can receive the Federal Pell Grant for no more than 12 semesters or the equivalent:
<https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>

For more detailed information on eligibility and how to apply for the Federal Pell Grant, visit:
<https://studentaid.gov/understand-aid/types/grants/pell>

For additional information on how Ameris University calculates and awards Pell Grants, please review the Federal Pell Grant/IASG Policy in the Financial Aid Policies appendix.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG program is for undergraduate students pursuing their first bachelor's degree and demonstrating exceptional financial need. Federal Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for an FSEOG. The FSEOG does not have to be repaid.

For more detailed information on eligibility and how to apply for the FSEOG, visit:
<https://studentaid.gov/understand-aid/types/grants/fseog>

Iraq and Afghanistan Service Grant (IASG)

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001, may be eligible to receive the Iraq and Afghanistan Service Grant if:

- The student is pursuing a first bachelor's degree;
- The student is not eligible for a Federal Pell Grant on the basis of the student's Expected Family Contribution (EFC) but meets the remaining Federal Pell Grant Eligibility requirements; and
- At the time of the parent/guardian's death, the student was less than 24 years old OR enrolled at least part time at an institution of higher education.

The maximum award of the IASG is equal to the maximum Federal Pell Grant that is available for the award year, but cannot exceed the student's cost of attendance when coordinated with the student's other financial aid awards. As required by the Budget Control Act of 2011 (the sequestration law), award amounts for any IASG that is first disbursed on or after October 1, 2019, and before October 1, 2020 must be reduced by 5.9 percent. This amount changes every year based on the Budget Control Act.

For more detailed information on eligibility and how to apply for the IASG, visit:
<https://studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service>

For additional information on how Ameris University calculates and awards IASG grants, please

review the Federal Pell Grant/IASG Policy in the Financial Aid Policies appendix.

State Grant/Aid Programs

Students may also be eligible to receive funding through state grant or scholarship programs, where available. Depending on the program, student eligibility may be need-based, non-need-based, credit-based or dependent on other specific conditions.

The actual amount of state grants awarded to any student is contingent on the availability of funds. Ameris University cannot guarantee any funding from the state grant sources listed, as the list is subject to change without notice based upon changes in state budgetary constraints, state law or regulation, and/or University participation. Where work or other requirements are included in order to preclude the conversion of a scholarship or grant to a loan, Ameris University makes no representation or warranty as to whether a graduate will be able to obtain such employment or fulfill such other requirements.

For information regarding the grants offered by states — how to apply, eligibility, deadlines, etc. — see the list of programs and their respective websites and phone numbers below. For additional specific eligibility information, the institution may contact you directly when determining grant eligibility. Please note that states sometimes change eligibility requirements for existing grant programs or even eliminate programs for a period of time.

ARIZONA

Arizona Commission for Postsecondary Education (ACPE)
(602) 258-2435
<https://highered.az.gov>

Leveraging Educational Assistance Partnership (LEAP) Grant
<https://azgrants.az.gov/arizona-leveraging-educational-assistance-partnership-azleap>

OHIO

Ohio Higher Ed
<http://www.ohiohighered.org/>

Ohio College Opportunity Grant Program Tamika Braswell
(614) 728-8862
<https://www.ohiohighered.org/ocog>

Ohio War Orphans Scholarship Amber Brady
(614) 752-9528
<https://www.ohiohighered.org/ohio-war-orphans>

VERMONT

Vermont Student Assistance Corp (VSAC)
(800) 882-4166 | Burlington area (802)-654-3750
<https://www.vsac.org/>

Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)
<https://www.vsac.org/about/our-outreach-programs/gear-up>

Vermont Incentive Grant Program
<https://www.vsac.org/pay/student-aid-options/grants>

Federal Scholarships

Children of Fallen Heroes Scholarship

A Federal Pell Grant-Eligible student whose parent or guardian died in the line of duty while serving

as a public safety officer is eligible, under the Children of Fallen Heroes Scholarship, to receive a maximum Federal Pell Grant award.

To qualify for this scholarship, a student must:

- Be otherwise eligible for the Federal Pell Grant;
- Have a Federal Pell Grant eligible EFC; and
- Be less than 24 years of age OR enrolled at an institution of higher education at the time of the parent or guardian's death

Definition of a public safety officer:

- As defined in section 1204 of title I of the Omnibus Crime Control and Safe Streets Act of 1968 (42 U.S.C. 3796b);
- An individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, as a firefighter, or as a chaplain;
- an employee of the Federal Emergency Management Agency who is performing official duties of the agency in an area, if those official duties—
 - are related to a major disaster or emergency that has been, or is later, declared to exist with respect to the area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.); and
 - are determined by the director of the Federal Emergency Management Agency to be hazardous duties;
- an employee of a state, local, or tribal emergency management or civil defense agency who is performing official duties in cooperation with the Federal Emergency Management Agency in an area, if those official duties—
 - are related to a major disaster or emergency that has been, or is later, declared to exist with respect to the area under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.); and
 - are determined by the head of the agency to be hazardous duties; or
- a member of a rescue squad or ambulance crew who, as authorized or licensed by law and by the applicable agency or entity, is engaging in rescue activity or in the provision of emergency medical services.
- A fire police officer, defined as an individual who is serving in accordance with State or local law as an officially recognized or designated member of a legally organized public safety agency and provides scene security or directs traffic in response to any fire drill, fire call, or other fire, rescue, or police emergency, or at a planned special event.

External Scholarships

External scholarships are available to the general public, which may include Ameris University students. Private outside entities develop and fund external scholarships. A student's eligibility for an external scholarship depends on qualifying requirements that vary from scholarship to scholarship as determined by the provider. We've partnered with iGrad to provide a search tool with a list of many available national and local scholarships. Current students can access iGrad directly through the student portal. Prospective students can create an iGrad account to learn more.

Loans

Federal Direct Loan (DL) Program

Direct Loans, from the William D Ford Federal Direct Loan Program, are low-interest loans for eligible

students to help cover the cost of higher education. Eligible students borrow directly from the U S Department of Education at participating schools.

Direct Subsidized Loans — Direct Subsidized Loans are for students with financial need. The University will review the results of the FAFSA and determine the amount a student can borrow. The student is not charged interest while enrolled in school at least half time.

