Preparing today’s working adults to compete and thrive in a changing global economy.
2012-2013
UNIVERSITY OF PHOENIX
NORTH CAROLINA CAMPUSES
ACADEMIC CATALOG
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with Addendum, Effective December 1, 2012

“As we move to meet the educational needs of working adults in a mobile society, our conception of the university must extend beyond place and embrace process. An adult university cannot be campus bound, rather its borders must be defined by the lives of its students.”

Dr. John G. Sperling
Founder and
Chairman of the
Board
Information contained in this catalog is subject to change at the discretion of the University of Phoenix without prior notification. Unless specifically stated otherwise in a particular Catalog policy, in the event of any inconsistency or conflict between the information contained in this catalog and any other material, the information contained in the catalog shall take precedence.

The University of Phoenix is not responsible for information or claims made by individuals not affiliated with the University that is contrary to University of Phoenix published material.

Annual Security Report Notice

The University of Phoenix annual security report includes statistics for the previous three years concerning reported crimes that occurred on campus, in certain off-campus buildings or property owned or controlled by the University, and on public property within, or immediately adjacent to and accessible from, the campus. The report also includes the sex offender registry, institutional policies concerning alcohol and drug use, crime prevention, the reporting of crimes, sexual assault, and other related matters. You can obtain a copy of this report by contacting your local Campus Security Authority or by accessing the following Web site: http://www.phoenix.edu/safety.

The University of Phoenix has two campuses and six learning centers in North Carolina.

Charlotte Campus
3800 Arco Corporate Drive
Suite #100
Charlotte, NC 28273-3409
704.504.5409
www.phoenix.edu

Asheville Learning Center
30 Town Square Boulevard
Suite #220
Asheville, NC 28803
828.654.1000
www.phoenix.edu

Charlotte North Learning Center
10925 David Taylor Drive
Charlotte, NC 28262-1041
704.504.5409
www.phoenix.edu
Charlotte Main 2
3700 Arco Corporate Drive
Charlotte NC 28273-7089
www.phoenix.edu
Raleigh Campus
5511 Capital Center Drive
Suite 390
Raleigh, NC 27606-4166
919.854.2121
www.phoenix.edu
Brier Creek Learning Center
8045 Arco Corporate Drive, Suite 100
Raleigh NC 27617-2010
919.317.3354
www.phoenix.edu
Fayetteville Learning Center
639 Executive Place, Suite 301
Fayetteville, NC 28305-5123
910.485.9000
www.phoenix.edu
Greensboro Learning Center
1500 Pinecroft Road
Suite 110
Greensboro, NC 27407-3808
336.291.1500
The main administrative offices of the University of Phoenix are located in Arizona at:

University of Phoenix

4615 East Elwood Street

Phoenix, AZ 85040

(866) 766-0766

www.phoenix.edu
ADDENDUM - UPDATED POLICY

Effective for the December 1st, 2012 edition of the catalog, University Services is now the Office of Admissions & Records.
ADDENDUM - UPDATED POLICY

The following policy is effective as of December 1st, 2012. Please see the updated policy information below. The new information is below will supercede the existing policy located in the Consumer Information section of this catalog.

CONSUMER INFORMATION

Introduction

All institutions participating in federal financial aid programs are required to notify enrolled and potential students and current and prospective employees regarding available consumer information. This document provides required consumer information. Where applicable, each section lists specific locations where additional information is available. Additionally, the right to request and receive this information in writing is available by contacting the campus director or designee at each University of Phoenix location during regular business hours.

Students should contact an enrollment advisor at 866.766.0766 for additional information on consumer information.

Student Financial Aid Consumer Information

University of Phoenix participates in the following federal financial aid programs:
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College Higher Education (TEACH) Grant
- Iraq and Afghanistan Service Grant (IASG)
- Federal Perkins Loan Program
- Federal Stafford Direct Loan (DL) Program
- Federal Stafford Direct Parent Loan for Undergraduate Students (PLUS)
- Federal Stafford Direct PLUS Loan for Graduate and Professional Degree Students

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program can apply for federal financial aid as a means of assisting with financing their education. Some certificate programs may also be eligible for federal financial aid.

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

Students should contact a local campus or an online finance advisor at 866.766.0766 for additional information on financial aid programs available at each campus. A list of campuses is available at http://www.phoenix.edu/campus_locations.html.

University of Phoenix 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 a lawfully issued subpoena.

The University is required to provide students a copy of its FERPA policy annually and upon written request from the student. Current students can obtain a copy of the FERPA policy in the appropriate online academic catalog at https://www.phoenix.edu/programs/degree-programs/academic-catalog.html.

Access to Education Records

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

Note: Under FERPA, a student is defined as an individual who is or has attended an educational institution. Students with at least one AcademicRelated Activity in a university course are considered a student. A student with at least one positive attendance, or Y, posted is considered an active student.

Education records are defined as all records, files, documents and materials containing 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
- 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 the University
- Dates of admission to the University
- University programs of study
- University degree completion dates and type of degrees earned
- Current enrollment status (full-time, and withdrawn)
- Most recent previous institutions attended and degree(s) earned
- Grade level (freshman, sophomore, junior or senior)
- Photographs

Addendum
• Honors and awards received
• Participation in officially recognized activities

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 remove a FERPA Hold Request, the student must complete and submit a FERPA Hold Release form to the Registrar’s Office.

To remove previously authorized parties from record, the student completes and submits a FERPA Rescind form listing all parties to whom information should no longer be released.

Information Not Released - Non-Directory

In compliance with FERPA, the following student information must not be released by the 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*

* 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. The University will notify students to provide contact information directly to a third party when this information is requested.

** Student IRNs, SSNs or PINs should not be released to a third party, unless necessary to perform a required task; for example the Student Financial Agreement, FBI request, etc.

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-party inquiries, including parents, 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, for example, power of attorney, etc.

The University can release information to school officials with legitimate educational interest.

The University may release information under the following conditions:

• School officials with legitimate educational interest
• Person or company with whom the University has contracted as its agent to provide a service instead of using University employees or officials such as Apollo Group, Netnet Scholarship Management, Aptimus, Protiviti, ACS, ECMS Solutions, National Student Clearinghouse, Paradigm, Inc., Education Sales Management, Double Positive, Hills Consulting Group, SCRIP-SAFE, Student Outreach Solutions, i3, Inside Track, Salesforce, Iron Mountain, Outsell Y-Connecting, Cenzeo, IntraEdge, ITC InfoTech, Sogeti, collection agencies (CS, ARS, States Recovery, FMS, Account Control Technology-Act, Avante USA, Capital Management Systems, FCBS, NARS Call Center Solutions, National Enterprise Systems, Northland Group, Penta Group, Redline Recovery, Tate and Kirlin, iGrad, and Windham Professionals) and other 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
• Organizations conducting studies for, or on behalf of, the school
• Accrediting organizations
• 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
• The U.S. Immigration and Customs Enforcement, in compliance with the Student Exchange Visitor Information System (SEVIS) program
• Under “Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT ACT) of 2001,” Section 507 amends FERPA and allows institutions to disclose without consent or knowledge of the student personally identifiable information from the student’s education records to the Attorney General of the United States or to his designee in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes specified in 2332b(g)(5)(B) or an act of domestic or international terrorism as defined in Section 2331 of Title 18 United States Code. Institutions that, in good faith, produce information from education records in compliance with an ex parte order issued under this amendment “shall not be liable to any person for that production”
• 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 procedures with respect to the allegation. The institution must provide the results of the disciplinary hearing to 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

Addendum
Disclosing information to federal and state authorities auditing

The disclosure is to parents of a dependent student as defined in Section 152 of the Internal Revenue Code of 1986.

A school official has a legitimate educational interest if:

- Performing a task specified in his or her job description or contract
- Providing a service or benefit relating 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

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

- This disclosure is to other school officials whom the University determines have legitimate educational interest
- 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, to authorized representatives of the Comptroller General of the United States, Secretary, or state and local educational authorities
- The disclosure is in connection with financial aid the student has applied for 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

Students requesting demographic or personally identifiable information on other University of Phoenix students for survey or research purposes must contact the Campus Director of Operations and Academic Affairs when approved through the Human Subjects Committee in the Office of the Provost.

The University shall retain a record of student information disclosed to a third party if the disclosure does not fall under a FERPA exception. This information is kept on the University’s computer system containing dates, names and reasons for release. Students shall have reasonable access to their educational records and may request to review and challenge the contents, which they feel to be inaccurate, misleading, or otherwise in violation of their privacy or other rights. FERPA regulations require the University to comply with the students’ right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, Office of Admissions & Records will respond to students’ requests to review their records within 14 days from receipt of the request. Students should submit their request to the University Registrar and specify the record or records they wish to receive copies of or inspect.

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 the Family Educational Rights and Privacy Act 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 the University to comply with the students’ right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, Office of Admissions & Records will respond to students’ requests to review their records within 14 days from receipt of the request. Students should submit their request to the University Registrar and specify the record or records they wish 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. Upon verification of the student’s signature, the records will be released.

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 the 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.

Addendum
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’s inaccurate or in violation of his or her privacy. The registrar will respond to the request within 14 days. If the 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 Office of Admissions & Records. The registrar will arrange for a hearing, and notify the student within 14 days from the receipt of the request of the date, place and time of the hearing. A hearing panel appointed by the registrar shall represent the University. The panel shall consider all relevant evidence supporting the student’s allegations of inaccurate or misleading information in the student’s records. Decisions of the panel will be final. The 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 the University decides that the challenged information is not misleading, inaccurate or in violation of the student’s privacy rights, it will notify the student 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 a part of the student’s record as long as the contested portion is maintained. If the University discloses the contested portion of the record, it must also disclose the statement. If the University decides the information is inaccurate or in violation of the student’s right of privacy, it will amend the record and notify the student within 14 days, in writing, that the record has been amended. 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 rights 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 the 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.

University of Phoenix cannot deny students access to their records. Copies do not need to be provided, unless by not providing copies, the students’ rights are denied. The University may release foreign transcripts to students.

The 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:

- Student has an unpaid financial obligation with the University.
- The University issues transcripts for students who have filed for bankruptcy, provided University of Phoenix obtains a copy of the bankruptcy petition filed with the courts.

Students have the right to file a complaint with the FERPA office in Washington, D.C. Inquiries should be directed to:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
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.

The Student Verification Process (SVP) is required for inbound and internally transferred phone calls in which a request for the release of or update to any student record information is made. The Student Verification Process is not required for outbound phone calls, provided those calls are to contact numbers in our student academic systems and the student verifies his/her identity. A government issued photo ID or University of Phoenix issued photo ID can be used in place of the SVP for in-person requests.

**Solomon Act**

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

- Student name
- Home address
- Email address*
- Telephone listing
- Age (date of birth)
- Place of birth*
- Level of education
- Academic major
- Degrees received*
- Most recent educational institution attended*

*This information may be released only when available. No information will be released if the student has a FERPA hold on record.

**Procedure**

1. Request is routed from campus or corporate department to the Apollo Ethics & Compliance Department at the following address:

University of Phoenix
Apollo Ethics & Compliance Department
4025 S. Riverpoint Parkway, Mail Stop: CF-L302
Phoenix, AZ 85040
Fax: 480.643.1015

2. Within 15 days of a request by the recruiter, the Apollo Ethics & Compliance Department will make contact with the requestor and discuss the necessary information requested, our method for determining costs, and our basis for concluding that such charges are reasonable and customary.

3. The Apollo Ethics & Compliance Department will route specific report details to the Office of the Registrar.

Addendum
4. The Office of the Registrar will process the request of information and route the report back to the Apollo Ethics & Compliance Department within 72 business hours.
5. The Apollo Ethics & Compliance Department will send the information to the requestor.
6. Documentation will be kept, verifying each occurrence of report fulfillment.

**Consumer Privacy Policy**

**Our Privacy Philosophy**

Summarized below are key elements of our Privacy Policy. To read our full Privacy Policy ("Policy") please go to [http://www.phoenix.edu/copyright-legal/privacy_policy.html#full-version](http://www.phoenix.edu/copyright-legal/privacy_policy.html#full-version).

**Scope of Privacy Policy**

This policy applies to website visitors, current and prospective students, and any other user of services offered through Apollo Group, Inc. and University of Phoenix ("Apollo" or "we"), 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 (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 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 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 Online Behavioral Advertising purposes
- to improve Site and service performance and delivery
- to prevent potentially illegal activities (including illegal downloading of copyrighted materials in accordance with our Copyright Infringement policy)
- to analyze academic and learning outcomes and preferences
- 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 enforce our Terms of Use
- 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 Apollo, our Educational Partners, or our Business Associates.

**Your Rights and Choices**

**Marketing Communications**

If you do not wish to receive marketing email communications from us, you may express your choice where indicated on the applicable email or other communication.

If you do not wish to receive marketing telephone calls or mailings, you may express your choice to opt-out by emailing Privacy@apollogrp.edu.

Under California’s Shine the Light Law, Cal. Civ. Code § 1798.83, we provide California residents the ability to opt out of disclosures to Educational Partners for direct marketing purposes. To opt out of these disclosures at no cost, email Privacy@apollogrp.edu.

**Online Behavioral Advertising**

Our Business Associates or we may use data collected on this site for Online Behavioral Advertising purposes, e.g. to customize ads to you on other web sites 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?v=1](http://info.evidon.com/pub_info/184?v=1).

**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. Note that if you opt-out of certain uses of your Personal Information, we may no longer be able to provide certain products or services. For more information on your ability to opt-out, email Privacy@apollogrp.edu.

**Other Important Information**

We will take commercially reasonable measures to secure and store your Information to protect against the loss, misuse, and alteration of the Information under our control. We utilize industry standard security measures when accepting your credit card Information during your registration or other transaction you have initiated with us, as well as whenever we ask you to login to any of our Sites.

Addendum
If you become a student, your educational records are subject to the U.S. federal Family Education Rights and Privacy Act (FERPA), state laws, and your University policies. To obtain a copy of the "Students’ Rights to Privacy and Access to Educational Records” policy, click here. You may also contact us via one of the below methods:

Phone: 1.800.866.3919
Email: USSC@phoenix.edu
Mail: University of Phoenix
Attn: Registrar’s Office
Mail Stop CF-L201, 4025 S. Riverpoint Parkway
Phoenix, AZ 85040
USA

FEDERAL, STATE AND INSTITUTIONAL FINANCIAL AID PROGRAMS

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program 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 be eligible to receive funding through state grant or scholarship programs in their states where available.

General Eligibility Requirements

General eligibility requirements for federal financial aid are as follows:

- demonstrate financial need (for most programs)
- be a U.S. citizen or an eligible noncitizen
- 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)
- be registered with Selective Service, if you’re a male (you must register between the ages of 18 and 25)
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- be enrolled at least half-time to be eligible for Direct Loan Program funds
- maintain satisfactory academic progress in college or career school
- sign statements on the Free Application for Federal Student Aid (FAFSA) stating that
- you are not in default on a federal student loan and do not owe money on a federal student grant and
- you will use federal student aid only for educational purposes; and
- show you are qualified to obtain a college or career school education by having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate or completing a high school education in a home school setting approved under state law.

For additional eligibility requirements, go to: http://studentaid.ed.gov/eligibility/basic-criteria

University of Phoenix participates in the following federal financial aid programs:

Grants
University of Phoenix participates in the following federal financial aid programs:

Federal Pell Grant
A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor’s or a professional degree. Effective on July 1, 2012, you can receive the Federal Pell Grant for no more than 12 semesters or the equivalent: http://studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility. For more detailed information on eligibility and how to apply for the federal Pell Grant, visit http://studentaid.ed.gov/types/grants-scholarships/pell

Federal Supplemental Educational Opportunity Grant (FSEOG)
The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG. The FSEOG does not have to be repaid. For more detailed information on eligibility and how to apply for the FSEOG, visit http://studentaid.ed.gov/types/grants-scholarships/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 September 11, 2001, may be eligible to receive the Iraq and Afghanistan Service Grant. For more detailed information on eligibility and how to apply for the IASG, visit http://studentaid.ed.gov/types/grants-scholarships/iraq-afghanistan-service

Teacher Education Assistance College of Higher Education (TEACH) Grant Program
The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants of up to $4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.

Addendum

Apollo Group may update this policy or revise it from time to time. If you are concerned about how your Personal Information is used or disclosed, you should contact us as described below or check back at this Site periodically to obtain a current copy of this Privacy Policy.

How to Contact Us or Access Your Information
If you want access to or wish to update any of your Personal Information or have any questions about our privacy practices, please contact our Chief Ethics and Compliance Officer at Privacy@apollogrp.edu or Apollo Group, Inc.

Attn: Chief Ethics & Compliance Officer
4025 S. Riverpoint Parkway
Phoenix, AZ 85040 USA

If you want access to or wish to update any of your Personal Information or have any questions about our privacy practices, please contact our Chief Ethics and Compliance Officer at Privacy@apollogrp.edu or Apollo Group, Inc.

Attn: Chief Ethics & Compliance Officer
4025 S. Riverpoint Parkway
Phoenix, AZ 85040 USA
For more detailed information on eligibility and how to apply for the TEACH Grant, visit http://studentaid.ed.gov/types/grants-scholarships/teach
Note: Students may also be eligible to receive funding through state grant or scholarship programs in their states where available. Depending on the program, student eligibility may be need-based, non-need-based, credit-based, or dependent on other specific conditions. Contact a local campus or Online finance advisor at 866.766.0766 for additional information on state grant and/or scholarship programs. A list of campuses is available at http://www.phoenix.edu/campus_locations.html.

**Loans**

**Federal Perkins Loan Program**
A Federal Perkins Loan is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. Federal Perkins Loans are made through a school’s financial aid office. Your school is your lender, and the loan is made with government funds. You must repay this loan to your school. For more detailed information on eligibility and how to apply for the Perkins Loan Program, visit http://studentaid.ed.gov/types/loans/perkins.

Students who receive a Federal Perkins loan are subject to the terms and conditions disclosed on the Federal Perkins Loan Master Promissory Note (MPN), http://ifap.ed.gov/dpcletters/附件s/GEN1219PNAttach.pdf

**Federal Direct Loan (DL) Program**
Direct Stafford Loans, from the William D. Ford Federal Direct Loan (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 (the Department) at participating schools.

Direct Stafford Loans include the following types of loans:

- **Direct Subsidized Loans**—Direct Subsidized Loans are for students with financial need. The University will review the results of the Free Application for Federal Student Aid (FAFSA®) and determine the amount a student can borrow. The student is not charged interest while in school at least half-time and during grace periods and deferment periods.

- **Direct Unsubsidized Loans**—The student is not required to demonstrate financial need to receive a Direct Unsubsidized Loan. Like subsidized loans, the University will determine the amount a student can borrow. Interest accrues (accumulates) on an unsubsidized loan from the time it is first paid out. 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.

For more detailed information on eligibility and how to apply for the federal Direct Loan Program, visit http://www.studentaid.ed.gov/types/loans/subsidized-unsubsidized

Students who receive a Direct Stafford Loan are subject to the terms and conditions disclosed on the Federal Direct Stafford/Ford Loan Master Promissory Note (MPN) and the Direct Loan Disclosure Statement at http://www.direct.ed.gov/mpn.html.

**Recent Regulatory Changes**

Effective for loans first disbursed on or after July 1, 2012, the law eliminates Direct subsidized loan eligibility for an interest subsidy during the 6-month grace period. This provision is applicable to a Direct subsidized loan with a first disbursement made on or after July 1, 2012 and before July 1, 2014. If a student receives a subsidized loan during this timeframe, he will be responsible for the interest that accrues while loan is in the grace period.

Effective for loans first disbursed on or after July 1, 2012, the law eliminates the authority of the U.S. Department of Education (ED) to offer any repayment incentives to Direct Loan borrowers to encourage on-time repayment of loans, including any reduction in the interest rate or origination fee. As a result, the up-front interest rebate that has been provided to Direct Loan borrowers at the time of loan disbursement will not be offered on any Direct Loan with a first disbursement date that is on or after July 1, 2012. The law continues to authorize ED to offer interest rate reductions to Direct Loan borrowers who agree to have payments automatically electronically debited.

Effective for loans made for periods of enrollment (loan periods) beginning on or after July 1, 2012, graduate and professional students are no longer eligible to receive Direct Subsidized Loans. Direct Subsidized Loans received by any student for loan periods beginning before July 1, 2012, for either graduate or undergraduate study, are not affected by this change.

**Federal Direct PLUS loan for parent(s)**

Parents of dependent students (http://www.studentaid.ed.gov/es/node/64) may apply for a Direct PLUS Loan to help pay their child’s education expenses as long as certain eligibility requirements are met.

For more detailed information on eligibility and how to apply for Direct Parent PLUS loans, visit http://www.studentaid.ed.gov/types/loans/plus

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) http://www.direct.ed.gov/mpn.html

**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. The terms and conditions applicable to PLUS Loans for parents also apply to PLUS Loans for graduate and professional students. These terms and conditions include: (1) a determination that you (the applicant) do not have an adverse credit history; and (2) a fixed interest rate of 7.9% 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 http://www.studentaid.ed.gov/types/loans/plus

Students who receive a PLUS loan for Graduate and Professional students are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN), http://www.direct.ed.gov/mpn.html

Students should contact a local campus or an online finance advisor at 866.766.0766 for additional information on the financial aid programs available at the campus. A list of campuses is available at http://www.phoenix.edu/campus_locations.html.

**Addendum**
Students may also be eligible to receive funding through state grant or scholarship programs in their states where available. Depending on the program, student eligibility may be need-based, non-need-based, credit-based, or dependent on other specific conditions. Contact a local campus finance advisor at 866.766.0766 for additional information on state grant and/or scholarship programs. A list of campuses is available at http://www.phoenix.edu/campus_locations.html.

Grade Level Determination

Determination of grade level is an important part of calculating eligibility for federal and state financial aid. The University bases grade levels on credits completed at the start of an academic year. An academic year is defined as a minimum of 24 credits and 30 weeks of instructional time.

<table>
<thead>
<tr>
<th>Grade Level Determination</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credits applied in primary program (includes transfer credits)</td>
</tr>
<tr>
<td>0-24</td>
</tr>
<tr>
<td>25-48</td>
</tr>
<tr>
<td>49-72</td>
</tr>
<tr>
<td>73-96</td>
</tr>
<tr>
<td>97+</td>
</tr>
</tbody>
</table>

Note: A student in a two-year program or certificate program cannot receive more than a grade level 2 (GL2) annual loan limit in any given year, no matter how long it takes to complete the program or certificate.

Federal Stafford Direct Subsidized and Unsubsidized Annual Loan Limits

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

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent Undergraduate Student</th>
<th>Independent Undergraduate Student</th>
<th>Graduate/Professional Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Freshman</td>
<td>$5,500 - No more than $3,500 of this amount can be subsidized loan</td>
<td>$9,500 - No more than $3,500 of this amount can be subsidized loan</td>
<td>$20,500</td>
</tr>
<tr>
<td>2 Sophomore</td>
<td>$6,500 - No more than $4,500 of this amount can be subsidized loan</td>
<td>$10,500 - No more than $4,500 of this amount can be subsidized loan</td>
<td></td>
</tr>
<tr>
<td>3 &amp; 4 Junior and Senior</td>
<td>$7,500 - No more than $5,500 of this amount can be subsidized loan</td>
<td>$12,500 - No more than $5,500 of this amount can be subsidized loan</td>
<td></td>
</tr>
</tbody>
</table>

Maximum Total Debt from Stafford Loans aggregate loan limits

- Undergraduate Certificate Programs - Loan limits are based on the length of the program. For certificates that are less than an academic year, the $9,500 loan limits would be prorated by the lesser fraction of the weeks or credits in the program, divided by the University academic year definition of weeks or credits. For students in undergraduate certificate programs that are greater than an academic year, the maximum amount borrowed is $9,500 per academic year. Final academic years less than 24 credits (graduating students in undergraduate degree or certificate programs that are greater than an academic year) - Loan limits will be prorated based on the number of credits in the final academic year divided by 24. Please note students may also receive less funding if they receive other financial aid used to cover a portion of cost of attendance.

A student whose parent cannot obtain a Parent Loan for Undergraduate Student (PLUS) loan is allowed to borrow additional unsubsidized federal Direct Stafford amounts. Student dependency status will be determined based on answers to questions on the FAFSA®.
Borrower's Rights and Responsibilities

Direct Subsidized Loans:
Undergraduate students: If the first disbursement of your subsidized loan is between July 1, 2012 and June 30, 2013, the interest rate on your loan is fixed at 3.4%.
Graduate and professional degree students: As of July 1, 2012, subsidized loans are no longer available to graduate and professional degree students.
Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses.
The terms and conditions applicable to PLUS Loans for parents also apply to PLUS Loans for graduate and professional students.
These terms and conditions include: a determination that you (the applicant) do not have an adverse credit history; and a fixed interest rate of 7.9% for Direct PLUS Loans.

Direct Unsubsidized Loans:
The interest rate is fixed at 6.8% for all borrowers (undergraduate and graduate).

Prior Federal Loans and Financial Aid History: If you currently have a Stafford Loan and would like to check the interest rate, servicer information, and other financial aid history, go to the National Student Loan Data System (http://www.nslds.ed.gov/).

Interest rate cap for military members: If you qualify under the Service Members Civil Relief Act, the interest rate on loans you obtained before entering military service may be capped at 6% during your military service. You must contact your loan servicer to request this benefit.

In addition, no interest charged (for a period of no more than 60 months) on Direct Loans first disbursed on or after October 1, 2008, while a borrower is serving on active duty or performing qualifying National Guard duty during a war or other military operation or other emergency, and serving in an area of hostilities qualifying for special pay.

Loan Fee
There is a loan fee on all Direct Subsidized and Unsubsidized Loans. The loan fee is a percentage of the amount of each loan you receive. For loans first disbursed on or after July 1, 2010, the loan origination fee is 1.0%. The specific loan origination fee that you are charged will be reflected in a disclosure statement.

For more information on Direct Stafford, go to Student Aid on the Web at http://studentaid.ed.gov/types/loans/interest-rates.

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, http://www.direct.ed.gov/pubs/dlnights.pdf, attached to the Master Promissory Note (MPN).

Student Rights:
- Written information on loan obligations and information on rights and responsibilities as a borrower
- A copy of the MPN, either before or at the time loan is disbursed
- A grace period and an explanation of what this means
- Notification, if in grace period or repayment, no later than 45 days after a lender assigns, sells or transfers the loan to another lender
- A disclosure statement, received before repayment begins, that includes information about interest rates, fees, the balance owed and a loan repayment schedule
- Deferment or forbearance of repayment for certain defined periods, if qualified and requested
- Prepayment of loan in whole or in part anytime without an early repayment penalty
- Documentation that loan is paid in full

Student Responsibilities:
- Completing exit counseling before leaving school and repaying loan according to repayment schedule even if not completed academic program, dissatisfied with the education received, or unable to find employment after graduation.
- Notifying lender or loan servicer if student: 1) Moves or changes address; 2) Changes telephone number; 3) Changes name; 4) Changes SSN; 5) Changes employers, or employer's address and/or telephone number changes
- Making monthly payments on loan after grace period ends, unless a deferment or forbearance
- Notifying lender or loan servicer of anything that might later change eligibility for an existing deferment or forbearance

Prior Loan Deferments (Postponing Payments)
A student, who is registered and attending classes at the University, may have federal financial aid loans from previous colleges deferred. Deferment forms can be obtained from the lender if the loan is from another school. Return all deferment forms to a finance advisor, who forwards the forms to the Office of Student Records for processing to the holder of the loan. The loan holder makes the final determination to grant a deferment request.

Students receiving federal financial aid funds may also obtain deferments while serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field on community service.

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 http://studentaid.ed.gov/repay-loans/deferment-forbearance or http://www2.ed.gov/offices/OSFAP/DirectLoan/postpone.html

Loan Consolidation
A consolidation loan may help make payments more manageable by combining several federal student loans into one loan with one monthly payment.
A student will need to apply for a loan consolidation and choose a repayment plan. Repayment plans include the following: standard, extended, graduated, income-contingent for Direct loans, income-sensitive for Federal Family Education loans (FFEL), or an income-based.


Public Service Loan Forgiveness
The Direct Loan Public Service Loan Forgiveness (PSLF) Program was established by Congress with the passage of the College Cost Reduction and Access Act of 2007, and was created to encourage individuals to enter lower-paying but vitally important public sector jobs such as military service, law enforcement, public education and public health professions.


Addendum
Addendum

University of Phoenix, 2012

Loan Payment Calculator
Loan Payment Calculators may be used by students or potential students to calculate monthly payments under the standard and extended repayment plans, at http://finaid.org/calculators/loan-payments.phtml or http://www2.ed.gov/offices/OSFAP/Direct-Loan/calchtml.

Federal Financial Aid Loan Counseling

Entrance Counseling
The University ensures loan entrance counseling is conducted online at the U.S. Department of Education website https://studentloans.gov/myDirectLoan/index.action before a borrower takes out a loan. Entrance counseling generally includes the following:
• An explanation of the use of a master promissory note (MPN)
• Importance of repayment obligation
• Description of consequences of default
• Sample repayment schedules
• Information in reference to a borrower’s rights and responsibilities
• Provide information on the National Student Loan Data System (NSLDS), http://www.nslds.ed.gov/nslds_SA/
• Other terms and conditions

Exit Counseling
The University ensures loan exit counseling is conducted online at the U.S. Department of Education National Student Loan Database (NSLDS) website http://www.nslds.ed.gov/nslds_SA/ within 30 days of completion of a program or withdrawal from the University. Exit counseling generally includes the following:
• An explanation of the use of a master promissory note (MPN)
• Importance of repayment obligation
• Description of consequences of default
• Sample repayment schedules
• Information in reference to a borrower’s rights and responsibilities
• Provide information on the National Student Loan Data System (NSLDS), http://www.nslds.ed.gov/nslds_SA/
• Other terms and conditions

Perkins Loan Counseling
The University ensures Perkins loan counseling is conducted online at the Mapping Your Future website http://mappingyourfuture.org/oslcl. Perkins loan counseling generally includes the following:
• Importance of repayment obligation
• Explanation of repayment terms
• Description of consequences of default
• Sample repayment schedules
• Information in reference to a borrower’s rights and responsibilities
• Other terms and conditions

Teacher Education Assistance for College and Higher Education Grant Counseling
The University ensures initial and subsequent Teacher Education Assistance College of Higher Education (TEACH) Grant counseling is conducted online at the TEACH Grant website, https://teach-ats.ed.gov/ats/index.action. Grant counseling generally includes the following:
• TEACH Grant Program and service obligations
• Information in reference to a borrower’s rights and responsibilities
• Other terms and conditions

Student Loan Code of Conduct
The University protects students with established loan policies. University of Phoenix follows federal regulations that govern student loan requirements. The Student Loan Code of Conduct (http://cdn.assets-phoenix.net/content/dam/altcloud/doc/tuition/Student-Loan-Code-of-Conduct.pdf) creates and maintains uniform student loan practices that focus on the best interest of the student borrowers. It also manages relationships between school employees, learning institutions, lender advisory board members and student loan organizations.

University of Phoenix encourages students to review the Student Loan Code of Conduct at http://www.phoenix.edu/tuition_and_financial_options/student_loan_code_of_conduct.html to learn about loan regulations. Students should contact the University by email at PLL@phoenix.edu with any questions about the information in this document.

Statement of Educational Purpose

The parent or student signing a Free Application for Federal Student Aid (FAFSA®) certifies the following: (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) is not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

The parent or student, signing the Free Application for Federal Student Aid (FAFSA®) agrees, if asked, to provide information that will verify the accuracy of your completed form. This information may include federal or state income tax forms that you filed or are required to file. In addition, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a Personal Identification Number (PIN), you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposefully give false or misleading information, you may be fined up to $20,000, sent to prison or both.

Referrals to the Office of Inspector General

University of Phoenix is required by law to make referrals to the Office of Inspector General of any cases of suspected fraud and abuse involving the federal financial aid programs.
State Grants

The actual amount of state grants awarded to any student is contingent on the availability of funds. The 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 a work or other requirement is included in order to preclude the conversion of a scholarship or grant to a loan, the University makes no representation or warranty as to whether a graduate will be able to obtain such employment or fulfill such other requirement.

For information regarding the grants offered by the University: how to apply, eligibility, deadlines, etc., see list of programs and their respective websites and phone numbers at http://www.phoenix.edu/about_us/regulatory/consumer-information.html.

For additional specific eligibility information, the institution may contact you directly when determining grant eligibility.

Institutional Grants

University of Phoenix is committed to providing financial assistance opportunities through institutional grant programs for potential and current students. For more information visit http://www.phoenix.edu/about_us/regulatory/consumer-information/institutional-grants.html

Thinking Ahead Grant

The Thinking Ahead Grant is for new students enrolled in a bachelor’s degree program. The grant award is a credit to student’s University account to pay applicable tuition and electronic course materials fees not covered by federal and state financial aid. The uncovered amount must be between $200 and $1,500 per award year. Students must have an expected family contribution (EFC) of $12,500 and must maintain continuous enrollment. Eligibility is determined after federal financial aid is processed.

Grant terms and conditions are as follows:

- The grant is awarded in up to two disbursements per academic year.
- The grant cannot be applied to failed or withdrawn courses.
- The grant is calculated using maximum federal financial aid eligibility, regardless of amount borrowed.
- You are responsible for any remaining direct costs after student financial aid and grant amounts are applied.
- The grant is applied directly to your student account as a credit. No check or other cash monies will be given or refunded to you at any time.

New Student Education Grant

The New Student Education Grant is an institutional grant program providing a one-time award that can be applied against the tuition of a student’s third class, in the amount of $500 for associate and bachelor’s degree students and $1,000 for master’s and doctoral students. The grant is available to new students who:

- Have never attended the University
- Apply for and are cleared for registration to begin class in a University associate, bachelor’s, master’s or doctoral degree program online or at a local campus between 12 am MST September 13, 2012, and 5 pm MST November 30, 2012
- Begin their first course within the required start dates as described below, based on degree program:
- New students entering the University’s associate or bachelor’s degree program with fewer than 24 credits who begin by taking the University Orientation Workshop, UNIV 100 or UNIV 101, must start UNIV 100 or UNIV 101 on or before December 31, 2012, complete the first two credit-bearing courses in the degree program and post attendance in the third credit-bearing course in the degree program no later than April 30, 2013.
- New students entering the University’s associate or bachelor’s program with more than 24 credits must start the first course on or before December 31, 2012, complete the first two credit-bearing courses in the degree program and post attendance in the third credit-bearing course in the degree program no later than April 30, 2013.
- New students entering the University’s master’s program must start the first course on or before December 31, 2012, complete the first two credit-bearing courses in the degree program and post attendance in the third credit-bearing course in the degree program no later than April 30, 2013.
- New students entering the University’s doctoral program must start the first course on or before December 31, 2012, complete the first two two-credit courses in the degree program (these normally follow several zero-credit or shorter-length courses) and post attendance in the third three-credit course in the degree program no later than May 31, 2013.
- This grant is not available to residents of West Virginia. This grant is also not applicable to students attending local campuses in Ohio. This grant does not apply to students enrolling in certificate programs. UNIV 100, UNIV 101 (the University Orientation Workshop) and DSO 700 (Doctoral Student Orientation) are not considered eligible courses. This grant is valid for one-degree program only and cannot be combined with any other promotion or offer, with the exception of the Tuition Freeze offer, unless specified in writing by the University. Additionally, employees of Apollo Group Inc., or its subsidiaries, and their spouses and children, are ineligible for this grant.

Institutional Scholarships

The Center for Scholarship Excellence (CSE) is a department of University of Phoenix. The CSE is committed to assisting with financial support through institutional and external scholarship programs. The CSE encourages students to borrow responsibly as they work towards their educational goals.

University of Phoenix has a comprehensive scholarship website at http://www.phoenix.edu/tuition_and_financial_options/scholarships.html to meet the needs of students. This website features scholarships offered by University of Phoenix, scholarship resources, tips, suggestions, articles, an external scholarship search engine and much more.

University of Phoenix funds institutional scholarships http://www.phoenix.edu/tuition_and_financial_options/scholarships/institutional-scholarships.html. The CSE creates and manages them. The University often partners with nonprofit organizations to promote scholarship programs. These scholarships are available to potential students, current students or alumni.
The CSE website, http://www.phoenix.edu/tuition_and_financial_options/scholarships/institutional-scholarships.html, is updated regularly for institutional scholarships, qualifications, and selection criteria specific to University of Phoenix current and potential students as opportunities become available.

External Scholarships

Private outside entities fund external scholarships http://www.phoenix.edu/tuition_and_financial_options/scholarships/external-scholarships.html. Many are available to University of Phoenix students and the general population. Depending on the external scholarship requirements, student eligibility may be need-based, merit-based or credit-based. The Center for Scholarship Excellence (CSE) evaluates external scholarship programs, determines applicability to the University student populations, and communicates these opportunities to students and campuses.

Private Student Loans

Private student loans may be available to both students and parents who are not eligible for federal financial aid or who need assistance beyond their financial aid eligibility. These loans are made privately through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. Eligibility is determined by the lender and amounts are limited to the cost of education minus other aid. These loans are not subsidized or guaranteed by the federal government. The University recommends private loans only be considered after applying for federal financial aid.

To assist with finding the right lender for a private loan, visit the Student Lending Analytics website, http://www.studentlendinganalytics.com/alternative_loan_options.html. Student Lending Analytics has developed a list of private loan options to serve schools and their students who need a focused resource for help in finding a private student loan. A student may choose any eligible lender; the University will process the request accordingly. Contact the lender for specific terms and conditions.

Application Process

The following documentation is required:

- MyApply® application process at https://myapply.phoenix.edu/Apply/Login.aspx
- Student Financial Agreement Form
- Authorization to Apply to Future Charges form if, and only if, a student chooses this option

Admissions and program requirements vary by state. Please refer to the Academic Catalog (http://www.phoenix.edu/programs/degree-programs/academic-catalog.html) for state and/or program specific information.

Federal Financial Aid Application Process

A student can apply for federal financial aid (http://www.phoenix.edu/tuition_and_financial_options/apply_online.html) after submitting an application for admission to the local campus or via MyApply® and registering for courses in an eligible degree program. During the application process, the following forms may be completed for federal financial aid grants and loans:

- Current award year Free Application for Federal Student Aid (FAFSA®)
- University of Phoenix Financial Aid Application
- Federal Stafford Direct Loan Master Promissory Note (MPN)
- Entrance Counseling

The average processing time for financial aid awards is 90 days. The University highly recommends using the online financial aid application process at https://faw.phoenix.edu/. This access allows a student to complete and electronically sign required financial aid documents, including the FAFSA® and MPN.

Students interested in utilizing financial aid programs should complete all required application materials each academic year. An academic year is defined as the period of time a student successfully completes a minimum of 24 credit hours and 30 weeks of instructional time. A student should reapply for financial aid prior to the start of each new academic year.

Financial Aid Reapplication Process

The University notifies students when new award year paperwork is required, provided the student is considered enrolled. Returning students may be proactive and submit completed paperwork.

