

University of North Alabama  
Student Financial Services  
Terms & Conditions Governing Financial Aid Awards

The financial aid identified on your Award Notification is being offered to you with the following terms and conditions:

- You must be enrolled as a degree-seeking student.
- You must be a U.S. citizen or eligible non-citizen.
- Special students, transient students, early scholars, and unclassified students ARE NOT ELIGIBLE for federal student aid, including FFEL loans and PLUS loans.
- You must be enrolled at least half-time (six credit hours minimum per term) to be eligible for the Federal Stafford Loan(s).
- You must be enrolled full-time (12 credit hours per semester) to receive most types of financial aid. If you enroll less than full-time, your financial aid awards (including the Federal Pell Grant, Federal Perkins Loan, and the Federal Supplemental Educational Opportunity Grant (SEOG)) will be reduced or cancelled.
- If requested, you must provide documents to verify the accuracy of information reported on the FAFSA before financial aid funds can be awarded or disbursed.
- You will be responsible for repaying any funds you receive that exceed your financial need, or if for any reason, you become ineligible for the financial aid.
- If you drop classes, withdraw, or make other academic changes, your financial aid awards may be adjusted and repayment may be required.
- A student who receives federal student aid (except Federal Work Study) and subsequently withdraws from all course hours during the semester is subject to federal regulations regarding complete withdrawal. A student who has not completed at least 60% of the semester may have to return a portion of the federal student aid to the University.
- If you stop attending classes without officially withdrawing, your financial aid awards may be adjusted and repayment may be required.
- You must maintain Satisfactory Academic Progress (SAP). A student must maintain satisfactory academic progress toward a degree program or certificate program in order to be eligible for federal student aid. A student's academic progress will be checked at the end of each academic semester. The student must meet the following standards of academic progress:
  1. **Grade Point Average (GPA).** The student must meet the University's minimum academic GPA requirements for the student's respective academic class level.
  2. **Percentage of Course Hours Completed.** A student must complete at least 75% of all course hours attempted at UNA. All course hours attempted at UNA, including any course hours which may have been dropped or for which the student did not receive a passing grade, are included in this calculation. There is no academic forgiveness of course hours attempted for federal calculation purposes even though the student may apply for and receive the benefit of the University's repeat/recomputed policy or Second Chance provision.
  3. **Maximum Time Frame:** A student is allowed a maximum of 172 course hours to complete undergraduate degree requirements for a 1<sup>st</sup> degree and a maximum of 216 course hours to complete the requirements for a 2<sup>nd</sup> undergraduate degree.

Complete details on the University's Satisfactory Academic Progress Policy, including reinstatement and appeal options, are available at <http://www.una.edu/financial-aid/satisfactory-academic-progress.html> or upon request from Student Financial Services

- You must work in a Federal Work-Study (FWS) position to earn the FWS amount shown on your Award Letter. FWS funds are not disbursed into your Student Account. You receive a pay check every month, just as in any other form of employment.
- If you are working toward a second bachelor's degree, you are only eligible for Federal Stafford Loan(s).
- You are not eligible for aid restricted to undergraduate students, such as the Federal Pell Grant or Federal SEOG, if you have a bachelor's degree or if you are a graduate/professional student.
- You will receive financial aid in two installments (one half is disbursed for fall semester; the second half for spring semester), unless otherwise noted. Disbursements are made directly to your student account.