Direct Subsidized Loan Time Limitation Note: Federal regulations limit a first-time borrower's * eligibility for Direct Subsidized Loans to a period not to exceed 150% of the length of the borrower's educational program. Under certain conditions, first-time borrowers who have exceeded the 150% limit may lose the interest subsidy on outstanding Direct Subsidized Loans. For more detailed information on Direct Subsidized Loan Time Limitation, visit <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#eligibility-time-limit>

Direct Unsubsidized Loans — Direct Unsubsidized Loans are available to students with and without financial need. Like subsidized loans, Ameris University will review the results of the FAFSA to determine the amount a student can borrow. Interest accrues (accumulates) on an unsubsidized loan, even while the student is in school, beginning on the date the loan is initially disbursed. The student can pay the interest while in school and during grace periods and deferment or forbearance periods or can allow it to accrue and be capitalized (that is, added to the principal amount of the loan). If a student chooses not to pay the interest as it accrues, this will increase the total amount to be repaid because the student will be charged interest on a higher principal amount.

Terms and Conditions — Students who receive a Direct Loan are subject to the terms and conditions disclosed on the Federal Direct Loan Master Promissory Note (MPN), <https://studentaid.gov/app/launchMpn.action> and the Direct Loan Disclosure Statement.

Borrower's Rights and Responsibilities — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <https://studentaid.gov/app/subUnsubHTMLPreview.action>, attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for the Federal Direct Loan Program, visit <https://studentaid.gov/understand-aid/types/loans>

* Generally, a first-time borrower is one who did not have an outstanding balance of principal or interest on a Direct Loan or on an FFEL Program Loan on July 1, 2013

Federal Direct PLUS Loan for Parent(s)

Parents of dependent students may apply for a Direct PLUS Loan to help pay their child's education expenses as long as certain eligibility requirements are met. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

Terms and Conditions — Students whose parent(s) receive a PLUS Loan are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at <https://studentaid.gov/app/launchMpn.action>

Borrower's Rights and Responsibilities — Parents receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <https://studentaid.gov/app/mpnPlusHTMLPreview.action>, attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for Direct Parent PLUS Loans, visit: <https://studentaid.gov/understand-aid/types/loans/plus>

Federal Direct PLUS Loan for Graduate and Professional Degree Students

Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education

expenses at a fixed interest rate. Direct PLUS Loan eligibility is dependent upon the applicant’s credit history. If it is determined that the applicant has an adverse credit history, the applicant will have the option to appeal the credit decision or to obtain an endorser.

Award Amount — Students are eligible to receive a Graduate PLUS Loan award up to their academic year cost of attendance (COA) minus any other financial assistance received.

Terms and Conditions — Students who receive a PLUS Loan for Graduate and Professional programs are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at <https://studentaid.gov/app/launchMpn.action>

Borrower’s Rights and Responsibilities — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower’s Rights and Responsibilities Statement, <https://studentaid.gov/app/mpnPlusHTMLPreview.action> attached to the Master Promissory Note (MPN) for Direct PLUS Loans.

For more detailed information on eligibility and how to apply for the Direct PLUS Loan for Graduate and Professional students, visit <https://studentaid.gov/app/launchPLUS.action?plusType=gradPlus>

For information regarding Federal Student Loan Interest Rates, including Direct PLUS Loans, please visit <https://studentaid.gov/understand-aid/types/loans/interest-rates>

Federal Direct Subsidized and Unsubsidized Annual Loan Limits

Federal Direct Subsidized and Unsubsidized Annual and Aggregate Loan Limits are as follows:

	Undergraduate Student	Graduate/Professional Student
GradeLevel	\$5,500	\$9,500
	No more than \$3,500 of this amount can be a subsidized loan	No more than \$3,500 of this amount can be a subsidized loan
1 (Freshman)	Independent	
Dependent	Undergraduate Student	
	No more than \$4,500 of this amount can be a subsidized loan	No more than \$4,500 of this amount can be a subsidized loan
2 (Sophomore)		Unsubsidized Loan only * The aggregate amounts for graduate students include loans for undergraduate study
	\$7,500	\$12,500
	No more than \$5,500 of this amount can be a subsidized loan	No more than \$5,500 of this amount can be a subsidized loan
3 & 4 (Junior & Senior)		
	\$31,000	\$57,500
	No more than \$23,000 of this amount may be in subsidized loans	No more than \$23,000 of this amount may be in subsidized loans
Maximum total loan debt (aggregate loan limits)	\$10,500	\$20,500
	\$6,500	\$138,500
		No more than \$65,500 of this amount may be in subsidized loans The aggregate amounts for graduate students include loans for undergraduate study

A student whose parent cannot obtain a PLUS Loan is allowed to borrow additional unsubsidized federal Direct amounts. Student dependency status will be determined based on answers to questions on the FAFSA.

Federal Education Loan Interest Rates and Origination Fees

For information regarding Federal Student Loan Interest Rates and Origination Fees, please visit: <https://studentaid.gov/edgov/types/loans/interest-rates>

Interest Rate Cap for Military Members

During military service, students who qualify under the Servicemembers Civil Relief Act may be eligible for a 6% interest rate cap on the loans obtained before entering military service. Qualifying students must contact their loan servicer to request this benefit.

In addition, no interest is charged (for a period of no more than 60 months) on Direct Loans first disbursed on or after Oct. 1, 2008, while a borrower is serving on active duty or performing qualifying National Guard duty during a war, other military operation or national emergency, and serving in an area of hostilities qualifying for special pay. Qualifying students should contact their loan servicer for eligibility details and to request this benefit.

Prior Federal Loans and Financial Aid History

Federal financial aid borrowers can check the interest rate, servicer information and other financial aid history via the National Student Loan Data System (NSLDS) at https://nslds.ed.gov/nslds/nslds_SA/

Private Student Loans

Private loans may be available for both students and parents who are not eligible for need-based federal financial aid or who want to supplement their federal and/or state financial aid. These loans are made privately through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. Students may choose to use any eligible lender that offers private loans. Ameris University does not maintain a list of lenders that offer private loans, nor will it endorse a particular lender. For debt management purposes, Ameris University encourages applicants to first complete the federal financial aid application to determine eligibility for grants and federal direct loans and to borrow wisely, utilizing funding solely for direct educational expenses related to attendance at Ameris University.

Students applying for a private loan are required to complete a Self-Certification form before the lender can disburse funds to Ameris University. Students complete the form directly with the lender. However, Ameris University may assist in completion of applicable sections of the form. If a student requests a self-certification form, Ameris University will provide the written or electronic form developed by the Secretary. The lender determines eligibility and amounts are limited to the cost of attendance minus other aid, including discounts and any other resources received.