Verification

A federal financial aid student may be chosen to participate in the verification process by the U.S. Department of Education Central Processing System. The Central Processing System prints an asterisk next to the expected family contribution (EFC) on the Institutional Student Information Report (ISIR), 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. Federal regulations require verification be completed. Verification is not required to be completed in cases where the student is awarded only non-need-based aid such as unsubsidized Stafford Direct loans and PLUS loans.

If a student is selected for verification, the University will request the student to provide all applicable IRS issued federal tax return transcript(s) and the verification worksheet. Additional documents may be required by the University to complete the verification process. A student will receive written notification from the University of verification requirements and the timelines for completion of the process.

Failure to comply with request for verification documents can result in the inactivation of the federal financial aid application.

Professional Judgment

The University may exercise discretion to accommodate special circumstances, with respect to some aspects of eligibility, using Professional Judgment. Professional judgment allows the University to treat a student individually when the student has special circumstances not sufficiently addressed by standard procedures.

The 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. The 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 the University regarding professional judgment is final and cannot be appealed to the U.S. Department of Education. A student should contact a finance advisor if interested in submitting a professional judgment request.

Addendum
Note: The University will complete Verification before exercising professional judgment for students who have been selected for Verification.

**Satisfactory Academic Progress**

**Satisfactory Academic Progress (SAP) for Federal Financial Aid**

Financial aid satisfactory academic progress (SAP) is based on federal regulations and is intended to provide early intervention for students facing academic challenges and help students successfully complete their program of study.

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade Point Average (GPA)</td>
<td>A cumulative program GPA is calculated using only grades earned at the University for the student's primary program of study.</td>
</tr>
<tr>
<td>Pace of Completion (Pace)</td>
<td>Students must earn at least 67 percent of the credit hours attempted toward completion of the primary program of study. The pace of completion is calculated using the following formula: Cumulative number of credit hours successfully completed / Cumulative number of credit hours the student attempted</td>
</tr>
<tr>
<td>Maximum Time Frame</td>
<td>The maximum timeframe to complete the program cannot exceed 150 percent of the published length of a program, measured in credit hours attempted, for undergraduate and graduate students. Progress is evaluated cumulatively for students' primary program of study, at the end of each completed payment period.</td>
</tr>
</tbody>
</table>

**Evaluation**

The University evaluates SAP for the student's primary program of study, based on a completed payment period (generally, at least 12 credit hours and 15 weeks of instruction). As a result of the evaluation, a student is assigned a SAP status.

<table>
<thead>
<tr>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular (RG)</td>
<td>Students meeting all three of the financial aid SAP components defined above have regular (RG) financial aid status and are eligible for federal financial aid.</td>
</tr>
<tr>
<td>Financial Aid Warning (FW)</td>
<td>Students who are on a regular (RG) status and, at the end of the next payment period, do not meet all three of the financial aid SAP components defined above, are automatically placed on financial aid warning (FW) status. The University will disburse federal financial aid funds to students with an FW status for one payment period.</td>
</tr>
<tr>
<td>Financial Aid Disqualification (FD)</td>
<td>Students on financial aid warning (FW) status who do not meet all three of the financial aid SAP components (defined above) at the end of the next completed payment period, are not eligible for additional federal financial aid and will be placed on financial aid disqualification (FD) status. Students placed on FD status are not eligible for federal financial aid but may be eligible to appeal this status for consideration of significant extenuating circumstances.</td>
</tr>
<tr>
<td>Financial Aid Probation (FP)</td>
<td>Students who successfully appeal an FD status are placed on financial aid probation (FP) status. The University will disburse federal financial aid funds to students with an FP status for one probationary payment period, provided all other eligibility requirements are met.</td>
</tr>
</tbody>
</table>

*The University will notify students when their financial aid status changes.*

**Reestabishing Federal Satisfactory Academic Progress**

Students on a financial aid warning (FW) status can retain eligibility without filing an appeal by meeting all three of the financial aid SAP components defined above by the end of the FW payment period.

Students who reach a financial aid disqualification (FD) status can change their status only through the financial aid SAP appeal process. Students may not regain eligibility for federal financial aid by merely paying for courses or sitting out for an increment.
Federal Satisfactory Academic Progress Appeals

Students placed on financial aid disqualification (FD) status may appeal the disqualification to regain eligibility for federal financial aid, if there are extenuating circumstances. Through the financial aid SAP appeal process, federal financial aid reinstatement may be possible if the appeal is approved and the student is placed on financial aid probation (FP) status.

The University allows students to have a maximum of two approved appeals during enrollment at the University. The appeals cannot be consecutive and will only be considered if extenuating circumstances exist. Some examples of extenuating circumstances are death of a relative, an injury or illness of the student, or other special circumstances.

Students granted an appeal will be placed on financial aid probation (FP) status and have financial aid eligibility reinstated for one probationary payment period, based on that appeal. The University will disburse federal financial aid funds to students on financial aid probation (FP) status for one payment period, provided all other eligibility requirements are met. The student must meet University financial aid SAP standards to maintain federal financial aid eligibility.

Cost of Attendance Policy

A student’s cost of attendance (COA) is established solely for use in calculating federal financial aid eligibility and awarding financial aid, for a specific period of enrollment. The University reviews and, if necessary, updates each component annually, referencing the College Board website at http://professionals.collegeboard.com/higher-ed, the National Retail Federation Survey, and actual institutional data. The University uses estimated monthly living expenses, and an average cost of tuition, electronic course materials, and books*. Amounts used in this year’s federal cost of attendance (COA) are as follows:

<table>
<thead>
<tr>
<th>Cost of Attendance Component</th>
<th>Ground Campuses</th>
<th>Online Campuses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade Level</td>
<td>Undergrad Assoc</td>
<td>Undergrad Bachelor’s</td>
</tr>
<tr>
<td>Tuition</td>
<td>$9,120</td>
<td>$10,992</td>
</tr>
<tr>
<td>Electronic Course Materials &amp; Books</td>
<td>$720</td>
<td>$760</td>
</tr>
<tr>
<td>Living Expenses*</td>
<td>$9,865</td>
<td>$13,192</td>
</tr>
<tr>
<td>Academic Year COA</td>
<td>$19,705</td>
<td>$24,944</td>
</tr>
</tbody>
</table>

* Other expenses include allowances for room and board, transportation, loan fees and miscellaneous educational expenses.

The Professional Judgment Team reviews all appeals on a case-by-case basis. Approval is only granted when there are significant extenuating circumstances. All decisions made by the Professional Judgment Team are final.

The University allows students to have a maximum of two approved appeals during enrollment at the University. The appeals cannot be consecutive and will only be considered if extenuating circumstances exist. Some examples of extenuating circumstances are death of a relative, an injury or illness of the student, or other special circumstances.

Students granted an appeal will be placed on financial aid probation (FP) status and have financial aid eligibility reinstated for one probationary payment period, based on that appeal. The University will disburse federal financial aid funds to students on financial aid probation (FP) status for one payment period, provided all other eligibility requirements are met. The student must meet University financial aid SAP standards to maintain federal financial aid eligibility.

For more detailed information regarding actual tuition fees for programs and locations visit http://www.phoenix.edu/tuition_and_financial_options/tuition_and_fees.html or contact a finance advisor.

The academic year cost of attendance is based on the following:

- Nine months for Associate degree-seeking students
- Ten months for Bachelor’s degree-seeking students
- Twelve months for Graduate students
- Twelve months for Doctorate students

If a student’s period of enrollment is less than a full academic year, the COA will be adjusted to match the number of months in the remaining period of enrollment. The COA will not increase due to the student failing or withdrawing from one or more courses in the academic year.

The University COA is comprised of the following components:
Tuition
Average tuition rates are updated annually for all online and local campuses. The tuition expense used for the COA is an average based on modality and degree level. The University documents how averages are calculated and makes this information available upon request. If a student’s period of enrollment is less than a full academic year, the tuition will be adjusted to match the number of months in the remaining period of enrollment.

Electronic Course Materials and Books
The University charges a flat fee for each enrolled course.

Living Expense
- Room and board allowance
- Transportation (excluding Online students)
- Loan Fees
- Miscellaneous expenses

The University calculates an average loan fee by performing separate calculations for undergraduate and graduate students. The monthly living expense is then multiplied by the number of months in the academic year/loan period. Students receiving military housing assistance will have a reduction in the living expenses based on the amount of the assistance. If a student’s period of enrollment is less than a full academic year, the living expense component will be adjusted to match the number of months in the remaining period of enrollment.

Tribal Budget
The University prepares a separate tribal budget for students who receive tribal funding. The tribal budget consists of actual tuition and fees rates and may include a child or dependent care average obtained from the National Association of Childcare Resource & Referral Agency (NACCRRA). The University averages the weekly and hourly cost of each childcare type for each state.

Minnesota Child Care Budget
For students who are receiving the Minnesota Postsecondary Child Care Grant, the University will add actual childcare costs (provided by the student during the application process) to the COA before computing financial need.

Leave of Absence
A leave of absence (LOA) is a temporary interruption in a student’s program of study, whether necessitated by a planned or an unanticipated event or circumstance. The University and students must comply with the stated policy, as well as governing regulations when requesting, approving, and processing LOAs.

Policy
This policy applies to both federal financial aid recipient students and non-federal financial aid recipient students. Students may be approved by the University for multiple LOAs in a 12-month period. The total of all LOAs may not exceed 180 days in the 12-month period. During an LOA, the student is not considered withdrawn and no return calculation is required. The University will not assess additional charges related to the LOA.

Required Documentation
A leave of absence (LOA) may be considered approved if the University determines there is a reasonable expectation the student will return. Students must follow the University’s LOA Policy when requesting the LOA, by providing to the campus (on or before the start of the LOA) a written, signed, and dated request, including the reason for the LOA. All requests must be forwarded to Student Financial Services - Operations (SFS-O).


If unforeseen circumstances prevent a student from providing a request to the campus or before the start of the LOA, the University may grant the LOA if the campus has documented the reason and decision. The campus must collect the signed LOA request form from the student at a later date and provide it to SFS-O within a reasonable amount of time from the last date of attendance. Unforeseen circumstances may include, but are not limited to, medical and family emergencies, military, jury duty, business travel, University course cancellation and/or facility closure, and natural disasters.

If a student is out of attendance due to an unforeseen circumstance and considered an unofficial withdrawal and the campus can document the reason and decision for the LOA prior to the return calculation being performed, the student will be placed on an approved LOA and no calculation will be required. However, it the student is an unofficial withdrawal and the campus does not document the reason prior the calculation being performed, the student will be considered an unofficial withdrawal.

Length
The LOA start date is the first day of the LOA and the LOA end date is the day before the student’s reentry date. The first day of the student’s initial LOA is used when determining the start date for the 12-month period. If a student is granted an LOA due to unforeseen circumstances, the beginning date of the approved LOA is the date the student was unable to attend class because of the unforeseen circumstance.

If the student posts an academically related activity (ARA) after the LOA start date but prior to the end date on the LOA request form, the student’s enrollment status will be updated to active-full time (F) and the student will be considered to have returned early from the LOA. A new LOA request form will be required for any additional LOAs.

Extending an LOA
A student may request an LOA extension as long as the request is made before the scheduled reentry date. Students must follow the University’s LOA Policy when requesting the LOA, by providing to the campus (on or before the scheduled reentry date) a written, signed, and dated request, including the reason for the LOA. All requests must be forwarded to Student Financial Services - Operations (SFS-O).

Disbursements during an LOA
The University may disburse Pell, IASG, FSEOG and Perkins loan funds to a student on an LOA. Federal financial aid funds that are part of a credit balance created before a student began an LOA may be paid to a student, since those funds were disbursed before the student went on the LOA.

University of Phoenix, 2012
CONSUMER INFORMATION
FEDERAL, STATE AND INSTITUTIONAL FINANCIAL AID PROGRAMS

Addendum
Completion of Coursework upon Return
The University will allow students returning from an LOA to complete coursework started prior to the leave with no additional charges.

Failure to Return
The University will explain to the student, prior to granting the leave of absence, the effects that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period. If a student does not return from an approved LOA, the withdrawal date and beginning of the grace period will be the last date of class attendance.

If the student does not return from an approved LOA, the withdrawal date and beginning of the grace period will be the last date of class attendance. If the student reenters, after withdrawing from the University, the previously approved LOA days will count toward the students LOA maximum of 180 days in a 12-month period.

Internal Transfers and LOAs
If a student at the University graduates from one degree program and does not immediately begin the next degree program (for example, Associate to Bachelor’s) within 14 days of the prior program ending, the student may NOT be placed on an LOA in between the programs. A student who graduates is no longer enrolled at the University. Furthermore, the student is not enrolled in the new program until attendance posts in the new program. Therefore, an LOA in between programs would not meet regulatory requirements for an approved LOA.

Financial Aid Awarding
For students who have a completed all required financial aid application materials, the University will evaluate student eligibility for federal, state, and institutional aid programs.

If a student is eligible, Student Financial Services - Operations calculates an estimated financial aid award and provides notification to the student. The notification includes eligibility information for each financial aid program awarded, as well as the amount and anticipated disbursement dates. This notification may be electronic. Generally, financial aid awards are divided into two payment periods; 12 credits each. Payment periods are based on individual course schedules and follow academic year requirements.

Federal Pell Grant eligibility for an undergraduate student is estimated before originating a subsidized or unsubsidized Direct Loan. In addition, an unsubsidized Direct Loan is not originated without first determining the need for a subsidized Direct Loan. However, if the amount of the subsidized Direct Loan is $200 or less and the amount can be included as part of an unsubsidized Direct Loan, the University is not required to originate a separate subsidized loan.

For a dependent student, the University may originate and disburse Parent PLUS funds without determining federal Pell Grant and subsidized Direct Loan eligibility. For a graduate student, the University must determine graduate/professional maximum unsubsidized Direct Loan eligibility before originating a Grad PLUS loan.

Federal Supplemental Educational Opportunity Grant (FSEOG) eligibility for undergraduate students is determined by the expected family contribution (EFC) for the current award year. Awards are made beginning with the lowest EFC until program funds are obligated.

Federal Perkins loan eligibility for undergraduate and graduate students is determined by the expected family contribution (EFC) for the current award year. Awards are made beginning with the lowest EFC until program funds are obligated.

State grant program eligibility is determined by each state authority. The University is notified of student eligibility by the state authority.

Institutional grant and scholarship eligibility determination will vary.

Schedule Requirements
An academic year is defined as a minimum of 24 credits and 30 weeks of instructional time. The academic year begins with the first eligible course of a degree program and ends when a student successfully completes the credits and weeks of instructional time requirements. An academic year has no calendar time constraints and continues through periods of nonattendance that are less than 180 days until both the credit and weeks requirement are met. A week of instructional time includes at least one academic related activity for federal financial aid.

Students who overlap courses more than twice within an academic year, or Associate degree students who take more than two courses concurrently, may need to complete more than 24 credits to complete 30 weeks of instructional time. In addition, the academic policy of the University prohibits a student from taking more than two courses concurrently without written approval from the campus Director of Academic Affairs. Due to overlapping courses, there will be more credit hours included in the academic year and federal financial aid may not completely cover the cost of attendance and related charges.

Federal regulations prohibit payment for auditing a course or payment for any course an assigned grade is not used in computing requirements for graduation. This includes repeats of grades D or better, unless a higher grade is required, withdrawals and courses that are not applicable to the declared degree objective. This does not apply to repeats of required courses that a student has failed.
Financial Aid Disbursements

Federal Funds
Provided the student has met all eligibility requirements, a student may be eligible to receive the first disbursement of federal financial aid funds at the start of the program or academic year. The student becomes eligible to receive a disbursement of federal financial aid funds for the second payment period when the student successfully completes one-half of the weeks of instructional time and one-half the credit hours in the academic year. First-time, first-year undergraduate borrowers will not have the first installment of the Stafford Direct loan disbursed until 30 calendar days after the program of study academic year begins.

<table>
<thead>
<tr>
<th>Federal Loans</th>
<th>First Disbursement Eligibility</th>
<th>Second Disbursement Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stafford Direct First-time, first-year Borrower</td>
<td>30 days after academic year or program start date</td>
<td>Successfully completes ½ weeks and credits in academic year or program and has posted attendance for the 2nd payment period</td>
</tr>
<tr>
<td>Stafford Direct Subsequent Borrower</td>
<td>10 days from the academic year start date or 10 days from date of certification if the academic year start date is in the past</td>
<td>Successfully completes ½ weeks and credits in academic year or program and has posted attendance for the 2nd payment period</td>
</tr>
<tr>
<td>Parent PLUS</td>
<td>10 days from the academic year start date or 10 days from date of certification if the academic year start date is in the past</td>
<td>Successfully completes ½ weeks and credits in academic year or program and has posted attendance for the 2nd payment period</td>
</tr>
<tr>
<td>Grad PLUS</td>
<td>10 days from the academic year start date or 10 days from date of certification if the academic year start date is in the past</td>
<td>Successfully completes ½ weeks and credits in academic year or program and has posted attendance for the 2nd payment period</td>
</tr>
</tbody>
</table>

Financial Aid Disbursements

Federal Grants

<table>
<thead>
<tr>
<th>Federal Grants</th>
<th>First Disbursement Eligibility</th>
<th>Second Disbursement Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>10 days from the academic year start date or 10 days from date of certification if the academic year start date is in the past</td>
<td>Successfully completes ½ weeks and credits in academic year or program and has posted attendance for the 2nd payment period</td>
</tr>
<tr>
<td>FSEOG</td>
<td>10 days from the academic year start date or 10 days from date of certification if the academic year start date is in the past</td>
<td>Successfully completes ½ weeks and credits in academic year or program and has posted attendance for the 2nd payment period</td>
</tr>
</tbody>
</table>

Perkins Loan | 10 days from the academic year start date. If the academic year start date is in the past, disbursement is 10 days from date of certification or July 1 of the current award year, whichever is later. | Successfully completes ½ weeks and credits in academic year or program and has posted attendance for the 2nd payment period |

Pell Grant disbursement for the current award year cannot be made until July 1, 2012, regardless of when the academic year starts.

FSEOG disbursement for the current award year cannot be made until July 1, 2012, regardless of when the academic year starts.
Application of Funds
Federal financial aid and/or state assistance funds are retained at the time of disbursement to pay allowable academic year or payment period charges owed to the University. Allowable charges are defined as tuition (including Independent Study and state sales tax) and electronic course material. Federal Financial Aid funds may only be used to pay for costs the student incurs for the period for which the federal financial aid funds are provided. However, the University may use current-year federal financial aid funds to satisfy prior award year allowable charges for a total of not more than $200.

Authorization to Apply Federal Financial Aid Funds
If a student authorized the University through completion of the Authorization to Apply to Future Charges form, the University also retains federal financial aid funds for unpaid estimated future charges owed to the University for the payment period. Future charges are defined as allowable charges that have not been posted to the student account.

The University will not require or coerce the authorization. If the student or parent chooses to cancel or modify the authorization, the cancellation or modification is not retroactive. Funds retained for incurred allowable charges and prior year charges prior to the University receiving the authorized cancellation will remain on account. If cancellation or modifications have been requested, subsequent disbursements will be processed according to most recent authorization.

In addition, any excess funds formerly authorized to be retained by the University for estimated future charges will be sent to the student or parent borrower 14 days after the University receives the cancellation or modification.

There are three options to notify the University regarding Authorization to Apply to Future Charges form:
1. Initial notification
   - The student is prompted to answer authorization to apply funds questions when completing the financial aid application process on the Financial Aid Website.
   - When a student signs and submits the Authorization to Apply to Future Charges form, they no longer have access to make corrections.

2. Update/Change Authorization to Apply to Future Charges
   - If student or parent wants to update or change the original authorization to apply funds, they may submit an updated Authorization to Apply to Future Charges form at any time.
   - This form is available for print from the Financial Aid website.
   - Student or parent completes and faxes form to finance advisor for processing.
   - When an update is submitted, it is only in effect for future disbursements and the authorizations are not retroactive.

3. Signed statement
   - The University will accept a signed statement from a student or parent outlining any changes to the Authorization to Apply to Future Charges form at any time.
   - Student Financial Services - Operations (SFS-O) processes the request accordingly.
   - When an update is submitted, it is only in effect for future disbursements and authorizations are not retroactive. Notwithstanding any authorizations obtained from the student or parent, the University must pay any remaining federal financial aid funds to the student (or in the case of a PLUS loan, the parent or student if authorized by the parent) on or before the end of the academic year or loan period as appropriate.

Disbursement for Books and Supplies
Pell eligible students may use Pell funds to purchase books if those funds could have been disbursed 10 days prior to the beginning of the payment period and disbursed funds would create a federal financial aid credit balance. The student will be provided with the lesser of the presumed credit balance or amount needed for the books as determined by the University by the 7th day of the payment period. This will be provided to the student in the form of a book voucher.

The credit balance will be provided as a book voucher. Students receiving funds through this method do not need to provide written authorization and may opt out of receiving a book voucher. If a student opts out of receiving the voucher, the credit balance will be sent to them approximately two weeks after all federal financial aid funds have been disbursed.

Cancellation of Federal Financial Aid
The student (or parent in the case of a Parent PLUS loan) must inform the University if all or a portion of federal financial aid funds are to be canceled. The student or parent must submit a signed and dated statement or complete a Financial Aid Change form, located on the financial aid website (FAW) at https://faw.phoenix.edu/.

The University may return the loan funds, cancel the loan, or both, provided the cancellation request is received within the required timeframes. If the University receives a student or parent request for cancellation after these dates, the University may, but is not required to, honor the request. Regardless of when the request is received, the University informs the student or parent in writing of the outcome of the request.

When processing a loan cancellation request, the University must return the funds (if received) and/or cancel the loan, or both as appropriate. The University is not responsible for returning any portion of a loan that was disbursed to a student or parent directly before the request for cancellation was received.

State Funds
A payment period is defined according to individual state requirements. The payment period determines when funds are disbursed and the exact amount to be disbursed.

Addendum
Attendance

Class Attendance
Attendance at class meetings is required. Students are responsible for scheduling and planning ahead for any absences that may occur during a course to the extent possible.

Online
In order to be in attendance during a week, a student must post at least one message to any of the course forums on two separate days during the online week. Deadlines for attendance are based on Mountain Standard Time (MST). Attendance is tracked automatically in all online courses.

In classes at the Online campus, a class "session" is defined as 12 am (MST) Tuesday to 11:59 pm (MST) the following Monday. If a student posts a message to a class newsgroup on any two days during that week, the student is in attendance for that class session.

In Associate degree courses at the Online Campus, a class "session" is defined as 12 am (MST) Monday to 11:59 pm (MST) the following Sunday. If a student posts a message to a class newsgroup on any two days during that week, the student is in attendance for that class session.

Local Campus: Most local campus classes meet four (4) hours per week. Students are in attendance at the local campus workshops if they physically attend the local campus workshop meeting at any time during the scheduled class and sign the attendance roster.

Attendance at the scheduled campus class meetings is mandatory.

Directed Study: Attendance in Directed Study courses is tracked in the same manner for both the local campus and online modalities.

A Directed Study student receives automatic attendance for a class week if she or he posts one (1) message to any of the course forums during the scheduled class week. Deadlines for attendance are based on Mountain Standard Time.

FlexNet®: FlexNet® students are in attendance at the local campus workshops if they physically attend the local campus workshop meeting during the scheduled class hours and sign the attendance roster. They are in attendance during online class weeks if they post to any of the class forums on two separate days based on Mountain Standard Time within the online class week. Attendance for the online weeks of a FlexNet® course is tracked automatically.

School of Advanced Studies: In order to be in attendance during a week, a student/learner must post at least one (1) message to any of the course forums on two separate days during the online week. Deadlines for attendance are based on Mountain Standard Time.

Dissertation courses (i.e. DOC 722, DOC 733, etc) only require one post per week in any of the course forums to remain in attendance. Messages posted in all class forums should contribute to a student's academic experience and count as Academic Related Activity. Residency courses require daily sign-in to confirm attendance. Posting to the residency forum is not required for attendance. During residency courses, physical attendance, submitting assignments via the Assignments link and acknowledging participation in the completion of the Learning Team deliverable all count as Academic Related Activities.

Attendance is mandatory in all University courses; however, circumstances do occasionally arise which prevent a student from attending class. The University’s unexcused absence policy allows unexcused absence(s) to be granted based on the number of workshops within a course (refer to the chart below). An unexcused absence may affect the final course grade due to the missed opportunity to earn participation points.

Unexcused absences will result in an automatic withdrawal (W) grade if students miss more than the maximum allowed absences. Refer to the chart below:

<table>
<thead>
<tr>
<th># of workshops</th>
<th>Allowed Absences</th>
<th>Absences resulting in withdrawal (W) grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>5-9</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Associate</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>10-50+</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Faculty requests for a withdrawal/failing (WF) grade will be approved for extenuating circumstances only and will be administered by the Registrar’s Office. Requests should be submitted to the Registrar’s Office by sending the approved Official Grade/Attendance Change Form.

Academically Related Activities

To maintain continuous attendance and financial aid eligibility, the following activities that occur on or after the course start date and on or before the course end date will be considered academically related activities. Academically related activities (ARAs) determine a student’s enrollment status with the University. Students can maintain continuous enrollment by ensuring no more than 14 days elapse between posting attendance at an academically related activity.

For Online/Directed Study Students:
- All OLS Postings in a course (includes discussions, assignments, and quizzes, learning team activities)

For Local Campus Students:
- Physical Attendance; verified by a signed attendance roster
- Assignments posted via the assignment link
- Learning Team Acknowledgements via assignment link

For Local Campus students in FlexNet® Courses:
- Online Learning System (OLS) posts occurring during Online workshop week will be counted as an academic related activity

School of Advanced Study Students:
- Messages posted in all course forums, physical attendance, submitted assignments via the Assignments link, and acknowledgment of participation in the completion of the Learning Team deliverable all count as academic related activities.

Note: A student must be considered enrolled and attending the University to maintain financial aid eligibility.

Addendum
Financial Options and Policies

**Financial Options**
Understanding and choosing the right finance plan is critical to the successful completion of the student's selected program. University of Phoenix offers a number of finance plan options to assist the student to manage financial obligations. The student can utilize one or more of the Plans listed below, depending on personal circumstances. Please contact a finance advisor with any questions regarding financial options and scholarships.

**Cash Plan**
The Cash Plan requires all tuition and electronic course materials fees to be paid in full prior to the start of each course. For more information, please visit [http://www.phoenix.edu/tuition_and_financial_options/financial_options/cash_plan.html](http://www.phoenix.edu/tuition_and_financial_options/financial_options/cash_plan.html)

**Federal Financial Aid Plan**
The Federal Financial Aid Plan is available to students receiving federal grants, federal loans or both to pay for tuition in an eligible degree or a certificate program. To learn more, please visit [http://www.phoenix.edu/tuition_and_financial_options/financial_options/federal_financial_aid.html](http://www.phoenix.edu/tuition_and_financial_options/financial_options/federal_financial_aid.html)

**Military or Government Billing Plan**
Under the Military or Government Billing Plan, University of Phoenix directly bills the military or other government agency for a student's tuition. For more information, please visit [http://www.phoenix.edu/collages_divisions/military/military-financial-options.html](http://www.phoenix.edu/collages_divisions/military/military-financial-options.html)

**Third-Party Billing Plan**
Under the Third-Party Billing Plan, University of Phoenix directly bills an approved employer for a student’s tuition. To learn more, please visit [http://www.phoenix.edu/tuition_and_financial_options/financial_options/third_party_billing.html](http://www.phoenix.edu/tuition_and_financial_options/financial_options/third_party_billing.html)

**Tuition Deferral Plan**
The Tuition Deferral Plan is available for students whose employers offer to repay some or all of their employees' tuition. The plan is also available to students receiving benefits from the U.S. Department of Veterans Affairs or U.S. Department of Defense. For more information, please visit [http://www.phoenix.edu/tuition_and_financial_options/financial_options/tuition-deferral-plan.html](http://www.phoenix.edu/tuition_and_financial_options/financial_options/tuition-deferral-plan.html)

**Supplemental Funding**

**Private Student Loans**
Private student loans are credit-based funding source provided by outside, nonfederal lenders to pay for the cost of attendance not covered by any other financial aid. To learn more, please visit [http://www.phoenix.edu/tuition_and_financial_options/financial_options/private-student-loans.html](http://www.phoenix.edu/tuition_and_financial_options/financial_options/private-student-loans.html)

**Tribal Funding**
Several American Indian tribal nations provide funding for the tuition of a student who is a recognized member. For more information, contact the University Tribal Relations Department at Tribalrelations2@phoenix.edu.

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**Student Financial Policies**
The student is responsible to ensure all tuition and electronic course materials fees are paid whether in attendance or not. The student must indicate how tuition and electronic course materials fees will be paid on the Student Finance Agreement. The student is responsible to know the account balance. Student account information is available on the student website.

When the student is considered administratively, officially or unofficially withdrawn from his or her program, the University may cancel any federal financial aid in process. The student may receive a refund for or may owe payment to the University depending upon the student’s account balance.

**Changing Financial Plans**
The student can change a finance plan if in compliance with current finance plan. To change a finance plan, the student must contact a finance advisor and complete necessary documents. All changes must be approved by University of Phoenix to be effective.

**Meeting Financial Plan Obligations**
Students who primarily attend a physical University of Phoenix campus are subject to financial approval by their primary campus prior to enrolling in a course. Tuition and all applicable fees for each course must be paid according to the terms and conditions outlined in the primary financial option selected on the Student Financial Agreement form. Students who do not comply with the primary financial option term will not be allowed to attend classes. Students are required to clear any indebtedness to the University before grades and transcripts will be issued or the degree awarded. A student may be administratively withdrawn for failure to make payment in a timely manner, preventing the student from attending future class sessions, until the amount owed is paid in full or satisfactory payment arrangements are made. All costs of collection, court costs and reasonable attorneys' fees will be added to delinquent accounts collected through third parties. University of Phoenix may obtain a current credit report as needed to support decisions to defer tuition payment or to assist in the collection of amounts owed.

**Electronic Course Materials and Books Fees**
Electronic course materials and books for each course must be paid at the time they are ordered or in accordance with a student's stated payment option. Electronic course materials fees are nonrefundable, unless prohibited by law. The student who drops a course will be granted access to the electronic course materials for that course without additional charge if the course is retaken within six months of the course's original start date.

**State Tax**
Various states require universities to collect a tax on tuition, fees, digital goods or access to digital information. The University will collect the appropriate tax on tuition, fees and electronic course materials fees charged to the student in these states. Contact a finance advisor for the current list of states requiring tax be collected.

**General Refund Policy**
A tuition refund may be granted to those who qualify, based on the state refund policy. A complete list of state refund policies is located later in this academic catalog and the Consumer Information Guide. All other fees are nonrefundable, unless prohibited by law.
**Tuition Credit Policy**

The student may request a tuition credit from University of Phoenix when he or she drops a course due to extenuating circumstances. In a 12-month period, credit for no more than two single courses for a bachelor or higher degree, or credit for no more than two blocks in an associate degree program may be applied. The credit is non-transferable to other students and may be used at any University of Phoenix campus.

**Drop Credit Policy**

A drop credit is credit the student can apply for when a course is dropped because of extenuating circumstances. If the student earns a W grade, they may be eligible for a tuition credit. In a 12-month period, credit for no more than two single courses for a bachelor or higher degree, or no more than two blocks in an associate degree program may be applied.

If the request is approved, the credit may be applied to the following course taken within 60 days of the scheduled end date of the course the W grade was assessed. Any additional credit can be applied to another course that starts within 60 days of the end date of the course the W grade was received.

The student must submit the request within 59 days from the end date of the dropped course.

The student may use the credit at any University of Phoenix campus. The credit cannot be transferred to another student. No cash refunds will be given.

**Payment Policies**

Payments are accepted on the student website (https://ecampus.phoenix.edu/portal/portal/public/login.aspx) by check, credit card or debit card. Finance advisors can also process credit card or debit card payments.

The student can mail a check, certified check or money order payment to the following address:

Apollo Group/Corporate Processing
P.O. Box 29887
Phoenix, AZ 85038-9887

If a credit card or a debit card is provided with a completed Authorization to Charge form, tuition and electronic course materials fees will be charged to that card. Automatic payments are set prior to each course upon request.

The 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 to 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.

**Veterans Educational Benefits**

Students who are entitled to U.S. Department of Veterans Affairs (DVA) education benefits must make initial contact with a campus veterans affairs certifying official. A formal application for admission to the University should be completed before applying for DVA education benefits. Applications for veteran education benefits should be sent to a local campus-certifying official for submission to the DVA.

Each University of Phoenix program segregated by instructional modality (classroom based or distance education), requires separate State Approving Agency (SAA) approval for the training of veterans or eligible persons. A student should contact a local campus for information on current approvals.

DVA education benefit eligibility and payment rates vary depending on each individual’s military history and educational program being pursued. Only the DVA can determine eligibility of DVA education applications. For information, a student should contact a DVA representative, toll free at 1.888.GI.BILL.1 (888.442.4551) or review http://www.gibill.va.gov

Students receiving Chapter 30, 32, 33, 35, 1606 and 1607 benefits while attending University of Phoenix North Carolina campuses are required to submit a copy of high school transcripts if they are transferring fewer than 24 credits to University of Phoenix from a previously attended postsecondary institution.

Directed study courses have Defense Activity for Non-Traditional Education Support (DSST-DANTES) approval for tuition reimbursement. For more information on this program, a student should contact the Educational Service Officer on the military base.

University of Phoenix does not participate in the DVA education advanced payment program.

More information about veterans’ benefits can be reviewed at http://www.gibill.va.gov , for additional information on educational entitlements.

**Credit for Prior Education and Training**

Credit for prior education or training must be evaluated and reported to the U.S. Department of Veterans Affairs (DVA) prior to the start of week 25 of enrollment. The DVA may not always pay DVA education benefits after week 24 if the DVA records indicate the student has a large amount of transfer credits.

Please ensure all prior education transcripts, DD-295, DD-214, Army/American Council on Education Registry Transcript System (AARTS), Coast Guard institute transcripts, and Sailor/Marine/American Council on Education Registry transcripts are submitted for information on current approvals.

Visit the Department of Veterans Affairs website, http://www.gibill.va.gov , for additional information on educational entitlements.
Transfer credits based on a different unit of credit than the one prescribed by University of Phoenix are subject to conversion before being transferred. Only the official transcript and course evaluations performed by the University Office of Admissions and Evaluation or Prior Learning Assessment Center are final. Any preliminary reviews by campus personnel are unofficial, not binding and subject to change.

**DVA Standard of Academic Progress Requirements**

To receive DVA 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 the University.

**Academic Probation**

Academic probation 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 at the Online Campus should continue traditional block scheduling format with concurrent enrollment in two courses (excluding AACR & AAPF). 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 DVA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student DVA 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 DVA educational benefits after disqualification. The DVA and student will be notified of the disqualification. To reapply, a formal application for admission must be submitted in accordance with University admission procedures. 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 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 University of Phoenix.

**Military Tuition Assistance**

To obtain federal military tuition assistance, visit the education office to receive college counseling and develop an education plan. From that point, a student can submit a military tuition assistance request http://www.phoenix.edu/colleges_divisions/military/military-financial-options/tuition-assistance.html

A student can currently receive 100 percent of federal tuition assistance from military service, with a $250 cap per semester hour, and a $4,500 annual limit.

If a student wants to apply for military tuition assistance, a student will need to submit a completed authorization form to a Military Advisor at least two weeks before a course start date.

**DVA Tuition Assistance Top-Up Benefit**

Active duty students who request to use the Tuition Assistance Top-Up (TATU) benefit program should direct all questions or concerns to the DVA at 1.888.GI.BILL.1 (1.888.442.4551) or online at http://www.gibill.va.gov/ University of Phoenix VA certifying official is not involved in the processing of any TATU request. For more information about VA Tuition Assistance and financial options, go to http://www.phoenix.edu/colleges_divisions/military/military-financial-options/tuition-assistance.html

**Readmission of Servicemembers**

Any student whose absence from the University is necessitated by reason of service in the uniformed services is entitled to readmission if the following criteria are met:

- The student (or an appropriate officer of the Armed Forces or official of the Department of Defense) gives verbal or written notice to the University’s Military Division verifying that the student’s absence from the University was necessitated by service in the uniformed services.
- The cumulative length of the absence and of all previous absences from the University by reason of service in the uniformed services does not exceed five years.

Note: A student who submits an application for readmission to the University must provide documentation to establish that the student has not exceeded the specified service limitations and that the student’s eligibility for readmission has not been terminated. Examples of documentation to verify that the student is still within the acceptable service limitations include the student’s deployment paperwork or a letter from the commanding officer that includes the student’s dates of service.

The University may not delay or attempt to avoid readmission of a student under this section by demanding documentation that does not exist, or is not readily available, at the time of readmission.

- The student submits verbal or written notification of intent to reenroll.

Note: If the student’s last date of attendance with the University is more than 365 days in the past, the student must complete an updated admissions application and Enrollment Agreement in accordance with the University reentry policy. The Military Division should then submit these completed documents along with the Servicemembers Readmission Form. The student may remain in original program/version without appeal; provided the cumulative length of absence does not exceed five years and that the program has not been expired.

A student’s eligibility for readmission under this section by reason of separation from the uniformed services terminates upon the occurrence of any of the following events:

- A separation of such person from the Armed Forces (including the National Guard and Reserves) with a dishonorable or bad conduct discharge, OR
- A dismissal of such person permitted under section 1161(a) of Title 10, USC, OR
- A dropping of such person from the roles pursuant to section 1161(b) of Title 10, USC.


Note: If the student does not submit a notification of intent to reenroll within the time limits, the student is subject to the University established leave of absence policy and general practices.
Accreditation, Licensures, Reviews, and Approvals

University of Phoenix 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

State and International Licensures

University of Phoenix is approved to operate in most U.S. states, territories and possessions, either through licensure, registration, general or specific approvals or annual extension of exemption.

- Alabama Commission on Higher Education
- Alaska Commission on Postsecondary Education
- Arizona State Board for Private Postsecondary Education
- Arkansas Department of Higher Education
- State of California
- Colorado Department of Higher Education, Commission on Higher Education
- Department of Higher Education, State of Connecticut
- Delaware Department of Education
- Government of the District of Columbia, Education Licensure Commission
- Florida Commission for Independent Education
- Georgia Nonpublic Postsecondary Education Commission
- State of Hawaii, Office of the Governor
- Idaho State Board of Education
- Illinois Board of Higher Education
- State of Indiana Commission on Proprietary Education (COPE)
- Iowa College Student Aid Commission
- Kansas Board of Regents
- Kentucky Council on Postsecondary Education
- State of Louisiana Board of Regents
- Maryland Higher Education Commission
- Commonwealth of Massachusetts Board of Higher Education
- State of Michigan Department of Education, Postsecondary Services
- Minnesota Office of Higher Education
- Mississippi Commission on College Accreditation
- State of Missouri Coordinating Board of Higher Education
- Montana Office of the Commissioner of Higher Education
- Nebraska Coordinating Commission for Postsecondary Education
- Nevada State Commission on Postsecondary Education
- New Jersey Commission on Higher Education
- New Mexico Higher Education Department
- Board of Governors for the University of North Carolina
- Ohio Board of Regents
- Oklahoma State Regents for Higher Education
- Oregon Office of Degree Authorization
- Commonwealth of Pennsylvania Department of Education
- Consejo de Educación Superior de Puerto Rico/Puerto Rico Council on Higher Education
- South Carolina Commission on Higher Education
- South Dakota Board of Regents
- Tennessee Higher Education Commission
- Texas Higher Education Coordinating Board
- Utah System of Higher Education State Board of Regents
- The State Council of Higher Education for Virginia
- State of Washington Higher Education Coordinating Board
- State of Wisconsin Educational Approval Board
- Wyoming Department of Education

For additional information on state and international licensures visit http://www.phoenix.edu/about_us/accreditation.html

Regional Accreditation

University of Phoenix is regionally accredited by The Higher Learning Commission and is a member of the North Central Association of Colleges and Schools (HLC/NCA).

