

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 at UNA.
- 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 Federal Direct Stafford Loans and Federal Direct PLUS loans.
- You must be enrolled at least half-time (six credit hours minimum per term) to be eligible for the Federal Direct Stafford Loan(s) and the Federal Direct PLUS Loans.
- 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.
- Academic credits for which you might be enrolled at another college or university will not count toward your enrollment status for financial aid purposes at UNA.
- You may receive Federal Student Aid at only one college or university during the semester.
- Your eligibility for Federal Student Aid will be determined from your enrollment level at UNA only.
- If requested, you must provide documents to verify the accuracy of information reported on the Free Application for Federal Student Aid (FAFSA) before Federal Student 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.
- If you receive Federal Student Aid (except Federal Work Study) and subsequently withdraw from all course hours during the semester, you are subject to federal regulations regarding complete withdrawal. If you have not completed at least 60% of the academic semester, you 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) toward a degree program or certificate program to be eligible for Federal Student Aid. Your academic progress will be checked at the end of each academic semester. You must meet the following standards of academic progress:
 1. **Grade Point Average (GPA).** You must meet the University's minimum academic GPA requirements for your respective academic class level. Refer to the Scholastic Standards section of Academic Procedures and Requirements in the current UNA catalog.
 2. **Percentage of Course Hours Completed.** You 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 you did not receive a passing grade, are included in this calculation. Effective July 1, 2011, any transfer course hours accepted by UNA will be included in this calculation. There is no academic forgiveness of course hours attempted for federal calculation purposes even though you may apply for and receive the benefit of the University's repeat/recomputed policy or Second Chance provision.

3. Maximum Time Frame: You are allowed a maximum of 172 course hours to complete undergraduate degree requirements for a 1st degree and a maximum of 216 course hours to complete the requirements for a 2nd 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.

- If a Federal Work-Study (FWS) Offer is indicated on your award notification, you must secure a position before the offer is accepted. The amount offered is not disbursed to your student account in a lump sum. The amount offered is the total amount you may earn during the academic period should you obtain a work study position. Work study students are paid on a monthly basis for actual hours worked.
- If you are working toward a second bachelor's degree, you are eligible for Federal Direct Stafford Loan(s) only.
- You are not eligible for aid restricted to undergraduate students, such as the Federal Pell Grant, Federal SEOG, or Federal Perkins Loan, 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.
- If you are a first-time freshman student borrower, your first loan disbursement will be delayed until 30 days after the beginning of your first term at UNA. This will occur only during the first semester of the student's attendance at the university.
- If you are receiving a federal student loan for one semester, i.e., Fall term only or Spring term only, your loan will be disbursed in two installments with one disbursement at the beginning of the semester and the second disbursement at mid-semester.
- If you drop below 6 credit hours in any semester, all remaining student loan disbursement(s) in the current academic year will be cancelled. You may request that you be re-awarded student loan money for remaining semester(s) in the academic year. **It is your responsibility to request re-awarding of your student loan money. Your student loan for the following semester will be disbursed in two installments, with one-half of your loan funds disbursed at the beginning of the next semester and the second half of your loan funds disbursed at mid-semester.**
- Outstanding requirements may prevent your financial aid from disbursing in a timely manner. To prevent this from occurring, please check your outstanding requirements by logging in to your UNA Portal email account, clicking the Self-Service Banner Tab, Financial Aid, Eligibility, then selecting the applicable Award Year.

If you are receiving a scholarship at the University of North Alabama, the following terms and conditions apply to your scholarship eligibility in addition to those listed above:

- You must be enrolled as a degree-seeking student at the University of North Alabama.
- Scholarship funds will be credited to your UNA student account. The University of North Alabama will not pay any amount of your scholarship award directly to you in the form of check, cash, direct deposit, or debit card.
- Payment of your scholarship award is contingent upon funds being provided by the University of North Alabama or the University of North Alabama Foundation.
- Students being offered UNA excellence scholarships, including, but not limited to, Academic, Leadership, Valedictorian/Salutatorian, Transfer, Regional, Presidential Mentors, will be officially notified of their scholarship award by letter from the Office of Admissions signed by the President of the University. No University employee or official other than the Director of Student Financial Services or the Director of Admissions may approve changes or alterations to offers of excellence scholarships. Any other scholarship offer, change, or alteration by any other UNA employee SHALL NOT be legally binding upon the University.
- Each respective academic department or college may send their own scholarship award notification to the student(s) selected for ENDOWED scholarship awards by the department or college. **HOWEVER**, scholarship award notification letters sent by academic departments or colleges are not official and shall not be legally binding upon the University. The official notification of the scholarship award will come from the Office of Student Financial Services in a letter signed by the President of the University, or his designee, **AFTER VERIFICATION OF FUNDING FOR PAYMENT OF THE SCHOLARSHIP OFFER HAS BEEN VERIFIED.**
- You must enroll in at least 12 undergraduate hours at UNA each semester for which this scholarship is payable in order to receive credit for the scholarship. Credit hours for which you register at another university will not be considered to achieve a total of twelve (12) or more undergraduate enrolled hours.
- Fixed dollar amount scholarship awards are payable to your UNA student account if you are registered for twelve (12) or more credit hours per semester.
- Full-tuition scholarships pay for twelve (12) to sixteen (16) credit hours per semester. Fees charged by the University are not included in the amount paid by your full-tuition scholarship.
- Non-Resident Fees charged to you by the University ARE NOT INCLUDED IN THE AMOUNT PAID by full-tuition scholarships.
- Non-Resident Fee Scholarships are awarded under a separate, specific scholarship agreement. A Non-Resident Fee Scholarship may pay an amount less than the full Non-Resident Fee charged to you by the University.
- Your scholarship award pays for undergraduate course hours only, unless specifically stated otherwise.
- Your scholarship award may increase or decrease from semester to semester and year to year, depending on the number of credit hours (12-16) for which you register and the availability of funds provided for scholarships of the type for which you are eligible and for which you have been awarded.
- It is your responsibility to be aware of the amount your scholarship is eligible to pay.
- Your scholarship award is NOT PAYABLE for graduate course hours even if you should enroll for graduate courses at the same time you are enrolled for undergraduate courses. Any graduate hours for which you might be enrolled will not be included with undergraduate hours to achieve a minimum total of 12 hours for the semester.

- If you do not fulfill the terms applicable to the scholarship, you may be required to repay all or part of the scholarship.
- If you drop classes or withdraw after receiving credit for the scholarship, any refund will be distributed proportionately to the scholarship account, according to established UNA policy. For example, if your tuition charge is reduced by 50%, then your scholarship award will be reduced by 50%.
- If you completely withdraw from all courses during any semester while receiving your scholarship, all remaining semesters of your scholarship, if any, will be cancelled.
- Your scholarship award is payable for fall and spring semesters ONLY of the academic year, unless specifically stated in a separate scholarship agreement.
- You must enroll in consecutive fall-spring semesters to continue to receive your scholarship. Your scholarship is not eligible to be deferred to a later semester or to a later academic year than what is stated, unless specifically approved in writing by the Director of Student Financial Services.
- You must meet the minimum renewal requirements for grade point average (GPA) and minimum credit hours earned in the fall and spring semesters if your scholarship is subject to renewal to the next academic semester or academic year.
- It is absolutely your responsibility to be aware of the minimum renewal requirements for GPA and credit hours earned for your scholarship to be renewed from semester to semester or year to year. The Office of Student Financial Services is not responsible or liable for notifying you of the minimum renewal requirements for your scholarship. You may request the minimum academic renewal requirements for your scholarship from the Office of Student Financial Services.
- Your scholarship will not be renewed to the next semester or next academic year until the minimum academic requirements for your scholarship renewal have been recorded and posted by the Office of the Registrar. It is your responsibility to ensure that grade reports from another university, either foreign or domestic, are provided to the Office of the Registrar for recording and posting.
- It is your responsibility to ensure the timely delivery of service reports, if any, associated with your scholarship award before consideration can be given to the renewability of your scholarship.
- Your failure to read and understand these terms and conditions neither releases you from the responsibility of complying with these terms and conditions nor from the liability associated with the loss of your scholarship award for failure to meet the academic renewal requirements.