For more information on the difference between federal and private loans, please visit: <http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/>

Washington Student Loan Advocate Statement

For Washington State residents seeking information and resources about student loan repayment, or seeking to submit a complaint relating to your student loans or student loan servicer, please visit <https://wsac.wa.gov/loan-advocacy> or contact the Student Loan Advocate at loanadvocate@wsac.wa.gov.

Financial Aid Awarding

For students who have completed all required financial aid materials, Ameris University will evaluate student eligibility for federal, state and institutional aid programs. State grant program eligibility is determined by each state authority. Ameris University is notified of student eligibility by the state authority. Institutional grant and scholarship eligibility determination will vary.

Academic Year Requirements for Financial Aid Recipients

Ameris University defines its academic year as follows:

- Undergraduate Certificate programs are a minimum of 24 credits and 40 weeks of instructional time.
- Graduate Certificate programs are a minimum of 24 credits and 48 weeks of instructional time.
- Associate programs (9-week model) are a minimum of 24 credits and 36 weeks of instructional time.

- Associate programs (5-week model) are a minimum of 24 credits and 40 weeks of instructional time.
- Bachelor's programs are a minimum of 24 credits and 40 weeks of instructional time.
- Master's programs are a minimum of 24 credits and 48 weeks of instructional time.
- Master's Competency Based Education (CBE) Programs are a minimum of 24 credits and 32 weeks of instructional time.
- Doctoral programs are a minimum of 24 credits and 48 weeks of instructional time. Note:

The academic year definition may vary based on program level, version and course length.

Other Resources

A student must have financial need to receive all federal financial aid funds except for Direct Unsubsidized and PLUS Loans under the Direct Loans program. As such, a student's expected family contribution and other resources will be subtracted from the cost of attendance when determining eligibility for federal financial aid (Title IV). All awards, including need and non-need-based aid, cannot exceed a student's annual cost of attendance.

If Ameris University receives other additional resources that cause the student to exceed the cost of attendance, it will adjust the awards appropriately to eliminate the overaward. This may include reducing future disbursements for a second or subsequent payment period or returning awards to the funding source. Funds will be returned in the order most beneficial to the student. Please refer to the Overawards and Overpayments Policy for further information.

Grade-Level Determination

Determination of grade level is an important part of calculating eligibility for federal and state financial aid. Ameris University determines the student's grade level by calculating the total number of credits that were completed at the beginning of an academic year. For example, a student with 12 transfer credits at the start of his or her program at Ameris University will be considered a grade level 1 student. After the completion of one academic year of 24 credits, the student will have a total of 36 credits completed, making the student eligible for grade level 2 loans in his or her second academic year.

The following chart illustrates the number of credits required to complete each grade level.

Undergraduate Grade-Level Determination

Grade Level	Credits Completed for Primary Program (Includes Transfer Credit)
GL 1 (freshman)	0–24
GL2(sophomore)	25–48
GL 3 (junior)	49–72
GL4(senior)	73+

Verification

A federal financial aid student may be selected for verification by the U.S. Department of Education Central Processing System (CPS). The CPS prints an asterisk next to the expected family contribution (EFC) on the Student Aid Report (SAR) or SAR Acknowledgement to identify the student has been selected for verification. The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications.

Professional Judgment

Ameris University may exercise discretion to accommodate special circumstances, with respect to some aspects of eligibility, using professional judgment. Professional judgment allows Ameris University to treat a student individually when the student has special circumstances not sufficiently addressed by standard procedures. Ameris University uses professional judgment on a case-by-case basis.

Special circumstances will include conditions that differentiate an individual student from a whole class of students and those impacted by a federally declared major disaster, as defined in the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)).

Ameris University will not accept professional judgments made for a student by another school but will independently review the circumstances and, if appropriate, document the professional judgment decision. The decision of Ameris University regarding professional judgment is final and cannot be appealed to the U.S. Department of Education.

The following are a few *examples* of when Ameris University *may* make a professional judgment:

- elementary or secondary school tuition,
- medical or dental expenses not covered by insurance,
- nursing home expenses not covered by insurance,
- dependent care,
- childcare costs,
- a student who is a dislocated worker,
- the loss of employment of an independent student,
- cases where a family member is a dislocated worker,
- cases where a change in the student's housing status results in homelessness,
- recent unemployment of a family member whose income is included,
- other changes in the family's income, assets or a student's status,
 - number of parents enrolled at least half-time in a degree, certificate, or other program leading to a recognized educational credential at an institution with a program participation agreement

NOTE: The use of professional judgment is neither limited to nor required in the situations mentioned above. And, Ameris University will complete verification before exercising professional judgment for students who have been selected for verification.

Conflicting Information

Ameris University must identify and resolve discrepancies in the information received from different sources with respect to a student's application for federal student aid. Conflicting information must be resolved before or after Federal Student Aid Program funds have been disbursed. Some of these areas include but are not limited to:

- All student applications (e.g. Admissions Application, FAFSA, etc.)
- Need analysis documents received from ED {e.g., Institutional Student Information Records (ISIRs)} • Federal Tax Return Transcripts and copies of federal tax returns
- Information regarding a student's citizenship
- Previous educational experience (e.g., school credentials such as a high school diploma) • Documentation of the student's Social Security Number (SSN)
- Other factors relating to the student's eligibility for Federal Student Aid Programs (e.g., compliance with the Selective Service registration requirement)

Satisfactory Academic Progress for VA Education Benefits

To receive Department of Veterans Affairs (VA) education benefits, a student must maintain satisfactory academic progress (SAP) and conduct. Accordingly, benefits will be terminated for individuals who are disqualified, suspended or expelled from Ameris University.

Academic Probation

Academic probation (AP) shall occur when a grade point average (GPA) falls below acceptable levels for the program. Probation lasts for a period of four consecutive program-applicable courses. Concurrent enrollment is prohibited during the four-course AP sequence.

Associate degree students enrolled online should continue traditional block scheduling format with concurrent enrollment in two courses). In graduate programs, the four course sequence excludes any undergraduate prerequisite courses.

Financial aid students will continue to receive funds during the probationary period.

Veteran students will continue to receive VA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student VA file will be recorded when the probationary period commenced.

Academic Disqualification

Academic disqualification (AD) will result if a student fails to clear an academic probation status within four courses from the onset of probation. Veteran students will not be eligible for VA educational benefits after disqualification. The VA and student will be notified of the disqualification.