HLC/NCA
230 S. LaSalle Street, Suite 7-500
Chicago IL 60604-1413
Phone: (312) 263-0456 | (800) 621-7440 | Fax: 312-263-7462
http://www.ncahlc.org

Program Accreditation

University of Phoenix School of Business/Business Programs

University of Phoenix is accredited by the Accreditation Council for Business Schools and Programs (ACBSP) to offer business degrees in Associate of Arts in Business Foundations, Associate of Arts in Accounting, Bachelor of Science in Business, Master of Business Administration, Master of Management, Doctor of Business Administration, and Doctor of Management.

ACBSP
11520 W. 119th St.
Overland Park, KS 66213
(913) 339-9356
http://www.acbsp.org

College of Nursing Programs

The Bachelor of Science in Nursing and Master of Science in Nursing programs are accredited by the Commission on Collegiate Nursing Education (CCNE).

CCNE
One Dupont Circle, NW, Suite 530
Washington, DC 20036
(202) 887-6791
http://www.aacn.nche.edu/accreditation/

College of Education/Education Programs

The Master of Arts in Education program with options in Elementary Teacher Education and Secondary Teacher Education has been approved for initial accreditation by the Teacher Education Accreditation Council (TEAC) for a period of five years, from December 20, 2007 to December 20, 2012.

TEAC
One Dupont Circle NW, Suite 320
Washington, DC 20036-0110
(202) 466-7236
http://www.teac.org

In addition, the College of Education has approval for education programs through the following state agencies:

- Arizona Department of Education
- California Commission on Teacher Credentialing (CTC)
- Colorado Department of Education (CDE)
- Hawaii Teacher Standards Board (HTSB)
- Idaho State Department of Education
- Indiana Department of Education (IDOE)

Addendum
University of Phoenix, 2012

- Missouri Department of Elementary and Secondary Education
- New Mexico Public Education Department (NM PED)
- Nevada Department of Education (NDE)
- Oregon Teacher Standards and Practices Commission
- Puerto Rico Department of Education
- Texas Education Agency (TEA)
- Utah State Office of Education (UTOE)

(Problems vary by state. Not all programs are approved in all states.)

College of Social Sciences Programs
The Master of Science in Counseling Program with a specialization in Community Counseling (Phoenix and Southern AZ campuses) and the Master of Science in Counseling Program in Mental Health Counseling (UT campus) are accredited by the Council for Accreditation of Counseling and Related Educational Programs (CACREP).

CACREP
1001 North Fairfax Street, Suite 510
Alexandria, VA 22314
Phone: (703) 535-5990
http://www.cacrep.org

Additional Information
A student can view additional information at www.phoenix.edu/about_us/accreditation.html.

To obtain a copy of University accreditation and license documents, or information on how to contact any of the agencies that regulate the University, contact the Apollo Legal Department at 602.557.8232.

Complaint Information
Students have the right to file a complaint with the appropriate state approval/licensing entities, and/or the institution’s regional accrediting agency. However, prior to filing a complaint with an outside agency, we request that students exhaust all avenues of complaint internally within the University. Please see the section entitled Dispute Resolution Policy and Procedure for additional information.

Academic Programs, Facilities and Instructional Personnel Information
Academic program offerings and instructional facilities vary according to geographic area and delivery mode at the local campus or Online Campus. Not all programs are available at all locations.

Academic Programs
University of Phoenix offers undergraduate and graduate programs in business and management, information systems and technology, criminal justice and security, human services, nursing and health care, social and behavioral sciences, natural sciences, the humanities and education. Detailed information regarding academic programs offered at specific instructional facilities is located at http://www.phoenix.edu/programs/degree-programs.html, and the appropriate online academic catalog at https://www.phoenix.edu/programs/degree-programs/academic-catalog.html.

Admissions and program requirements vary by state. Please refer to the Academic Catalog for state and/or program specific information.

Academic Program Improvement
University of Phoenix pursues a strategy of continuous quality improvement in relation to its academic programs. This strategy is implemented through assessment programs designed to measure student learning at various levels within the University. Multiple types of assessment are utilized to create as comprehensive a picture as possible of the strengths and potential challenges to student learning. Resulting data can be used to improve academic programs and enhance the overall academic experience.

During each fiscal year from September 1 to August 31, the colleges and schools within the University follow pre-established plans to conduct programmatic assessment. Plan progress is monitored quarterly through the fiscal year. The process for assessment of academic programs uses the following four phases:
1. Assessment Planning
2. Collecting Evidence and Analyzing Data
3. Implementing Improvement
4. Monitoring Effectiveness of Improvements

By utilizing this assessment process, the colleges and schools are able to evaluate academic programs, identify areas for potential change, modify assessment plans as needed, communicate changes in academic programs to faculty and students, and pursue continuous quality improvement.

Students or potential students may obtain a copy of the improvement plan for a specific program by contacting
University of Phoenix Office of Academic Administration
1625 W. Fountainhead Parkway
Mail Stop: AA-S402
Tempe, AZ 85282
800.366.9699

Disability Services
University of Phoenix recognizes and accepts its obligations under Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008, prohibiting discrimination on the basis of a disability and requiring the University to provide reasonable accommodations to otherwise qualified disabled students in all University programs and activities. The University of Phoenix Disability Services Office provides services to students with appropriate documentation for temporary health issues or a permanent disability.

Students with a temporary or permanent disability seeking disability services from the University have the responsibility to both self-disclose and request accommodation through the campus disability services advisor. Communication with faculty or other staff members does not constitute self-disclosure or an accommodation request. Confirmation through documentation from a healthcare provider is required prior to accommodations being determined and fulfilled.

Addendum
Obtain Information
The campus disability services advisor is responsible for managing the accommodation process, including any negotiations regarding services, and finalizing appropriate student accommodations. Additional information and a list of campus disability services advisors are located at http://www.phoenix.edu/students/disability-services.html

General Contact Information
Direct all questions regarding admissions, academics, financial options, facilities or general institutional issues to the following offices:

Central Administration
1625 West Fountainhead Pkwy
Mail Stop: CF-SX03
Tempe, AZ 85282-2371
(800) 366-9699

Online Campus
University of Phoenix
3157 E. Elwood St
Mail Stop: CF-B105
Phoenix, AZ 85034
866.766.0766

Office of Admissions & Records Support Center
4025 S. Riverpoint Parkway
Mail Stop: CF-L503
Phoenix, AZ 85040
800.866.3919
480.446.4600
Fax: 480.303.5832

Campus contact information is located at http://www.phoenix.edu/campus-locations.html.

Faculty
University faculty members are accomplished managers, technology leaders, professional educators, corporate executives, financial officers, human services professionals and leaders in other professional areas who also possess advanced degrees. A list of faculty may be obtained at each local campus. To find a local campus, go to http://www.phoenix.edu/campus-locations.html Faculty profiles can be found at http://www.phoenix.edu/faculty/our_faculty.html

Credit Transfer
Information regarding criteria used to evaluate the transfer of credit earned at another institution is located at www.phoenix.edu/admissions/transfer_information/

Articulation Agreements
A list of institutions University of Phoenix has established articulation agreements can be viewed at www.phoenix.edu/admissions/transfer_information/articulation.html

Reverse Transfer Agreements
University of Phoenix has established reverse transfer agreements with partnering institutions. With a Reverse Transfer Agreement in place, University of Phoenix will notify the partner transfer institution and provide directory information for students meeting certain credit requirements that indicate the student may be eligible to earn an Associate degree from the transfer institution. The transfer institution may pursue communication with the student to discuss requirements and may award the Associate degree to the student per their discretion.

Graduation Rates
In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics (NCES). This graduation measure includes only undergraduate degree- and /or certificate-seeking students who have never attended another institution of higher learning, and graduate within 150 percent of the normal time to completion. Data are collected on the number of students entering the institution as first-time, full-time (FTFT) degree- and /or certificate-seeking undergraduate students in a particular cohort year. Graduation rates are disaggregated by race and ethnicity, gender and federal financial aid grant or loan funds. The graduation rates shown below represent students from the 2005-06 cohort and the percentages of those students who graduated by August 31, 2011. For the graduation rates, please go to http://www.phoenix.edu/about_us/regulatory/consumer-information/graduation-rates.html.

Retention Rates
In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding retention rates of degree- and /or certificate-seeking first-time, full-time (FTFT) undergraduate students entering the institution. Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. For the retention rates, please go to http://www.phoenix.edu/about_us/regulatory/consumer-information/retention-rates.html.

Student Diversity
In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding student diversity as defined by the IPEDS. Data reported are for enrolled full-time students. For further details please go to http://www.phoenix.edu/about_us/regulatory/consumer-information/student-diversity.html.

Types of Education Graduates Enroll
In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding the types of graduate and professional education in which graduates of the institution four-year degree programs enrolled.
Approximately 17% of students who completed a bachelor’s degree from University of Phoenix between July 1, 2010 to June 30, 2011 went on to enroll in a graduate or professional program at the University of Phoenix. The majority of these students enrolled in the following programs:
- Master of Business Administration
- Master of Science in Psychology

Addendum
• Master of Science in Accountancy
• Master of Science in Administration of Justice and Security
• Master of Information Systems

The data is derived from the IPEDS Completions Survey (July 1, 2010 to June 30, 2011 data) and the IPEDS Fall Enrollment Survey (August 1, 2011 to October 31, 2011 data).

Alumni Attending Graduate School
Forty-three percent of University of Phoenix alumni indicated they are attending, or plan to attend, graduate school.
• Of this 43%, 71% are currently pursuing a graduate degree at the University of Phoenix
• Of this 43%, 20% plan to pursue a graduate degree at the University of Phoenix

Working Alumni
Based on responses from the Alumni Association’s 2011 survey, the following represents the type of industry in which our alumni work:

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>16%</td>
</tr>
<tr>
<td>Health Services</td>
<td>15%</td>
</tr>
<tr>
<td>Technology</td>
<td>9%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>6%</td>
</tr>
<tr>
<td>Federal Government</td>
<td>5%</td>
</tr>
<tr>
<td>State and Local Government</td>
<td>5%</td>
</tr>
<tr>
<td>Retail Trade (Non-Restaurant)</td>
<td>4%</td>
</tr>
<tr>
<td>Banking</td>
<td>3%</td>
</tr>
<tr>
<td>Business Services</td>
<td>3%</td>
</tr>
<tr>
<td>Insurance</td>
<td>3%</td>
</tr>
<tr>
<td>Communications or Media</td>
<td>3%</td>
</tr>
<tr>
<td>Finance</td>
<td>3%</td>
</tr>
<tr>
<td>Transportation</td>
<td>2%</td>
</tr>
<tr>
<td>Military</td>
<td>2%</td>
</tr>
<tr>
<td>Social Services</td>
<td>2%</td>
</tr>
<tr>
<td>Construction</td>
<td>1%</td>
</tr>
<tr>
<td>Tourism/Hotels/Entertainment</td>
<td>1%</td>
</tr>
<tr>
<td>Real Estate</td>
<td>1%</td>
</tr>
<tr>
<td>Restaurant</td>
<td>1%</td>
</tr>
<tr>
<td>Legal</td>
<td>1%</td>
</tr>
<tr>
<td>Personal Services</td>
<td>1%</td>
</tr>
</tbody>
</table>

Other                                   19%
Executive, Manager, Administrator      16%
Teacher/Educator/Education Administrator 8%
Admin Support, Records/Data Processor  7%
Sales or Marketing Representative      5%
Registered Nurse/Other Nursing Professional 5%
Technician/Technologist                5%
Computer Programmer/Systems Analyst   3%
Accountant                             3%
Other Health Professional              3%
Engineer/Architect                     2%
Business Consultant                    2%
Business Owner                         2%
Psychologist, Counselor, Social Worker 2%
Protective Services (Police, Fire, Security) 2%
Military Personnel                     1%
Food or Personnel Service              1%

Other                                   19%
Executive, Manager, Administrator      16%
Teacher/Educator/Education Administrator 8%
Admin Support, Records/Data Processor  7%
Sales or Marketing Representative      5%
Registered Nurse/Other Nursing Professional 5%
Technician/Technologist                5%
Computer Programmer/Systems Analyst   3%
Accountant                             3%
Other Health Professional              3%
Engineer/Architect                     2%
Business Consultant                    2%
Business Owner                         2%
Psychologist, Counselor, Social Worker 2%
Protective Services (Police, Fire, Security) 2%
Military Personnel                     1%
Food or Personnel Service              1%

Survey completed in 2011 between January 17 and February 11; a total of 27,416 alumni respondents.

Withdrawing From the University
Circumstances may necessitate withdrawal from the University. A student who received, or is eligible to receive federal financial aid funds provided certain criteria are met, and subsequently officially or unofficially withdraws is subject to a Return of Title IV (R2T4) Calculation as required by federal regulations.

Official Withdrawals
There are two ways students can provide official notification of their intent to withdraw from the University:
1. Complete the self-service Official Withdrawal automated process via the University website at https://ecampus.phoenix.edu/portal/portal/public/login.aspx,
2. Notify the designated campus offices of Enrollment Services, Academic Services, and Financial Services.
Withdrawal Date
The withdrawal date for official withdrawals is the last date of academic attendance or attendance at an academically related activity determined from University attendance records.

Date of Determination
The date of determination (DOD) for students who officially withdraw from the University is the latter of the student’s withdrawal date or the date of notification.

Rescission of Official Withdrawal
Students may rescind their intent to withdraw by going to the University student website at https://ecampus.phoenix.edu/portal/public/login.aspx, through the Program tab. The original Official Withdrawal link will be replaced with the Cancel Your Withdrawal link. The student may also submit an electronic or written statement to the University stating their intent to return to the University, remain in academic attendance and continue to participate in academically related activities through the end of the payment period.

If the student subsequently withdraws after rescinding the intent to withdraw, the withdrawal date is the latter of the date the student first provided notification to the University or the last date of academic attendance or academically related activity determined from the University attendance records.

The date of determination for students who rescind their intent to withdraw and subsequently withdraw from the University, without official notification, is no greater than 15 days after the student’s official last date of academic attendance or attendance at an academically related activity.

Unofficial Withdrawals
Students who do not provide official notification to the University of their intent to withdraw are considered unofficial withdrawals after 14 consecutive days of nonattendance at an academically related activity.

If a student is granted an extension of the course currently attending and the intent is to complete the course, the days in the extension period will not count towards the 14 days of consecutive nonattendance at an academically related activity. An extension of the course is indicated by the issuance of an I, IX, or IP grade. In addition, students on an institutional scheduled break of five or more consecutive days will not have the days of the break count towards the 14 days of consecutive nonattendance at an academically related activity.

Withdrawal Date
The withdrawal date for a student who ceases attendance at the University, including a student who does not return from an approved leave of absence, is the last date of academic attendance or attendance of an academically related activity determined from University attendance records. In the case of a student who has received an approved leave of absence, the University will review the student record on or after their originally approved return date. The University review determines if the student reentered as scheduled, or did not reenter as scheduled and must be withdrawn for the purposes of the Return of Title IV (R2T4) calculation and deferment processing.

Date of Determination
The date of determination (DOD) for students who unofficially withdraw from the University is no greater than 15 days after the official last date of attendance or when a student fails to return from an approved leave of absence.

Administrative Withdrawals
Students who are withdrawn from the University for failure to meet admission, academic, candidacy, financial or code of conduct policies are considered administrative withdrawals.

Withdrawing Date
The withdrawal date for students who are administratively withdrawn is the last date of academic attendance or attendance at an academically related activity.

Date of Determination
The date of determination (DOD) for students who are administratively withdrawn from the University is the date the University determines the withdrawal occurred. The University will return the amount of federal financial aid for which it is responsible no later than 45 days after the date of the administrative withdrawal.

Return of Federal Financial Aid
Federal regulations mandate a refund calculation be performed any time an applicant of federal financial aid (Title IV) withdraws during a payment period. This calculation will determine the amount of Title IV grant or loan funds earned and any amounts that must be returned. If the amount of Title IV funds disbursed is greater than the amount earned as of the date of withdrawal, the unearned portion must be returned. If amounts disbursed are less than the amount earned, the student may be eligible to receive a post-withdrawal disbursement of financial aid not yet received. Additional authorization is required for a post-withdrawal disbursement of Title IV financial aid.

Percentage of Federal Aid (Title IV) Earned
The percentage of federal financial aid earned by a student is equal to the percentage of the payment period completed by the student as of his/her last date of attendance in the payment period. This percentage is determined using the University’s rate of progression calculation.

If the student withdraws after successfully completing the payment period, 100% of the federal aid funds are earned and no R2T4 calculation is required. If the withdrawal date occurs after the student completes more than 60% of the payment period, the student earns 100% of the federal aid funds.

Important Note:
The University changed the rate of progression calculation used in completing the required Return to Title IV (R2T4) Refund calculation for students who have withdrawn from the University. The rate of progression calculations and the respective effective dates for each calculation are noted below.

Rate of Progression Calculation - Effective December 1, 2012
The rate of progression calculation provided below will be used for all Return to Title IV (R2T4) Refund calculations completed on or after December 1, 2012.

The percentage of the payment period completed is calculated as follows:

- Number of calendar days completed in the payment period divided by
- Total number of calendar days in the payment period

Addendum
Total Calendar Days Completed in the Payment Period

The total number of calendar days completed in the payment period (numerator) is the count of calendar days from the payment period start date to the student’s last date of attendance.

Required Adjustments to Calendar Days Completed in the Payment Period

Calendar days will be removed from calendar days completed in the payment period, if any of the following have occurred between the payment period start date and the student’s last date of attendance:

- Institutionally scheduled breaks of five (5) consecutive calendar days or more
- Student scheduled or selected breaks of five (5) consecutive calendar days or more between courses
- All Leave of Absence calendar days
- Any other periods of non-enrollment of five (5) consecutive calendar days or more

Rate of Progression Examples

For illustrative purposes only, an example of one of the common scenarios is provided below. The figures provided are examples only; actual amounts may vary for each student.

Bachelor Program Online

- Student’s last date of attendance is 7/15/XX
- Payment Period is 6/7/xx to 10/24/xx

Rate of Progression Calculation

39 (Number of calendar days completed in the payment period) divided by 175 (Total number of calendar days in the payment period)

Rate of Progression Calculation - Effective Prior to December 1, 2012

The rate of progression calculation provided below will be used for all Return to Title IV (R2T4) Refund calculations completed prior to December 1, 2012.

The percentage amount of federal financial aid a student earned in a payment period is calculated as follows:

Total Number of Calendar Days Completed in Payment Period divided by Total Number of Calendar Days in Payment Period equals Percent Earned

The amount of federal financial aid a student earned is determined on a rate-of-progression basis. When the student completes more than 60 percent, the student earns all the assistance scheduled for that payment period.*

The following chart lists examples based on the amount of courses completed in a payment period. The figures provided have examples only and the actual amount may vary for each student.

<table>
<thead>
<tr>
<th>Course ID</th>
<th>Credits</th>
<th>Start Date</th>
<th>End Date</th>
<th>Instructor</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course #1</td>
<td>3.0</td>
<td>06/07/20xx</td>
<td>07/11/20xx</td>
<td>SMITH W</td>
<td></td>
</tr>
<tr>
<td>Course #2</td>
<td>3.0</td>
<td>07/12/20xx</td>
<td>08/15/20xx</td>
<td>JONES</td>
<td></td>
</tr>
<tr>
<td>Course #3</td>
<td>3.0</td>
<td>08/16/20xx</td>
<td>09/19/20xx</td>
<td>JOHN-SON</td>
<td></td>
</tr>
<tr>
<td>Course #4</td>
<td>3.0</td>
<td>09/20/20xx</td>
<td>10/24/20xx</td>
<td>BROWN</td>
<td></td>
</tr>
</tbody>
</table>

Refund Policy

Institutional

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

Students, who begin a program under Registered (R) status, pending the completion of admission file and are subsequently denied admission, are eligible for a refund of the full tuition amount of the course in which they are currently enrolled. Tuition is not refunded for any completed course. A tuition refund can be requested in writing from a local campus.

Students who withdraw from a course prior to the start date will receive a 100 percent refund for that course. Students who have completed 60 percent or less of the course are eligible for a pro rata refund.

Example of a refund on attendance for a 5-week course:

Attend 1 week 80% refund due
Attend 2 week 60% refund due
Attend 3 week 40% refund due
Attend 4 week no refund due

Addendum
Example of a refund on attendance for a 6-week course:
Attend 1 week 83% refund due
Attend 2 weeks 67% refund due
Attend 3 weeks 50% refund due
Attend 4 week no refund due

Example of a refund on attendance for a 9-week course:
Attend 1 week 89% refund due
Attend 2 week 78% refund due
Attend 3 week 67% refund due
Attend 4 week 56% refund due
Attend 5 week 44% refund due
Attend 6 week no refund due

**State**

If a student attends a class in one of these states, the specific state refund policy will be applied in addition to the University Institutional Refund Policy. In the event that there is a conflict in the policies, the state policy will supersede the general University policy, unless the University policy is better for the student's situation. These policies are outlined below.

**Arizona**

Students in the state of Arizona will have tuition refunded using the University Institutional Refund Policy except students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.

**California**

If University of Phoenix no longer offers educational services for students in the state of California, prior to a student completing a course of instruction, a partial refund may be available. The student should contact:

Department of Consumer Affairs
1625 North Market Boulevard
Sacramento, CA 95834
(800) 952-5210

**Florida**

Students in the state of Florida will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.
- The University will retain $45 of the application fee for students who withdraw from the University prior to the start of their program and after the three-day cancellation period.
- Refunds will be paid within 30 days of a student's official withdrawal.

**Georgia**

Students in the state of Georgia will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.

- Students providing written notification of withdrawal prior to the first class session or have been out-of-attendance for more than 14 days will receive a full refund of tuition paid for the unattended course.
- Refunds are paid within 30 days of a student's official withdrawal.
- A student who is out-of-attendance for more than 14 days is considered withdrawn.

**Indiana**

Indiana has established refund policies that differ from the University Institutional Refund Policy. If a student attends a class in Indiana, the Indiana state refund policy will be applied. The University must make the proper refund no later than 31 days of the request for cancellation or withdrawal.

A student is entitled to a full refund if one or more of the following criteria are met:

- The student cancels the Enrollment Agreement within six business days after signing.
- The student does not meet the University minimum admission requirements.
- The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the University.

If the student has not visited the University prior to enrollment and, upon touring the University or attending the regularly scheduled orientation or classes, the student withdrew from the program within three days.

A student withdrawing from an instructional program after starting the instructional program at the University and attending one week or less, is entitled to a refund of 90 percent of the cost of the financial obligation, less an application or enrollment fee of 10 percent of the total tuition, not to exceed $100.

A student withdrawing from an instructional program, after attending more than 25 percent but equal to or less than 50 percent of the duration of the instructional program, is entitled to a refund of 50 percent of the cost of the financial obligation, less an application or enrollment fee of 10 percent of the total tuition, not to exceed $100.

A student withdrawing from an instructional program, after attending more than 50 percent but equal to or less than 60 percent of the duration of the instructional program, is entitled to a refund of 40 percent of the cost of the financial obligation, less an application or enrollment fee of 10 percent of the total tuition, not to exceed $100.

A student withdrawing from an instructional program, after attending more than 60 percent of the duration of the instructional program, is not entitled to a refund.

Example of a refund on attendance for a 5-week course:
Attend 1 week 90% refund due
Attend 2 weeks 50% refund due
 Attend 3 weeks 40% refund due
Attend 4 weeks no refund due

Example of a refund on attendance for a 6-week course:
Attend 1 week 90% refund due
Attend 2 weeks 50% refund due
Attend 3 weeks 50% refund due
Attend 4 weeks no refund due

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**Addendum**
Example of a refund on attendance for a 9-week course:
- Attend 1 week: 90% refund due
- Attend 2 weeks: 75% refund due
- Attend 3 weeks: 50% refund due
- Attend 4 weeks: 25% refund due
- Attend 5 weeks: 10% refund due
- Attend 6 weeks: no refund due

Iowa
Students in the state of Iowa who withdraw from a course prior the start date will receive a 100 percent refund of tuition for that course. Students who withdraw from a course after the start date will receive a pro-rata refund of tuition for the course until they have attended 100 percent of the course. Refunds will be paid within 30 days of a student’s official withdrawal.

Kansas or Missouri
Students in the states of Kansas or Missouri will have tuition refunded using the University Institutional Refund Policy with the following exceptions:
- Students have the right to a full refund of all monies paid if they withdraw within three business days after signing the Enrollment Agreement.
- To cancel enrollment, a student must notify the local campus in writing on or before the three-day period. After the three-day period, all fees, including assessments fees, and book fees, are non-refundable.
- A tuition refund must be requested in writing to the student’s local campus.

Kentucky
Students in the state of Kentucky will have tuition refunded using the University Institutional Refund Policy including the following exceptions:
- A student who cancels enrollment anytime before the start of the first class session will receive a full refund of all monies paid.
- The University may retain 10 percent of the tuition agreed upon in the Enrollment Agreement or $100, whichever is less, for students who fail to attend in the enrollment period for which advanced payment was made.
- Refunds will be paid within 30 days of a student’s official withdrawal.
- A student who is out-of-attendance for more than 14 days is considered withdrawn.

Louisiana
Students in the state of Louisiana will have tuition refunded using the University Institutional Refund Policy including the following exceptions:
- Students who cancel enrollment anytime before the start of the first class session will receive a full refund of all monies paid, except the application fee, which is non-refundable.
- Refunds will be paid within 30 days of a student’s official withdrawal.
- The University may retain an administrative fee, not to exceed 15 percent of total tuition and fees paid.

Minnesota
Students in the state of Minnesota will have tuition refunded using the University Institutional Refund Policy with the following exceptions:
- Refunds for state aid programs and non-state aid programs are calculated on a proportional basis using the state mandated or institutional refund policy. To calculate the minimum refund due to the State Grant Program, the SELF Loan Program, and other aid programs (with the exception of the state Work Study Program), the Higher Education Services Office Refund Calculation Worksheet of the Minnesota State Grant manual is used.

Nevada
Students attending a local campus within the state of Nevada will have tuition refunded using the University Institutional Refund Policy including the following exceptions:
- Students who cancel enrollment anytime before the start of the first class session will receive a full refund of all monies paid.
- The University may retain 10 percent of the tuition agreed upon in the Enrollment Agreement or $100, whichever is less, for students who fail to attend in the enrollment period for which advanced payment was made.
- Refunds will be paid to the person or entity who paid the tuition within 15 calendar days after one of the following, whichever is applicable:
  - The date of cancellation by a student of his enrollment
  - Termination by the University of the enrollment of the student
  - The last day of an authorized leave of absence, if a student fails to return after the period of authorized absence
  - The last day of attendance of a student
- For purposes of this refund calculation, the period of attendance must be measured from the first day of instruction, as set forth in the Enrollment Agreement, through the last day of actual attendance, regardless of absences. In addition, tuition must be calculated using the tuition and fees set forth in the Enrollment Agreement and does not include books, educational supplies or equipment listed separately from tuition and fees. Books, educational supplies or equipment for individual use are not included in the policy for refund, and a separate refund will be paid by the University to the student if those items were not used by the student.
- Disputes will be resolved by the Administrator for refunds on a case-by-case basis.
- If the University cancels or discontinues a course or educational program stated in the Enrollment Agreement, the University will refund all monies paid for that course or program.

Ohio
Students in the state of Ohio will have tuition refunded using the University’s Institutional Refund Policy with the following exceptions:
- Students have the right to a full refund of all monies paid if they withdraw within five calendar days of signing the Enrollment Agreement.
- A student who withdraws before the first class and after the five-day cancellation period is obligated for the registration fee.
- To cancel enrollment, a student must notify the local campus in writing on or before the five-day cancellation period after signing the Enrollment Agreement.
- Refunds will be paid no later than 30 days after cancellation.
Oregon
Students in the state of Oregon will have tuition refunded using the University Institutional Refund Policy except all fees, including application fees, assessment fees, student service fees, and book fees are non-refundable.

South Carolina
Students in the state of South Carolina will have tuition refunded using the University Institutional Refund Policy including the following exceptions:

- Students have the right to cancel enrollment until midnight of the third business day after receipt of notice of acceptance and is entitled to a full refund of any tuition paid.
- Refunds will be paid within 30 days of a student's official withdrawal.

Wisconsin
Students in the state of Wisconsin will have tuition refunded using the University Institutional Refund Policy including the following exceptions:

- Students have the right to cancel enrollment within 72 hours excluding weekends and legal holidays after signing the Enrollment Agreement.
- A full refund of all monies will be made to any applicant not accepted by the University.
- After the 72-hour cancellation period, the University may retain up to a $100 if the student does not attend a course.
- The University may retain an administrative fee up to $100.
- Refunds will be paid within 40 days of a student's official withdrawal.

Copyright Infringement
The copyright law provides the owner of copyright in a work the exclusive right to 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

The copyright law 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.

Peer to Peer File Sharing
Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing the same 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 they are doing so. As a user of the 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.

University Plans to Effectively Combat Unauthorized Distribution of Copyrighted Material: Student Sanctions
A student’s conduct in the University classrooms and websites is subject to and must fully conform to the University Student Code of Conduct policy, its Acceptable Use policy and any other applicable University policies. The University may monitor traffic or bandwidth on the networks utilizing information technology programs designed to detect and identify indicators of illegal P2P file sharing activity. In addition to, or as an alternative, the University may employ other technical means to reduce or block illegal file sharing and other impermissible activities.
The University will also provide for vigorous enforcement and remediation activities for those students identified through the University Digital Millennium Copyright Act policy as potential violators or infringers of copyright. Disciplinary sanctions will be based on the seriousness of the situation and may include remediation based on a comprehensive system of graduated responses designed to curb illegal file sharing and copyright offenses through limiting and denial of network access or other appropriate means. These sanctions may be in conjunction with additional sanctions through the University Student Code of Conduct, its Acceptable Use Policy and any other University policy applicable to the particular situation.

Students who are subject to professional codes of conduct that apply to their enrollment at the University shall be sanctioned according to the requirements of the respective code.

Education and Awareness

The University uses a variety of means to inform students, faculty, and other network users about copyright laws and the response to copyright infringement claims by the University. The University informs its campus community through the Consumer Information Guide and other periodic communications that unauthorized distribution of copyrighted material, including unauthorized P2P files sharing, may subject students and faculty to civil and criminal liabilities and the extent of the possible liabilities.

The Consumer Information Guide, http://www.phoenix.edu/about_us/regulatory/consumer-information.html is available on the University website, is provided to potential students and employees, and is sent by email on a yearly basis to current students, faculty and employees.

Legal Sources for Online Music and Videos

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: http://www.educause.edu/legalcontent
- **Motion Picture Association of America (MPAA)** provides a list of legal motion picture and video sources: http://www.mpaa.org/contentprotection/get-movies-tv-shows
- **The Recording Industry Association of America (RIAA)** provides a list of legal music sources: http://www.riaa.com/toolsforparents.php?content_selector=legal-music-services

The Legal Sources for online music and videos is reviewed annually by the Vice President of IT Security; the most recent review was completed in April 2012.

Digital Millennium Copyright Act Policy

The University computer networks, including its online library and classroom environment are critical assets. Accordingly, University of Phoenix respects the rights of the copyright owners and expects its faculty, staff, students, and other network users to comply with U.S. copyright laws. Federal law prohibits the reproduction, distribution, public display or performance of copyrighted materials over the Internet without permission of the copyright owner, except in compliance with fair use or other copyright applicable statutory exceptions. For more information on copyright law, please refer to the University's Copyright Infringement and Peer-to-Peer File Sharing Policy.

In addition to sanctions that may be applicable under the University Student Code of Conduct Policy, the Acceptable Use of Computing Resources Policy or other policies, University of Phoenix may terminate the network accounts or access to users who have repeatedly infringed on the copyrights of others. University of Phoenix, in compliance with the federal Digital Millennium Copyright Act (DMCA), has established a mandated process for receiving and tracking alleged incidents of copyright infringement. The University has designated an agent who will investigate notices of alleged copyright infringement and take appropriate actions. Such actions may include terminating repeat infringers accounts under the Digital Millennium Copyright Act (DMCA).

The copyright infringement notices must be given in writing, preferably by email, or by U.S. mail to the agent listed below:

University of Phoenix, Inc.
Attn: Copyright Agent
Subject: Copyright Compliance
4025 S. Riverpoint Parkway, CF-K612
Phoenix, AZ 85040
Email: CopyrightAgent@apollogrp.edu

If a valid DMCA notification is received, the University will respond under this process by taking down the infringing content found on our networks. On taking down content under the DMCA the University will take reasonable steps to contact the owner of the removed content so that a counter notification may be filed. Upon receiving a valid counter notification, the University will generally restore the content in question, unless the University receives notice from the notification provider that a legal action has been filed seeking a court order to restrain the alleged infringer from engaging in the infringing activity.

Please note that the DMCA provides that you may be liable for damages including costs and attorneys fees if you falsely claim that someone is infringing on your copyright. Alternatively, you can also be liable for damages including attorneys’ fees if you materially misrepresent that an activity is infringing on the copyright of another. Therefore, the University recommends contacting an attorney if you are unsure whether your work or the work of another is protected by copyright laws.

Filing Notice of Alleged Infringement

Following is the process for filing a notification under the DMCA. Notice must be given in writing to the designated agent as specified above and contain the following information:

- Identify in sufficient detail the copyrighted work that you believe has been infringed upon; for example, a student describes the work that you own.
- Identify the material that you claim is infringing on your copyright as set forth in number 1 and provide detailed information reasonably sufficient to locate the infringing item; for example, provide the link to the infringing material.
- Provide a reasonably-sufficient method of contacting you: phone number, address and email address.
- If possible, please provide any information that you allow the University to notify the alleged infringing party of notice of the alleged infringement.
- The following statement must be included in your notice: “I have a good faith belief that the use of the copyrighted materials described above and contained on the service is not authorized by the copyright owner, its agent, or by protection of law.”

Addendum
The following statement must be included in your notice: "I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed."

The notice must be signed.

Filing Counter Notification of Alleged Infringement

The person or provider of the alleged infringing material may present a counter notification pursuant to the DMCA. Upon proper counter notification, the University may reinstate the removed content. Notice must be given in writing to the designated copyright agent as specified above and contain the following information:

- Identify the material that has been removed. This may include providing the location or the URL when possible.
- Provide your name, address telephone number and email address if available.
- Provide a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which you reside, or for any address outside the United States, for any judicial district, in which the service provider may be found and that you will accept service of process from the person who provided notification to the University of the alleged infringement or an agent of such person.
- Provide the following statement: "I swear, under penalty of perjury, that the material that has been removed or disabled as a result of a mistaken identification of the material to be removed or disabled."
- The notice must be signed.

Upon receiving a valid counter notification, the University will provide the person who filed the original notification with a copy of the counter notice and inform them that the material will be reinstated or access to it restored between 10 and 14 business days following receipt of the counter notice, pursuant to the DMCA unless the University receives notification that legal action to seek a court order restraining the alleged infringer from further engaging in the infringing activity has been filed.

Vaccinations and Immunizations

Information regarding program admissions requirements, including immunization requirements for designated states is located at http://www.phoenix.edu/admissions/admission_requirements.html.

Campus Safety Policies

The University Campus Safety policies have been prepared to increase University of Phoenix community’s awareness of current programs that exist to protect its members’ safety and well-being and to satisfy the requirements of the Safe and Drug Free Schools and Communities Act and Clery Act. The information included relates to the following:

- Annual crime statistics
- Available counseling programs
- Crime prevention
- Drug and alcohol abuse
- Emergency Mass Notification
- Health risks
- Information related to campus safety
- Legal affects of drug and alcohol use
- Prohibited use or distribution of drugs and alcohol
- Safety and awareness

The information is intended to provide a general description of University of Phoenix campus safety policies; however, it is not intended to serve as a contractual agreement between the University and the recipient. Additionally, the University will disseminate and publicize, for each of its campus locations, crime statistics from the most recent calendar year and two preceding calendar years.

Please visit http://www.phoenix.edu/about_us/campus_safety/campus_safety_policies.html or http://cdn.assets-phoenix.net/content/dam/ahlcloud/doc/about_uopx/Campus-Safety-Policies.pdf to access a PDF file of University of Phoenix Campus Safety Policies.

Campus Crime Statistics

Crimes Reported for All Campuses

This report is compiled in conjunction with University of Phoenix Campus Safety Policies. The following statistics are in accordance with definitions used in the Uniform Crime Reporting System of the Department of Justice and FBI, as modified by the Hate Crime Statistics Act. The data includes all crimes reported to the University of Phoenix campus security authority. If a crime has occurred and has not been reported, it cannot be reflected in the following statistics. For this reason, University of Phoenix encourages everyone to report all crimes to their designated campus security authority and local law enforcement agency.


University of Phoenix expressly reserves the right to modify or to adopt additional campus polices and procedures relating to campus safety, at anytime without notice.

Statement of Policy On Sex Offender Registration

The Federal Campus Sex Crimes Prevention Act requires colleges and universities to issue a statement advising the campus community where state law enforcement agency information concerning registered sex offenders may be obtained. The Act also mandates that sex offenders who are already required to register in a state to provide notice of each institution of higher education in that state at which the offender is employed or a student.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the Sex Offender data-bases at http://www袢offender.com or http://nsopw.gov. You can search by city, county, or zip code. This information is collected by other agencies and this institution cannot guarantee this information is correct or complete. The information provided here is intended to be in compliance with the Clery Act and for campus safety purposes only. It should not be used to intimidate, threaten, or harass. Misuse of this information may result in prosecution.

Emergency Mass Notification Policy

Apollo Group, Inc., and University of Phoenix have established an emergency mass notification process that includes emergency escalation processes, mass notifications and supporting systems. These processes enable Apollo, and its subsidiary educational institutions to contact or send notices, alerts or warnings without delay to employees for Apollo, and University of Phoenix faculty, and students in an emergency, dangerous or otherwise high-risk situation at a University site.
Apollo and University of Phoenix maintain emergency management policies, procedures and systems to protect lives and property, and to continue necessary critical functions and essential services.