In addition, applicants should explain the reasons for the scholastic deficiencies, the manner in which the intervening time has been spent and why they should be given favorable consideration for readmission.

The readmission file will be reviewed by the Student Appeals Center, and a decision will be reached regarding readmission. If approved, the student would be required to complete all program requirements in effect at the time of readmission. An application for DVA education benefits will also be necessary to re-establish benefits with Ameris University.

Student Financial Responsibilities, Policies and Options

Student Financial Responsibilities

Ameris University will invoice students for all courses and fees anticipated for a payment period, which represents half of the student's academic year. A payment period typically includes four courses. Students are responsible for ensuring all tuition and mandatory fees are paid, whether in attendance or not.

Tuition

Information regarding Ameris University's tuition rates is published in Ameris University's Academic Catalog's Tuition and Fees section.

Mandatory Fees

Information regarding Ameris University's mandatory fees is published in Ameris University's Academic Catalog's Tuition and Fees section.

State Tax

Ameris University will collect sales tax on tuition, mandatory fees, digital goods or access to digit information as required by state law. Contact Student Financial Services for the current list of states requiring sale tax to be collected.

Financial Policies

Institutional Refund Policy

A tuition refund may be granted in accordance with the institutional refund policy to those who qualify,

unless a specific state refund policy applies. The state policy will supersede the institutional policy unless the institutional policy is more beneficial for the student. A complete list of state refund policies is located in the Academic Catalog. All other fees are nonrefundable, unless prohibited by law.

Payment Policies

Ameris University is not responsible for fees or penalties incurred as a result of payment with a debit card or other restrictive payment cards. The student should contact his or her financial institution for account balances, daily transaction limits and other restrictions.

Returned Check Fees

Returned checks will result in an additional processing fee of \$25, unless prohibited by law.

Late Payment Fees

Payments must be made in accordance with the selected finance plan. If tuition payment is not received within the terms and conditions of the selected finance plan, fees up to \$25 will be assessed to the student account, unless otherwise restricted by law. Late fees are due immediately upon invoice.

Notice

Ameris University may report information about student accounts to credit bureaus. Late payments, missed payments or other defaults on student accounts may be reflected in a credit report.

If payment for tuition and mandatory fees is not received in accordance with the Student Responsibility to Pay Agreement, the student may be withdrawn from the program and official transcripts withheld.

Tuition Refund Policy¹

Institutional

The following provisions pertain to all refund policies applied by Ameris University, unless specifically stated otherwise.

- Students who withdraw from a course prior to the start date will receive a 100% refund for that course.
- Students who have completed 60% or less of the course are eligible for a pro rata refund. The pro rata refund percentage will be calculated by dividing the number of weeks remaining by the total number of weeks in the course. *
- Ameris University does not refund tuition for any completed course.

When a student begins a program under Applicant (RR) status, pending the completion of the student admission file, and is subsequently denied admission, the student may be eligible for a full tuition refund. A request for such a refund must be made in writing to a Financial Advisor within 60 days of the denied admission.

Here is an illustrative example of a refund for a 5-week course at Ameris University:

Weeks Attended Refund For 5-Week Course

1 Week 80% Refund

2 Weeks 60% Refund

3 Weeks 40% Refund

4 Weeks No Refund

* Attendance for doctoral residency is submitted after the student has attended and completed all days in the residency.

Federal Financial Aid Counseling

Federal Direct Loan Entrance Counseling

Ameris University ensures loan entrance counseling is conducted using an online counseling module for students borrowing Federal Subsidized/Unsubsidized Loans or PLUS Loans for the first time. A link to the iGrad entrance counseling module is displayed within Ameris University financial aid website.

Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS), https://nslds.ed.gov/nslds/nslds_SA/
- Information on possible loss of eligibility for additional Direct Subsidized Loans • Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized deferment • The impact of borrower responsibility for accruing interest on the borrower's total debt • Other terms and conditions

The goal of entrance counseling is to help the borrower understand what it means to borrow federal student loans.

Federal Direct Loan Exit Counseling

Ameris University notifies students to complete loan exit counseling online at the U.S. Department of Education website (<https://studentaid.gov/app/counselingInstructions.action?counselingType=exit>) within 30 days of completion of a program, withdrawal from Ameris University or when a student ceases to be enrolled at least half time.

Exit counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS), https://nslds.ed.gov/nslds/nslds_SA/
- Information on possible loss of eligibility for additional Direct Subsidized Loans • Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized deferment • The impact of borrower responsibility for accruing interest on the borrower's total debt • Other terms and conditions

A letter is sent to students advising them of the exit counseling requirement. This letter includes an attachment with all required exit information. The attachment can be found at <https://studentaid.ed.gov/sa/sites/default/files/loan-exit-counseling.pdf>

Federal Loan Repayment

Prior Federal Student Loan Deferments (Postponing Payments)

A student who is registered and attending classes at Ameris University can postpone making payments on federal student loans from previous colleges by requesting a deferment from the loan holder or servicer. Return all deferment forms to Student Financial Services, who forwards the forms to the Registrar’s Office for processing. The loan holder or servicer makes the final determination to grant a deferment request.

Students receiving federal student loans may also obtain deferments for several reasons, including 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 of community service.

Receiving a deferment is not automatic; therefore, the student or parent(s) must apply for it. Borrowers must formally request a deferment through the procedures established by the holder of their loan(s). Detailed information regarding deferments may be viewed at <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>

Loan Payment Calculator

Loan payment calculators may be used by students or potential students to calculate monthly payments under the different student loan repayment plans available. The Repayment Estimator at <https://studentaid.gov/app/repaymentEstimator.action> allows students to estimate their payment under all available repayment plans.

Sample Standard Repayment Calculator Detail

Loan Amount \$12,000

Interest Rate 6.80%

Repayment Summary

Months in Repayment 120

Monthly Payment \$138

Total Interest Payment \$4,572

Total Loan Payment \$16,572

With the standard plan, a fixed payment amount is due each month until loans are paid in full. Monthly repayments will be at least \$50, and borrowers have up to 10 years to repay.

Graduated Repayment Detail — 120 months starting at a payment of \$80 and a final monthly payment amount of \$239 Total interest paid would be \$5,832, for a total of \$17,832

Extended Repayment (Fixed or Graduated Plans) — Only available for loan amounts greater than \$30,000

Payment amounts under the Pay as You Earn, Revised Pay As You Earn, Income-Based and Income Contingent repayment plans will be available in the Repayment Estimator after you enter tax filing status, adjusted gross income, family size and state of residence.