An emergency is defined as a situation that poses an immediate threat to the health or safety of someone in the University community at a University site or that significantly disrupts University programs and activities.

The Emergency Mass Notification policy applies to all officers and employees for Apollo, Apollo’s U.S. based subsidiaries, faculty, and students of University of Phoenix in an emergency, dangerous or otherwise high-risk situation at a University site.

The policy can be viewed in its entirety in the Campus Safety Policies at http://www.phoenix.edu/about_us/campus_safety/campus_safety_contact_list.html.

Drug and Alcohol Abuse Prevention Program

Drug abuse affects all aspects of American life. It threatens the workplace, our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees through the Safe and Drug Free Schools and Communities Act.

All students are expected to conduct themselves as mature adults and as members of an academic community. The consumption of alcohol or drugs while attending class or meeting with campus personnel is prohibited and may be subject to disciplinary action. All drug and alcohol abuse policies, prevention and referrals can be found in the Campus Safety Policies Manual located at http://www.phoenix.edu/about_us/campus_safety/campus_safety_policies.html, or by requesting a printed copy from your local campus.

Campus Security Authority Contact List

University of Phoenix campus security authorities assist in the safety of the University community by serving as contacts for University security issues. Contact information for all campus security authorities can be viewed at www.phoenix.edu/about_us/campus_safety/campus_safety_contact_list.html.

Drug and Alcohol Abuse Prevention Program

Drug abuse affects all aspects of American life. It threatens the workplace, our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees through the Safe and Drug Free Schools and Communities Act.

All students are expected to conduct themselves as mature adults and as members of an academic community. The consumption of alcohol or drugs while attending class or meeting with campus personnel is prohibited and may be subject to disciplinary action.

All drug and alcohol abuse policies, prevention and referrals can be found in the Campus Safety Policies Manual located at http://www.phoenix.edu/about_us/campus_safety/campus_safety_policies.html.

Standards of Conduct

The University community must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by University of Phoenix. If an individual associated with the University is apprehended for violating any drug or alcohol related law when on University property, or participating in a University activity, the University will fully support and cooperate with federal and state law enforcement agencies. Underage possession or consumption of alcoholic beverages is not permitted on property owned or controlled by the University and the state laws will be enforced.

Also, intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the University.

Pell Grant

Federal guidelines state the grantee must certify that he or she will not engage in unlawful activities related to controlled substances during the period covered by the grant.

Federal Financial Aid Penalties for Drug Violations

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties. The Free Application for Federal Student Aid (FAFSA®) asks students if they have been convicted of a drug-related offense, "Have you ever been convicted of possessing or selling illegal drugs?" If you answer "yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid.

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

More information about federal penalties and sanctions is located at www.usdoj.gov/dea/agency/penalties.htm

Penalties for Drug Violations:

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

Possession of Illegal Drugs:

• First offense, a student loses eligibility for federal financial aid for one year from the date of conviction.
• Second offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
• Third offense and subsequent offenses, a student is indefinite ineligible for federal financial aid from the date of conviction.

Sale of Illegal Drugs:

• First offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
• Second offense and subsequent offenses, a student is indefinite ineligible from the date of conviction.

How to Regain Eligibility

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program or passes two unannounced drug tests given by such a program.

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must

• Include at least two unannounced drug tests; AND
• Have received or be qualified to receive funds directly or indirectly under a federal, state, or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA®, the University is not required to confirm the reported information unless conflicting information is determined.
Convictions During Enrollment
Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to notify Student Financial Services - Operations (SFS-O) immediately, become ineligible for further federal financial aid and repay federal financial aid received after the conviction.

Institutional Sanctions for Alcohol and Drug Violations
Any member of the University community found consuming or selling alcohol or drugs on University property shall be subject to discipline on a case-by-case basis.
• Discipline will be based on the seriousness of the situation.
• A case may result in dismissal from the University.
• In all cases, the University will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
• Additional state penalties and sanctions may also apply.
• The University has adopted a zero tolerance policy regarding underage drinking.

Title II of the Higher Education Act-Academic Year 2009-2010 Report

In compliance with Title II of the Higher Education Act (HEA), University of Phoenix has submitted institutional questionnaires that detail the University's program offerings, student demographics and student performance in those states where the University has teacher education programs that have produced program completers also known as graduates. University of Phoenix provides professional preparation for teachers in multiple states. This is an overview of the information contained in the Institutional Report for University of Phoenix.
ADDENDUM - UPDATED POLICY

The following policy is effective as of December 1st, 2012. Please see the updated policy information below. The new information is underlined and will supersede the existing policy located in the University of Phoenix School of Business-Graduate section of this catalog.

The following course has been added as an additional course option for the Organizational Leadership content area of the Master of Business Administration:

Master of Business Administration

Organizational Leadership, 3 total credits
LDR 535 .......................................................... 3 credits
Leading Change

Course Descriptions for the MBA
LDR 535 .......................................................... 3 credits
Leading Change

This course applies leadership concepts to create organizational change. Students will create a plan to lead an organizational change in which they have no direct authority over necessary decisions. Other topics include leadership theories, organizational theory, levels of organizational change, and transformation leadership.
The following policy is effective as of November 1st, 2012. Please see the updated policy information below. The new information is underlined and will supersede the existing policy located in the Consumer Information section of this catalog.

<table>
<thead>
<tr>
<th>Credits earned in primary program at start of Academic Year (includes transfer credits)</th>
<th>Associate Degree Grade Level</th>
<th>Bachelor's Degree Grade Level</th>
<th>Graduate Degree Grade Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-24</td>
<td>1 Freshman</td>
<td>1</td>
<td>A</td>
</tr>
<tr>
<td>25-48</td>
<td>2 Sophomore</td>
<td>2</td>
<td>B</td>
</tr>
<tr>
<td>49-72</td>
<td>2</td>
<td>3 Junior</td>
<td>C</td>
</tr>
<tr>
<td>73-96</td>
<td>N/A</td>
<td>4 Senior</td>
<td>N/A</td>
</tr>
<tr>
<td>97+</td>
<td>N/A</td>
<td>5</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*Note: A student in a two-year program or certificate program cannot receive more than a grade level 2 (GL2) annual loan limit in any given year, no matter how long it takes to complete the program or certificate.*
ADDENDUM - UPDATED POLICY

The following policy was added for the November 1st, 2012 edition of the catalog. Please see the updated policy information below. The information is underlined and will supercede the existing policy located in the University Policies section of this catalog.

Re–Entry Students

Students who have been out of attendance for a period of more than one (1) year from the last date of positive recorded class attendance in a program applicable course are considered re-entry students and are subject to the following policies:

• Re-entry students who re-enter into the most current program/program version offered in their state or jurisdiction do not require submission of an appeal for re-entry.

• Re-entry students whose original program/program version is still the most current in their state or jurisdiction and who can complete their program within the original program completion deadline, may re-enter into the most current program offered in their state or jurisdiction without appeal. If the student will not be able to complete their program within the original program completion deadline, the student may appeal to the Student Appeals Center.

• Re-entry students not re-entering into the most current program offered in their state or jurisdiction may submit an appeal to the Student Appeals Center to re-enter any program that is not yet expired.

• No appeals will be accepted for re-entry to an expired program.

• Re-entry students are subject to all admission, academic and University policies in place at the time of re-entry.

• Re-entry students are required to submit an admission application, enrollment agreement and any other updated documentation based on specific program requirements.

• Re-entry students who have been academically disqualified (AD) from the University or disqualified for admission (DA) to the University must appeal to the Student Appeals Center for re-entry.

• Re-entry students who update to a different program/program version upon re-entry will be placed on academic probation (AP) for a period of four (4) program applicable courses if their program grade point average (GPA) does not meet the minimum requirement for the new program/program version. The four course sequence will begin from the grade posting date of the first program applicable course that causes the student’s GPA to fall below the minimum requirement for the new program/program version. If the student was on academic probation prior to being out of attendance for more than one year, and re-entry to the university does not result in a program/program version change, the student must complete the original AP sequence.

• Re-entry students who have been scholastically suspended (SS) or scholastically disqualified (SD) must submit an appeal to the Student Appeals Center for re-entry into any program.

• Graduate re-entry students provisionally admitted (PV) at the time of initial enrollment shall remain on PV status in their new program/program version upon re-entry if they have not successfully completed the four (4) course provisional admission period.

Addendum
ADDENDUM - UPDATED POLICY

The following policy was added for the November 1st, 2012 edition of the catalog. Please see the updated policy information below. The new information is underlined and will supercede the existing policy located in The University's Teaching and Learning Model section of this catalog.

Student Technology Recommendations and Competencies

In an effort to assist students with adequate preparation for their course work at the University of Phoenix, technology recommendations and competencies have been established. These recommendations and competencies are in effect for the School of Advanced Studies, School of Business, College of Education, College of Information Systems and Technology, Colleges of Arts and Sciences, College of Nursing, College Extension, and the School of Continuing Education. To that end, students will need to access and use the hardware and software as described below. Additional recommendations and competencies may be required for particular courses/programs. Students using software and hardware other than that recommended must still meet the technology competencies. Please note that due to the rapid rate of change in information technology, hardware and software competencies will be updated on a regular basis. Some courses in the College of Information Systems and Technology may require additional software.

Technology Recommendations

Hardware & Peripherals

You are required to have access to a computer with the following:

- A processor of 2 GHz or faster
- 1GB RAM or greater
- 80GB hard drive or greater
- Cable/DSL connection or better
- Monitor and video card with 1024x768 or greater resolution
- Sound card with speakers
- CD-ROM
- Inkjet or laser printer
- Microphone
- A web camera capable of video web conferencing and editing

Software/Applications

You will need access to and competence on the following applications:

- Operating system
  - Windows® XP or later
  - Mac OS 10.4 or later, with a Microsoft Windows partition required for some courses.
- Microsoft® Office 2007 for a personal computer (PC) or later.
  - Microsoft® Office 2008 for a Mac.
  - Office suite must include Microsoft® Access
  - Recommended is Microsoft® Office Professional Academic 2010 (PC) or 2011 (Mac).
- Microsoft® Project (for selected courses)
- Internet Browser
  - Microsoft® Internet Explorer version 7.0 or later
  - Mozilla Firefox 3.5 or later
  - Google Chrome 7.0 or later
  - Apple Safari 5.0 or later
- Adobe® Reader 9.0 or later
- Adobe Flash plug-in 10.0 or later
- System is enabled to allow installation of browser plug-ins as required
- Local administrative privileges to Operating System may be required
- A current anti-virus application (updated regularly)
- E-mail address
- Internet service provider (ISP) account with broadband access
- For the College of Information Systems and Technology, access to additional software is required. Please look for updated software requirements on your resource page. The following software is currently used:
  - University of Phoenix Provided Access
    (Provided via virtual student desktop for specific courses)
    - Microsoft® Visual Studio.NET
    - Microsoft® Visio
    - Microsoft® SQL Server
    - Red Hat Enterprise LINUX
    - Adobe®Flash Professional
    - Adobe® Dreamweaver
    - Adobe®Photoshop
    - Adobe® Acrobat Standard
    - LabSim from TestOut
    - Oracle® Database XE

Student Must Establish Access

For the Bachelor of Science in Nursing/Family Nurse Practitioner and the Post Masters Family Nurse Practitioner programs, the University requires the following:

- Handheld computing devices (i.e. PDA, PPC, SmartPhone, Ipad)

Note: Due to the rapid rate of change in information technology, the hardware and software requirements and technology skills may be updated.

Note: If you need to purchase a computer, the University recommends a portable laptop or notebook for classroom use. The School of Advanced Studies requires Doctoral students to bring a laptop computer to residencies. You may be eligible for student discounts on hardware and software. There is more information on your student website, https://ecampus.phoenix.edu.

Technology Competencies

Students attending the University of Phoenix are expected to have the ability to complete the following activities:

- Access course and program material on the Web.
- Correspond with University of Phoenix staff, students, and faculty using e-mail and the Web.
- Complete, send, and receive assignments to faculty or other students using e-mail and attachments/files.
- Read/print e-mail and attachments/files from students, staff, and faculty.
• Use the University of Phoenix Electronic Library also known as the Learning Resource Center (LRC) and/or Internet for research and completion of course assignments.
• Prepare and conduct presentations in the classroom using presentation equipment.
• Use the appropriate software for the course. (The University uses as standards Microsoft® Office products including MS® Word, MS® Project, MS® Excel, MS® Power Point, etc.)
• Use CD ROMs when required as part of course assignments.
• Use an appropriate anti-virus application to insure the files transmitted and received are virus free.
ADDENDUM - UPDATED POLICY

The following policy is effective as of November 1st, 2012. Please see the updated policy information below.

STUDENT CODE OF CONDUCT

The Student Code of Conduct of University of Phoenix supports the University's mission to provide access to higher education opportunities that enable students to develop the knowledge and skills necessary to achieve their professional goals, improve the productivity of their organizations, and provide leadership and service to their communities. Students are expected to conduct themselves ethically, honestly, and with integrity as responsible members of the University's academic community. This requires the demonstration of mutual respect and civility in academic and professional discourse.

A University is a marketplace of ideas and, in the search for truth, it is essential that freedom exists for contrary ideas to be expressed. Accordingly, students are expected to respect the rights and privileges of others and to foster an environment conducive to learning. Students are accountable for their actions and are required to work independently, as well as collaboratively with teams, in achieving learning goals and objectives.

By virtue of membership in the University's academic community, students accept an obligation to abide by this Student Code of Conduct. Conduct, either on or off-campus, that is determined to impair, interfere with, or obstruct the opportunities of others to learn or that disrupts the mission, processes, or orderly functions of the University will be deemed misconduct and shall be subject to appropriate disciplinary action.

Misconduct for which students are subject to disciplinary action includes, but is not limited to, the following enumerated violations:

1. Actions, oral statements, and written statements which threaten or violate the personal safety of any member of the faculty, staff, or other students.
2. Harassment that has the effect of creating a hostile or offensive educational environment for any student, faculty, or staff member.
3. Sex discrimination/sexual harassment that has the effect of creating a hostile or offensive educational environment for any student, faculty, or staff member. This includes, but is not limited to, sex discrimination, sexual harassment, unwelcome conduct of a sexual nature, unwelcome sexual advances, requests for sexual favors, and other verbal or nonverbal, or physical conduct of a sexual nature including sexual violence.
4. Stalking or persistently pursuing another person that has the effect of imposing unwelcomed contact and/or communication.
5. Disruptive behavior that hinders or interferes with the educational process.
6. Violation of any applicable professional codes of ethics or conduct.
7. Failure to promptly comply with any reasonable directive from faculty or University officials.
8. Failure to cooperate in a University investigation.

The new information is underlined and will supersede the existing policy located in the Students’ Rights and Responsibilities section of this catalog.

Student Code of Academic Integrity

University of Phoenix is an academic community whose fundamental mission is the pursuit of intellectual growth. Achievement of this mission is dependent upon the development of autonomous thought and respect for the ideas of others. Academic dishonesty threatens the integrity of individual students as well as the University’s academic community.

By virtue of membership in the University’s academic community, students accept a responsibility and obligation to abide by this Student Code of Academic Integrity, which is a part of the Student Code of Conduct. Academic integrity violations include all forms of academic dishonesty, including but not limited to the following:

1. Plagiarism - Intentional or unintentional representation of another’s words or ideas as one’s own in an academic exercise. Examples of plagiarism include but are not limited to:
   a. The exact copy of information from a source without proper citation and without use of quotation marks or block quotation formatting. If any words or ideas used in a class posting or assignment submission do not represent the student’s original words or ideas, the student must distinguish them with quotation marks or a freestanding, indented block quotation (for a quotation of 40 or more words), followed by the appropriate citation in accordance with the Publication Manual of the American Psychological Association. When a student copies information from a

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1. Campus Code of Conduct - all violations unless related to student records or sex discrimination/sexual harassment.

Procedure for Processing Alleged Violations of the Student Code of Conduct:

Please note there are three separate procedures under the Student Code of Conduct: campus code of conduct, student records, and Title IX.

1. Campus Code of Conduct - all violations unless related to student records or sex discrimination/sexual harassment.

   a. Alleged Violations are subject to a fair and impartial process and may result in a warning or charge.
      
      i. Investigation - alleged violations will be investigated in a prompt, thorough, and impartial manner. The investigation will gather relevant evidence, including, but not limited to, pertinent documents and statements from witnesses.
      
      ii. During an investigation a student may be removed from class, campus-sanctioned events, and other University functions after review and consultation with the Office of Dispute Management.

   b. Notification - A student who is charged will be notified of the specific charge(s) in writing and will be given ten (10) days to submit a written response to the designated University official.

      i. Failure of a student to respond to the Charging Letter will result in suspension from the University following completion of the current course if the student is actively attending classes and is not subject to immediate suspension.

      ii. In those instances where it is determined the conduct does not warrant a Charging Letter, a Warning Letter and/or counseling to the student will be provided. Note: A Warning Letter is not appealable.

      iii. If this is a drug and/or alcohol related offense the campus must also notify the Office of Dispute Management.

   c. Student Response

      i. A student response acknowledging guilt will be sent to the Campus Director of Academic Affairs, the Campus Director of Operations, or their designee who will determine the appropriate sanction(s).

      ii. A student response denying the charge(s) will follow the committee process outlined below.

   d. Ethics Committee:

      i. After the campus investigation is completed and the student has responded to the Charging Letter, an Ethics Committee will be convened to review the file, make findings of facts and recommendations to the Campus Director of Academic Affairs or the Campus Director of Operations (or designee).

      ii. The Ethics Committee will be facilitated by an impartial University administrator and composed of at least three impartial individuals who have no prior involvement with the student or the investigation: a campus administrator, a faculty member, and a student representative.

      iii. The preponderance of the evidence standard of proof (more likely than not) will be used to weigh the evidence and make a recommendation to the Director of Academic Affairs, Director of Operations, or designee about whether a violation occurred and what sanction, if any, is warranted.

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source, he or she must acknowledge the source with quotation marks or block quotes irrespective of whether or not the source has been formally published.

b. Paraphrasing statements, paragraphs, or other bodies of work without proper citation using someone else's ideas, data, language, and/or arguments without acknowledgement.

c. Presenting work as the student's own that has been prepared in whole or part by someone other than that particular student. This includes the purchase and/or sharing of work.

d. Failure to properly cite and reference statistics, data, or other sources of information that are used in one's submission.

2. Self-plagiarism, double dipping, or dovetailing - Submission of work that has been prepared for a course without fair citation of the original work and prior approval of faculty. Students who submit assignments that were previously submitted in any prior course are subject to the same consequences they would face if they plagiarized these assignments. The use of one's previous work in an assignment requires prior approval from the current faculty member and citation of the previous work.

3. Fabrication - Falsification or invention of any information, citation, data, or document.

   a. This includes the invention or alteration of data or results, or relying on another source's results in any assignment without proper acknowledgement of that source. Fabrication includes citing sources that the student has not actually used or consulted.

4. Unauthorized Assistance - Use of materials or information not authorized by the faculty member to complete an academic exercise, or the completion of an academic exercise by someone other than the student. This includes the purchasing of services to partially or fully complete academic work.

   a. Students must rely upon their own abilities and refrain from obtaining assistance in any manner that faculty does not explicitly allow. This includes but is not limited to providing or receiving answers to an exam, use of faculty materials or answer keys, or a student having someone take his or her exam.

5. Copyright infringement - Acquisition or use of copyrighted works without appropriate legal license or permission which includes peer-to-peer file sharing.

   a. Any unauthorized distribution of copyrighted material, including peer-to-peer file sharing, including illegal downloading or unauthorized distribution of copyrighted materials using the University information technology system may subject a student to civil and criminal liabilities. Refer to http://www.copyright.gov/title17/92chap5.pdf for information on federal copyright infringement and remedies.

6. Misrepresentation - Falsely representing the student's situation to faculty when (1) justifying an absence or the need for an incomplete grade; or (2) requesting a makeup exam, a special due date, or extension of a syllabus or class deadline for submitting a course requirement.

7. Collusion - Helping or allowing another student to commit any act of academic dishonesty.
iv. Students will be afforded the opportunity to address the Committee via teleconference to make a statement in their defense.

v. Students are not entitled to representation by an attorney or any other third party at any point in the process.

vi. Tape, digital, or other electronic recording of the committee meeting is not permitted.

vii. The Committee members are given a Case Packet with all relevant information for the committee meeting, including any written response received from the student.

viii. The Committee members sign a Confidentiality Statement for Committee Members and, after the Committee's deliberations, the Case Packs are required to be destroyed in order to maintain confidentiality.

e. Decision - the facilitator delivers a summary report, generally containing findings of fact and recommendations, to the Campus Director of Academic Affairs or the Campus Director of Operations (or designee), who has the ultimate authority to accept, reject, or modify the recommendations of the Ethics Committee and render the decision.

i. The decision will be communicated to the student by the decision maker.

ii. In accordance with the requirements under the Higher Education Opportunity Act (HEOA), upon written request, the University of Phoenix will disclose to an alleged victim of a crime of violence, or a non-forcible sex offense, the results of any disciplinary hearing conducted by the institution against the student(s) who is/are the alleged perpetrator(s) of the crime or offense. If the alleged victim is deceased as a result of the alleged crime or offense, the University of Phoenix will provide the results of the disciplinary hearing to the victim's next of kin, if so requested.

iii. Any decision which affects a student's enrollment or academic status will be communicated to the Registrar's Office for records update.

f. Sanctions:

i. If a violation is found, disciplinary sanctions will be based on the seriousness of the situation and may include, but are not limited to, documented counseling by a University staff member, loss of academic credit, suspension and/or expulsion.

ii. A recommendation of expulsion by the decision maker will be automatically reviewed by the Student Discipline Review Committee (SDRC) in the Office of Dispute Management (ODM) and must be endorsed before the campus communicates that sanction to the student.

g. Appeals:

i. Where a student is found to be in violation of the Student Code of Conduct after receiving a Charging Letter, they may appeal the decision to the SDRC in the ODM within ten (10) days of receiving the campus decision.

ii. The SDRC is comprised of a senior manager from the University, a Regional Director of Academic Affairs, and an Associate or Assistant Dean from the accused student's college (or their respective designee). The decision of the SDRC is final and shall be communicated directly to the student and the campus, except in the case of a decision by the SDRC supporting a campus recommendation of expulsion (see f.ii. above).

iii. If the student is sanctioned with expulsion, the review of the appeal will be conducted by the Senior Management Review Committee (SMRC) in the Office of Dispute Management. The SMRC is comprised of the Provost, the Vice President of University Services, and the Dean of the accused student's college (or their respective designees). The decision of the SMRC is final and will be communicated directly to the student and the campus.

2. An alleged violation of the Student Code of Conduct that relates to student records will be forwarded in writing to the Registrar.

a. Alleged Violations are subject to a fair and impartial process and may result in a warning or charge.

b. Investigation - alleged violations will be investigated in a prompt, thorough, and impartial manner.

i. The investigation will gather relevant evidence, including, but not limited to, pertinent documents and statements from witnesses.

ii. During an investigation a student may be removed from class, campus-sanctioned events, and other University functions after review and consultation with the Office of Dispute Management.

c. Notification - A student who is charged will be notified of the specific charge(s) in writing and will be given ten (10) days to submit a written response to the designated University official.

i. Failure of a student to respond to the Charging Letter will result in suspension from the University following completion of the current course if the student is then actively attending classes and is not subject to immediate suspension.

ii. In those instances where it is determined the conduct does not warrant a Charging Letter, a Warning Letter and/or counseling to the student will be provided. Note: A Warning Letter is not appealable.

d. Student Response

i. A student response acknowledging guilt will be sent to the Registrar, or their designee who will determine the appropriate sanction(s).

ii. A student response denying the charge(s) will follow the committee process outlined below.

e. Registrar's Committee:

i. After the Apollo Ethics and Compliance Department's investigation is completed and the student has responded to the Charging Letter, a Registrar's Committee will be convened to review the file, make findings of facts and recommendations to the Registrar (a designee may be appointed if the Registrar has recused himself/herself).
ii. The Registrar's Committee will be facilitated by a
Manager or Senior Investigator from Apollo Ethics and
Compliance. The facilitator must be impartial and have had
no prior involvement with the investigation or student.
iii. The Registrar's Committee composition will be at least
three impartial individuals who have no prior involvement
with the student or the investigation: an Associate
Registrar (or designee); a Director or Operations Manager
from the Registrar's Office (or designee), and a Director
from University Services or a Director of Finance.
iv. The Registrar's Committee will use the preponderance of
the evidence standard of proof (more likely than not) to
weigh the evidence and make a recommendation to the
Registrar or designee about whether a violation occurred
and what sanction, if any, is warranted.
v. Students will be afforded the opportunity to address the
Registrar's Committee via teleconference to make a
statement in their defense.
vi. Students are not entitled to representation by an
attorney or any other third party at any point in the
process.
vii. Tape, digital, or other electronic recording of the
committee meeting is not permitted.
viii. The Registrar's Committee members are given a Case
Packet with all relevant information for the committee
meeting, including any written response received from the
student.
.ix. The Registrar's Committee members sign a
Confidentiality Statement for Committee Members and,
after the Committee's deliberations, the Case Packets are
required to be destroyed in order to maintain
confidentiality.

f. Decision - the facilitator delivers a summary report, generally
containing findings of fact and recommendations, to the Registrar
(or designee), who has the ultimate authority to accept, reject, or
modify the recommendations of the Registrar's Committee and
render the decision.
i. The decision will be communicated to the student by the
decision maker.

ii. In accordance with the requirements under the HEOA,
upon written request, the University of Phoenix will
disclose to an alleged victim of a crime of violence, or a
non-forcible sex offense, the results of any disciplinary
hearing conducted by the institution against the student(s)
who is/are the alleged perpetrator(s) of the crime or
offense. If the alleged victim is deceased as a result of the
alleged crime or offense, the University of Phoenix will
provide the results of the disciplinary hearing to the
victim's next of kin, if so requested.

g. Sanctions:
i. If a violation is found, disciplinary sanctions will be
based on the seriousness of the situation and may include,
but are not limited to, documented counseling by a
University staff member, loss of academic credit,
suspension and/or expulsion.

ii. A recommendation of expulsion by the decision maker
will be automatically reviewed by the SDRC in the ODM
and must be endorsed before the Registrar communicates
that sanction to the student.
h. Appeals:
i. Where a student is found to be in violation of the Student
Code of Conduct after receiving a Charging Letter, they
may appeal the decision to the SDRC in the ODM within
ten (10) days of receiving the Registrar's decision.

ii. The SDRC is comprised of a senior manager from the
University, a Regional Director of Academic Affairs, and an
Associate or Assistant Dean from the accused student's
college (or their respective designee). The decision of the
SDRC is final and will be communicated directly to the
student and the Registrar, except in the case of a decision
by the SDRC supporting a Registrar recommendation of
expulsion (see g.ii. above).

iii. If the student is sanctioned with expulsion, the review of
the appeal will be conducted by the Senior Management
Review Committee (SMRC) in the Office of Dispute
Management. The SMRC is comprised of the Provost, the
Vice President of University Services, and the Dean of the
accused student's college (or their respective designees).
The decision of the SMRC is final and will be
communicated directly to the student and the campus.

3. An alleged violation of the Student Code of Conduct that relates
to sex discrimination, sexual harassment, or sexual violence will be
forwarded to the University's Title IX Coordinator, Camie Pratt,
Associate Vice President, Office of Dispute Management, 4025 S.
Riverpoint Parkway, Mailstop CF-SX01, Phoenix, AZ 85040,
602.557.3391, TitleIX@phoenix.edu.
a. Alleged Violations are subject to a fair and impartial process
and may result in a warning or charge.

i. Alleged violations will be investigated in a prompt,
thorough, and impartial manner. The investigation will
gather relevant evidence, including, but not limited to,
pertinent documents and statements from witnesses.

ii. Investigations will be conducted within 60 days barring
any unusual complexity.

iii. During an investigation a student may be removed from
class, campus-sanctioned events, and other University
functions after review and consultation with the Office of
Dispute Management.

b. Notification - A student who is charged will be notified of the
specific charge(s) in writing and will be given ten (10) days to sub-
mit a written response to the designated University official.

i. Failure of a student to respond to the Charging Letter will
result in suspension from the University following
completion of the current course if the student is then
actively attending classes and is not subject to immediate
suspension.

ii. In those instances where it is determined the conduct
does not warrant a Charging Letter, a Warning Letter and/
or counseling to the student will be provided. Note: A
Warning Letter is not appealable.

iii. The complainant(s) shall be notified of when and if a
Charge Letter or warning is sent to the respondent(s).
c. Student Response
   i. A student response acknowledging guilt will be sent to the Title IX Coordinator (or designee), who will determine the appropriate sanction(s).
   ii. A student response denying the charge(s) will follow the committee process outlined below.

d. Title IX Committee:
   i. After the investigation is completed and the student has responded to the Charging Letter, opposing parties will be afforded the opportunity to present written witness statements for inclusion in the Title IX Case Packet.
   ii. The Title IX Committee will be convened to review the file and make findings and recommendations to the Title IX Coordinator or Deputy Coordinator (a designee may be appointed if the Coordinator has recused himself/herself).
   iii. The Title IX Committee will be facilitated by an impartial administrator from the Office of Dispute Management.
   iv. The Title IX Committee composition will be at least three impartial individuals who have no prior involvement with the parties or the investigation: a director (or designee), a faculty member, and a student.
   v. The Title IX Committee will use the preponderance of the evidence standard of proof (more likely than not) to weigh the evidence and make a recommendation to the Title IX Coordinator, Deputy Coordinator, or designee about whether a violation occurred and what sanction, if any, is warranted.
   vi. Students and complainants will be afforded the opportunity to separately address the Title IX Committee to make a statement in their defense. This may be done via teleconference.
   vii. Students are not entitled to representation by an attorney or any other third party at any point in the process. However, in accordance with the HEOA, opposing parties are entitled to have third parties present during the committee process. (Note: The third party cannot be an attorney).
   viii. Tape, digital, or other electronic recording of the committee meeting is not permitted.
   ix. The Title IX Committee members are given a Case Packet with all relevant information for the committee meeting, including any written response received from the student, opposing parties’ statements, all evidence discovered during the investigation, and any written witness statements the parties have submitted.
   x. The Title IX Committee members sign a Confidentiality Statement for Committee Members and, after the Title IX Committee’s deliberations, the Case Packets are required to be destroyed in order to maintain confidentiality.

e. Decision - the facilitator delivers a summary report, generally containing findings of fact and recommendations, to the Title IX Coordinator or Deputy Coordinator (or designee), who has the ultimate authority to accept, reject, or modify the recommendations of the Title IX Committee and render the decision.
   i. The decision will be communicated to the student and the complainant by the Title IX Coordinator or designee.
   ii. In accordance with the requirements under the HEOA, upon written request, the University of Phoenix will disclose to an alleged victim of a crime of violence, or a non-forcible sex offense, the results of any disciplinary hearing conducted by the institution against the student(s) who is/are the alleged perpetrator(s) of the crime or offense. If the alleged victim is deceased as a result of the alleged crime or offense, the University of Phoenix will provide the results of the disciplinary hearing to the victim’s next of kin, if so requested.
   iii. In accordance with the requirements under the HEOA, opposing parties will be informed of the committee determination, including any sanction that is imposed.
   iv. Any decision which affects a student’s enrollment or academic status shall be communicated to the Registrar’s Office for records update.

f. Sanctions:
   i. If a violation is found, disciplinary sanctions will be based on the seriousness of the situation and may include, but are not limited to, documented counseling by a University staff member, loss of academic credit, suspension and/or expulsion.
   ii. A recommendation of expulsion by the decision maker will be automatically reviewed by the Student Discipline Review Committee in the Office of Dispute Management and must be endorsed before the Title IX Coordinator communicates that sanction to the student.

g. Appeals:
   i. Where a student is found to be in violation of the Student Code of Conduct after receiving a Charging Letter, they may appeal the decision to the Student Discipline Review Committee (SDRC) in the Office of Dispute Management (ODM) within ten (10) days of receiving the Title IX Coordinator’s decision. Additionally, the complainant has the right to file an appeal.
   ii. The SDRC is comprised of a senior manager from the University, a Regional Director of Academic Affairs, and an Associate or Assistant Dean from the accused student’s college (or their respective designees). The decision of the SDRC is final and will be communicated directly to the student, complainant, and the Registrar, except in the case of a decision by the SDRC supporting a Registrar recommendation of expulsion (see f.ii. above).
   iii. If the student is sanctioned with expulsion, the review of the appeal will be conducted by the Senior Management Review Committee (SMRC) in the Office of Dispute Management. The SMRC is comprised of the Provost, the Vice President of University Services, and the Dean of the accused student’s college (or their respective designees). The decision of the SMRC is final and will be communicated directly to the student and the campus.

Addendum
The following policy is effective as of October 1st, 2012. Please see the updated policy information below. The new information is underlined and will supersede the existing policy located in the Consumer Information and Academic Policies sections of this catalog.

**Academic Probation**

Academic probation 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 at the Online Campus should continue traditional block scheduling format with concurrent enrollment in two courses (excluding AACR & AAPF). 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 DVA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student DVA file will record when the probationary period commenced.
ADDENDUM - UPDATED POLICY

The following policy is effective as of October 1st, 2012. Please see the updated policy information below. The new information is underlined and will supersede the existing policy located in the University Policies section of this catalog.

**Discrimination Procedures:**
1. Students, faculty or staff alleging discrimination must present their grievance within six weeks.
   a. Allegations of sex discrimination must be presented to Camie Pratt, Associate Vice President and Title IX Coordinator, Office of Dispute Management, 4025 S. Riverpoint Parkway, Mailstop CF-SX01, Phoenix, AZ 85040, 602.557.3391, TitleIX@phoenix.edu.

**Harassment Procedures**
1. Students, faculty or staff alleging harassment must present their grievance within six weeks.
   a. Allegations of sexual harassment must be presented to Camie Pratt, Associate Vice President and Title IX Coordinator, Office of Dispute Management, 4025 S. Riverpoint Parkway, Mailstop CF-SX01, Phoenix, AZ 85040, 602.557.3391, TitleIX@phoenix.edu.
ADDENDUM - UPDATED POLICY

The following policy is effective as of October 1st, 2012. Please see the updated policy information below. The new information is underlined and will supersede the existing policy located in the Students’ Rights and Responsibilities section of this catalog.

Procedure for Processing Alleged Violations of the Student Code of Conduct:

A. Alleged Violations:

1. An alleged violation of the Student Code of Conduct, unless related to student records or sex discrimination/harassment, shall be forwarded to the Campus Director of Academic Affairs, the Campus Director of Operations, or their designee.

2. An alleged violation of the Student Code of Conduct that relates to student records shall be forwarded in writing to the Registrar.

3. An alleged violation of the Student Code of Conduct that relates to sex discrimination/harassment shall be forwarded to the university’s Title IX Coordinator, Camie Pratt, Associate Vice President, Office of Dispute Management, 4025 S. Riverpoint Parkway, Mailstop CE-SX01, Phoenix, AZ 85040, 602.557.3391, TitleIX@phoenix.edu.

4. All alleged violations of the Student Code of Conduct shall be subject to a fair and impartial process in determining whether or not a violation has occurred.

5. An alleged violation of the Student Code of Conduct may result in a warning or it may be subject to review by a committee as described below.
The following policy is effective as of September 1st, 2012. Please see the updated policy information below. The new information is underlined and will supercede the existing policy located in the Students’ Rights and Responsibilities section of this catalog.

Procedure for Processing Alleged Violations of the Student Code of Conduct:

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2. An alleged violation of the Student Code of Conduct that relates to student records shall be forwarded in writing to the Registrar.

3. An alleged violation of the Student Code of Conduct that relates to sex discrimination/harassment shall be forwarded to the university's Title IX Coordinator, Camie Pratt, Associate Vice President, Office of Dispute Management, 1625 W. Fountainhead Parkway, Mailstop AA-S401, Tempe, AZ 85281, 602.557.3391, Camie.Pratt@phoenix.edu or designee).

4. All alleged violations of the Student Code of Conduct shall be subject to a fair and impartial process in determining whether or not a violation has occurred.

5. An alleged violation of the Student Code of Conduct may result in a warning or it may be subject to review by a committee as described below.
The following policy is effective as of September 1st, 2012. Please see the updated policy information below. The new information is underlined and will supersede the existing policy located in the Academic Policies section of this catalog.

**Admitted (AM) Status**

The Office of Admissions and Evaluation in University Services grants a student Admitted status after all documents have been received, the applicant’s admission file has been officially reviewed, and all admission requirements have been met. **Students in all programs must attain admitted status and be officially evaluated by the completion of their fourth University course.** This provides the University the necessary information to develop individualized program schedules for each student and provides an opportunity for an admission decision to be made early in the program. **Students who are unable to obtain an official admission status by the completion of their fourth University course will be administratively withdrawn from the University and placed on Admission Deadline Exceeded (DE) admission status.**

**State Boards**

The University of Phoenix is regulated by a large number of state regulatory bodies across the country. The following is a list of those regulatory bodies, with contact information.

- In Alabama, the student may contact the Alabama Department of Postsecondary Education, PO Box 302130, Montgomery, AL 36130-2130; telephone (334) 242-2959.
- In Arizona, the student may contact the Arizona State Board for Private Postsecondary Education, 1400 W. Washington, Room 260, Phoenix, AZ 85007, telephone (602) 542-2399, website: www.azppse.gov.
- In Arkansas, the student may contact the Arkansas Department of Postsecondary Education, P.O. Box 30008 (or) 608 W. Allegan, Lansing, MI 48909; telephone (517) 370-7589.
- In California, the student may contact the Bureau for Private Postsecondary Education, C/O Department of Consumer Affairs, PO Box 980818, W. Sacramento, CA 95798-0818; telephone (916) 431-6959, (888) 370-7589.
- In Colorado, the student may contact the Department of Higher Education, Commission on Higher Education, 1300 Broadway Road, Second Floor, Denver, CO 80203; telephone (303) 866-2723, (303) 866-4209.
- In Delaware, the student may contact the Delaware Department of Education, The Townsend Building, 401 Federal St., Suite 2, Dover, DE 19901-3639; telephone (302) 735-4000, 302-735-4120.
- In Florida, the student may contact the Commission for Independent Education, 325 West Gaines Street, Suite 1414, Tallahassee, Florida 32399-0400; telephone (850) 245-3200.
- In Georgia, the student may contact the Nonpublic Postsecondary Education Commission, 2082 East Exchange Place, Suite 220, Tucker, GA 30084; telephone (770) 414-3306.
- In Hawaii, the student may contact the Business Registration Division of the Hawaii Department of Commerce and Consumer Affairs, P.O. Box 40, Honolulu, HI 96810; telephone 808-586-2744.
- In Idaho, the student may contact the Idaho State Board of Education, P.O. Box 83720, Boise, ID 83720-0037; telephone (208) 332-1587.
- In Illinois, the student may contact the Illinois Board of Higher Education, 431 East Adams Street, Second Floor, Springfield, IL 62701-1418; telephone (217) 557-7355, website: www.ibhe.org.
- In Indiana, the student may contact the State of Indiana Commission on Proprietary Education (COPE), 302 W. Washington Street, Room E201, Indianapolis, IN 46204-2767; telephone (317) 464-4400.
- In Iowa, the student may contact the Iowa College Student Aid Commission, 603 E. 12th Street, 5th Floor, Des Moines, IA 50319; telephone (515) 725-3400.
- In Kansas, the student may contact the Board of Regents, 1000 SW Jackson, Suite 520, Topeka, KS 66612-1368; telephone (785) 296-4936, 785-296-4917.
- In Kentucky, the student may contact the Kentucky Council on Postsecondary Education, 1024 Capital Center Drive, Suite 320, Frankfort, KY 40601-8204; telephone (502) 573-1555 ext. 350.
- In Louisiana, the student may contact the State of Louisiana Board of Regents, P.O. Box 3677, Baton Rouge, LA 70821; telephone (225) 342-4253.
- In Maine, the student may contact the Maine State Board of Education (MSBE), 23 State House Station, Augusta, ME 04333-0023; telephone (207) 624-6616.
- In Maryland, the student may contact the Maryland Higher Education Commission, 6 N. Liberty St., Baltimore, MD 21201; telephone (410) 974-0203.
- In Maryland, the student may also contact the Maryland Office of the Attorney General, 200 St. Paul Place, Baltimore, MD, 21202; telephone (410) 576-6300 or (888) 743-0023; TDD (410) 576-6372; www.oag.state.md.us.
- In Massachusetts, the student may contact the Massachusetts Board of Higher Education, One Ashburton Place, Suite1401, Boston, MA 02108-1696; telephone (617) 994-6937.
- In Michigan, the student may contact the Michigan Department of Education, P.O. Box 30008 (or) 608 W. Allegan, Lansing, MI 48909; telephone (517) 373-9235.
- In Minnesota, the student may contact the Minnesota Office of Higher Education, 1450 Energy Park Drive, Suite 350, St. Paul, MN 55108; telephone (651) 259-3975, (800) 657-3866.
- In Mississippi, the student may contact the Mississippi Institutions of Higher Learning Commission Proprietary School and College Registration Mississippi Commission on College Accreditation, 3825 Ridgewood Road, Jackson, MS 34011; telephone (601) 432-6997.
- In Missouri, the student may contact the State of Missouri Coordinating Board for Higher Education, 205 Jefferson Street, Jefferson City, MO 65101; telephone (573) 751-2361.
- In Nebraska, the student may contact the Coordinating Commission for Postsecondary Education, P.O. Box 95005, Lincoln, NE 68505-5005; telephone (402) 471-0020, (402) 471-2847.
- In Nevada, the student may contact the Nevada Commission on Postsecondary Education, 3663 E. Sunset Road, Suite #202 , Las Vegas, NV 89120; telephone (702) 486-7330.
• In New Jersey, the student may contact the New Jersey Commission on Higher Education, 20 W. State Street, PO Box 542 Trenton, NJ 08625-0542; telephone (609) 292-4310, (609) 984-2709.

• In New Mexico, the student may contact the New Mexico Higher Education Department, 2048 Galisteo Street, Santa Fe, NM 87505-2100; telephone (505) 476-8400.

• In North Carolina, the student may contact the Board of Governors of the University of North Carolina, General Administration, 910 Raleigh Road Chapel Hill, NC 27515-2688; telephone (919) 962-4538.

• In Ohio, the student may contact the Ohio Board of Regents, registration number 1154320, 30 E. Broad Street, 36th Floor, Columbus, OH 43215-3414; telephone (614) 466-6000.

• In Oklahoma, the student may contact the Oklahoma State Regents of Higher Education, 655 Research Parkway, Suite 200, Oklahoma City, OK 73104-3603; telephone (405) 225-9100, (405) 225-9142.

• In Oregon, the student may contact the Oregon Office of Degree Authorization, 1500 Valley River Dr. Suite 100, Eugene, OR 97401; telephone (541) 687-7478.

• In Pennsylvania, the student may contact the Pennsylvania Department of Education, 333 Market Street, Harrisburg, PA 17126-0333; telephone (717) 783-6785.

• In Puerto Rico, the student may contact the Consejo de Educacion Superior de Puerto Rico / Puerto Rico Council on Higher Education, PO Box 19900, San Juan, Puerto Rico 00910-1900; telephone (787)-724-7100 ext 2022 or ext 2016.

• In South Carolina, the student may contact the Nonpublic Postsecondary Institution Licensing, 1333 Main Street, Suite 200, Columbia, SC 29201; telephone (803) 737-2281

• In Tennessee, the student may contact the Tennessee Higher Education Commission, Parkway Towers, Suite 1700, 404 James Robertson Pkwy, Nashville, Tennessee 37243-0830; telephone (615) 741-3605.

• In Texas, the student may contact the Texas Higher Education Coordinating Board, PO. Box 12788, Capitol Station, Austin, TX 78711; telephone (512) 427-6520.

• In Utah, the student may contact the Utah System of Higher Education State Board of Regents, 60 South 400 West, Salt Lake City, UT 84101-1284; telephone (801) 321-7103.

• In Virginia, the student may contact the Commonwealth of Virginia

• Council of Higher Education, James Monroe Building, 101 North Fourteenth Street, Richmond, VA 23219; telephone (804) 225-2600.

• In Washington, the student may contact the Washington Higher Education Coordinating Board, PO Box 43430, Olympia, WA 98504-3430; telephone (360) 753-7869, 360.753.7866.

• In Washington DC, the student may contact the Government of the District of Columbia Education Licensure Commission, 810 1st Street, NE, 2nd Fl., Washington, DC 20002; telephone (202) 727-2824.

• In West Virginia, the student may contact the West Virginia Higher Education Policy Commission, 1018 Kanawha Boulevard East, Suite 700, Charleston, West Virginia, 25301, telephone (304) 558-2101.

• In Wisconsin, the student may contact the Wisconsin Educational Approval Board, 201 W. Washington Ave., 3rd Floor, Madison, WI 53703; telephone (608) 266-1996, (608) 266-1996.

• In Wyoming, the student may contact the Wyoming Department of Education, Hathaway Bldg., 2Floor, 2300 Capitol Avenue, Cheyenne, WY 82002-0050; telephone (307) 777-5712.

You may obtain a copy of the University’s accreditation and/or license documents, or information on how to contact any of the agencies that regulate the University, by contacting Apollo Legal Services at (602) 557-8119.
ADDENDUM - UPDATED POLICY

The following policy is effective as of September 1st, 2012. Please see the updated policy information below.

CONSUMER INFORMATION

Introduction

All institutions participating in federal financial aid programs are required to notify enrolled and potential students and current and prospective employees regarding available consumer information. This document provides required consumer information. Where applicable, each section lists specific locations where additional information is available. Additionally, the right to request and receive this information in writing is available by contacting the campus director or designee at each University of Phoenix location during regular business hours.

Students should contact an enrollment advisor at 866.766.0766 for additional information on consumer information.

Student Financial Aid Consumer Information

University of Phoenix participates in the following federal financial aid programs:
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College Higher Education (TEACH) Grant
- Iraq and Afghanistan Service Grant (IASG)
- Federal Perkins Loan Program
- Federal Stafford Direct Loan (DL) Program
- Federal Stafford Direct Parent Loan for Undergraduate Students (PLUS)
- Federal Stafford Direct PLUS Loan for Graduate and Professional Degree Students

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program can apply for federal financial aid as a means of assisting with financing their education. Some certificate programs may also be eligible for federal financial aid.

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

Students should contact a local campus or an online finance advisor at 866.766.0766 for additional information on financial aid programs available at each campus. A list of campuses is available at http://www.phoenix.edu/campus_locations.html.

University of Phoenix 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 a lawfully issued subpoena.

The new information is will supercede the existing policy located in the Consumer Information section in the body of this catalog.

The University is required to provide students a copy of its FERPA policy annually and upon written request from the student. Current students can obtain a copy of the FERPA policy in the appropriate online academic catalog at https://www.phoenix.edu/ programs/degree-programs/academic-catalog.html.

Access to Education Records

FERPA regulations require the University to comply with students' rights to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, University Services will respond to students' requests to review their records within 14 days from receipt of the request. Students should submit their request to the University Registrar and specify the record or records the students wish to receive copies of or inspect.

Note: Under FERPA, a student is defined as an individual who is or has attended an educational institution. Students with at least one Academic Related Activity in a university course are considered a student. A student with at least one positive attendance, or Y, posted is considered an active student.

Education records are defined as all records, files, documents and materials containing 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
- 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 the University
- Dates of admission to the University
- University programs of study
- University degree completion dates and type of degrees earned
- Current enrollment status (full-time and withdrawn)
- 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

\textbf{Addendum}

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 remove a FERPA Hold Request, the student must complete and submit a FERPA Hold Release form to the Registrar’s Office. To remove previously authorized parties from record, the student completes and submits a FERPA Rescind form listing all parties to whom information should no longer be released.

\textbf{Information Not Released - Non-Directory}

In compliance with FERPA, the following student information must not be released by the 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.

\begin{itemize}
  \item Place of birth*
  \item Month and day of birth*
  \item Social Security Number (SSN), Individual Record Number (IRN) or Personal Identification Number (PIN)**
  \item Grades or grade point averages
  \item Course schedules
  \item Employment information including: employer, position held, work address or work telephone number
  \item Academic performance information, such as academic suspension, probation disqualification or academic dishonesty charges
  \item Admission information including test scores or entry grade point averages
  \item Financial and accounting information
  \item Gender*
  \item Race*
  \item Ethnicity*
  \item Citizenship*
  \item Country of origin*
\end{itemize}

* 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. The University will notify students to provide contact information directly to a third party when this information is requested.

** Student IRNs, SSNs or PINs should not be released to a third party, unless necessary to perform a required task; for example the Student Financial Agreement, FBI request, etc.

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-party inquiries, including parents, 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, for example, power of attorney, etc.

The University can release information to school officials with legitimate educational interest.

The University may release information under the following conditions:

• School officials with legitimate educational interest
• Person or company with whom the University has contracted as its agent to provide a service instead of using University employees or officials such as Apollo Group, Netnet Scholarship Management, Aptimus, Protecti, ACS, ELCM Solutions, National Student Clearinghouse, Paradigm, Inc., Education Sales Management, Double Positive, Hills Consulting Group, SCRIP-SAFE, Student Outreach Solutions, i3, Inside Track, Salesforce, Iron Mountain, Outsell Y-Connecting, Cerevo, IntradaEdge, ITC InfoTech, Sogeti, collection agencies (CS, ARS, States Recovery, FMS, Account Control Technology-ACT, Avance USA, Capital Management Systems, FCBS, NARS Call Center Solutions, National Enterprise Systems, Northland Group, Penta Group, Redline Recovery, Tate and Kirlin, iGrad, and Windham Professionals) and other 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
• Organizations conducting studies for, or on behalf of, the school
• Accrediting organizations
• 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
• The U.S. Immigration and Customs Enforcement, in compliance with the Student Exchange Visitor Program
• Information System (SEVIS) program
• Under “Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT ACT) of 2001.” Section 507 amends FERPA and allows institutions to disclose without consent or knowledge of the student personally identifiable information from the student’s education records to the Attorney General of the United States or to his designee in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes specified in 2332(b)(5)(B) or an act of domestic or international terrorism as defined in Section 2331 of Title 18 United States Code. Institutions that, in good faith, produce information from education records in compliance with an ex parte order issued under this amendment “shall not be liable to any person for that production”
• 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 of 1986.
- 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 relating 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 eligibility, amount of aid, and 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 a task related to a student's education
  - 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 eligibility, amount of aid, and 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 accrediting functions
  - Complying with a judicial order or lawfully issued subpoena provided notification to the student is made before complying with the subpoena

The University can disclose personally identifiable information, directory, and non-directory, without student consent if the disclosure meets one of the following conditions:
- This disclosure is to other school officials whom the University determines have legitimate educational interest
- 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, to authorized representatives of the Comptroller General of the United States, Secretary, or state and local educational authorities
- The disclosure is in connection with financial aid to the student who has applied for 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

Students requesting demographic or personally identifiable information on other University of Phoenix students for survey or research purposes must contact the Campus Director of Operations and Academic Affairs when approved through the Human Subjects Committee in the Office of the Provost.

The University shall retain a record of student information disclosed to a third party if the disclosure does not fall under a FERPA exception. This information is kept on the University’s computer system containing dates, names and reasons for release. Students shall have reasonable access to their educational records and may request to review and challenge the contents, which they feel to be inaccurate, misleading, or otherwise in violation of their privacy or other rights. FERPA regulations require the University to comply with the students’ right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, University Services will respond to students’ requests to review their records within 14 days from receipt of the request. Students should submit their request to the University Registrar and specify the record or records they wish to receive copies of or inspect.

**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 the Family Educational Rights and Privacy Act 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 the University to comply with the students’ right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, University Services will respond to students’ requests to review their records within 14 days from receipt of the request. Students should submit their request to the 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. Upon verification of the student’s signature, the records will be released.

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 the 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 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’s inaccurate or in violation of his or her privacy. The registrar will respond to the request within 14 days.
If the 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 University Services. The registrar will arrange for a hearing, and notify the student within 14 days from the receipt of the request of the date, place and time of the hearing. A hearing panel appointed by the registrar shall represent the University. The panel shall consider all relevant evidence supporting the student's allegations of inaccurate or misleading information in the student’s records. Decisions of the panel will be final. The 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 the University decides that the challenged information is not misleading, inaccurate or in violation of the student’s privacy rights, it will notify the student 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 a part of the student’s record as long as the contested portion is maintained. If the University discloses the contested portion of the record, it must also disclose the statement. If the University decides the information is inaccurate or in violation of the student’s right of privacy, it will amend the record and notify the student within 14 days, in writing, that the record has been amended.

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 rights 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 the 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.

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

The University may release foreign transcripts to students.

The 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:

- Student has an unpaid financial obligation with the University.
- The University issues transcripts for students who have filed for bankruptcy, provided University of Phoenix obtains a copy of the bankruptcy petition filed with the courts.

Students have the right to file a complaint with the FERPA office in Washington, D.C. Inquiries should be directed to:

University of Phoenix, 2012

Addendum

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.

The Student Verification Process (SVP) is required for inbound and internally transferred phone calls in which a request for the release of or update to any student record information is made. The Student Verification Process is not required for outbound phone calls, provided those calls are to contact numbers in our student academic systems and the student verifies his/her identity. A government issued photo ID or University of Phoenix issued photo ID can be used in place of the SVP for in-person requests.

Solomon Act

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

- Student name
- Home address
- Email address*
- Telephone listing
- Age (date of birth)
- Place of birth*
- Level of education
- Academic major
- Degrees received*
- Most recent educational institution attended*
- *This information may be released only when available. No information will be released if the student has a FERPA hold on record.

Procedure

1. Request is routed from campus or corporate department to the Apollo Ethics & Compliance Department at the following address:
   University of Phoenix
   Apollo Ethics & Compliance Department
   4025 S. Riverpoint Parkway, Mail Stop: CF-L302
   Phoenix, AZ 85040
   Fax: 480.643.1015

2. Within 15 days of a request by the recruiter, the Apollo Ethics & Compliance Department will make contact with the requestor and discuss the necessary information requested, our method for determining costs, and our basis for concluding that such charges are reasonable and customary.

3. The Apollo Ethics & Compliance Department will route specific report details to the Office of the Registrar.

4. The Office of the Registrar will process the request of information and route the report back to the Apollo Ethics & Compliance Department within 72 business hours.

5. The Apollo Ethics & Compliance Department will send the information to the requestor.
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 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 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 Online Behavioral Advertising purposes
- to improve Site and service performance and delivery
- to prevent potentially illegal activities (including illegal downloading of copyrighted materials in accordance with our Copyright Infringement policy)
- to analyze academic and learning outcomes and preferences
- 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 enforce our Terms of Use
- 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 Apollo, our Educational Partners, or our Business Associates.

Your Rights and Choices

Marketing Communications

If you do not wish to receive marketing email communications from us, you may express your choice where indicated on the applicable email or other communication.

Under California’s Shine the Light law, Cal. Civ. Code § 1798.83, we provide California residents the ability to opt out of disclosures to Educational Partners for direct marketing purposes. To opt out of these disclosures at no cost, email Privacy@apollogrp.edu.

Online Behavioral Advertising

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 web sites 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?v=1.

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. Note that if you opt-out of certain uses of your Personal Information, we may no longer be able to provide certain products or services. For more information on your ability to opt-out, email Privacy@apollogrp.edu.

Other Important Information

We will take commercially reasonable measures to secure and store your Information to protect against the loss, misuse, and alteration of the Information under our control. We utilize industry standard security measures when accepting your credit card Information during your registration or other transaction you have initiated with us, as well as whenever we ask you to login to any of our Sites.
If you become a student, your educational records are subject to the U.S. federal Family Education Rights and Privacy Act (FERPA), state laws, and your University policies. To obtain a copy of the "Students’ Rights to Privacy and Access to Educational Records” policy, click here. You may also contact us via one of the below methods:

Phone: 1.800.866.3919  
Email: USSC@phoenix.edu  
Mail: University of Phoenix  
Attn: Registrar’s Office  
Mail Stop CF-L201, 4025 S. Riverpoint Parkway  
Phoenix, AZ 85040  
USA

FEDERAL, STATE AND INSTITUTIONAL FINANCIAL AID PROGRAMS

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program 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 be eligible to receive funding through state grant or scholarship programs in their states where available.

General Eligibility Requirements
General eligibility requirements for financial aid are as follows:

- Submit a current award year Free Application for Federal Student Aid (FAFSA®)
- Student must be a U.S. citizen or eligible noncitizen
- Student must have a valid Social Security number
- Student must be enrolled, or accepted for enrollment, in an eligible program
- Student must have a high school diploma or general educational development (GED) credential
- Student must meet applicable satisfactory academic progress (SAP) standards
- Student must meet enrollment status requirements
- Student must have resolved any drug conviction issue
- Student must have a timely registration for Selective Service, if required by law
- Student must not be in default on a loan made under any federal aid program

For additional eligibility requirements, go to: http://www.phoenix.edu/tuition_and_financial_options/financial_options/financial-aid-options-non-citizens.html

Grants

University of Phoenix participates in the following federal financial aid programs:

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor’s or a professional degree.

Beginning with the 2012-2013 award year, a student can only receive a Pell Grant for up to a maximum of 12 semesters or the equivalent.

For more detailed information about the federal Pell Grant, visit http://studentaid.ed.gov/types/grants-scholarships/pell

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG. The FSEOG does not have to be repaid.

For more detailed information about the FSEOG, visit http://studentaid.ed.gov/types/grants-scholarships/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 September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant.

For more detailed information about the IASG, visit http://studentaid.ed.gov/types/grants-scholarships/iraq-afghanistan-service

Teacher Education Assistance College of Higher Education (TEACH) Grant Program

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants of up to $4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.

For more detailed information about the TEACH Grant, visit http://studentaid.ed.gov/types/grants-scholarships/teach

Note: Students may also be eligible to receive funding through state grant or scholarship programs in their states where available. Depending on the program, student eligibility may be need-based, non-need-based, credit-based, or dependent on other specific conditions. Contact a local campus or Online finance advisor at 866.766.0766 for additional information on state grant and/or scholarship programs. A list of campuses is available at http://www.phoenix.edu/campus_locations.html.

Addendum

Apollo Group may update this policy or revise it from time to time. If you are concerned about how your Personal Information is used or disclosed, you should contact us as described below or check back at this Site periodically to obtain a current copy of this Privacy Policy.

How to Contact Us or Access Your Information

If you want access to or wish to update any of your Personal Information or have any questions about our privacy practices, please contact our please contact our Chief Ethics and Compliance Officer at Privacy@apollogrp.edu or Apollo Group, Inc.

Attn: Chief Ethics & Compliance Officer  
4025 S. Riverpoint Parkway  
Phoenix, AZ 85040 USA
Direct Stafford Loans include the following types of loans:

Federal Direct Loan (DL) Program

A Federal Direct Loan is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. Federal Direct Loans are made through a school’s financial aid office. Your school is your lender, and the loan is made with government funds. You must repay this loan to your school.

For more detailed information about the Perkins Loan Program, visit http://www.ifap.ed.gov/dpcletters/attachments/1C8050AAttach.pdf

Federal Perkins Loan Program

A Federal Perkins Loan is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. Federal Perkins Loans are made through a school’s financial aid office. Your school is your lender, and the loan is made with government funds. You must repay this loan to your school.

For more detailed information about the Perkins Loan Program, visit http://www.ifap.ed.gov/dpcletters/attachments/1C8050AAttach.pdf

Federal Direct Loan (DL) Program

Direct Stafford Loans, from the William D. Ford Federal Direct Loan (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 (the Department) at participating schools.

Direct Stafford Loans include the following types of loans:

Direct Subsidized Loans—Direct Subsidized Loans are for students with financial need. The University will review the results of the Free Application for Federal Student Aid (FAFSA®) and determine the amount a student can borrow. The student is not charged interest while in school at least half-time and during grace periods and deferment periods.

Direct Unsubsidized Loans—The student is not required to demonstrate financial need to receive a Direct Unsubsidized Loan. Like unsubsidized loans, the University will determine the amount a student can borrow. Interest accrues (accumulates) on an unsubsidized loan from the time it’s first paid out. 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.


Students who receive a Direct Stafford Loan are subject to the terms and conditions disclosed on the Federal Direct Stafford Loan Master Promissory Note (MPN), http://www.directed.gov/pubs/dlrights.pdf

Recent Regulatory Changes

Effective for loans first disbursed on or after July 1, 2012, the law eliminates the authority of the U.S. Department of Education (ED) to offer any repayment incentives to Direct Loan borrowers to encourage on-time repayment of loans, including any reduction in the interest rate or origination fee. As a result, the up-front interest rebate that has been provided to Direct Loan borrowers at the time of loan disbursement will not be offered on any Direct Loan with a first disbursement date that is on or after July 1, 2012. The law continues to authorize ED to offer interest rate reductions to Direct Loan borrowers who agree to have payments automatically electronically debited.

Effective for loans made for periods of enrollment (loan periods) beginning on or after July 1, 2012, graduate and professional students are no longer eligible to receive Direct Subsidized Loans. Direct Subsidized Loans received by any student for loan periods beginning before July 1, 2012, for either graduate or undergraduate study, are not affected by this change.

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.

For more detailed information about the PLUS Loan Program, visit http://studentaid.ed.gov/types/loans/plus

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), http://www.direct.ed.gov/pubs/dlrights.pdf

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. The terms and conditions applicable to PLUS Loans for parents also apply to PLUS Loans for graduate and professional students. These terms and conditions include: (1) a determination that you (the applicant) do not have an adverse credit history; and (2) a fixed interest rate of 7.9% for Direct PLUS Loans.

For more detailed information on the Direct PLUS loan for Graduate and Professional students, visit http://studentaid.ed.gov/types/loans/plus

Students who receive a PLUS loan for Graduate and Professional students are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN), http://www.direct.ed.gov/pubs/dlrights.pdf

Go to Student Aid on the Web at http://studentaid.ed.gov/ to review more detailed information on eligibility and how to apply.

Students should contact a local campus or an online finance advisor at 866.766.0766 for additional information on the financial aid programs available at your campus. A list of campuses is available at http://www.phoenix.edu/campus_locations.html.

Students may also be eligible to receive funding through state grant or scholarship programs in their states where available. Depending on the program, student eligibility may be need-based, non-need-based, credit-based, or dependent on other specific conditions. Contact a local campus or Online finance advisor at 866.766.0766 for additional information on state grant and/or scholarship programs. A list of campuses is available at http://www.phoenix.edu/campus_locations.html.

Addendum
Grade Level Determination

Determination of grade level is an important part of calculating eligibility for federal and state financial aid. The University bases grade levels on credits completed at the start of an academic year. An academic year is defined as a minimum of 24 credits and 30 weeks of instructional time.


<table>
<thead>
<tr>
<th>Credits earned in primary program at start of Academic Year (includes transfer credits)</th>
<th>Associate Degree Grade Level</th>
<th>Bachelor's Degree Grade Level</th>
<th>Graduate Degree Grade Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-23</td>
<td>1 Freshman</td>
<td>1</td>
<td>A</td>
</tr>
<tr>
<td>24-47</td>
<td>2 Sophomore</td>
<td>2</td>
<td>B</td>
</tr>
<tr>
<td>48-71</td>
<td>2 Junior</td>
<td>3</td>
<td>C</td>
</tr>
<tr>
<td>72-95</td>
<td>N/A</td>
<td>4 Senior</td>
<td>N/A</td>
</tr>
<tr>
<td>96+</td>
<td>N/A</td>
<td>5</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Note: A student in a two-year program or certificate program cannot receive more than a grade level 2 (GL2) annual loan limit in any given year, no matter how long it takes to complete the program or certificate.

Federal Stafford Direct Subsidized and Unsubsidized Annual Loan Limits

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

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent Undergraduate Student</th>
<th>Independent Undergraduate Student</th>
<th>Graduate/Professional Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Freshman</td>
<td>$5,500 - No more than $3,500 of this amount can be subsidized loan</td>
<td>$9,500 - No more than $3,500 of this amount can be subsidized loan</td>
<td>$20,500</td>
</tr>
<tr>
<td>2 Sophomore</td>
<td>$6,500 - No more than $4,500 of this amount can be subsidized loan</td>
<td>$10,500 - No more than $4,500 of this amount can be subsidized loan</td>
<td></td>
</tr>
<tr>
<td>3 &amp; 4 Junior and Senior</td>
<td>$7,500 - No more than $5,500 of this amount can be subsidized loan</td>
<td>$12,500 - No more than $5,500 of this amount can be subsidized loan</td>
<td></td>
</tr>
</tbody>
</table>

Undergraduate Certificate Programs - Loan limits are based on the length of the program. For certificates that are less than an academic year, the $9,500 loan limits would be prorated by the lesser fraction of the weeks or credits in the program, divided by the University academic year definition of weeks or credits. For students in undergraduate certificate programs that are greater than an academic year, the maximum amount borrowed is $9,500 per academic year. Final academic years less than 24 credits (graduating students in undergraduate degree or certificate programs that are greater than an academic year) - Loan limits will be prorated based on the number of credits in the final academic year divided by 24. Please note students may also receive less funding if they receive other financial aid used to cover a portion of cost of attendance.

A student whose parent cannot obtain a Parent Loan for Undergraduate Student (PLUS) loan is allowed to borrow additional unsubsidized federal Direct Stafford amounts. Student dependency status will be determined based on answers to questions on the FAFSA®.

Education Loan Interest Rates

Direct Subsidized Loans:

**Undergraduate students** - If the first disbursement of your subsidized loan is between July 1, 2012 and June 30, 2013, the interest rate on your loan is fixed at 3.4%. Students are not required to make payments while enrolled at least half-time.

**Graduate and professional degree students** - As of July 1, 2012, subsidized loans are no longer available to graduate and professional degree students. Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses. The terms and conditions applicable to PLUS Loans for parents also apply to PLUS Loans for graduate and professional students. These terms and conditions include: a determination that you (the applicant) do not have an adverse credit history; and a fixed interest rate of 7.9% for Direct PLUS Loans.

Direct Unsubsidized Loans:

The interest rate is fixed at 6.8% for all borrowers (undergraduate and graduate).

Prior Federal Loans and Financial Aid History - If you currently have a Stafford Loan and would like to check the interest rate, servicer information, and other financial aid history, go to the National Student Loan Data System (http://www.nslds.ed.gov/).
Interest rate cap for military members—If you qualify under the Service Members Civil Relief Act, the interest rate on loans you obtained before entering military service may be capped at 6% during your military service. You must contact your loan servicer to request this benefit.

In addition, no interest charged (for a period of no more than 60 months) on Direct Loans first disbursed on or after October 1, 2008, while a borrower is serving on active duty or performing qualifying National Guard duty during a war or other military operation or other emergency, and serving in an area of hostilities qualifying for special pay.

Loan Fee
There is a loan fee on all Direct Subsidized and Unsubsidized Loans. The loan fee is a percentage of the amount of each loan you receive. For loans first disbursed on or after July 1, 2010, the loan origination fee is 1.0%. The specific loan origination fee that you are charged will be reflected in a disclosure statement.

For more information on Direct Stafford, go to Student Aid on the Web at http://studentaid.ed.gov/types/loans/interest-rates.

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, http://www.direct.ed.gov/pubs/drights.pdf, attached to the Master Promissory Note (MPN).

Student Rights
- Written information on loan obligations and information on rights and responsibilities as a borrower.
- A copy of the MPN, either before or at the time loan is disbursed.
- A grace period and an explanation of what this means.
- Notification, if in grace period or repayment, no later than 45 days after a lender assigns, sells or transfers the loan to another lender.
- A disclosure statement, received before repayment begins, that includes information about interest rates, fees, the balance owed and a loan repayment schedule.
- Deferment or forbearance of repayment for certain defined periods, if qualified and requested.
- Prepayment of loan in whole or in part anytime without an early repayment penalty.
- Documentation that loan is paid in full.

Student Responsibilities:
- Completing exit counseling before leaving school and repaying loan according to repayment schedule even if not completed academic program, dissatisfied with the education received, or unable to find employment after graduation.
- Notifying lender or loan servicer if student: 1) Moves or changes address; 2) Changes telephone number; 3) Changes name; 4) Changes SSN; 5) Changes employers, or employer’s address and/or telephone number changes.
- Making monthly payments on loan after grace period ends, unless a deferment or forbearance.
- Notifying lender or loan servicer of anything that might later change eligibility for an existing deferment or forbearance.

Prior Loan Deferments (Postponing Payments)
A student, who is registered and attending classes at the University, may have federal financial aid loans from previous colleges deferred. Deferral forms can be obtained from the lender if the loan is from another school. Return all deferral forms to a finance advisor, who forwards the forms to the Office of Student Records for processing to the holder of the loan. The loan holder makes the final determination to grant a deferment request.

Students receiving federal financial aid funds may also obtain deferrals while serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field on community service.

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 http://studentaid.ed.gov/repay-loans/deferment-forbearance or http://www2.ed.gov/offices/OSFAP/DirectLoan/postpone.html.

Loan Consolidation
A consolidation loan may help make payments more manageable by combining several federal student loans into one loan with one monthly payment.

A student will need to apply for a loan consolidation and choose a repayment plan. Repayment plans include the following: standard, extended, graduated, income-contingent for Direct loans, income-sensitive for Federal Family Education loans (FFEL), or an income-based.


Public Service Loan Forgiveness
The Direct Loan Public Service Loan Forgiveness (PSLF) Program was established by Congress with the passage of the College Cost Reduction and Access Act of 2007, and was created to encourage individuals to enter lower-paying but vitally important public sector jobs such as military service, law enforcement, public education and public health professions.


Loan Payment Calculator
Loan Payment Calculators may be used by students or potential students to calculate monthly payments under the standard and extended repayment plans, at http://finaid.org/calculators/loan-payments.html or http://www2.ed.gov/offices/OSFAP/DirectLoan/calc.html.

Federal Financial Aid Loan Counseling

Entrance Counseling
The University ensures loan entrance counseling is conducted online at the U.S. Department of Education website https://studentloans.gov/myDirectLoan/index.action before a borrower takes out a loan. Entrance counseling generally includes the following:
- An explanation of the use of a master promissory note (MPN).
- Importance of repayment obligation.
- Description of consequences of default.
- Sample repayment schedules.
• Information in reference to a borrower’s rights and responsibilities
• Provide information on the National Student Loan Data System (NSLDS), http://www.nslds.ed.gov/nslds_SA/
• Other terms and conditions

Exit Counseling
The University ensures loan exit counseling is conducted online at the U.S. Department of Education National Student Loan Database (NSLDS) website http://www.nslds.ed.gov/nslds_SA/ within 30 days of completion of a program or withdrawal from the University. Exit counseling generally includes the following:
• An explanation of the use of a master promissory note (MPN)
• Importance of repayment obligation
• Description of consequences of default
• Sample repayment schedules
• Information in reference to a borrower’s rights and responsibilities
• Provide information on the National Student Loan Data System (NSLDS), http://www.nslds.ed.gov/nslds_SA/
• Other terms and conditions

Perkins Loan Counseling
The University ensures Perkins loan counseling is conducted online at the Map Your Future website http://www.mappingyourfuture.org/osle/. Perkins loan counseling generally includes the following:
• Importance of repayment obligation
• Explanation of repayment terms
• Description of consequences of default
• Sample repayment schedules
• Information in reference to a borrower’s rights and responsibilities
• Other terms and conditions

Teacher Education Assistance for College and Higher Education Grant Counseling
The University ensures initial and subsequent Teacher Education Assistance College of Higher Education (TEACH) Grant counseling is conducted online at the TEACH Grant website, https://teach-ats.ed.gov/ats/index.action. Grant counseling generally includes the following:
• TEACH Grant Program and service obligations
• Information in reference to a borrower’s rights and responsibilities
• Other terms and conditions

Student Loan Code of Conduct
The University protects students with established loan policies. University of Phoenix follows federal regulations that govern student loan requirements. The Student Loan Code of Conduct (http://cdn.assets-Phoenix.net/content/dam/altcloud/doc/tuition/Student-Loan-Code-of-Conduct.pdf) creates and maintains uniform student loan practices that focus on the best interest of the student borrowers. It also manages relationships between school employees, learning institutions, lender advisory board members and student loan organizations.

University of Phoenix encourages students to review the Student Loan Code of Conduct at http://www.phoenix.edu/tuition_and_financial_options/student_loan_code_of_conduct.html to learn about loan regulations. Students should contact the University by email at PLL@phoenix.edu with any questions about the information in this document.

Statement of Educational Purpose
The parent or student signing a Free Application for Federal Student Aid (FAFSA®) certifies the following: (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) is not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

The parent or student, signing the Free Application for Federal Student Aid (FAFSA®) agrees, if asked, to provide information that will verify the accuracy of your completed form. This information may include federal or state income tax forms that you filed or are required to file. In addition, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a Personal Identification Number (PIN), you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to $20,000, sent to prison or both.

Referrals to the Office of Inspector General
University of Phoenix is required by law to make referrals to the Office of Inspector General of any cases of suspected fraud and abuse involving the federal financial aid programs.

State Grants
The actual amount of state grants awarded to any student is contingent on the availability of funds. The 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 a work or other requirement is included in order to preclude the conversion of a scholarship or grant to a loan, the University makes no representation or warranty as to whether a graduate will be able to obtain such employment or fulfill such other requirement.

For information regarding the grants offered by the University; how to apply, eligibility, deadlines, etc., see list of programs and their respective websites and phone numbers at http://www.phoenix.edu/about_us/regulatory/consumer-information.html.

For additional specific eligibility information, the institution may contact you directly when determining grant eligibility.

Addendum
Institutional Grants
University of Phoenix is committed to providing financial assistance opportunities through institutional grant programs for potential and current students. For more information visit http://www.phoenix.edu/about_us/regulatory/consumer-information/institutional-grants.html

Thinking Ahead Grant
The Thinking Ahead Grant is for new students enrolled in a bachelor’s degree program. The grant award is a credit to student’s University account to pay applicable tuition and electronic course materials fees not covered by federal and state financial aid. The uncovered amount must be between $200 and $1,500 per award year. Students must have an expected family contribution (EFC) of $12,500 and must maintain continuous enrollment. Eligibility is reviewed and determined after federal financial aid is processed. Grant terms and conditions are as follows:
• The grant is awarded in up to two disbursements per academic year.
• The grant cannot be applied to failed or withdrawn courses.
• The grant is calculated using maximum federal financial aid eligibility, regardless of amount borrowed.
• You are responsible for any remaining direct costs after student financial aid and grant amounts are applied.
• The grant is applied directly to your student account as a credit. No check or other cash monies will be given or refunded to you at any time.

Institutional Scholarships
The Center for Scholarship Excellence (CSE) is a department of University of Phoenix. The CSE is committed to assisting with financial support through institutional and external scholarship programs. The CSE encourages students to borrow responsibly as they work towards their educational goals.

University of Phoenix has a comprehensive scholarship website at http://www.phoenix.edu/tuition_and_financial_options/scholarships.html to meet the needs of students. This website features scholarships offered by University of Phoenix, scholarship resources, tips, suggestions, articles, an external scholarship search engine and much more.

University of Phoenix funds institutional scholarships http://www.phoenix.edu/tuition_and_financial_options/scholarships/institutional-scholarships.html. The CSE creates and manages them. The University often partners with nonprofit organizations to promote scholarship programs. These scholarships are available to potential students, current students or alumni.

The CSE website, http://www.phoenix.edu/tuition_and_financial_options/scholarships/institutional-scholarships.html, is updated regularly for institutional scholarships, qualifications, and selection criteria specific to University of Phoenix current and potential students as opportunities become available.

External Scholarships
Private outside entities fund external scholarships http://www.phoenix.edu/tuition_and_financial_options/scholarships/external-scholarships.html. Many are available to University of Phoenix students and the general population. Depending on the external scholarship requirements, student eligibility may be need-based, merit-based or credit-based. The Center for Scholarship Excellence (CSE) evaluates external scholarship programs, determines applicability to the University student populations, and communicates these opportunities to students and campuses.

Private Student Loans
Private student loans may be available to both students and parents who are not eligible for federal financial aid or who need assistance beyond their financial aid eligibility. These loans are made privately through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. Eligibility is determined by the lender and amounts are limited to the cost of education minus other aid. These loans are not subsidized or guaranteed by the federal government. The University recommends private loans only be considered after applying for federal financial aid.

To assist with finding the right lender for a private loan, visit the Student Lending Analytics website, http://www.studentlendinganalytics.com/alternative_loan_options.html. Student Lending Analytics has developed a list of private loan options to serve schools and their students who need a focused resource for help in finding a private student loan. A student may choose any eligible lender; the University will process the request accordingly. Contact the lender for specific terms and conditions.

Application Process
The following documentation is required:
• MyApply® application process at https://myapply.phoenix.edu/Apply/Login.aspx
• Student Financial Agreement Form
• Authorization to Apply to Future Charges form if, and only if, a student chooses this option

Admissions and program requirements vary by state. Please refer to the Academic Catalog (http://www.phoenix.edu/programs/degree-programs/academic-catalog.html) for state and/or program specific information.

Federal Financial Aid Application Process
A student can apply for federal financial aid (http://www.phoenix.edu/tuition_and_financial_options/apply_online.html) after submitting an application for admission to the local campus or via MyApply® and registering for courses in an eligible degree program. During the application process, the following forms may be completed for federal financial aid grants and loans:
• Current award year Free Application for Federal Student Aid (FAFSA®)
• University of Phoenix Financial Aid Application
• Federal Stafford Direct Loan Master Promissory Note (MPN)
• Entrance Counseling

Addendum
The average processing time for financial aid awards is 90 days. The University highly recommends using the online financial aid application process at https://faw.phoenix.edu/. This access allows a student to complete and electronically sign required financial aid documents, including the FAFSA® and MPN. Students interested in utilizing financial aid programs should complete all required application materials each academic year. An academic year is defined as the period of time a student successfully completes a minimum of 24 credit hours and 30 weeks of instructional time. A student should reapply for financial aid prior to the start of each new academic year.