Federal Student Loan Consolidation

A Direct Loan consolidation allows a borrower to combine multiple federal student loans into one, which results in one bill and one lender. It can also lower monthly payments by giving borrowers up to 30 years to repay their loans; however, by increasing the length of the repayment period, you will also make more payments and pay more interest. Most federal student loans, including the following, are eligible for consolidation:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- Direct PLUS Loans
- PLUS Loans from the Federal Family Education Loan (FFEL) Program
- Supplemental Loans for Students (SLS)
- Federal Perkins Loans
- Federal Nursing Loans
- Health Education Assistance Loans
- Some existing consolidation loans

When considering consolidation, it is important to consider the pros and cons. Consolidation could give borrowers access to alternative repayment plans, which they did not have before, and enable them to switch from a variable interest rate loan to a fixed interest rate. Consolidation may also cause borrowers to lose benefits offered with the original loans, such as interest rate discounts, principal rebates or some loan cancellation benefits, which can significantly reduce the cost of repaying loans.

More information regarding loan consolidation is located at <https://studentaid.gov/app/launchConsolidation.action>

Federal Student Loan Forgiveness, Cancellation and Discharge

In certain situations, borrowers can have their federal student loans forgiven, canceled or discharged. Below is a list of the type of forgiveness, cancellation and discharges available:

- Total and Permanent Disability Discharge
- Death Discharge
- Discharge in Bankruptcy (in rare cases)
- Closed School Discharge
- False Certification of Student Eligibility or Unauthorized Payment Discharge • Unpaid Refund Discharge
- Teacher Loan Forgiveness
- Public Service Loan Forgiveness
- Perkins Loan Cancellation and Discharge (includes Teacher Cancellation)

Detailed information on these options is available <https://studentaid.gov/manage-loans/forgiveness-cancellation>

Consumer Policies and Codes of Conduct

Ameris University Family Educational Rights and Privacy Act

University student records are 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 (FERPA) of 1974. Generally, information pertaining to a student record is not to be released to a third party without written or authorized electronic consent via a FERPA release form, judicial order or lawfully issued subpoena.

Under FERPA, a student is defined as an individual who is or has attended an educational institution. Students with at least one academically related activity (or one positive attendance "Y" posted, whichever happens sooner) in a university course are considered students at Ameris University.

Access to Education Records

University student records are 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 or authorized electronic consent via a FERPA Release form, judicial order or a lawfully issued subpoena.

Education records are defined as all records, files, documents and materials that contain information directly related to a student and maintained by an educational institution.

The following are not interpreted as education records:

- Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible to others
- Records of the law enforcement unit of an educational institution
- Personnel records; records related to a person as an employee not used for any other purpose •

Medical records

– *Exception:* The Student Health Insurance Plan Enrollment/Acknowledgment form completed by local campus students in New Jersey and Massachusetts is defined as an education record. • Records created after the student is no longer a student; alumni records

Releasable Information — Directory

In compliance with FERPA, a University-designated representative without prior written or authorized electronic consent of the student can release the following educational record information, provided the student does not have a FERPA Hold Request form on record.

- Student name
- Home address
- Email address
- Home telephone number
- Year Of Birth
- Dates of attendance at Ameris University
- Dates of admission to Ameris University
- University programs of study
- University degree completion dates and type of degrees earned
- Current enrollment status
- Most recent previous institutions attended and degree(s) earned
- Grade level (freshman, sophomore, junior or senior)
- Photographs
- Honors And Awards Received
- Participation in officially recognized activities

Exception: If a student submits written or authorized electronic requests via a FERPA Hold Request

form that directory information not be released to a third party, no information can be released, absent a judicial order or a lawfully issued subpoena. A FERPA Hold Request is valid throughout the student's enrollment.

To add a FERPA Hold Request, the student must complete and submit a FERPA Hold Request form to the Registrar's Office.

For a student to remove a FERPA Hold from his or her record, the student will need to fill out a FERPA Hold Release form.

For a student to remove previously authorized parties from his or her record, the student would complete a FERPA Release Rescind form listing any or all parties to which that information should no longer be released.

Information Not Released — Non-Directory

Information that must not be released:

In compliance with FERPA, the following student information shall not be released by Ameris University without prior written or authorized electronic 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.

- Place of birth*
- Month and day of birth*
- Social Security number (SSN), individual record number (IRN) or personal identification number (PIN)**
- Grades or grade point averages
- Course schedules
- Employment information, including employer, position held, work address or work telephone number
- Academic performance information, such as academic suspension, probation disqualification or academic dishonesty charges
- Admission information, including test scores or entry grade point averages •

Financial and accounting information

- Gender*
- Race*
- Ethnicity*
- Citizenship*
- Country of origin*

Note: Non-directory information can only be released to third parties via telephone or in person if the student has provided written or authorized electronic consent including a security word. If the student does not complete the release information, including security word, information is not released via telephone or in person.

Note: All third parties, including parents, with inquiries require a FERPA Release form on file unless the third party meets one of the definitions under FERPA allowing access without prior written or authorized electronic consent from the student.

* Although this information may be disclosed without prior written consent according to FERPA, the University policy is to maintain the confidentiality of this student information.

** Student IRN, SSN or PIN numbers generally should not be released to a third party, unless necessary to perform a required task (e.g., Student Financial Agreement, FBI request, etc.).

Exceptions: Ameris University may release personally identifiable information (PII), directory and non directory information without the student's consent under the following conditions:

- School officials with legitimate educational interests, which include any University employee acting within the scope of his or her University employment, and any duly appointed agent or representative of Ameris University acting within the scope of his or her appointment
- Person or company with whom Ameris University has contracted as its agent acting as a school official to provide a service instead of using University employees or officials.

- Collection agencies (States Recovery Systems, FMS, CBE Group and Resolution Assets Services) •
- Other schools to which a student seeks or intends to enroll
- Specified officials for audit and evaluation purposes
- Appropriate parties in connection with financial aid to a student (The disclosure is in connection with financial aid for which the student has applied or received, if the information is necessary for

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such purposes as to determine the following: eligibility for aid, amount of aid, conditions for aid and/or enforcement of terms and conditions of the aid)

- Organizations conducting studies for, or on behalf of, the school
- Accrediting organizations
- Authorized representatives of the Comptroller General of the United States, Secretary of Education, or state and local educational authorities
- To comply with a judicial order or lawfully issued subpoena
- Appropriate officials in cases of health and safety emergencies
- State and local authorities, pursuant to state law
- To appropriate officials to comply with federal law (e.g., the USA Patriot Act, Solomon Amendment, SEVIS program)
- Under the Campus Sex Crime Prevention Act, institutions are permitted to disclose information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act
- The institution may disclose the results of a disciplinary proceeding if the student is an alleged perpetrator of a crime of violence or nonforcible sex offense and he or she has been found to have violated the institution's policies and procedures with respect to the allegation Disclosures may only be made if the institution determines the student did violate its policies and such disclosures must only include the name of the student, violation committed and any sanction imposed by the institution against the student
- The institution must, upon written request, disclose to the alleged victim of a crime of violence, or a nonforcible sex offense, the results of any disciplinary hearing conducted by the institution against the student who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the crime or offense, the institution must provide the results of the disciplinary hearing to the victim's next of kin, if so requested
- The disclosure is to organizations conducting studies for, or on behalf of, educational agencies or institutions
- If a student initiates legal action against an educational institution, the institution may disclose to the court, without a court order or subpoena, the student's education records that are relevant for the institution to defend itself
- The disclosure is to parents of a dependent student as defined in Section 152 of the Internal Revenue Code or to parents of students under the age of 21 when laws or university policies regarding alcohol or drugs are violated

A school official is defined as:

- A person employed by Ameris University in an administrative, supervisory, academic, research or support staff position
- A person employed by or under contract to Ameris University to perform a task • A person serving on an institutional governing body or committee A school official has a legitimate educational interest if:
- Performing a task specified in his or her job description or contract
- Performing a task related to a student's education
- Providing a service or benefit related to a student or a student's family
- Representing a school in which a student seeks to enroll
- Disclosing information to federal and state authorities auditing compliance of federal or state support programs
- 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 • Disclosing information to state and local officials to whom this information is specifically allowed to be disclosed pursuant to

state laws if the allowed disclosure concerns the juvenile justice system and the system's ability to effectively serve the student whose records are released • Performing studies on behalf of educational institutions

- Disclosing information to accrediting organizations carrying out their function
- Complying with a judicial order or lawfully issued subpoena provided notification to the student is made before complying with the subpoena

Ameris University can disclose personally identifiable information (PII), directory and non-directory, without student consent if the disclosure meets one of the following conditions:

- This disclosure is to other school officials, whom Ameris University determines have legitimate educational interests
- The disclosure is to officials of other schools where the student seeks or intends to enroll
- The disclosure is, subject to requirements of 34 CFR 99.35, authorized representatives of the Controller General of the United States, Secretary, or state and local educational authorities
- The disclosure is in connection with financial aid for which the student has applied or received, if the information is necessary for such purposes as to determine the following:

- Eligibility for aid
- Amount of aid
- Conditions for aid
- Enforce terms and conditions of the aid

Financial aid means a payment of funds (or a payment in kind of tangible or intangible property to the individual) that is conditioned on the individual's attendance at an educational agency or institution [authority: 20 U S C 1232g (6)(1)(0)].

Students requesting demographic or PII on other Ameris University students for survey or research purposes must contact the appropriate director of operations and Academic Affairs after it has been approved through Ameris University's Human Subjects Committee and/or Committee on Research, as appropriate.

Ameris University shall retain a record of disclosure of student information disclosed to a third party. This information will be stored on Ameris University computer system and will contain dates, names and reasons for release. Students shall have reasonable access to their educational records, may request to review their educational records and may challenge the contents of their educational records if they feel the contents to be inaccurate, misleading or otherwise in violation of their privacy or other rights.

Student Right to Access

Students wishing to review their educational records shall submit a written request to the Registrar specifying the records to be reviewed. Only records covered by FERPA will be made available. If necessary, the Registrar's Office will work with a campus designee so that the student can review the record.

FERPA regulations require Ameris University to comply with the students' right to inspect and review their academic records by responding within 45 days from the time Ameris University receives a written request to access their records. However, the Office of Admissions & Records will respond to students' requests to review their records within 14 days of receipt of the request. Students should submit their request to Ameris University Registrar and specify the record or records they wish to have a copy of or to inspect.

Students who wish to review their records at a campus location must present photo identification before access to educational records is allowed. For copies of records from a student's file, the student must fill out and submit the Student Request for Information from Files form. Distance education students must submit a written request specifically outlining which record they would like to review.

A designated University official must be present when a student wishes to review his or her records at a campus location. This includes documents on file or student history notes that do not reference other student information. Printed files requested by the student and mailed from the Registrar's Office will not include history notes from any record systems.

Procedure

Students alleging that their University records are inaccurate or misleading, or who allege violations of FERPA, may present their challenges to Ameris University Registrar.

Students have the right to correct record-keeping errors but not to seek to overturn administration decisions and assessments. The Registrar shall review students' challenges and, when appropriate, amend students' records accordingly. Students will be notified within 14 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 his or her record he or she wants changed and why he or she believes it is inaccurate or in violation of his or her privacy. The Registrar will respond to the request within 14 days.

If Ameris University denies the request to change the record, the Registrar will notify the student within 14 days of the decision and advise the student of his or her right to challenge the information.

A student's request for a formal hearing must be made in writing and submitted to the Office of Admissions & Records. The Registrar will arrange for a hearing and notify the student within 14 days of receipt of the request of the date, place and time of the hearing. The student may present relevant evidence and may be assisted or represented at the hearings by one or more persons of his or her choice, including an attorney, at the student's expense.

Ameris University shall be represented by a hearing panel appointed by the Registrar. The panel will be comprised of individuals who do not have a direct interest in the outcome of the hearing. 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.

Ameris University will provide a written decision within 14 days of the hearing based on evidence presented at the hearing and will include a summary of evidence presented and the rationale for the decision.

If Ameris University decides that the challenged information is not misleading, inaccurate or in violation of the student's privacy rights, it will notify the student within 14 days of his or her right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.

The statement will be maintained as part of the student's record as long as the contested portion is maintained. If Ameris University discloses the contested portion of the record, it must also disclose the statement.

If Ameris 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 within 14 days, in writing, that the record has been amended.