Financial Aid Reapplication Process

The University notifies students when new award year paperwork is required, provided the student is considered enrolled. Returning students may be proactive and submit completed paperwork.

Verification

A federal financial aid student may be chosen to participate in the verification process by the U.S. Department of Education Central Processing System. The Central Processing System prints an asterisk next to the expected family contribution (EFC) on the Institutional Student Information Report (ISIR), 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. Federal regulations require verification to be completed. Verification is not required to be completed in cases where the student is awarded only non need-based aid such as unsubsidized Stafford Direct loans and PLUS loans.

If a student is selected for verification, the University will request the student to provide all applicable IRS issued federal tax return transcript(s) and the verification worksheet. Additional documents may be required by the University to complete the verification process. A student will receive written notification from the University of verification requirements and the timelines for completion of the process.

Failure to comply with request for verification documents can result in the inactivation of the federal financial aid application.

Professional Judgment

The University may exercise discretion to accommodate special circumstances, with respect to some aspects of eligibility, using Professional Judgment. Professional judgment allows the University to treat a student individually when the student has special circumstances not sufficiently addressed by standard procedures. The 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. The 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 the University regarding professional judgment is final and cannot be appealed to the U.S. Department of Education. A student should contact a finance advisor if interested in submitting a professional judgment request.

Note: The University will complete Verification before exercising professional judgment for students who have been selected for Verification.

Satisfactory Academic Progress

Satisfactory Academic Progress (SAP) for Federal Financial Aid

Financial aid satisfactory academic progress (SAP) is based on federal regulations and is intended to provide early intervention for students facing academic challenges and help students successfully complete their program of study.

Grade Point Average (GPA) A cumulative program GPA is calculated using only grades earned at the University for the student’s primary program of study.

Pace of Completion (Pace) Students must earn at least 67 percent of the credit hours attempted toward completion of the primary program of study. Credit hours taken at other institutions and accepted toward students’ primary program of study at the University are included in both attempted and completed credit hours when measuring pace of completion. The pace of completion is calculated using the following formula: Cumulative number of credit hours successfully completed Cumulative number of credit hours the student attempted

Maximum Time Frame The maximum timeframe to complete the program cannot exceed 150 percent of the published length of a program, measured in credit hours attempted, for undergraduate and graduate students. Progress is evaluated cumulatively for students’ primary program of study, at the end of each completed payment period.

Evaluation

The University evaluates SAP for the student’s primary program of study, based on a completed payment period (generally, at least 12 credit hours and 15 weeks of instruction). As a result of the evaluation, a student is assigned a SAP status.

Regular (RG) Students meeting all three of the financial aid SAP components defined above have regular (RG) financial aid status and are eligible for federal financial aid.

Financial Aid Warning (FW) Students who are on a regular (RG) status and, at the end of the next payment period, do not meet all three of the financial aid SAP components defined above, are automatically placed on financial aid warning (FW) status.

The University will disburse federal financial aid funds to students with an FW status for one payment period.
Addendum

Reestablishing Federal Satisfactory Academic Progress

Students on a financial aid warning (FW) status can retain eligibility without filing an appeal by meeting all three of the financial aid SAP components defined above by the end of the FW payment period.

Students who reach a financial aid disqualification (FD) status can change their status only through the financial aid SAP appeal process. Students may not regain eligibility for federal financial aid by merely paying for courses or sitting out for an increment.

The University will notify students when their financial aid status changes.

Federal Satisfactory Academic Progress Appeals

Students placed on financial aid disqualification (FD) status may appeal the disqualification to regain eligibility for federal financial aid, if there are extenuating circumstances. Through the financial aid SAP appeal process, federal financial aid reinstatement may be possible if the appeal is approved and the student is placed on financial aid probation (FP) status.

<table>
<thead>
<tr>
<th>Status</th>
<th>What to do</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Aid Disqualification (FD)</td>
<td><strong>It is highly recommended students contact their finance advisor prior to submitting an appeal. The finance advisor will be able to answer questions and provide specific time-frames for SAP appeals</strong></td>
</tr>
<tr>
<td></td>
<td>Submit an appeal packet, along with supporting documentation directly to the Professional Judgment fax line at 877.290.8683. The packet must include:</td>
</tr>
<tr>
<td></td>
<td>• Professional Judgment SAP appeal template, hand signed and dated. (The SAP appeal template can be found at <a href="http://www.faw/phoenix.edu/">http://www.faw/phoenix.edu/</a> or by contacting your finance advisor.)</td>
</tr>
<tr>
<td></td>
<td>• A detailed explanation and timeline corresponding to courses in which SAP standards were not met and how the situation has been resolved.</td>
</tr>
<tr>
<td></td>
<td>• Supporting documents for all issues mentioned in statement.</td>
</tr>
<tr>
<td></td>
<td>• Provide a statement explaining, in detail, the steps that will be taken and resources that will be used to ensure remaining courses are successfully completed.</td>
</tr>
<tr>
<td></td>
<td>Approval and/or reinstatement of financial aid eligibility is not guaranteed.</td>
</tr>
</tbody>
</table>

The Professional Judgment Team reviews all appeals on a case-by-case basis. Approval is only granted when there are significant extenuating circumstances. All decisions made by the Professional Judgment Team are final.

The University allows students to have a maximum of two approved appeals during enrollment at the University. The appeals cannot be consecutive and will only be considered if extenuating circumstances exist. Some examples of extenuating circumstances are death of a relative, an injury or illness of the student, or other special circumstances.

Students granted an appeal will be placed on financial aid probation (FP) status and have financial aid eligibility reinstated for one probationary payment period, based on that appeal. The University will disburse federal financial aid funds to students on financial aid probation (FP) status for one payment period, provided all other eligibility requirements are met. The student must meet University financial aid SAP standards to maintain federal financial aid eligibility.
Cost of Attendance Policy

A student’s cost of attendance (COA) is established solely for use in calculating federal financial aid eligibility and awarding financial aid, for a specific period of enrollment. The University reviews and, if necessary, updates each component annually, referencing the College Board website at http://professionals.collegeboard.com/higher-ed, the National Retail Federation Survey, and actual institutional data. The University uses estimated monthly living expenses, and an average cost of tuition, electronic course materials, and books*. Amounts used in this year’s federal cost of attendance (COA) are as follows:

**Cost of Attendance Component**

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Ground Campuses</th>
<th>Online Campuses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$9,120</td>
<td>$9,120</td>
</tr>
<tr>
<td>Electronic Course Materials &amp; Books</td>
<td>$720</td>
<td>$720</td>
</tr>
<tr>
<td>Living Expenses*</td>
<td>$9,865</td>
<td>$9,865</td>
</tr>
<tr>
<td>Academic Year COA</td>
<td>$19,705</td>
<td>$19,705</td>
</tr>
</tbody>
</table>

* Other expenses include allowances for room and board, transportation, loan fees and miscellaneous educational expenses.

Tuition

Average tuition rates are updated annually for all online and local campuses. The tuition expense used for the COA is an average based on modality and degree level. The University documents how averages are calculated and makes this information available upon request. If a student’s period of enrollment is less than a full academic year, the tuition will be adjusted to match the number of months in the remaining period of enrollment.

Electronic Course Materials and Books

The University charges a flat fee for each enrolled course.

Living Expense

- Room and board allowance
- Transportation (excluding Online students)
- Loan Fees
- Miscellaneous expenses

The monthly living expense component is based on the lower living expense amount published annually by the College Board (http://professionals.collegeboard.com/higher-ed); and used for students of all regions and states. The University calculates an average loan fee by performing separate calculations for undergraduate and graduate students. The monthly living expense is then multiplied by the number of months in the academic year/loan period. Students receiving military housing assistance will have a reduction in the living expenses based on the amount of the assistance. If a student’s period of enrollment is less than a full academic year, the living expense component will be adjusted to match the number of months in the remaining period of enrollment.

Tribal Budget

The University prepares a separate tribal budget for students who receive tribal funding. The tribal budget consists of actual tuition rates and may include a child or dependent care average obtained from the National Association of Childcare Resource & Referral Agency (NACCRRA). The University averages the weekly and hourly cost of each childcare type for each state.

Leave of Absence

Leave of Absence for Federal Financial Aid

A leave of absence (LOA) is a temporary interruption in a student’s program of study, whether necessitated by a planned or an unanticipated event or circumstance. An approved LOA is not required if a student is not in attendance only for a scheduled institutional break. However, a scheduled break may occur during an approved LOA.
An LOA must meet certain conditions to be approved. An LOA may be approved if the University determines that the LOA Request meets all requirements and conditions of the University policy and federal regulations (34 CFR 668.22(d)), including that there exists a reasonable expectation the student will return to the University at the end of the LOA period. Students must follow this LOA Policy when requesting the LOA. If an LOA does not meet the requirements and conditions of University policy and applicable federal regulations, the student may be withdrawn from the University in accordance with the University Withdrawal Policy.

Generally, the student must submit an LOA request and any supporting documentation on or before the start of the LOA. However, if unforeseen circumstances prevent the student from providing a prior written request for the LOA, the University may grant the LOA request, if appropriate.

## Required Documentation

| Leave of Absence Request Form | Provide to the campus finance advisor a completed, signed, and dated LOA Request Form on or before the start of the requested LOA. The LOA Request Form is available for download from the Financial Aid Website (FAW) at, https://faw.phoenix.edu/ |
| Written Request | Provide to the campus finance advisor a written, signed, and dated request, on or before the start of the requested LOA, including the reason for the LOA. |
| Unofficial Withdrawal | If a student is out of attendance due to an unforeseen circumstance and considered an unofficial withdrawal and the campus can document the reason and decision for the LOA, the student will be placed on an approved LOA. However, if the student is an unofficial withdrawal and the campus does not document the reason prior to the calculation being performed, the student will be considered an unofficial withdrawal. |

## LOA Components

### Length

Length of an LOA is the number of days between the LOA start date and the LOA reentry date. The first day of the initial LOA is used when determining the start date for the 12-month period. If a student is granted an LOA due to unforeseen circumstances, the beginning date of the approved LOA is the first date the student was unable to attend class because of the unforeseen circumstance.

### LOA Components

- **Extension**
  - The student may request an LOA extension if the request is made before the scheduled reentry date. An extension request must be written, signed, and dated and provided to the campus finance advisor on or before the scheduled reentry date. The student must demonstrate good cause for an LOA extension. Student Financial Services - Operations will make the final determination on any LOA extension request.

- **Disbursements**
  - The University may disburse Pell, IASC, FSEOG and Perkins loan funds to a student on an LOA. Federal financial aid funds that are part of a credit balance created before a student began an LOA may be paid to a student, since those funds were disbursed before the student went on the LOA.

- **Coursework**
  - The University will allow students returning from an LOA to complete coursework started prior to the LOA with no additional charges.

## Failure to Return

A student who is granted an approved LOA remains in an in-school status for federal financial aid repayment purposes. However, if a student on an approved LOA fails to return, the University must report the student’s change in enrollment status to loan holders as of the withdrawal date.

A possible consequence of not returning from an LOA is that the grace period for a federal financial aid loan program might be exhausted in whole or in part. Therefore, before the University will grant an LOA for a student who is receiving federal financial aid, the student must acknowledge possible consequences for failure to return at the end of an LOA, including the possible exhaustion of all or part of the student's grace period.

## Financial Aid Awarding

For students who have completed all required financial aid application materials, the University will evaluate student eligibility for federal, state, and institutional aid programs.

If a student is eligible, Student Financial Services - Operations will make the estimated financial aid award and provides notification to the student. The notification includes eligibility information for each financial aid program awarded, as well as the amount and anticipated disbursement dates. This notification may be electronic. Generally, financial aid awards are divided into two payment periods; 12 credits each. Payment periods are based on individual course schedules and follow academic year requirements.

Federal Pell Grant eligibility for an undergraduate student is estimated before originating a subsidized or unsubsidized Direct Loan. In addition, an unsubsidized Direct Loan is not originated without first determining the need for a subsidized Direct Loan. However, if the amount of the subsidized Direct Loan is $200 or less and the amount can be included as part of an unsubsidized Direct Loan, the University is not required to originate a separate subsidized loan.

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Addendum
For a dependent student, the University may originate and disburse Parent PLUS funds without determining federal Pell Grant and subsidized Direct Loan eligibility. For a graduate student, the University must determine graduate/professional maximum unsubsidized Direct Loan eligibility before originating a Grad PLUS loan.

Federal Supplemental Educational Opportunity Grant (FSEOG) eligibility for undergraduate students is determined by the expected family contribution (EFC) for the current award year. Awards are made beginning with the lowest EFC until program funds are obligated.

Federal Perkins loan eligibility for undergraduate and graduate students is determined by the expected family contribution (EFC) for the current award year. Awards are made beginning with the lowest EFC until program funds are obligated.

State grant program eligibility is determined by each state authority. The University is notified of student eligibility by the state authority.

Institutional grant and scholarship eligibility determination will vary.

**Schedule Requirements**

An academic year is defined as a minimum of 24 credits and 30 weeks of instructional time. The academic year begins with the first eligible course of a degree program and ends when a student successfully completes the credits and weeks of instructional time requirements. An academic year has no calendar time constraints and continues through periods of nonattendance that are less than 180 days until both the credit and weeks requirement are met. A week of instructional time includes at least one academic related activity for federal financial aid.

Students who overlap courses more than twice within an academic year, or Associate degree students who take more than two courses concurrently, may need to complete more than 24 credits to complete 30 weeks of instructional time. In addition, the academic policy of the University prohibits a student from taking more than two courses concurrently without written approval from the campus Director of Academic Affairs. Due to overlapping courses, there will be more credit hours included in the academic year and federal financial aid may not completely cover the cost of attendance and related charges.

Federal regulations prohibit payment for auditing a course or payment for any course an assigned grade is not used in computing requirements for graduation. This includes repeats of grades D or better, unless a higher grade is required, withdrawals and courses that are not applicable to the declared degree objective. This does not apply to repeats of required courses that a student has failed.

### Financial Aid Disbursements

**Federal Aid Funds**

Provided the student has met all eligibility requirements, a student may be eligible to receive the first disbursement of federal financial aid funds at the start of the program or academic year. The student becomes eligible to receive a disbursement of federal financial aid funds for the second payment period when the student successfully completes one-half of the weeks of instructional time and one-half the credit hours in the academic year.

First-time, first-year undergraduate borrowers will not have the first installment of the Stafford Direct loan disbursed until 30 calendar days after the program of study academic year begins.

<table>
<thead>
<tr>
<th>Financial Aid Disbursements</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Loans</strong></td>
</tr>
<tr>
<td><strong>First Disbursement Eligibility</strong></td>
</tr>
<tr>
<td>Stafford Direct First-time, first-year Borrower</td>
</tr>
<tr>
<td>Stafford Direct Subsequent Borrower</td>
</tr>
<tr>
<td>Parent PLUS</td>
</tr>
<tr>
<td>Grad PLUS</td>
</tr>
</tbody>
</table>
Addendum

Application of Funds

Federal financial aid and/or state assistance funds are retained at the time of disbursement to pay allowable academic year or payment period charges owed to the University. Allowable charges are defined as tuition (including Independent Study and state sales tax) and electronic course material.

Federal Financial Aid funds may only be used to pay for costs the student incurs for the period for which the federal financial aid funds are provided. However, the University may use current-year federal financial aid funds to satisfy prior award year allowable charges for a total of not more than $200.

Authorization to Apply Federal Financial Aid Funds

If a student authorized the University through completion of the Authorization to Apply to Future Charges form, the University also retains federal financial aid funds for unpaid estimated future charges owed to the University for the payment period. Future charges are defined as allowable charges that have not been posted to the student account.

The University will not require or coerce the authorization. If the student or parent chooses to cancel or modify the authorization, the cancellation or modification is not retroactive. Funds retained for incurred allowable charges and prior year charges prior to the University receiving the authorized cancellation will remain on account. If cancellation or modifications have been requested, subsequent disbursements will be processed according to most recent authorization.

In addition, any excess funds formerly authorized to be retained by the University for estimated future charges will be sent to the student or parent borrower 14 days after the University receives the cancellation or modification. There are three options to notify the University regarding Authorization to Apply to Future Charges form:

1. Initial notification
   - The student is prompted to answer authorization to apply funds questions when completing the financial aid application process on the Financial Aid Website.
   - When a student signs and submits the Authorization to Apply to Future Charges form, they no longer have access to make corrections.
2. Update/Change Authorization to Apply to Future Charges  
- If student or parent wants to update or change the original authorization to apply funds, they may submit an updated Authorization to Apply to Future Charges form at any time. This form is available for print from the Financial Aid website. 
- Student or parent completes and faxes form to finance advisor for processing. 
- When an update is submitted, it is only in effect for future disbursements and the authorizations are not retroactive.  

3. Signed statement  
- The University will accept a signed statement from a student or parent outlining any changes to the Authorization to Apply to Future Charges form at any time. 
- Student Financial Services - Operations (SFS-O) processes the request accordingly. 
- When an update is submitted, it is only in effect for future disbursements and authorizations are not retroactive.  

Notwithstanding any authorizations obtained from the student or parent, the University must pay any remaining federal financial aid funds to the student (or in the case of a PLUS loan, the parent or student if authorized by the parent) on or before the end of the academic year or loan period as appropriate.  

Disbursement for Books and Supplies  
Pell eligible students may use Pell funds to purchase books if those funds could have been disbursed 10 days prior to the beginning of the payment period and disbursed funds would create a federal financial aid credit balance. The student will be provided with the lesser of the presumed credit balance or amount needed for the books as determined by the University by the 7th day of the payment period. This will be provided to the student in the form of a book voucher. The credit balance will be provided as a book voucher. Students receiving funds through this method do not need to provide written authorization and may opt out of receiving a book voucher. If a student opts out of receiving the voucher, the credit balance will be sent to them approximately two weeks after all federal financial aid funds have been disbursed.  

Cancellation of Federal Financial Aid  
The student (or parent in the case of a Parent PLUS loan) must inform the University if all or a portion of federal financial aid funds are to be canceled. The student or parent must submit a signed and dated statement or complete a Financial Aid Change form, located on the financial aid website (FAW) at https://faw.phoenix.edu/. The University may return the loan funds, cancel the loan, or both, provided the cancellation request is received within the required timeframes. If the University receives a student or parent request for cancellation after these dates, the University may, but is not required to, honor the request. Regardless of when the request is received, the University informs the student or parent in writing of the outcome of the request. When processing a loan cancellation request, the University must return the funds (if received) and/or cancel the loan, or both as appropriate. The University is not responsible for returning any portion of a loan that was disbursed to a student or parent directly before the request for cancellation was received.  

State  
A payment period is defined according to individual state requirements. The payment period determines when funds are disbursed and the exact amount to be disbursed.  

Attendance  

Class Attendance  
Attendance at class meetings is required. Students are responsible for scheduling and planning ahead for any absences that may occur during a course to the extent possible.  

Local Campus: Most local campus classes meet four (4) hours per week. Students are in attendance at the local campus workshops if they physically attend the local campus workshop meeting at any time during the scheduled class and sign the attendance roster. Attendance at the scheduled campus class meetings is mandatory.  

Directed Study: Attendance in Directed Study courses is tracked in the same manner for both the local campus and online modalities. A Directed Study student receives automatic attendance for a class week if she or he posts one (1) message to any of the course forums during the scheduled class week. Deadlines for attendance are based on Mountain Standard Time.  

FlexNet®: FlexNet® students are in attendance at the local campus workshops if they physically attend the local campus workshop meeting during the scheduled class hours and sign the attendance roster. They are in attendance during online class weeks if they post to any of the class forums on two separate days based on Mountain Standard Time within the online class week. Attendance for the online weeks of a FlexNet® course is tracked automatically.
Attendance is mandatory in all University courses; however, circumstances do occasionally arise which prevent a student from attending class. The University’s unexcused absence policy allows unexcused absence(s) to be granted based on the number of workshops within a course (refer to the chart below). An unexcused absence may affect the final course grade due to the missed opportunity to earn participation points.

Unexcused absences will result in an automatic withdrawal (W) grade if students miss more than the maximum allowed absences. Refer to the chart below:

<table>
<thead>
<tr>
<th># of workshops</th>
<th>Allowed Absences</th>
<th>Absences resulting in withdrawal (W) grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>5-9</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Associate</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>10-50+</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Faculty requests for a withdrawal/failing (WF) grade will be approved for extenuating circumstances only and will be administered by the Registrar’s Office. Requests should be submitted to the Registrar’s Office by sending the approved Official Grade/Attendance Change Form.

Academically Related Activities

To maintain continuous attendance and financial aid eligibility, the following activities that occur on or after the course start date and on or before the course end date will be considered academic related activities. Academic related activities (ARAs) determine a student’s enrollment status with the University. Students can maintain continuous enrollment by ensuring no more than 14 days elapse between posting attendance at an academic related activity.

For Online/Directed Study Students:
- All OLS Postings in a course (includes discussions, assignments, and quizzes, learning team activities)

For Local Campus Students:
- Physical Attendance; verified by a signed attendance roster
- Assignments posted via the assignment link
- Learning Team Acknowledgements via assignment link

For Local Campus students in FlexNet® Courses:
- Online Learning System (OLS) posts occurring during Online workshop week will be counted as an academic related activity

Note: A student must be considered enrolled and attending the University to maintain financial aid eligibility.

Financial Options and Policies

Finance Options
The Financial Options Guide can be viewed at http://cdn-static.phoenix.edu/content/dam/altcloud/tuition/financial-options-guide.pdf

Cash Plan
The Cash Plan requires all tuition and electronic course materials fees to be paid in full prior to the start of each course. For more information, please visit http://www.phoenix.edu/tuition_and_financial_options/financial_options/cash_plan.html

Federal Financial Aid Plan
The Federal Financial Aid Plan is available to students receiving federal grants, federal loans or both to pay for tuition in an eligible degree or a certificate program. To learn more, please visit http://www.phoenix.edu/tuition_and_financial_options/financial_options/federal_financial_aid.html

Military or Government Billing Plan
Under the Military or Government Billing Plan, University of Phoenix directly bills the military or other government agency for a student’s tuition. For more information, please visit http://www.phoenix.edu/colleges_divisions/military/military-financial-options.html

Third-Party Billing Plan
Under the Third-Party Billing Plan, University of Phoenix directly bills an approved employer for a student’s tuition. To learn more, please visit http://www.phoenix.edu/tuition_and_financial_options/financial_options/third_party_billing.html

Tuition Deferral Plan
The Tuition Deferral Plan is available for students whose employers offer to repay some or all of their employees’ tuition. The plan is also available to students receiving benefits from the U.S. Department of Veterans Affairs or U.S. Department of Defense. For more information, please visit http://www.phoenix.edu/tuition_and_financial_options/financial_options/tuition-deferral-plan.html

Supplemental Funding

Private Student Loans
Private student loans are credit-based funding source provided by outside, nonfederal lenders to pay for the cost of attendance not covered by any other financial aid. To learn more, please visit http://www.phoenix.edu/tuition_and_financial_options/financial_options/private-student-loans.html
Tribal Funding
Several American Indian tribal nations provide funding for the tuition of a student who is a recognized member. For more information, please visit https://www.phoenix.edu/tuition_and_financial_options/financial_options.html.

Financial Policies

Changing Financial Plans
The student can change his or her finance plan if the student is in compliance with his or her current finance plan. To change a plan, the student must contact a finance advisor and complete necessary documents. All changes must be approved by University of Phoenix to become effective.

Meeting Financial Plan Obligations
Students who primarily attend a physical University of Phoenix campus are subject to financial approval by their primary campus prior to enrolling in a course. Tuition and all applicable fees for each course must be paid according to the terms and conditions outlined in the primary financial option selected on the Student Financial Agreement form. Students who do not comply with the primary financial option term will not be allowed to attend classes. Students are required to clear any indebtedness to the University before grades and transcripts will be issued or the degree awarded. A student may be administratively withdrawn for failure to make payment in a timely manner, preventing the student from attending future class sessions, until the amount owed is paid in full or satisfactory payment arrangements are made. All costs of collection, court costs and reasonable attorneys’ fees will be added to delinquent accounts collected through third parties. University of Phoenix may obtain a current credit report as needed to support decisions to defer tuition payment or to assist in the collection of amounts owed.

Electronic Course Materials and Books Fees
Electronic course materials and books for each course must be paid at the time they are ordered or in accordance with a student’s stated payment option. Electronic course materials fees, unless prohibited by law, are nonrefundable. The student who drops a course will be granted access to the electronic course materials for that course if retaken within six months of the course’s original start date.

State Tax
Various states require universities to collect a tax on tuition, fees, digital goods or access to digital information. The University will collect the appropriate tax on tuition, fees and electronic course materials fees charged to the student in these states. Please contact a finance advisor for the most updated list of states requiring this tax.

Tuition Credit Policy
The student may request a tuition credit from University of Phoenix when he or she drops a course due to extenuating circumstances. In a 12-month period, credit for no more than two single courses for a bachelor or higher degree, or credit for no more than two blocks in an associate degree program may be applied. The credit is non-transferable to other students and may be used at any University of Phoenix campus.

Payment Policies
Payments are accepted on the student website (https://ecampus.phoenix.edu/portal/portal/public/login.aspx) by check, credit card or debit card. Finance advisors can also process credit card or debit card payments.

Addendum
Credit for Prior Education and Training
Credit for prior education or training must be evaluated and reported to the U.S. Department of Veterans Affairs (DVA) prior to the start of week 25 of enrollment. The DVA may not always pay DVA education benefits after week 24 if the DVA records indicate the student has a large amount of transfer credits. Please ensure all prior education transcripts, DD-295, DD-214, Army/American Council on Education Registry Transcript System (AARTS), Coast Guard institute transcripts, and Sailor/ Marine/ American Council on Education Registry transcripts are submitted for evaluation in a timely manner. The student is responsible for ensuring all transcripts are submitted to the University. Academic credits earned for courses appearing on an official transcript from a regionally accredited or candidate-for-accreditation college or university will be evaluated according to University policies, and accepted subject to the approval of the University Office of Admissions and Evaluation. Transfer credits based on a different unit of credit than the one prescribed by University of Phoenix are subject to conversion before being transferred. Only the official transcript and course evaluations performed by the University Office of Admissions and Evaluation or Prior Learning Assessment Center are final. Any preliminary reviews by campus personnel are unofficial, not binding and subject to change. DVA Standard of Academic Progress Requirements
To receive DVA 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 the University. Academic Probation
Academic probation shall occur when a grade point average (GPA) falls below acceptable levels. Undergraduate degree- and certificate-seeking students must maintain a program GPA of 2.0. Graduate and doctoral students must maintain a program GPA of 3.0. Probation lasts for a period of four consecutive courses. Any coursework taken concurrently will be applied to the three-consecutive course period. Veteran students will continue to receive DVA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student DVA 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 DVA educational benefits after disqualification. The DVA and student will be notified of the disqualification. To reapply, a formal application for admission must be submitted in accordance with University admission procedures. 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 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 University of Phoenix.
Military Tuition Assistance
To obtain federal military tuition assistance, visit the education office to receive college counseling and develop an education plan. From that point, a student can submit a military tuition assistance request http://www.phoenix.edu/colleges_divisions/military/military-financial-options/tuition-assistance.html A student can currently receive 100 percent of federal tuition assistance from military service, with a $250 cap per semester hour, and a $4,500 annual limit. If a student wants to apply for military tuition assistance, a student will need to submit a completed authorization form to a Military Advisor at least two weeks before a course start date. DVA Tuition Assistance Top-Up Benefit
Active duty students who request to use the Tuition Assistance Top-Up (TATU) benefit program should direct all questions or concerns to the DVA at 1.888.GI.BILL.1 (1.888.442.4551) or online at http://www.gibill.va.gov/ University of Phoenix VA certifying official is not involved in the processing of any TATU request. For more information about VA Tuition Assistance and financial options, go to http://www.phoenix.edu/colleges_divisions/military/military-financial-options/tuition-assistance.html Readmission of Servicemembers
Any student whose absence from the University is necessitated by reason of service in the uniformed services is entitled to readmission if the following criteria are met:
• The student (or an appropriate officer of the Armed Forces or official of the Department of Defense) gives verbal or written notice to the University’s Military Division verifying that the student’s absence from the University was necessitated by service in the uniformed services.
• The cumulative length of the absence and of all previous absences from the University by reason of service in the uniformed services does not exceed five years.
Note: A student who submits an application for readmission to the University must provide documentation to establish that the student has not exceeded the specified service limitations and that the student’s eligibility for readmission has not been terminated. Examples of documentation to verify that the student is still within the acceptable service limitations include the student’s deployment paperwork or a letter from the commanding officer that includes the student’s dates of service.
The University may not delay or attempt to avoid readmission of a student under this section by demanding documentation that does not exist, or is not readily available, at the time of readmission.
• The student submits verbal or written notification of intent to reenroll.
Note: If the student’s last date of attendance with the University is more than 365 days in the past, the student must complete an updated admissions application and Enrollment Agreement in accordance with the University reentry policy. The Military Division should then submit these completed documents along with the Servicemembers Readmission Form. The student may remain in original program/version without appeal; provided the cumulative length of absence does not exceed five years and that the program has not been expired. A student’s eligibility for readmission under this section by reason of such student’s service in the uniformed services terminates upon the occurrence of any of the following events: Addendum
• A separation of such person from the Armed Forces (including the National Guard and Reserves) with a dishonorable or bad conduct discharge, OR
• A dismissal of such person permitted under section 1161(a) of Title 10, USC, OR
• A dropping of such person from the roles pursuant to section 1161(b) of Title 10, USC,

Note: If the student does not submit a notification of intent to reenroll within the time limits, the student is subject to the University established leave of absence policy and general practices.

Accreditation, Licensures, Reviews, and Approvals

University of Phoenix 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

State and International Licensures

University of Phoenix is approved to operate in most U.S. states, territories and possessions, either through licensure, registration, general or specific approvals or annual extension of exemption.
• Alabama Commission on Higher Education
• Alaska Commission on Postsecondary Education
• Arizona State Board for Private Postsecondary Education
• Arkansas Department of Higher Education
• State of California
• Colorado Department of Higher Education, Commission on Higher Education
• Department of Higher Education, State of Connecticut
• Delaware Department of Education
• Government of the District of Columbia, Education Licensure Commission
• Florida Commission for Independent Education
• Georgia Nonpublic Postsecondary Education Commission
• State of Hawaii, Office of the Governor
• Idaho State Board of Education
• Illinois Board of Higher Education
• State of Indiana Commission on Proprietary Education (COPE)
• Iowa College Student Aid Commission
• Kansas Board of Regents
• Kentucky Council on Postsecondary Education
• State of Louisiana Board of Regents
• Maryland Higher Education Commission
• Commonwealth of Massachusetts Board of Higher Education
• State of Michigan Department of Education, Postsecondary Services
• Minnesota Office of Higher Education
• Mississippi Commission on College Accreditation
• State of Missouri Coordinating Board of Higher Education
• Montana Office of the Commissioner of Higher Education
• Nebraska Coordinating Commission for Postsecondary Education
• Nevada State Commission on Postsecondary Education
• New Jersey Commission on Higher Education
• New Mexico Higher Education Department
• Board of Governors for the University of North Carolina
• Ohio Board of Regents

• Oklahoma State Regents for Higher Education
• Oregon Office of Degree Authorization
• Commonwealth of Pennsylvania Department of Education
• Consejo de Educación Superior de Puerto Rico/Puerto Rico Council on Higher Education
• South Carolina Commission on Higher Education
• South Dakota Board of Regents
• Tennessee Higher Education Commission
• Texas Higher Education Coordinating Board
• Utah System of Higher Education State Board of Regents
• The State Council of Higher Education for Virginia
• State of Washington Higher Education Coordinating Board
• State of Wisconsin Educational Approval Board
• Wyoming Department of Education

For additional information on state and international licensures visit http://www.phoenix.edu/about_us/accreditation.html

Regional Accreditation

University of Phoenix is regionally accredited by The Higher Learning Commission and is a member of the North Central Association of Colleges and Schools (HLC/NCA).

HLC/NCA
230 S. LaSalle Street, Suite 7-500
Chicago IL 60604-1413
Phone: (312) 263-0456 | (800) 621-7440 | Fax: 312-263-7462
http://www.ncahlc.org

Program Accreditation

University of Phoenix School of Business/Business Programs

University of Phoenix is accredited by the Accreditation Council for Business Schools and Programs (ACBSP) to offer business degrees in Associate of Arts in Business Foundations, Associate of Arts in Accounting, Bachelor of Science in Business, Master of Business Administration, Master of Management, Doctor of Business Administration, and Doctor of Management.

ACBSP
11520 W. 119th St.
Overland Park, KS 66213
(913) 339-9356
http://www.acbsp.org

College of Nursing Programs

The Bachelor of Science in Nursing and Master of Science in Nursing programs are accredited by the Commission on Collegiate Nursing Education (CCNE).

CCNE
One Dupont Circle, NW, Suite 530
Washington, DC 20036
(202) 887-6791
http://www.aacn.nche.edu/accreditation/

College of Education/Education Programs

The Master of Arts in Education program with options in Elementary Teacher Education and Secondary Teacher Education has been approved for initial accreditation by the Teacher Education Accreditation Council (TEAC) for a period of five years, from December 20, 2007 to December 20, 2012.
In addition, the College of Education has approval for education programs through the following state agencies:

- Arizona Department of Education
- California Commission on Teacher Credentialing (CTC)
- Colorado Department of Education (CDE)
- Hawaii Teacher Standards Board (HTSB)
- Idaho State Department of Education
- Indiana Department of Education (IDOE)
- Missouri Department of Elementary and Secondary Education
- New Mexico Public Education Department (NMPED)
- Nevada Department of Education (NDE)
- Oregon Teacher Standards and Practices Commission
- Puerto Rico Department of Education
- Texas Education Agency (TEA)
- Utah State Office of Education (UTOE)

(Programs vary by state. Not all programs are approved in all states.)

College of Social Sciences Programs
The Master of Science in Counseling Program with a specialization in Community Counseling (Phoenix and Southern AZ campuses) and the Master of Science in Counseling Program in Mental Health Counseling (UT campus) are accredited by the Council for Accreditation of Counseling and Related Educational Programs (CACREP).

CACREP
1001 North Fairfax Street, Suite 510
Alexandria, VA 22314
Phone: (703) 535-5990
http://www.cacrep.org

Additional Information
A student can view additional information at www.phoenix.edu/about_us/accreditation.html.

To obtain a copy of University accreditation and license documents, or information on how to contact any of the agencies that regulate the University, contact the Apollo Legal Department at 602.557.8232.

Complaint Information
Students have the right to file a complaint with the appropriate state approval/licensing entities, and/or the institution’s regional accrediting agency. However, prior to filing a complaint with an outside agency, we request that students exhaust all avenues of complaint internally within the University. Please see the section entitled Dispute Resolution Policy and Procedure for additional information.

Academic Programs, Facilities and Instructional Personnel Information
Academic program offerings and instructional facilities vary according to geographic area and delivery mode at the local campus or Online Campus. Not all programs are available at all locations.

Academic Programs
University of Phoenix offers undergraduate and graduate programs in business and management, information systems and technology, criminal justice and security, human services, nursing and health care, social and behavioral sciences, natural sciences, the humanities and education. Detailed information regarding academic programs offered at specific instructional facilities is located at http://www.phoenix.edu/programs/degree-programs.html, and the appropriate online academic catalog at https://www.phoenix.edu/programs/degree-programs/academic-catalog.html.

Admissions and program requirements vary by state. Please refer to the Academic Catalog for state and/or program specific information.

Academic Program Improvement
University of Phoenix pursues a strategy of continuous quality improvement in relation to its academic programs. This strategy is implemented through assessment programs designed to measure student learning at various levels within the University. Multiple types of assessment are utilized to create as comprehensive a picture as possible of the strengths and potential challenges to student learning. Resulting data can be used to improve academic programs and enhance the overall academic experience.

During each fiscal year from September 1 to August 31, the colleges and schools within the University follow pre-established plans to conduct programmatic assessment. Plan progress is monitored quarterly through the fiscal year. The process for assessment of academic programs uses the following four phases:

1. Assessment Planning
2. Collecting Evidence and Analyzing Data
3. Implementing Improvement
4. Monitoring Effectiveness of Improvements

By utilizing this assessment process, the colleges and schools are able to evaluate academic programs, identify areas for potential change, modify assessment plans as needed, communicate changes in academic programs to faculty and students, and pursue continuous quality improvement.

Students or potential students may obtain a copy of the improvement plan for a specific program by contacting University of Phoenix Office of Academic Administration 1625 W. Fountainhead Parkway Mail Stop: AA-S402 Tempe, AZ 85282 800.366.9699
Disability Services
University of Phoenix recognizes and accepts its obligations under Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008, prohibiting discrimination on the basis of a disability and requiring the University to provide reasonable accommodations to otherwise qualified disabled students in all University programs and activities. The University of Phoenix Disability Services Office provides services to students with appropriate documentation for temporary health issues or a permanent disability. Students with a temporary or permanent disability seeking disability services from the University have the responsibility to both self-disclose and request accommodation through the campus disability services advisor. Communication with faculty or other staff members does not constitute self-disclosure or an accommodation request. Confirmation through documentation from a health care provider is required prior to accommodations being determined and fulfilled.

Obtain Information
The campus disability services advisor is responsible for managing the accommodation process, including any negotiations regarding services, and finalizing appropriate student accommodations. Additional information and a list of campus disability services advisors are located at http://www.phoenix.edu/students/disability-services.html

General Contact Information
Direct all questions regarding admissions, academics, financial options, facilities or general institutional issues to the following offices:

Central Administration
1625 West Fountainhead Pkwy
Mail Stop: CF-SX03
Tempe, AZ 85282-2371
(800) 366-9699

Online Campus
University of Phoenix
3157 E. Elwood St
Mail Stop: CF-B105
Phoenix, AZ 85034
866.766.0766

University Services Support Center
4025 S. Riverpoint Parkway
Mail Stop: CF-L503
Phoenix, AZ 85040
800.866.3919
480.446.4600
Fax: 480.303.5832
Campus contact information is located at http://www.phoenix.edu/campus-locations.html.

Faculty
University faculty members are accomplished managers, technology leaders, professional educators, corporate executives, financial officers, human services professionals and leaders in other professional areas who also possess advanced degrees. A list of faculty may be obtained at each local campus. To find a local campus, go to http://www.phoenix.edu/campus-locations.html Faculty profiles can be found at http://www.phoenix.edu/faculty/our_faculty.html

Credit Transfer
Information regarding criteria used to evaluate the transfer of credit earned at another institution is located at www.phoenix.edu/admissions/transfer_information/previous_college_education.html

Articulation Agreements
A list of institutions University of Phoenix has established articulation agreements can be viewed at http://www.phoenix.edu/admissions/transfer_information/articulation.html

Corporate Articulations
A list of corporations that University of Phoenix has established articulation agreements can be viewed at http://www.phoenix.edu/admissions/transfer_information/articulation.html

Reverse Transfer Agreements
University of Phoenix has established reverse transfer agreements with partnering institutions. With a Reverse Transfer Agreement in place, University of Phoenix will notify the partner transfer institution and provide directory information for students meeting certain credit requirements that indicate the student may be eligible to earn an Associate degree from the transfer institution. The transfer institution may pursue communication with the student to discuss requirements and may award the Associate degree to the student per their discretion.

Graduation Rates
In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics (NCES). This graduation measure includes only undergraduate degree- and/or certificate-seeking students who have never attended another institution of higher learning, and graduate within 150 percent of the normal time to completion. Data are collected on the number of students entering the institution as first-time, full-time (FTFT) degree- and/or certificate-seeking undergraduate students in a particular cohort year. Graduation rates are disaggregated by race and ethnicity, gender and federal financial aid grant or loan funds. The graduation rates shown below represent students from the 2005-06 cohort and the percentages of those students who graduated by August 31, 2011.

For the graduation rates, please go to http://www.phoenix.edu/about_us/regulatory/consumer-information/graduation-rates.html.

Addendum
Retention Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding retention rates of degree- and/or certificate-seeking first-time, full-time (FTFT) undergraduate students entering the institution. Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. For the retention rates, please go to http://www.phoenix.edu/about_us/regulatory/consumer-information/retention-rates.html.

Student Diversity

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding student diversity as defined by the IPEDS. Data reported are for enrolled full-time students. For further details please go to http://www.phoenix.edu/about_us/regulatory/consumer-information/student-diversity.html.

Types of Education Graduates Enroll

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding the types of graduate and professional education in which graduates of the institution four-year degree programs enrolled.

Approximately 17% of students who completed a bachelor's degree from University of Phoenix between July 1, 2010 to June 30, 2011 went on to enroll in a graduate or professional program at the University of Phoenix. The majority of these students enrolled in the following programs:

- Master of Business Administration
- Master of Science in Psychology
- Master of Science in Accountancy
- Master of Science in Administration of Justice and Security
- Master of Information Systems

The data is derived from the IPEDS Completions Survey (July 1, 2010 to June 30, 2011 data) and the IPEDS Fall Enrollment Survey (August 1, 2011 to October 31, 2011 data).

Alumni Attending Graduate School

Forty-three percent of University of Phoenix alumni indicated they are attending, or plan to attend, graduate school.

- Of this 43%, 71% are currently pursuing a graduate degree at the University of Phoenix
- Of this 43%, 20% plan to pursue a graduate degree at the University of Phoenix

Working Alumni

Based on responses from the Alumni Association’s 2011 survey, the following represents the type of industry in which our alumni work:

- Education: 16%
- Health Services: 15%
- Technology: 9%
- Manufacturing: 6%
- Federal Government: 5%
- State and Local Government: 5%
- Retail Trade (Non-Restaurant): 4%
- Banking: 3%
- Business Services: 3%
- Insurance: 3%
- Communications or Media: 3%
- Finance: 3%
- Transportation: 2%
- Military: 2%
- Social Services: 2%
- Construction: 1%
- Tourism/Hotels/Entertainment: 1%
- Real Estate: 1%
- Restaurant: 1%
- Legal: 1%
- Personal Services: 1%
- Other: 19%

Alumni Occupations

The following represents occupations of University alumni:

- Executive, Manager, Administrator: 16%
- Teacher/Educator/Education Administrator: 8%
- Admin Support, Records/Data Processor: 7%
- Sales or Marketing Representative: 5%
- Registered Nurse/Other Nursing Professional: 5%
- Technician/Technologist: 5%
- Computer Programmer/Systems Analyst: 3%
- Accountant: 3%
- Other Health Professional: 3%
- Engineer/Architect: 2%

Addendum
Business Consultant 2%
Business Owner 2%
Psychologist, Counselor, Social Worker 2%
Protective Services (Police, Fire, Security) 2%
Military Personnel 1%
Food or Personnel Service 1%

Survey completed in 2011 between January 17 and February 11; a total of 27,416 alumni respondents.

**Withdrawing From the University**

Circumstances may necessitate withdrawal from the University. A student who received, or is eligible to receive federal financial aid funds provided certain criteria are met, and subsequently officially or unofficially withdraws is subject to a Return of Title IV (R2T4) Calculation as required by federal regulations.

**Official Withdrawals**

There are two ways students can withdraw from the University:

1. Complete the self-service Official Withdrawal automated process via the University eCampus website at https://ecampus.phoenix.edu/portal/portal/public/login.aspx,
2. Notify the designated campus offices of Enrollment Services, Academic Services, and Financial Services.

**Withdrawal Date**

The withdrawal date for official withdrawals is the last date of academic attendance or attendance at an academic related activity determined from University attendance records.

**Date of Determination**

The date of determination (DOD) for students who officially withdraw from the University is the latter of the student's withdrawal date or the date of notification.

**Rescission of Official Withdrawal**

Students who want to rescind their intent to withdraw may complete the Official Withdrawal Rescind request via the University eCampus website at https://ecampus.phoenix.edu/portal/portal/public/login.aspx

Students who rescind their intent to withdraw must provide an electronic or written statement to the University stating their intent to return to the University, remain in academic attendance and continue to participate in academic related activities through the end of the payment period. If the student subsequently withdraws after rescinding intent to withdraw, the withdrawal date is the latter of the date the student first provided notification to the University or the last date of academic attendance or academic related activity determined from the University's attendance records. The date of determination for students who rescind their intent to withdraw and subsequently withdraw from the University, without official notification, is no greater than 15 days after the student's official last date of academic attendance or attendance at an academic related activity.

**Unofficial Withdrawals**

Students who do not provide official notification to the University of their intent to withdraw are considered unofficial withdrawals after 14 consecutive days of nonattendance at an academic related activity. If a student requests an extension of the course he/she is currently attending and his/her intent is to complete the course, the days in the extension period will not count towards the 14 days of nonattendance at an academic related activity.

Students on an institutional scheduled break of five or more consecutive days will not have the days of the break count towards the 14 consecutive days of nonattendance at an academic related activity.

**Withdrawal Date**

The withdrawal date for a student who ceases attendance at the University, including a student who does not return from an approved leave of absence, is the last date of academic attendance or attendance of an academic related activity determined from University attendance records. In the case of a student who has received an approved leave of absence, the University will review the student record on or after their originally approved return date. The review determines if the student reentered as scheduled, or did not reenter as scheduled and must be withdrawn for the purposes of the Return of Title IV (R2T4) calculation and deferment processing.

**Date of Determination**

The date of determination (DOD) for students who unofficially withdraw from the University is no greater than 15 days after the official last date of attendance or when a student fails to return from an approved leave of absence.

**Administrative Withdrawals**

Students who are withdrawn from the University for failure to meet admission, academic, candidacy, financial or code of conduct policies are considered administrative withdrawals.

**Withdrawal Date**

The withdrawal date for students who are administratively withdrawn is the last date of academic attendance or attendance at an academic related activity.

**Date of Determination**

The date of determination (DOD) for students who are administratively withdrawn from the University is the date the University determines the withdrawal occurred.

**Return of Federal Financial Aid**

Federal regulations specify how the University must calculate the amount of federal financial aid earned when a student withdraws from the University. The requirements for federal financial aid are separate from the Institutional Refund Policy and State Refund Policy.

The percentage amount of federal financial aid a student earned in a payment period is calculated as follows:

\[
\text{Total Number of Calendar Days Completed in Payment Period} \times \frac{\text{Total Number of Calendar Days in Payment Period}}{100} = \text{Percent Earned}
\]

The amount of federal financial aid a student earned is determined on a rate-of-progression basis. When the student completes more than 60 percent, the student earns all the assistance scheduled for that payment period.*
Federal Financial Aid Credit Balance
If a student withdraws from the University, any federal financial aid credit balance will not be released to the student nor returned to a federal financial aid program prior to performing the Return of Title IV (R2T4) Calculation.

Upon completion of applicable refunds, any remaining federal financial aid credit balance will repay any grant overpayment owed by a student as result of the current withdrawal. Within 14 days of the date the University performs the Return of Title IV (R2T4) Calculation, the University will pay any remaining federal financial aid credit balance in one or more of the following ways:

- Pay authorized charges at the University
- Reduce federal financial aid loan debt to the student (or parent in the case of a PLUS loan) with authorization

Contact a finance advisor for more information about R2T4 requirements.

Refund Policy

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

Students, who begin a program under Registered (R) status, pending the completion of admission file and are subsequently denied admission, are eligible for a refund of the full tuition amount of the course in which they are currently enrolled. Tuition is not refunded for any completed course. A tuition refund can be requested in writing from a local campus.

Students who withdraw from a course prior to the start date will receive a 100 percent refund for that course. Students who have completed 60 percent or less of the course are eligible for a pro rata refund.

Example of a refund on attendance for a 5-week course:
- Attend 1 week 80% refund due
- Attend 2 week 60% refund due
- Attend 3 week 40% refund due
- Attend 4 week no refund due

Example of a refund on attendance for a 6-week course:
- Attend 1 week 83% refund due
- Attend 2 week 67% refund due
- Attend 3 week 50% refund due
- Attend 4 week no refund due

Example of a refund on attendance for a 9-week course:
- Attend 1 week 89% refund due
- Attend 2 week 78% refund due
- Attend 3 week 67% refund due
- Attend 4 week 56% refund due
- Attend 5 week 44% refund due
- Attend 6 week no refund due

State
If a student attends a class in one of these states, the specific state refund policy will be applied in addition to the University Institutional Refund Policy. In the event that there is a conflict in the policies, the state policy will supersede the general University policy, unless the University policy is better for the student's situation. These policies are outlined below.

Arizona
Students in the state of Arizona will have tuition refunded using the University Institutional Refund Policy except students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.

California
If University of Phoenix no longer offers educational services for students in the state of California, prior to a student completing a course of instruction, a partial refund may be available. The student should contact:

Department of Consumer Affairs
1625 North Market Boulevard
Sacramento, CA 95834
(800) 952-5210

Florida
Students in the state of Florida will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.
- The University will retain $45 of the application fee for students who withdraw from the University prior to the start of their program and after the three-day cancellation period.
- Refunds will be paid within 30 days of a student’s official withdrawal.

Georgia
Students in the state of Georgia will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.
- Students providing written notification of withdrawal prior to the first class session or have been out-of-attendance for more than 14 days will receive a full refund of tuition paid for the unattended course.
- Refunds are paid within 30 days of a student’s official withdrawal.
- A student who is out-of-attendance for more than 14 days is considered withdrawn.

Indiana
Indiana has established refund policies that differ from the University Institutional Refund Policy. If a student attends a class in Indiana, the Indiana state refund policy will be applied. The University must make the proper refund no later than 31 days of the request for cancellation or withdrawal.

A student is entitled to a full refund if one or more of the following criteria are met:

- The student cancels the Enrollment Agreement within six business days after signing.
- The student does not meet the University minimum admission requirements.
- The student’s enrollment was procured as a result of a misrepresentation in the written materials utilized by the University.

Addendum
If the student has not visited the University prior to enrollment and, upon touring the University or attending the regularly scheduled orientation or classes, the student withdrew from the program within three days. A student withdrawing from an instructional program after starting the instructional program at the University and attending one week or less, is entitled to a refund of 90 percent of the cost of the financial obligation, less an application or enrollment fee of 10 percent of the total tuition, not to exceed $100. A student withdrawing from an instructional program, after attending more than 25 percent but equal to or less than 50 percent of the duration of the instructional program, is entitled to a refund of 50 percent of the cost of the financial obligation, less an application or enrollment fee of 10 percent of the total tuition, not to exceed $100. A student withdrawing from an instructional program, after attending more than 50 percent but equal to or less than 60 percent of the duration of the instructional program, is entitled to a refund of 40 percent of the cost of the financial obligation, less an application or enrollment fee of 10 percent of the total tuition, not to exceed $100. A student withdrawing from an instructional program, after attending more than 60 percent but equal to or less than 75 percent of the duration of the instructional program, is entitled to a refund of 30 percent of the cost of the financial obligation, less an application or enrollment fee of 10 percent of the total tuition, not to exceed $100. A student withdrawing from an instructional program, after attending more than 75 percent but equal to or less than 90 percent of the duration of the instructional program, is entitled to a refund of 20 percent of the cost of the financial obligation, less an application or enrollment fee of 10 percent of the total tuition, not to exceed $100. A student withdrawing from an instructional program, after attending more than 90 percent but equal to or less than 100 percent of the duration of the instructional program, is entitled to a refund of 10 percent of the cost of the financial obligation, less an application or enrollment fee of 10 percent of the total tuition, not to exceed $100.

Example of a refund on attendance for a 5-week course:

Attend 1 week: 90% refund due
Attend 2 weeks: 50% refund due
Attend 3 weeks: 40% refund due
Attend 4 weeks: no refund due

Example of a refund on attendance for a 6-week course:

Attend 1 week: 90% refund due
Attend 2 weeks: 50% refund due
Attend 3 weeks: 50% refund due
Attend 4 weeks: no refund due

Example of a refund on attendance for a 9-week course:

Attend 1 week: 90% refund due
Attend 2 weeks: 75% refund due
Attend 3 weeks: 50% refund due
Attend 4 weeks: 50% refund due
Attend 5 weeks: 40% refund due
Attend 6 weeks: no refund due

Iowa

Students in the state of Iowa who withdraw from a course prior to the start date will receive a 100 percent refund of tuition for that course. Students who withdraw from a course after the start date will receive a pro-rata refund of tuition for the course until they have attended 100 percent of the course. Refunds will be paid within 30 days of a student's official withdrawal.

Kansas or Missouri

Students in the states of Kansas or Missouri will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid if they withdraw within three business days after signing the Enrollment Agreement.
- To cancel enrollment, a student must notify the local campus in writing on or before the three-day period. After the three-day period, all fees, including application fees, assessment fees, and book fees, are non-refundable.
- A tuition refund must be requested in writing to the student’s local campus.

Kentucky

Students in the state of Kentucky will have tuition refunded using the University Institutional Refund Policy including the following exceptions:

- A student who cancels enrollment anytime before the start of the first class session will receive a full refund of all monies paid.
- The University may retain 10 percent of the tuition agreed upon in the Enrollment Agreement or $100, whichever is less, for students who fail to attend in the enrollment period for which advanced payment was made.
- Refunds will be paid within 30 days of a student’s official withdrawal.
- A student who is out-of-attendance for more than 14 days is considered withdrawn.

Louisiana

Students in the state of Louisiana will have tuition refunded using the University Institutional Refund Policy including the following exceptions:

- Students who cancel enrollment anytime before the start of the first class session will receive a full refund of all monies paid, except the application fee, which is non-refundable.
- Refunds will be paid within 30 days of a student’s official withdrawal.
- The University may retain an administrative fee, not to exceed 15 percent of total tuition and fees paid.

Minnesota

Students in the state of Minnesota will have tuition refunded using the University Institutional Refund Policy with the following exception:

Refunds for state aid programs and non-state aid programs are calculated on a proportional basis using the state mandated or institutional refund policy. To calculate the minimum refund due to the State Grant Program, the SELF Loan Program, and other aid programs (with the exception of the state Work Study Program), the Higher Education Services Office Refund Calculation Worksheet of the Minnesota State Grant manual is used.

Ohio

Students in the state of Ohio will have tuition refunded using the University’s Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid if they withdraw within five calendar days of signing the Enrollment Agreement.
- A student who withdraws before the first class and after the five-day cancellation period is obligated for the registration fee.
- To cancel enrollment, a student must notify the local campus in writing on or before the five-day cancellation period after signing the Enrollment Agreement.
- Refunds will be paid no later than 30 days after cancellation.

Oregon

Students in the state of Oregon will have tuition refunded using the University Institutional Refund Policy except all fees, including application fees, assessment fees, student service fees, and book fees are non-refundable.
South Carolina
Students in the state of South Carolina will have tuition refunded using the University Institutional Refund Policy including the following exceptions:

- Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within 72 hours excluding weekends and legal holidays after signing the Enrollment Agreement.
- A full refund of all monies will be made to any applicant not accepted by the University.
- After the 72-hour cancellation period, the University may retain up to $100 if the student does not attend a course.
- The University may retain an administrative fee up to $100.
- Refunds will be paid within 40 days of a student’s official withdrawal.

Wisconsin
Students in the state of Wisconsin will have tuition refunded using the University Institutional Refund Policy including the following exceptions:

- Students have the right to cancel enrollment until midnight of the third business day after receipt of notice of acceptance and is entitled to a full refund of any tuition paid.
- Refunds will be paid within 30 days of a student’s official withdrawal.
- If the University cancels or discontinues a course or educational program stated in the Enrollment Agreement, the University will refund all monies paid for that course or program.

The refund policy of the state where Online students reside will be used to calculate their refund amount. The refund policy of the state where Ground students attend class will be used to calculate their refund amount.

Copyright Infringement and Peer-to-Peer File Sharing Policy

Copyright Law
Copyright is a form of legal protection provided by U.S. law, Title 17 U.S.C. §512(c) (2), that 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

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: http://eff.org/IP/eff_fair_use_faq.php.

Copyright Infringement
The copyright law provides the owner of copyright in a work the exclusive right to 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

The copyright law 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.

Peer to Peer File Sharing
Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing the same 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 they are doing so. As a user of the 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.

University Plans to Effectively Combat Unauthorized Distribution of Copyrighted Material; Student Sanctions
A student’s conduct in the University classrooms and websites is subject to and must fully conform to the University Student Code of Conduct policy, its Acceptable Use policy and any other applicable University policies.

The University may monitor traffic or bandwidth on the networks utilizing information technology programs designed to detect and identify indicators of illegal P2P file sharing activity. In addition to, or as an alternative, the University may employ other technical means to reduce or block illegal file sharing and other impermissible activities.

Addendum
The University will also provide for vigorous enforcement and remediation activities for those students identified through the University Digital Millennium Copyright Act policy as potential violators or infringers of copyright. Disciplinary sanctions will be based on the seriousness of the situation and may include remediation based on a comprehensive system of graduated responses designed to curb illegal file sharing and copyright offenses through limiting and denial of network access or other appropriate means. These sanctions may be in conjunction with additional sanctions through the University Student Code of Conduct, its Acceptable Use Policy and any other University policy applicable to the particular situation.

Students who are subject to professional codes of conduct that apply to their enrollment at the University shall be sanctioned according to the requirements of the respective code.

**Education and Awareness**

The University uses a variety of means to inform students, faculty, and other network users about copyright laws and the response to copyright infringement claims by the University. The University informs its campus community through the Consumer Information Guide and other periodic communications that unauthorized distribution of copyrighted material, including unauthorized P2P files sharing, may subject students and faculty to civil and criminal liabilities and the extent of the possible liabilities. The Consumer Information Guide, [http://www.phoenix.edu/about_us/regulatory/consumer-information.html](http://www.phoenix.edu/about_us/regulatory/consumer-information.html) is available on the University website, is provided to potential students and employees, and is sent by email on a yearly basis to current students, faculty and employees.

**Legal Sources for Online Music and Videos**

The following links are online sources that provide information on legal access to copyrighted music and videos:

- [EDUCAUSE](http://www.educause.edu/legalcontent) is an association of colleges and universities, which maintains a list of legal media sources: [http://www.educause.edu/legalcontent](http://www.educause.edu/legalcontent)
- [Motion Picture Association of America](http://www.mpaa.org/contentprotection/get-movies-tv-shows) (MPAA) provides a list of legal motion picture and video sources: [http://www.mpaa.org/contentprotection/get-movies-tv-shows](http://www.mpaa.org/contentprotection/get-movies-tv-shows)

The Legal Sources for online music and videos is reviewed annually by the Vice President of IT Security; the most recent review was completed in April 2012.

**Digital Millennium Copyright Act Policy**

The University computer networks, including its online library and classroom environment are critical assets. Accordingly, University of Phoenix respects the rights of the copyright owners and expects its faculty, staff, students, and other network users to comply with U.S. copyright laws. Federal law prohibits the reproduction, distribution, public display or performance of copyrighted materials over the Internet without permission of the copyright owner, except in compliance with fair use or other copyright applicable statutory exceptions. For more information on copyright law, please refer to the University’s Copyright Infringement and Peer-to-Peer File Sharing Policy.

In addition to sanctions that may be applicable under the University Student Code of Conduct Policy, the Acceptable Use of Computing Resources Policy or other policies, University of Phoenix may terminate the network accounts or access to users who have repeatedly infringed on the copyrights of others. University of Phoenix, in compliance with the federal Digital Millennium Copyright Act (DMCA), has established a mandated process for receiving and tracking alleged incidents of copyright infringement. The University has designated an agent who will investigate notices of alleged copyright infringement and take appropriate actions. Such actions may include terminating repeat infringers accounts under the Digital Millennium Copyright Act (DMCA).

The copyright infringement notices must be given in writing, preferably by email, or by U.S. mail to the agent listed below:

**University of Phoenix, Inc.**

Attn: Copyright Agent

Subject: Copyright Compliance

4025 S. Riverpoint Parkway, CF-K612

Phoenix, AZ 85040

Email: CopyrightAgent@apollogrp.edu

If a valid DMCA notification is received, the University will respond under this process by taking down the infringing content found on our networks. On taking down content under the DMCA the University will take reasonable steps to contact the owner of the removed content so that a counter notification may be filed. Upon receiving a valid counter notification, the University will generally restore the content in question, unless the University receives notice from the notification provider that a legal action has been filed seeking a court order to restrain the alleged infringer from engaging in the infringing activity.

Please note that the DMCA provides that you may be liable for damages including costs and attorneys fees if you falsely claim that someone is infringing on your copyright. Alternatively, you can also be liable for damages including attorneys’ fees if you materially misrepresent that an activity is infringing on the copyright of another. Therefore, the University recommends contacting an attorney if you are unsure whether your work or the work of another is protected by copyright laws.

**Filing Notice of Alleged Infringement**

Following is the process for filing a notification under the DMCA. Notice must be given in writing to the designated agent as specified above and contain the following information:

- Identify in sufficient detail the copyrighted work that you believe has been infringed upon; for example, a student describes the work that you own.
- Identify the material that you claim is infringing on your copyright as set forth in number 1 and provide detailed information reasonably sufficient to locate the infringing item; for example, provide the link to the infringing material.
- Provide a reasonably-sufficient method of contacting you: phone number, address and email address.
- If possible, please provide any information that you allow the University to notify the alleged infringing party of notice of the alleged infringement.

The following statement must be included in your notice: “I have a good faith belief that the use of the copyrighted materials described above and contained on the service is not authorized by the copyright owner, its agent, or by protection of law.”

**Addendum**
The following statement must be included in your notice: "I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed."

The notice must be signed.

**Filing Counter Notification of Alleged Infringement**

The person or provider of the alleged infringing material may present a counter notification pursuant to the DMCA. Upon proper counter notification, the University may reinstate the removed content. Notice must be given in writing to the designated copyright agent as specified above and contain the following information:

- Identify the material that has been removed. This may include providing the location or the URL when possible.
- Provide your name, address telephone number and email address if available.
- Provide a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which you reside, or for any address outside the United States, for any judicial district, in which the service provider may be found and that you will accept service of process from the person who provided notification to the University of the alleged infringement or an agent of such person.
- Provide the following statement: "I swear, under penalty of perjury, that I have a good faith belief that the material identified above was removed or disabled as a result of a mistake or misidentification of the material to be removed or disabled."
- The notice must be signed.

Upon receiving a valid counter notification, the University will provide the person who filed the original notification with a copy of the counter notice and inform them that the material will be reinstated or access to it restored between 10 and 14 business days following receipt of the counter notice, pursuant to the DMCA unless the University receives notification that legal action to seek a court order restraining the alleged infringer from further engaging in the infringing activity has been filed.

**Vaccinations and Immunizations**

Information regarding program admissions requirements, including immunization requirements for designated states is located at [http://www.phoenix.edu/admissions/admission_requirements.html](http://www.phoenix.edu/admissions/admission_requirements.html).

**Campus Safety Policies**

The University Campus Safety policies have been prepared to increase University of Phoenix community's awareness of current programs that exist to protect its members' safety and well-being and to satisfy the requirements of the Safe and Drug Free Schools and Communities Act and Clery Act. The information included relates to the following:

- Annual crime statistics
- Available counseling programs
- Crime prevention
- Drug and alcohol abuse
- Emergency Mass Notification
- Health risks
- Information related to campus safety
- Legal affects of drug and alcohol use
- Prohibited use or distribution of drugs and alcohol
- Safety and awareness

The information is intended to provide a general description of University of Phoenix campus safety policies; however, it is not intended to serve as a contractual agreement between the University and the recipient. Additionally, the University will disseminate and publicize, for each of its campus locations, crime statistics from the most recent calendar year and two preceding calendar years. Please visit [http://www.phoenix.edu/about_us/campus_safety/campus_safety_policies.html](http://www.phoenix.edu/about_us/campus_safety/campus_safety_policies.html) or [http://cdn.assets-phoenix.net/content/dam/althcloud/doc/about_uopx/Campus-Safety-Policies.pdf](http://cdn.assets-phoenix.net/content/dam/althcloud/doc/about_uopx/Campus-Safety-Policies.pdf) to access a PDF file of University of Phoenix Campus Safety Policies.

**Campus Crime Statistics**

**Crimes Reported for All Campuses**

This report is compiled in conjunction with University of Phoenix Campus Safety Policies. The following statistics are in accordance with definitions used in the Uniform Crime Reporting System of the Department of Justice and FBI, as modified by the Hate Crime Statistics Act. The data includes all crimes reported to the University of Phoenix campus security authority. If a crime has occurred and has not been reported, it cannot be reflected in the following statistics. For this reason, University of Phoenix encourages everyone to report all crimes to their designated campus security authority and local law enforcement agency.

Specific campus location statistics are available electronically at [http://www.universityofphoenix.com/about_us/campus_crime_statistics.aspx](http://www.universityofphoenix.com/about_us/campus_crime_statistics.aspx) or by requesting a printed copy from your local campus security authority, [http://www.phoenix.edu/about_us/campus_safety/campus_safety_contact_list.html](http://www.phoenix.edu/about_us/campus_safety/campus_safety_contact_list.html).

University of Phoenix expressly reserves the right to modify or to adopt additional campus polices and procedures relating to campus safety, at anytime without notice.

**Statement of Policy On Sex Offender Registration**

The Federal Campus Sex Crimes Prevention Act requires colleges and universities to issue a statement advising the campus community where state law enforcement agency information concerning registered sex offenders may be obtained. The Act also mandates that sex offenders who are already required to register in a state to provide notice of each institution of higher education in that state at which the offender is employed or a student.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the Sex Offender databases at [http://www.sexoffender.com](http://www.sexoffender.com) or [http://nsopr.gov](http://nsopr.gov). You can search by city, county, or zip code. This information is collected by other agencies and this institution cannot guarantee this information is correct or complete. The information provided here is intended to be in compliance with the Clery Act and for campus safety purposes only. It should not be used to intimidate, threaten, or harass. Misuse of this information may result in prosecution.

**Emergency Mass Notification Policy**

Apollo Group, Inc., and University of Phoenix have established an emergency mass notification process that includes emergency escalation processes, mass notifications and supporting systems. These processes enable Apollo, and its subsidiary educational institutions to contact or send notices, alerts or warnings without delay to employees for Apollo, and University of Phoenix faculty, and students in an emergency, dangerous or otherwise high-risk situation at a University site.

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**Addendum**
Drug and Alcohol Abuse Prevention Program

Drug abuse affects all aspects of American life. It threatens the workplace, our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees through the Safe and Drug Free Schools and Communities Act.

All students are expected to conduct themselves as mature adults and as members of an academic community. The consumption of alcohol or drugs while attending class or meeting with campus personnel is prohibited and may be subject to disciplinary action. All drug and alcohol abuse policies, prevention and referrals can be found in the Campus Safety Policies Manual located at http://www.phoenix.edu/about_us/campus_safety/campus_safety_policies.html, or by requesting a printed copy from your local campus.

Campus Security Authority Contact List

University of Phoenix campus security authorities assist in the safety of the University community by serving as contacts for University security issues. Contact information for all campus security authorities can be viewed at www.phoenix.edu/about_us/campus_safety/campus_safety_contact_list.html.

Drug and Alcohol Abuse Prevention Program

The University community must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by University of Phoenix. If an individual associated with the University is apprehended for violating any drug or alcohol related law when on University property, or participating in a University activity, the University will fully support and cooperate with federal and state law enforcement agencies. Underage possession or consumption of alcoholic beverages is not permitted on property owned or controlled by the University and the state laws will be enforced.

Also, intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the University.

Pell Grant

Federal guidelines state the grantee must certify that he or she will not engage in unlawful activities related to controlled substances during the period covered by the grant.

Federal Financial Aid Penalties for Drug Violations

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties.

The Free Application for Federal Student Aid (FAFSA®) asks students if they have been convicted of a drug-related offense, "Have you ever been convicted of possessing or selling illegal drugs?" If you answer "yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid. Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines, imprisonment or both.

More information about federal penalties and sanctions is located at www.usdoj.gov/dea/agency/policies.htm.

Penalties for Drug Convictions:

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

Possession of Illegal Drugs:

- First offense, a student loses eligibility for federal financial aid for one year from the date of conviction.
- Second offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- Third offense and subsequent offenses, a student is indefinitely ineligible for federal financial aid from the date of conviction.

Sale of Illegal Drugs:

- First offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- Second offense and subsequent offenses, a student is indefinitely ineligible for federal financial aid from the date of conviction.

How to Regain Eligibility

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program or passes two unannounced drug tests given by such a program.

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must

- Include at least two unannounced drug tests;
- AND
- Have received or be qualified to receive funds directly or indirectly under a federal, state, or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA®, the University is not required to confirm the reported information unless conflicting information is determined.

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**Addendum**

Apollo and University of Phoenix maintain emergency management policies, procedures and systems to protect lives and property, and to continue necessary critical functions and essential services.

An emergency is defined as a situation that poses an immediate threat to the health or safety of someone in the University community at a University site or that significantly disrupts University programs and activities.

The Emergency Mass Notification policy applies to all officers and employees for Apollo, Apollo’s U.S. based subsidiaries, faculty, and students of University of Phoenix in an emergency, dangerous or otherwise high-risk situation at a University site.

The policy can be viewed in its entirety in the Campus Safety Policies at http://www.phoenix.edu/about_us/campus_safety/campus_safety_policies.html, or by requesting a printed copy from your local campus.

**Common Questions Among Students**

**How to Regain Eligibility**

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties.

The Free Application for Federal Student Aid (FAFSA®) asks students if they have been convicted of a drug-related offense, "Have you ever been convicted of possessing or selling illegal drugs?" If you answer "yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid. Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines, imprisonment or both.

More information about federal penalties and sanctions is located at www.usdoj.gov/dea/agency/policies.htm.

**Penalties for Drug Convictions**

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

**Possession of Illegal Drugs**

- First offense, a student loses eligibility for federal financial aid for one year from the date of conviction.
- Second offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- Third offense and subsequent offenses, a student is indefinitely ineligible for federal financial aid from the date of conviction.

**Sale of Illegal Drugs**

- First offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- Second offense and subsequent offenses, a student is indefinitely ineligible for federal financial aid from the date of conviction.

**How to Regain Eligibility**

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program or passes two unannounced drug tests given by such a program.

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must

- Include at least two unannounced drug tests;
- AND
- Have received or be qualified to receive funds directly or indirectly under a federal, state, or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA®, the University is not required to confirm the reported information unless conflicting information is determined.
**Convictions During Enrollment**

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to notify Student Financial Services - Operations (SFS-O) immediately, become ineligible for further federal financial aid and repay federal financial aid received after the conviction.

**Institutional Sanctions for Alcohol and Drug Violations**

Any member of the University community found consuming or selling alcohol or drugs on University property shall be subject to discipline on a case-by-case basis.

- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from the University.
- In all cases, the University will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.
- The University has adopted a zero tolerance policy regarding underage drinking.

**Title II of the Higher Education Act-Academic Year 2009-2010 Report**

In compliance with Title II of the Higher Education Act (HEA), University of Phoenix has submitted institutional questionnaires that detail the University’s program offerings, student demographics and student performance in those states where the University has teacher education programs that have produced program completers also known as graduates. University of Phoenix provides professional preparation for teachers in multiple states. This is an overview of the information contained in the Institutional Report for University of Phoenix.
The following policy is effective as of September 1st, 2012. Please see the updated policy information below. The new information is underlined and will supercede the existing policy located in the University of Phoenix School of Business-Undergraduate section of this catalog.

**The Bachelor of Science in Business**

**Marketing Concentration**

The Marketing Concentration addresses how to identify customer needs, how to communicate information about products and services to customers and potential customers, where to market, the pricing of products and services, and how to respond to growing demands in different countries and cultures. The marketing concentration builds upon the foundational marketing course, which allows further study in the areas of consumer behavior, advertising, marketing research, public relations, promotion measurement and analysis, and international and global marketing. Marketing managers need creative, analytical, and leadership abilities to manage the marketing function of the business enterprise.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at [http://www.phoenix.edu/programs/bsb-mkt](http://www.phoenix.edu/programs/bsb-mkt).

MKT 435 ~ ................................................................. 3 credits
Consumer Behavior

MKT 498 ~ ................................................................. 3 credits
Integrated Marketing Strategies

Students must choose three of the following courses:

- COM 340 ~ ............................................................... 3 credits
  Mass Communication

- COM 400 ~ ............................................................... 3 credits
  Media and Society

- MKT 438 ~ ................................................................. 3 credits
  Public Relations

- BRM 353 ~ ................................................................. 3 credits
  Product and Brand Management

- MKT 411 ~ ................................................................. 3 credits
  Green Marketing

- MKT 431 ~ ................................................................. 3 credits
  Small Business Marketing

- MKT 441 ~ ................................................................. 3 credits
  Marketing Research

**Course Descriptions for the Marketing Concentration**

MKT 435........................................................................ 3 credits
**Consumer Behavior**

This is an introductory course in analyzing consumer and purchasing behaviors as basic considerations in the development of a marketing mix. Economic, social, psychological, and cultural factors are considered as they relate to the development of marketing programs.

MKT 498........................................................................ 3 credits
**Integrated Marketing Strategies**

This course provides students with an in-depth study of Integrated Marketing Communications (IMC). Emphasis will be placed on the strategic roles and integration of marketing communication elements including advertising, public relations, sales promotion, event management, media selection, and sales management.

COM 340........................................................................ 3 credits
**Mass Communication**

This course delves into the processes and technology of communication on societal and global levels accomplished through the print and electronic media. Content of communication studied ranges from journalism, entertainment, commerce, and advocacy to personal communication on the Internet. The dynamic changes that have taken place and are evolving today in mass media and mass communication will be considered along with predictions about the role of mass communication.

COM 400........................................................................ 3 credits
**Media and Society**

The development and evolution of contemporary society have become inextricably intertwined with the development and use of electronic media within the past 100 years. This course explores the complex interactions involving society, information, communication, and the electronic media. Controversial topics that media have brought to the fore, and in some cases caused, will be highlighted.

MKT 438........................................................................ 3 credits
**Public Relations**

This course provides an introduction to the field of public relations. Areas covered are media relations; promotion; tools used in developing public relations and publicity; and improving customer satisfaction; relationship-building strategies; and ethics and public relations.

BRM 353........................................................................ 3 credits
**Product and Brand Management**

This course presents an analysis of the goods and services lifecycle from conception to purchase. Special emphasis is placed on design and implementation of successful product development and brand management strategies that deliver value to consumers.

MKT 411........................................................................ 3 credits
**Green Marketing**

This course applies the principles of sustainability and the philosophy of being environmentally green to the area of marketing. Special emphasis is placed on sustainable product design; awareness and cause marketing; public relations and green-washing; and emerging going-green marketing trends.

MKT 431........................................................................ 3 credits
**Small Business Marketing**

Knowing your customer, growing your customer base and creating a consumer driven culture are key drivers of sustainability in the small business. This course focuses on the functions of evaluating opportunities, creating value, and developing effective pricing and advertising strategies.

MKT 441........................................................................ 3 credits
**Marketing Research**

This course covers basic research methodology applied to marketing issues. Students will study methods and techniques for collection, analysis, and interpretation of primary and secondary data for consumer business marketing.
The following policy is effective as of September 1st, 2012. Please see the updated policy information below. The new information is underlined and will supersede the existing policy located in the University Policies section of this catalog.

**Discrimination Procedures:**
1. Students, faculty or staff alleging discrimination must present their grievance within six weeks.
   a. Allegations of sex discrimination must be presented to Camie Pratt, Associate Vice President and Title IX Coordinator, Office of Dispute Management, 1625 W. Fountainhead Parkway, Mailstop AA-S401, Tempe, AZ 85282, 602.557.3391, Camie.Pratt@phoenix.edu or designee.

**Harassment Procedures**
1. Students, faculty or staff alleging harassment must present their grievance within six weeks.
   a. Allegations of sexual harassment must be presented to Camie Pratt, Associate Vice President and Title IX Coordinator, Office of Dispute Management, 1625 W. Fountainhead Parkway, Mailstop AA-S401, Tempe, AZ 85282, 602.557.3391, Camie.Pratt@phoenix.edu or designee.

**Violations and Enforcement**

**Reporting Violations**
Any actual or suspected violation of this policy should immediately be brought to the attention of the system administrator of the equipment or facility most directly involved. Alternatively, a report may be made directly to Apollo Internal Audit or Apollo Information Security and Compliance.

**Apollo Group Internal Audit**
M/S AA-B309
1625 W. Fountainhead Parkway
Tempe, AZ 85282
FAX: (480) 929-7499
e-mail: internalaudit@apollogrp.edu

**Apollo Group Information Security & Compliance**
M/S AA-B103
1625 W. Fountainhead Parkway
Tempe, AZ 85282
FAX: (480) 379-3555
e-mail: infosec@apollogrp.edu
ADDENDUM - UPDATED POLICY

The following policy is effective as of September 1st, 2012. Please see the updated policy information below. The new information is underlined and will supercede the existing policy located in the Undergraduate Programs section of this catalog.

First-Year Sequence

The following First-Year Sequence is applicable to students starting on or after February 1, 2010. Students who begin courses prior to February 1, 2010 will not be required to complete the First-Year Sequence.

All students entering undergraduate degree programs (other than LVN/BSN, LPN/BSN, BSN, BSLS, and BSED/E) who have fewer than 24 previous college credits as recognized by the university on the admissions application are required to complete the following First-Year Sequence.

Courses requiring prerequisites are identified by a ~ symbol following the course number.

GEN 195 (Required as first course) ~ 3 credits

Foundation of University Studies

SCI 163 ~ Elements of Health and Wellness 3 credits
FP 120 ~ Essentials of Personal Finance 3 credits
COM 170 ~ Elements of University Composition and Communication I 3 credits
COM 172 ~ Elements of University Composition and Communication II 3 credits
PSY 211 ~ Essentials of Psychology 3 credits

HUM 114 ~ Critical Thinking and Creative Problem Solving 3 credits

Optional Course for the First-Year Sequence:

HUM 186 ~ Media Influences on American Culture 3 credits

Note: Non-Degree students may not enroll in any of the University of Phoenix or Associates First-Year Sequence courses.