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

- Confidential letters and recommendations for which they have waived their right of inspection
- Educational records containing information about more than one student • (Access is permitted only to that part of the record concerning the inquiring student.)
- Records of instructional, supervisory, administrative and certain educational personnel, which are in the possession of the originator
- Records connected with an application to attend Ameris University if the application was denied (For example, a student is enrolled in an undergraduate program and applies for admission to a graduate program but is denied)

Ameris University cannot deny students access to their records. Copies do not need to be provided, unless by not providing copies, the students' rights are denied.

Exception: Ameris University may release foreign transcripts to students.

Rationale: Original transcripts from institutions in other countries may be difficult or impossible for students to replace

Ameris University reserves the right to deny transcripts or copies of records not required to be made available by FERPA in any of the following situations absent a judicial order or legally issued

subpoena:

- The student is not in compliance with his or her UOPX financial plan.
- There is an unresolved disciplinary action against the student

Transcripts will be issued as an exception to the above if one of the two following exceptional criteria is met:

- A student has filed for bankruptcy and has provided UOPX with a copy of the bankruptcy petition filed with the courts.
- A student has graduated from a previous UOPX program on record as that student had previously satisfied his or her financial obligation for that program.

If a student believes he or she qualifies for one of the aforementioned policies or exceptions but is unable to order a transcript on Ameris University student website, the student should contact the Admissions and Records Service Center at (800) 866-3919 for assistance.

Students have the right to file a complaint with the FERPA. Inquiries should be directed to:

Family Policy Compliance Office
U S Department of Education
400MarylandAveSW
Washington, DC 20202-5920

For a period of 25 years following the death of a student, education records of deceased students may only be released to the executor of the estate (written authorization required) or immediate family members (notarized affidavit required) defined as: spouse or legally recognized domestic partner, parents, children (over the age of 18) and siblings. Beyond this time, requests for these records may be released to anyone after review and approval from the Registrar's Office.

Ameris University is required to provide students a copy of its FERPA policy annually and upon written request from the student.

Solomon Act

Ameris University complies with the Solomon Act, which provides certain information to military recruiters Information that may be released includes the following:

- Student name
- Home address
- Telephone listing
- Age (date of birth)
- Level of education
- Academic major

If available, the following information will also be provided:

- Email address
- Degrees received
- Most recent educational institutions attended.

Consumer Privacy Policy

Summarized below are key elements of Ameris University Privacy Policy.

Scope of Privacy Policy

This policy applies to website visitors, current and potential students, alumni and any other user of services offered through our Sites including any websites or mobile applications operated by or on their behalf. This policy applies to both online and offline collection, storage, processing and transfer of personal information. However, certain Sites or services may be subject to additional privacy policies or privacy disclosures relating to the services provided on the Site(s) (collectively "Additional

Policies”).

Information Collected

We collect various types of information through our Sites and other websites where you can express interest in our services, through our mobile applications, over the phone and in person where print materials and digital technology may be used to collect information from you. Some information is collected automatically through various web and Internet technologies, including Social Networking tools used by your University to foster communication and collaboration among members of our community. Other information is collected when you provide it in response to an advertisement, a survey or a request for information; apply for admission or financial aid; register for classes; order educational or other products and services; set up a social network or other site profile; or use one of our career resources, learning assessments or other interactive tools. We may also obtain information from other sources and combine that with information we collect about you.

Information Uses

We will not sell, rent or lease your personal information to others except as provided in this policy. We may collect, use and disclose personal information for the following purposes:

- To determine your admissibility and to register you for your selected educational programs
- To contact you regarding your status with Ameris University
- To provide requested products and services
- To respond to your inquiries and provide customer support
- To administer promotions in which you have indicated an interest
- For our internal marketing purposes, which includes, but is not limited to, sending you material about products, services, updates, etc that we think may be of interest to you
- For fostering communication and collaboration among members of your University community through social networks
- For sharing with our Educational Partners who may contact you with respect to their educational or other services
- For sharing with our Educational Partners or Business Associates who are performing services on our behalf
- To analyze how Sites and services are being accessed and used
- For investigation of information security and information asset protection-related incidents
- To test, correct and improve our content, applications and services
- To develop new applications, products and services
- For Online Behavioral Advertising purposes
- To improve student retention, site and service performance, user experience and delivery
- To prevent potentially illegal activities (including illegal downloading of copyrighted materials in accordance with our Copyright Infringement Policy)
- To investigate suspicious information that denotes illegal activity such as financial aid fraud
- To analyze academic and learning outcomes and preferences
- For external academic research and scholarship

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- To analyze risk and business results
- To obtain payment for services that we provide to you
- To provide you with information concerning arrangements and other options for the repayment of funds loaned to you for your education
- To maintain business records for reasonable periods
- To provide to Educational Partners, Business Associates or Unrelated Entities in connection with the contemplated or actual reorganization, merger, acquisition, financing, securitization, insuring, sale or other disposal of all or part of our business or assets, including for the purposes of determining
- whether to proceed with such transaction or fulfilling any records or other reporting requirements to such parties. In the event of any actual reorganization, merger or acquisition, such information may be transferred as part of the transaction to the acquirer.

- And/or as may be required or permitted by legal, regulatory, industry self-regulatory, insurance, audit or security requirements applicable to Ameris University, our Educational Partners or our Business Associates

Your Rights and Choices

MARKETING COMMUNICATIONS

If you do not wish to receive marketing email communications or direct mail communications from us, please contact us by email.

DO NOT TRACK AND ONLINE BEHAVIORAL ADVERTISING

Ameris University does not itself respond to web browser based DNT signals.

We or our business associates may use data collected on this site for online behavioral advertising purposes, e.g., to customize ads to you on other websites as you browse the web. If you do not want your browsing behavior on the sites to be collected for online behavioral advertising purposes, visit http://info.evidon.com/pub_info/184

OTHER COLLECTION, USE AND DISCLOSURE

You may be able to opt out of our collection, use and disclosure of your personal information in other situations subject to applicable contractual, academic, legal or technical restrictions and reasonable notice. Please contact us by email for more information.

Copyright Infringement and Peer-to-Peer File Sharing Policy

Copyright Law and Infringement

Copyright is a form of legal protection provided by U.S. law, Title 17 U.S.C. §512(c) (2), which protects an owner's right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is provided with specific rights for fair use of copyrighted works.

Copyrighted works protect original works of authorship and include:

- Books, articles and other writings
- Songs and other musical works
- Movies and television productions
- Pictures, graphics and drawings
- Computer software
- Pantomimes and choreographic works
- Sculptural and architectural works

Copyright law provides the owner of a copyright the exclusive right to do the following:

- Reproduce the work in copies
- Prepare derivative works based upon the work
- Distribute copies of the work to the public by sale or other transfer of ownership, or by rental, lease or lending
- Perform the work publicly
- Display the copyrighted work publicly
- Perform the work publicly by means of a digital audio transmission in the case of sound recordings

17 U.S.C. § 501(a) states, "Anyone who violates any of the exclusive rights of the copyright owner is an infringer of the copyright or right of the author." Generally, under the law, one who engages in any of these activities without obtaining the copyright owner's permission may be liable for infringement.

Specific information on copyright law and fair use may be found at the following sites:

- The U.S. Copyright Office: <http://www.copyright.gov>
- The Electronic Frontier Foundation fair use frequently asked questions: <https://www.eff.org/teachingcopyright/handouts#fairuseFAQ>

Peer-to-Peer File Sharing

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

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

The transfer and distribution of these works without authorization of the copyright holder is illegal and prohibited.

Violations and Penalties under Federal Law

In addition to University sanctions under its policies as more fully described below, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For willful infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

Legal Sources for Online Music and Videos

The legal sources for online music and videos are reviewed annually by Ameris University's Sr Director of Governance, Risk and Compliance. The following links are online sources that provide information on legal access to copyrighted music and videos:

EDUCAUSE is an association of colleges and universities, which maintains a list of legal media sources: <https://www.educause.edu/focus-areas-and-initiatives/policy-and-security/educause-policy/legal-sources-online>

The Recording Industry Association of America (RIAA) provides a list of legal music sources: <https://www.riaa.com/resources-learning/for-students-educators/>

The legal sources for online music and videos are reviewed annually by the Sr Director of Governance, Risk and Compliance.

Alcohol and Other Drug Abuse Prevention

The U S Department of Education requires institutions of higher education to implement an alcohol and other drug abuse prevention and awareness program for their students and employees. Ameris University abides by the federal regulations for the Drug Free Workplace Act and the Drug Free Schools and Communities Act, regardless of individual state legalization.

Students, faculty and staff are expected to conduct themselves ethically, honestly and with integrity as responsible members of Ameris University's academic community. Any member of Ameris University community found consuming or selling alcohol and other drugs on University property is subject to disciplinary action up to and including dismissal from Ameris University.

Prohibition of Illicit Drug Use, Underage Drinking, and Other Violations of Alcohol and Other Drug-Related Policies

Ameris University's Codes of Conduct clearly state that the unlawful manufacture, sale, delivery,

unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by Ameris University. Ameris University enforces a “zero tolerance” policy regarding underage drinking and will enforce state underage drinking laws on its campus premises (Note: The minimum legal drinking age in the United States is 21). If any individual is found violating any alcohol or other drug-related law while at a University location or activity, Ameris University will fully cooperate with federal and state law enforcement agencies.

Institutional Sanctions for Alcohol and Drug Violations

Ameris University abides by local, state and federal sanctions regarding unlawful possession of drugs and the unlawful consumption of alcohol. Any member of Ameris University found consuming or selling alcohol or other drugs on University property is subject to disciplinary action up to and including dismissal from Ameris University. Consistent with local, state and federal sanctions, the University may impose a disciplinary sanction to students, faculty or employees requiring the completion of an appropriate rehabilitation program. Failure to comply with disciplinary standards could result in sanctions, up to and including expulsion or termination of employment and referral for prosecution, for violation of the standards of conduct.

Federal Financial Aid Penalties for Drug Violations

According to the Higher Education Act (HEA), students convicted for a drug offense that occurred during a period of enrollment while they were receiving federal financial aid may lose eligibility for federal aid. Federal aid includes Federal Pell and FSEOG Grants, Federal Work Study, Federal Perkins Loans, Federal Stafford Loans, Federal PLUS Loans, Graduate PLUS Loans and other financial assistance.

The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense. If the student answers “yes” to the question, then he or she will be sent a worksheet by the federal processing center in order to determine whether the conviction affects eligibility for aid. Should the financial aid office be notified that a student has been convicted of sale or possession of illegal drugs, financial assistance will be suspended immediately. If a conviction was reversed, set aside or otherwise rendered invalid, it does not count. Convictions occurring during periods of non-enrollment also do not count. In addition, any conviction received as a juvenile does not count, unless the student was tried as an adult.

Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines, imprisonment or both.

Penalties for Drug Convictions

A federal or state drug conviction can disqualify a student for Federal Student Aid (FSA) funds. Convictions only count against student eligibility if they were for an offense that occurred during a period of enrollment for which the student was receiving FSA and they do not count if the offense was not during such a period, unless the student was denied federal benefits for drug trafficking by a federal or state judge. Also, a conviction that was reversed, set aside or removed from the student’s record does not count nor does any conviction received as a juvenile count unless the student was tried as an adult.

POSSESSION OF ILLEGAL DRUGS

- First offense: Loss of eligibility for federal financial aid for one year from the date of conviction.
- Second offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Third offense and subsequent offenses: Indefinite ineligibility for federal financial aid from the date of conviction.

SALE OF ILLEGAL DRUGS

- First offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Second offense and subsequent offenses: Indefinite ineligibility from the date of conviction.

Note: The student may regain eligibility the day after the period of ineligibility ends. If the student was convicted of both selling and possessing illegal drugs, and the periods of ineligibility are different, the

student will be ineligible for the longer period.

How to Reduce the Period of Eligibility or Regain Eligibility The

student may shorten the period of ineligibility by:

- Successfully completing an approved drug rehabilitation program that includes passing two unannounced drug tests;
- Having the conviction reversed, set aside or otherwise rendered invalid

Students who regain eligibility during the award year should notify the financial aid office immediately so that they might receive any eligible financial aid which they are entitled to receive.

It is the student's responsibility to certify that a rehabilitation program was successfully completed, as with the conviction question on the FAFSA. Ameris University is not required to confirm the reported information unless conflicting information is determined.

Qualified Drug Rehabilitation Program

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

- Be qualified to receive funds from a federal, state or local government agency or program, or from a state-licensed insurance company, or
- Be administered or recognized by a federal, state or local government agency or court, or by a state licensed hospital, health clinic, or medical doctor

Convictions for Offense That Occurred During Enrollment

Federal regulations require an enrolled student convicted of a drug offense after receiving federal financial aid to notify Student Financial Services immediately. The student may be ineligible for further aid in that academic year and required to pay back all federal aid received after the date of the conviction. Student Financial Services will work with the student regarding all of the available options.