Course Descriptions for First-Year Sequence

GEN 195 Foundations of University Studies 3 credits

The essential information, skills, tools, and techniques necessary for academic success and personal effectiveness at the University of Phoenix are introduced in this course. The course develops and applies practical knowledge and skills immediately relevant to first-year university students. Course topics include goal setting and working with personal motivation, understanding and using University resources, developing efficient study habits, the most of personal learning styles, and how best to manage time and reduce personal stress levels.

SCI 163 Elements of Health and Wellness 3 credits

This course reinforces the concept that learning effectively and living well involves both the mind and body. It presents the fundamentals of wellness and preventive health including strategic planning to attain and maintain personal optimal health. In addition, physical and mental diseases are discussed along with the dangers of environmental pollution, stress, addiction, and other negative factors that can affect personal health.

FP 120 Essentials of Personal Finance 3 credits

This course provides an overview of the elements necessary for effective personal financial planning and the opportunity to apply the techniques and strategies essential to this understanding. Primary areas of study include creating and managing a personal budget, understanding and paying taxes, working with financial institutions, wise use of credit cards and consumer loans, financing automobiles and homes, and the use of insurance for protecting one’s family and property.

COM 170 Elements of University Composition and Communication I 3 credits

This course addresses the key elements necessary for effective academic writing in college. The course begins with focus on pre-writing strategies and builds to drafting and revising essays. In addition, the course includes development at the sentence and paragraph level.

COM 172 Elements of University Composition and Communication II 3 credits

This course builds upon the foundational established in Com155. It addresses the various rhetorical modes necessary for effective college essays: narration, illustration, description, process analysis, classification, definition, comparison and contrast, cause and effect, and argumentation. In addition, requirements for research essays, including the use of outside sources and appropriate formatting, are considered.

PSY 211 Essentials of Psychology 3 credits

This course overviews the foundations of psychology as the field applies to everyday life. The physical and mental aspects of psychology are traced through lifespan development with emphasis on psychological health and wellness. Further study focuses on personality; thinking, learning and memory; motivation and emotions; and gender and sexuality. Based in various historical traditions, the course is set in the context of contemporary psychological principles.

HUM 114 Critical Thinking and Creative Problem Solving 3 credits

This course focuses on developing the critical and creative thinking skills necessary to analyze and solve problems, make decisions, implement strategies, and formulate well supported points of view on key academic, social, and professional issues. The principles of creative thinking are essential to critical thinking skills. Students will learn how to evaluate their ideas and how to communicate their points of view persuasively.

HUM 186 Media and American Culture 3 credits

The course provides an introduction to the most prominent forms of media that influence and impact social, business, political, and popular culture in contemporary America. It explores the unique aspects of each medium as well as interactions across various media that combine to create rich environments for information sharing, entertainment, business, and social interaction in the U.S. and around the world.
ADDENDUM - UPDATED POLICY

The following policy is effective as of August 1st, 2012. Please see the updated policy information below. The new information is underlined and will supersede the existing policy located in the Academic Policies section of this catalog.

Admission Statuses

Graduate Provisional (PV) Status
Students who meet all admission requirements in graduate programs except the minimum GPA requirement of 2.50 or 3.00 (see program specific admissions requirements) may be admitted on Provisional status if their entrance GPA is between 2.0 and 2.49 or 2.50 and 2.99 depending on the program of interest. Students admitted on provisional status must achieve a GPA of 3.0 in their University of Phoenix course work at the end of their fourth completed program applicable course to be unconditionally admitted and placed on Admitted status. Failure to meet the minimum grade point average (GPA) of 3.0 by the fourth completed program applicable course will result in a DA (Disqualified Admission) student academic status. Students who are disqualified from their program are not eligible to reenter that program for a minimum of three years and are not eligible for readmission into an alternate program until the lapse of six months from the date of disqualification.

Program Academic Statuses

Program Disqualification
Effective for new enrollments March 1, 2009 and later Students provisionally admitted (PV), who fail to meet the minimum requirement for admission (AM), will be placed on Program Disqualification (PD) program academic status and Disqualified Admission (DA) academic status. Students who are disqualified from their program are not eligible to reenter that program for a minimum of three years. Students disqualified for admission are not eligible for readmission into an alternate program until the lapse of six months from the date of disqualification. Students may appeal to reenter into the program from which they were disqualified (PD) or any updated version of the program after a lapse of three years.
ADDENDUM - UPDATED POLICY

The following policy is effective as of August 1st, 2012. Please see the updated policy information below. The new information is underlined and will supercede the existing policy located in the University of Phoenix section of this catalog.

Purposes

1. To facilitate cognitive and affective student learning—knowledge, skills, and values—and to promote use of that knowledge in the student's workplace.
2. To develop competence in communication, critical thinking, collaboration, and information utilization, together with a commitment to lifelong learning for enhancement of students' opportunities for career success.
3. To provide instruction that bridges the gap between theory and practice through faculty members who bring to their classroom not only advanced academic preparation, but also the skills that come from the current practice of their professions.
4. To provide General Education and foundational instruction and services that prepare students to engage in a variety of university curricula.
5. To use technology to create effective modes and means of instruction that expand access to learning resources and that enhance collaboration and communication for improved student learning.
6. To assess student learning and use assessment data to improve the teaching/learning system, curriculum, instruction, learning resources, counseling and student services.
7. To be organized as a for-profit institution in order to foster a spirit of innovation that focuses on providing academic quality, service, excellence, and convenience to the working student.
8. To generate the financial resources necessary to support the University’s mission.

The following information is also located in the Consumer Information section of the catalog:

Program Accreditation

College of Nursing Programs

The Bachelor of Science in Nursing and Master of Science in Nursing programs are accredited by the Commission on Collegiate Nursing Education (CCNE).

CCNE
One Dupont Circle, NW, Suite 530
Washington, DC 20036
(202) 887-6791
http://www.aacn.nche.edu/accreditation/
ADDENDUM - UPDATED FACILITIES

The following update is effective as of August 1st, 2012. The new/updated information is underlined and will supersede the existing addresses located in the Facilities section of this catalog.

Florida Campuses

**Oakleaf II Learning Center**
9785 Crosshill Blvd
Jacksonville, FL 32222-5823
904 779-4500
904 779-4501 FAX

**East Orlando Learning Center**
1900 N. Alafaya Trail
Orlando, FL 32826-4717
407 563-1500
407 563-1560 FAX

**Westshore Learning Center - Tampa**
4805 Independence Parkway
Suite 110
Tampa, FL 33634-7535
813 626-7911
813 977-1449 FAX
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Beginnings -- A Brief History

In 1976, the leading edge of the Baby Boom generation was just turning 30. That same year saw the introduction of the first personal computer, the Apple I – an event that signaled the birth of a new economic system in which intellectual capital would eventually supplant industrial might as the dominant economic force. These milestones marked the beginning of a sea of change in higher education, though many (perhaps even most) within that system did not recognize it at the time.

Considered together, these phenomena suggested that the jobs that would make up the workforce of the future were only just beginning to be created or imagined. In order to fill those jobs, the bulk of the new workforce would require higher-level knowledge and skills than those needed in a manufacturing economy. At the same time, the largest-ever age cohort of the population, adult learners, would be going through the stages of life during which they would be most affected by the coming economic dislocation and would need advanced education to adapt to these changes.

It was in this historical context in 1976 that Dr. John Sperling, a Cambridge-educated economist and professor-turned-entrepreneur, founded University of Phoenix. Sperling anticipated the confluence of technological, economic, and demographic forces that would in a very short time herald the return of ever larger numbers of adult learners to formal higher education.

In the early 1970s, at San Jose State University in San Jose, California, Sperling and several associates conducted field-based research in adult education. The focus of the research was to explore teaching/learning systems for the delivery of educational programs and services to adult learners who wished to complete or further their education in ways that complemented both their experience and current professional responsibilities. At that time colleges and universities were organized primarily around serving the needs of the 18-22 year-old undergraduate student. That is not all surprising, given that the large majority of those enrolled were residential students of traditional college age, just out of high school. According to Sperling adult learners were invisible on the traditional campus and were treated as second-class citizens.

Other than holding classes at night (and many universities did not even do this), no efforts were made to accommodate their needs. No university offices or bookstores were open at night. Students had to leave work during the day to enroll, register for classes, buy books or consult with their instructors and advisors. Classes were held two or three nights per week and parking was at the periphery of a large campus. The consequence, according to Dr. Sperling was that most adult learners were unable to finish a four-year program in less than eight years, or a two-year program in less than four years (Tucker, 1996, p. 5).

Sperling’s research convinced him not only that these underserved learners were interested in furthering their educational goals, but also that this group differed from their more traditional counterparts in significant ways. He saw a growing need for institutions that were sensitive to and designed around the learning characteristics and life situations of a different kind of learner population. He suggested ways for institutions to pioneer new approaches to curricular and program design, teaching methods, and student services. These beliefs eventually resulted in the creation of University of Phoenix, and they continue to this day to inspire the University’s mission, purpose, and strategies. As an institution, University of Phoenix is unique in its single-minded commitment to the educational needs of non-traditional students, who in fact today make up the majority (73 percent) of all college enrollees. This focus informs the University’s teaching and learning model approach to designing and providing student services, and academic and administrative structure. It also guides the institution as it plans and prepares to meet the needs of the next generation of learners.

Over the last three and a half decades, the University of Phoenix has been cause-driven working to build an institution with the agility to address directly the shifting economic and academic challenges that many students face. Dr. Sperling’s predictions concerning the innovations higher education would be required to make have come to pass. Today roughly 45 percent of all college students work at least part-time and approximately one quarter of all students have dependent children. The educational tenets set forth by Dr. Sperling in 1976 now apply to the majority of college students in the United States.

The University’s growth over the last thirty-five years has been fueled by constant innovation, and ongoing efforts to improve the learning experience through advanced technology. The University has grown from a degree-completion institution serving an audience of mostly middle managers wishing to complete their education and excel in the workplace, to a comprehensive university serving students of all ages from the associate through the doctoral degree levels.

Ownership Information

University of Phoenix, Inc. is a wholly-owned subsidiary of Apollo Group, Inc. (the "Parent"). The Parent’s voting stock (Class B Common Stock) is 100 percent held by management. The Parent has one class of non-voting stock (Class A Common Stock) which is publicly traded on the NASDAQ Stock Exchange under the symbol “APOL”. The Parent files quarterly and annual financial statements with the Securities and Exchange Commission and these are available to the general public. The University’s central administration offices are located in Phoenix, Arizona.
Mission
The Mission of University of Phoenix is to provide access to higher education opportunities that enable students to develop the knowledge and skills necessary to achieve their professional goals, improve the productivity of their organizations, and provide leadership and service to their communities.

Purposes
1. To facilitate cognitive and affective student learning—knowledge, skills, and values—and to promote use of that knowledge in the student’s work place.
2. To develop competence in communication, critical thinking, collaboration, and information utilization, together with the commitment to lifelong learning for enhancement of students’ opportunities for career success.
3. To provide instruction that bridges the gap between theory and practice through faculty members who bring to their classroom not only advanced academic preparation, but also the skills that come from the current practice of their professions.
4. To provide General Education and foundational instruction and services that prepare students to engage in a variety of university curricula.
5. To use technology to create effective modes and means of instruction that expand access to learning resources and that enhance collaboration and communication for improved student learning.
6. To assess student learning and use assessment data to improve the teaching/learning system, curriculum, instruction, learning resources, counseling and student services.
7. To be organized as a for-profit institution in order to foster a spirit of innovation that focuses on providing academic quality, service, excellence, and convenience to the working student.
8. To generate the financial resources necessary to support the University’s mission.

Accreditation and Affiliations

Regional Accreditation
University of Phoenix is regionally accredited by The Higher Learning Commission and is a member of the North Central Association.

The Higher Learning Commission
230 South LaSalle Street, Suite 7-500, Chicago, Illinois 60604-1413
Phone: 800.621.7440 | 312.263.0456 | Fax: 312.263.7462
http://www.ncalhc.org

Program Accreditation
University of Phoenix School of Business and Business Programs
University of Phoenix is accredited by the Accreditation Council for Business Schools & Programs (ACBSP) to offer business degrees in Associate of Arts in Business Foundations, Associate of Arts in Accounting, Bachelor of Science in Business, Master of Business Administration, Master of Management, Doctor of Business Administration, and Doctor of Management.

Accreditation Council for Business Schools & Programs (ACBSP)
11520 W. 119th Street
Overland Park, KS 66213
(913) 339-9356
http://www.acbsp.org

The University also maintains voluntary memberships with numerous educational organizations, including the American Council on Education, the Association of American Colleges, the American Association for Adult and Continuing Education, the American Association for Higher Education, National Association of Schools of Public Affairs and Administration, the Council for Adult and Experiential Learning, the College and University Personnel Association, the Arizona Association of Collegiate Registrars and Admissions Officers, the American Association of Collegiate Registrars and Admissions Officers, the Independent Colleges and Universities of Arizona, the National Association for Foreign Student Admissions the National Association of Veterans Program Administrators, the Service Members Opportunity College, and Defense Activity for Non–Traditional Support. Additionally, the University maintains memberships in various professional, program specific organizations.

Academic Programs
Undergraduate and graduate programs at University of Phoenix are offered in business and management, nursing and health sciences, education, criminal justice, social sciences, natural sciences, humanities, and information technology. Undergraduate students are required to complete general education requirements that are distributed across traditional liberal arts categories and interdisciplinary components. General Education requirements are described in greater detail in the Undergraduate Programs section of the catalog. Not all programs are offered at all campuses. Specific programs offered are listed later in this catalog.

Enrollment and Student Profile
As of the third quarter ending May 31, 2011, University of Phoenix had an enrollment of over 398,000 students and had expanded to in excess of 230 campuses and learning centers in 40 U.S. States as well as locations in the District of Columbia and Puerto Rico. Additionally, University of Phoenix offers degree programs globally through its online delivery system. According to students responding to a registration survey during fiscal year 2010, the average student is in his or her mid-thirties (32 for undergraduates and 37 for graduates). Gender of entering students is approximately 68 percent female and 32 percent male. Approximately 46 percent of entering students reporting belonged to an ethnic minority.
Currently, based on student selection, across University of Phoenix, approximately 33 percent of the students are seeking undergraduate business or management degrees and 9 percent are seeking graduate business or management degrees. Enrollments in selected other University of Phoenix degree programs include: 16 percent in health sciences and nursing, 11 percent in social and behavioral sciences, 9 percent in education, and 8 percent in technology.
University Library

The University of Phoenix Approach to Library Services

As busy working professionals, our students and faculty members know how difficult it can be to travel to a distant library and match their schedules to library building hours. To accommodate student and faculty needs, University of Phoenix offers its library services online. This online distribution of information is well suited to the needs of today’s “knowledge workers” and offers a functional version of the types of information systems University of Phoenix students and faculty will be expected to use throughout their careers. The core of our library web site is the University Library, a collection of resources available to all students and faculty at any time and from virtually any location where an Internet connection is available. In addition to our University Library, the library maintains selected links to other worthwhile sites on the web and provides user education and research assistance. The online distribution of information is not only optimally matched to the needs of working professionals, but also allows for equitable sharing of library resources among students and faculty members at all University of Phoenix learning centers and in our distance education programs. Instead of encountering disparities in library resources between large and small learning centers and between on-campus and online students, University of Phoenix library patrons enjoy access to the same broad spectrum of resources regardless of where and how they attend class. University of Phoenix provides a comprehensive digital library for students at all locations. For more information, please see your Library Handbook or contact the University Library at library@phoenix.edu.

What is in the University Library?

Thousands of scholarly journals and periodicals holding full-text articles relevant to each University of Phoenix degree program are contained in the University Library’s resources. Financial reports on over 10,000 public companies and a variety of directories and other reference publications are also available. In addition, the University Library has a collection of multimedia available, including videos, images, and audio files, on a variety of topics. Many of the resources found in the University Library are commercial products held by the University through license agreements with content providers and are not accessible to the general public like web pages found through an Internet search engine.

Getting Started with the University Library

To get started using the University Library, students and faculty members should follow these steps:

- Visit the student and faculty website https://ecampus.phoenix.edu/. This is the same website used to obtain course modules, grades, and other University of Phoenix resources and services.
- After logging into the student and faculty website, select the Library tab and then the University Library link to enter the University Library.
- Select an appropriate resource and begin research.

Electronic Reserve Readings

In addition to the University Library resources for research by topic, University Library staff members also maintain Electronic Reserve Readings for individual courses. These pages provide links to materials relevant to the course curriculum. Links to Electronic Reserve Readings, when available, are listed on course pages within eCampus.

Additional Resources for Help

- The Library Handbook includes detailed information and helpful tips on conducting research.
- Ask a Librarian is a service found in the University Library that allows users to direct specific reference or research strategy questions to University Library staff.
- Request a Specific Document is a service found in the University Library that allows users to request a document or book that is not available in the University Library. Specific timelines and rules apply to this service.
- View the Research Tutorial is a feature in the University Library that allows users to learn research skills by participating in an interactive web-based research activity.
- Choose Resources by Subject on the homepage of the University Library website contains overviews of research recommendations for specific subject areas.
- Search FAQs on the homepage of the University Library contains a searchable form to obtain answers to “Frequently Asked Questions” received by the library.

How to Contact the University Library

Student Technical Support 1-877-832-4867
Email library@phoenix.edu
International students and faculty can reach Tech Support at 1-602-387-2222. Callers should identify themselves as international students or faculty and give a call back number. Tech Support will call back to minimize phone charges.

Current Resources of the University Library

For a current list of resources in the University Library, please refer to the Library Handbook. Students, staff, and faculty can also view the full listing of the University Library’s resources by clicking the View All Resources Alphabetically link on the University Library homepage.
The University's Teaching and Learning Model

The mission of University of Phoenix is to provide access to higher education opportunities that enable students to develop the knowledge and skills necessary to achieve their professional goals. As a result, the University's teaching and learning model is grounded in the theoretical and empirical literature of learning and cognitive psychology. The University employs best practice from recent education literature, as well as best service practices that enhance the academic experience for students who are new to higher education. This combination increases student retention and successful degree completion.

Active Learning

The model is based first on the assumption that the learner's active involvement in the learning process is essential to good practice. Thus, in all modalities University of Phoenix classrooms are intended to be dynamic learning spaces. Instructors are expected to serve as facilitators of learning who manage the learning process by engaging learners in a variety of activities (lectures being but one) that lead students to an understanding of course content and the development of academic and professional competence. By involving students in a variety of learning activities, respect is demonstrated for diverse ways of learning and knowing. Interaction and participation in classes and Learning Teams is expected of those students in the bachelor and master degree programs. Students pursuing an associate degree at the Online Campus (excluding AACR & AAPP) are involved in collaborative learning activities, but are not required to participate in formal Learning Teams.

Collaboration

The effectiveness of cooperation and collaboration in enhancing learning is well and widely documented. Structures that encourage and facilitate collaboration are central to the University's teaching and learning model. Working students frequently come to formal learning activities with greater life and work experience. This means that learners themselves can be invaluable resources in enhancing their own and others' learning. Traditional pedagogy emphasizes a top-down, vertical transfer of information. Students with rich and varied experience find benefit in instructional practices that encourage collaboration. This adds a robust horizontal dimension to the learning exchange as students teach and learn from one another. Good practice in education capitalizes on this dimension to the students' advantage.

Emphasis on Application and Relevance

There is widespread agreement in the literature that students learn best when bridges are built between new knowledge and the learners' experience. Practices that encourage reflection and application are based on the recognition that a learner's experience provides a context through which he or she is more able to construct meaning from new information. It also makes learning relevant to the learners. In University of Phoenix courses, students' experiences and current circumstances are interwoven with subject matter in class discussions as well as in individual, team and other collaborative assignments. Real-world relevance is critical to basic comprehension as well as to maintaining student interest. Students very often say they are able to apply at work the next day what they learned in class the night before.

University-Wide Learning Goals

The University's faculty leadership has established five broad learning goals that guide curriculum development, instruction, learning assessment, and program evaluation and improvement. The University Learning Goals are:

1. Professional Competence and Values
2. Critical Thinking and Problem Solving
3. Communication
4. Information Utilization
5. Collaboration

The intent is to help all University graduates attain levels of theoretical and practical disciplinary knowledge appropriate to the levels of degrees or credentials they are earning, while developing competence in essential intellectual and social processes that will enable graduates to practice their professions successfully.

Curriculum

The University's curriculum is faculty-developed and centrally managed by a team of college staff and instructional designers with objectives and outcomes that are carefully defined. Individual instructors have the responsibility to expand and enhance the basic curriculum by augmenting it with current resources and practices. The curriculum is under continual content and quality review.

Convenience of Time and Place

University of Phoenix classroom programs are offered at times and in places that are convenient to adult learners. Classes are held primarily in the evening and on weekends when learners are most likely to need access. The University's goal is to make access to programs and services convenient to its student population. Wherever possible, campuses and learning centers are located at strategic locations near major freeways and thoroughfares that permit convenient access.

Access

Access in the 21st Century means many different things. To the student in rural America or the working parent with children at home, access may be possible only through an Internet connection. Those students usually work toward their degrees through the Online Campus or through courses offered via FlexNet®, a combination of classroom and online learning. The University's goal is to make access to programs and services available to all those who wish to avail themselves of them and to work to completion of a degree program.
Program Format

University of Phoenix is a non-term institution and does not operate according to a traditional academic calendar. New student cohorts can begin at any time. Typically, graduate courses at University of Phoenix meet for six consecutive weeks and undergraduate courses meet for five weeks. Classes meet once per week for four (4) hours. When a course ends, the next course usually begins the following week. This intensive calendar allows students to achieve their educational goals in a more time-efficient manner.

The University’s low student/faculty ratio and class size that averages 13-15 students facilitate active learning and collaboration and encourage time-on-task. As a rule, bachelor and graduate degree seeking students take only one course at a time. This allows them to focus attention and resources on one subject, a structure that enhances learning and helps students balance ongoing professional and personal responsibilities.

Associate degree students enrolled at the Online Campus (excluding AACR & AAPF) enroll in two courses concurrently for nine consecutive weeks. The longer course length allows students to complete two courses concurrently and keeps the weekly workload at a manageable level.

Health Care Services

The University of Phoenix North Carolina Campuses serve a community of employed, adult learners. In addition, the University does not offer housing facilities on any of its campuses, including those in North Carolina. Accordingly, no health care services are provided by the University, either on or off campus.

Further information concerning health care in the Charlotte area or in Mecklenburg County may be obtained by calling the Mecklenburg County Health Department at (704) 336-4700. While not a comprehensive list and while believed accurate at this time, but not guaranteed, students may seek emergency medical attention at: Carolinas Medical Center, 1000 Blythe Boulevard, Presbyterian Hospital, 200 Hawthorne Lane; Mercy Hospital, 2001 Vail Avenue; University Hospital, 8800 North Tryon Street; or Mercy South Hospital, 10628 Park Road

Further information concerning health care in the Raleigh area or in Wake County may be obtained by calling (919) 250-4516. While not a comprehensive list and while believed accurate at this time, but not guaranteed, students may seek emergency medical attention at: Duke Raleigh Hospital, 3400 Wake Forest Road; Rex Hospital, 4420 Lake Boone Trail; or WakeMed 3000 New Bern Avenue.

The University of Phoenix does not endorse or recommend any specific health care facility.

Learning Teams

In addition to regular course instructional sessions, bachelor’s and master’s level students meet weekly in Learning Teams. Learning Teams are small groups of three to six students drawn from within the larger cohort. Learning Teams are an essential design element in the University’s teaching and learning model through which students develop the ability to collaborate -- an ability expected of employees in information-age organizations and one of the University’s primary learning goals. Due to the unique teaching and learning model and objectives, students enrolled in an associate degree program at the Online Campus (excluding AACR & AAPF) do not participate in Learning Teams, but are encouraged to collaborate and participate in classroom assignments.

All students enrolled in degree programs and/or designated certificate programs using the learning team model must meet learning team attendance policies.

Learning teams are required to meet weekly. Teams may meet in-person or via teleconference, real-time electronic conferencing, or asynchronous meeting in the classroom team forums.

Students must indicate their participation in the learning team meetings and/or assignment deliverables. Online students must indicate their participation by posting each week in the learning team forum. Students attending a local campus must acknowledge participation in their learning team each week in the Assignments section of eCampus.

Faculty

University of Phoenix faculty members are accomplished managers, technology leaders, professional educators, corporate executives, financial officers, healthcare and human services professionals and leaders in other professional arenas. A listing of faculty may be obtained at each local campus and/or in the appendix pages at the end of this catalog. Current contact information for each campus may be found at http://www.phoenix.edu.

Staff Screening

All external candidates must have a new background check submitted each time they are being considered for a position with the University. The background check must be completed prior to the start date.
Student Technology Recommendations and Competencies

In an effort to assist students with adequate preparation for their course work at the University of Phoenix, technology recommendations and competencies have been established. These recommendations and competencies are in effect for the School of Advanced Studies, School of Business, College of Education, College of Information Systems and Technology, Colleges of Arts and Sciences, College of Nursing, College Extension, and the School of Continuing Education. To that end, students will need to access and use the hardware and software as described below. Additional recommendations and competencies may be required for particular courses/programs. Students using software and hardware other than that recommended must still meet the technology competencies. Please note that due to the rapid rate of change in information technology, hardware and software competencies will be updated on a regular basis. Some courses in the College of Information Systems and Technology may require additional software.

**Technology Recommendations**

**Hardware & Peripherals**

You are required to have access to a computer with the following:

- A processor of 2 GHz or faster
- 1 GB RAM or greater
- 80 GB hard drive or greater
- Cable/DSL connection or better
- Monitor and video card with 1024x768 or greater resolution
- Sound card with speakers
- CD ROM
- Inkjet or laser printer
- Microphone

**Software/Applications**

You will need access to and competence on the following applications:

- Operating system
  - Windows® XP or later
  - Mac OS 10.4 or later, with a Microsoft Windows partition required for some courses.
  - Microsoft Office 2003 or later (PC), Office 2004 (Mac)
  - Microsoft® Project (for selected courses)
- Internet Browser
  - Microsoft® Internet Explorer version 7.0 or later
  - Mozilla Firefox 3.5 or later
  - Google Chrome 7.0 or later
  - Apple Safari 5.0 or later
  - Adobe® Reader 9.0 or later
  - Adobe Flash plug-in 10.0 or later
- System is enabled to allow installation of browser plug-ins as required
- Local administrative privileges to Operating System may be required
- A current anti-virus application (updated regularly)
- E-mail address
- Internet service provider (ISP) account with broadband access

For the College of Information Systems and Technology, access to additional software is required. Please look for updated software requirements on your Resource page. The following software is currently used:

**University of Phoenix Provided Access**

(Provided via virtual student desktop for specific courses)

- Microsoft® Access
- Microsoft® Visual Studio.NET
- Microsoft® SQL Server
- Red Hat LINUX
- Adobe® Flash Professional
- Adobe® Dreamweaver
- Adobe® Photoshop
- Adobe® Acrobat Standard
- LabSim from TestOut

**Student Must Establish Access**

- ALICE Software (for selected courses; free download)
- Citrix Online Plug-in (latest version)
- Microsoft® Visio® (for selected courses)
- JAVA® JRE, JDK (for selected courses)
- VisualLogic (for selected courses; free download)

For the Master of Science in Nursing/Family Nurse Practitioner and the Post Masters Family Nurse Practitioner programs, the University requires the following:

- Handheld computing devices (i.e. PDA, PPC, SmartPhone, Ipad)

Note: Due to the rapid rate of change in information technology, the hardware and software requirements and technology skills may be updated.

Note: If you need to purchase a computer, the University recommends a portable laptop or notebook for classroom use. The School of Advanced Studies requires Doctoral students to bring a laptop computer to residencies. You may be eligible for student discounts on hardware and software. There is more information on your student website, https://ecampus.phoenix.edu.
Technology Competencies

Students attending the University of Phoenix are expected to have the ability to complete the following activities:

- Access course and program material on the Web.
- Correspond with University of Phoenix staff, students, and faculty using e-mail and the Web.
- Complete, send, and receive assignments to faculty or other students using e-mail and attachments/files.
- Read/print e-mail and attachments/files from students, staff, and faculty.
- Use the University of Phoenix Electronic Library also known as the Learning Resource Center (LRC) and/or Internet for research and completion of course assignments.
- Prepare and conduct presentations in the classroom using presentation equipment.
- Use the appropriate software for the course. (The University uses as standards Microsoft® Office products including MS® Word, MS® Project, MS® Excel, MS® Power Point, etc.)
- Use CD ROMs when required as part of course assignments.
- Use an appropriate anti-virus application to insure the files transmitted and received are virus free.
UNIVERSITY POLICIES

Calendar

The educational mission of the University of Phoenix is to provide access to higher education opportunities that enable students to develop the knowledge and skills necessary to achieve their professional goals, improve the productivity of their organizations, and provide leadership and service to their communities. A student could begin a degree program in virtually any month of the year. This calendar allows the adult student to balance the demands of career, family, and education.

Students qualifying for financial aid may receive a new award each academic year. An academic year is defined as the period of time in which a student completes at least 24 credit hours and 30 weeks of instructional time. Therefore, students may have their eligibility assessed for grants and/or loans several times during their program of study. The average processing time for financial aid is 90 days. Students should reapply for financial aid prior to the start of each new academic year.

2012-2013 Holiday Calendar

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date(s)</th>
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<tbody>
<tr>
<td>4th of July</td>
<td>July 4, 2012</td>
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<tr>
<td>Labor Day</td>
<td>September 3, 2012</td>
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<tr>
<td>Thanksgiving</td>
<td>November 22-25, 2012</td>
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<tr>
<td>Martin Luther King Jr Day</td>
<td>January 21, 2013</td>
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<tr>
<td>President’s Day</td>
<td>February 18, 2013</td>
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<tr>
<td>Good Friday</td>
<td>March 29, 2013</td>
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<tr>
<td>Easter</td>
<td>March 31, 2013</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>May 27, 2013</td>
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*This is considered an institutionally scheduled break.

Course Cancellation

The University of Phoenix may be required to cancel courses or programs when necessary. In addition, courses or programs may not begin on their scheduled start dates in the event of certain circumstances, such as faculty unavailability or insufficient enrollment. In such situations, the University will work with students in an effort to provide them with the opportunity to reschedule or to transfer to a comparable University course or program if available. Any payments made for canceled courses that have not started or are currently in process will be refunded or applied to another University course or program. All attempts will be made to address such cancellations with registered students as early as possible.

Directed Study

Under certain circumstances students may need to complete a course via directed study. Students should contact their campus for information about availability, requirements, or additional fees that may apply. A maximum of twelve credits completed via directed study may be applied to degree requirements.

Concurrent Enrollment

Because of the intensive nature of the University’s courses, students are not encouraged to concurrently enroll in courses at the University of Phoenix or to enroll in courses at other institutions while enrolled in University courses. However, students are given the opportunity to concurrently enroll in a limited number of courses. Under no circumstances may an associate degree student enrolled at the Online Campus (excluding AACR & AAPF) be concurrently enrolled in more than three (3) courses at any given time. Concurrent enrollment in a third course is prohibited for new students in the first two blocks. Enrollment is considered from the start date of any course through the end date of the course. Concurrent enrollment is prohibited during any of the courses in the First-Year Sequence. Under no circumstances may an undergraduate or graduate student be concurrently enrolled in more than two (2) courses at any given time. Concurrent enrollment is prohibited for new students in the first two courses of any University of Phoenix program. Enrollment is considered from the start date of any course through the end date of the course. Courses taken concurrently with other institutions will not be limited.

Dual Enrollment

Any student planning to complete both an associate of arts degree and a baccalaureate degree must complete all 60 required credits of the associates degree and meet admission requirements for their chosen degree before enrolling in any University baccalaureate degree program.

There is no dual enrollment between Degree Seeking Students from University of Phoenix and Online Associate programs with the exception of AAPF.

Multiple University Degrees

Students may earn additional undergraduate or additional graduate degrees from the University of Phoenix. These students are treated the same as if they held a degree from another regionally accredited, or approved nationally, accredited institution and must meet residency requirements toward the additional degree. The following requirements must be met to complete degree programs:

- Students must complete an application for each program. (Another application fee is not required).
- Only one degree in a specific discipline may be earned. In most cases additional MAED degrees may be earned due to the unique specializations. Students may not earn both an MAED/TED-E & MAED/TED-S.
• The required course of study for each program must be completed as approved by the University. Residency must be met for each degree. Graduate students must complete a minimum of 18 credits toward an additional degree as outlined by each College. Undergraduate students must complete a minimum of 30 credits of the additional degree’s required course of study in order to meet residency. A student holding one University of Phoenix Undergraduate degree may earn a different degree by applying the credits earned from the first degree toward the additional degree; however, students must still meet all additional residency requirements (30 credits), along with the general education and minimum credit requirements in effect for the additional degree at the time of enrollment.
• Students must successfully complete any project required for each program.
• A diploma application must be completed for each program. Students who have earned a graduate degree in Business or Management may not receive a certificate or concentration in the same area of focus. Example: a student may not earn an MBA/PM and a PM certificate; however, students who have completed a certificate may return to receive an MBA degree with a concentration in the same area as the completed certificate or another approved concentration.

Maximum Credit Load

Undergraduate students may earn a maximum of 39 credits in a twelve (12) month period.
Graduate students may earn a maximum of 33 credits in a twelve (12) month period.
Credits attempted and earned beyond the maximum allowable limits will be transcripted but will not apply toward degree completion requirements. Courses taken concurrently at other institutions will not be counted towards this total and will not be limited in any way.

Course Credits

All credits issued for successfully completed University of Phoenix course work are in semester credits. Courses numbered 100-299 carry undergraduate, lower division credit. Courses numbered 300-499 carry undergraduate, upper division credit. Courses numbered 500-599 carry graduate credit. Professional courses numbered 600-699 may be applied to either undergraduate or graduate credit requirements. Courses numbered 700-799 carry Doctoral credit.
Most courses are three semester credits. Each three-credit course in a five-week session shall consist of 45 hours of student class work. This includes 20 hours of classroom instruction. Required learning team hours constitute the remaining class work requirement. Please note: Hours at University of Phoenix are based on a full 60 minutes, compared with the traditional 50-minute clock hour. In addition to the class work requirement, students typically complete at least two hours of individual student work out of class for each hour of class work. This time typically consists of individual study time, reading, research and writing.

Student Identification Numbers

All students are assigned a unique student identifier called an Individual Record Number (IRN). This is the primary number students use to obtain campus, web and voice response services. A letter and ID card will be mailed upon request.

Name and Social Security Number Changes

The University requires documentation of legal name and social security number changes. The following forms of identification will be accepted: marriage license, divorce decree, passport, Social Security Card or court order. A social security card issued by Social Security Administration is required for changes in social security numbers.

Duplication of Credit

Duplication occurs when students take the same course more than once or take a course that duplicates the content of a satisfactorily completed course. The grade and credit earned for the most recently completed course will apply toward academic standing and the total number of credits required for degree completion. The previously completed course will remain on the permanent transcript, but will not be applied toward academic standing or the total number of credits required for degree completion.

Course Audit Policy

At some campuses, and upon approval of the campus Director of Academic Affairs, a student may choose to audit a course. Courses that have been audited will be transcripted with the grade of “AU” and will not earn the student any credit. Students auditing a course are considered passive participants and will not be held responsible for study group work or class assignments. They must follow all other University policies for non–auditing students, including class attendance. Audited courses do not qualify the student for financial aid. Students will be required to pay a one (1) credit hour tuition charge consistent with the program rate for each audited course.

The Online campus does not allow external auditing due to the unique nature of an Online classroom environment.

Re–Entry Students

Students who have been out of attendance for a period of more than one (1) year from the last date of positive recorded class attendance in a program applicable course are considered re-entry students and are subject to the following policies:
• Re-entry students who re-enter into the most current program/program version offered in their state or jurisdiction do not require submission of an appeal for re-entry.
Transfer of Credit

Academic credit earned for degree level courses appearing on an official transcript from an institution that offers associate degrees or higher, which was accredited, or a candidate for accreditation at the time the student attended, by a regional or national accrediting body, or a foreign institution recognized/authorized by the country’s Ministry of Education, will be reviewed for transfer into the University with a minimum grade of C-. For program specific transfer requirements see individual program descriptions as additional conditions may apply for the transfer of credit towards specific program degree requirements. Transfer credit will be evaluated according to University policies and accepted subject to the approval of the University’s Central Office of Admissions & Evaluation.

Graduate level coursework from institutions that hold accreditation through the American Bar Association or that have been provisionally approved for accreditation may also be reviewed for transfer into the University. Coursework from ABA accredited institutions that are not from a Graduate level program (i.e. JD, LLB, LLM) will not be accepted. Paralegal degrees are not considered Graduate level programs.

Transfer credits that are based on a different unit of credit or calendar system than the one prescribed by University of Phoenix are subject to conversion before being transferred. Only course evaluations performed by the University’s Central Office of Admissions & Evaluation or Prior Learning Assessment division are final. Any preliminary reviews by campus personnel are unofficial and not binding, and subject to change.

The acceptable regional accreditation bodies are:

- Middle States Association of Colleges and Schools
- New England Association of Schools and Colleges
- Higher Learning Commission of North Central Association of Colleges and Schools
- Northwest Commission on Colleges and Universities
- Southern Association of Colleges and Schools
- Western Association of Schools and Colleges

The acceptable national accreditation bodies are:

- Association of Biblical Higher Education (formerly Accrediting Associate of Bible Colleges)
- American Academy of Liberal Arts
- Association of Advanced Rabbinical and Talmudic Schools
- Accrediting Council for Independent Colleges and Schools
- Accrediting Bureau of Health Education Schools
- Accrediting Commission of Career Schools and Colleges
- Association of Theological Schools
- Council on Occupational Education
- Distance Education and Training Council
- Transnational Association of Christian Colleges and Schools
- National Accrediting Commission of Cosmetology Arts & Science
- Accrediting Council for Continuing Education and Training

A maximum of 30 credits may also be awarded for the successful completion of exams from approved national testing programs (CLEP, Excelsior, Berlitz, NLN, AP, DLPT, College Level GED, and DANTES) according to University policy except where prescribed otherwise for limitations of nontraditional credits under state statutes.

For a description of the type and amount of credit that can be applied toward an undergraduate degree, see individual program descriptions. Students will have up to 90 days from notification of Transfer Credit decisions to submit an appeal with the Student Appeals Center.

Transferability of credit is at the discretion of the accepting institution. It is the student's responsibility to confirm whether or not credits earned at the University of Phoenix will be accepted by another institution of the student’s choice.

Students transferring from Meritus University will have earned credit totals for Prior Learning and Canadian Forces credit assessments honored at University of Phoenix. Applicability of assessed credits in transfer for Meritus University students will still be defined by the program requirements of the chosen program that the student is entering at University of Phoenix.

Students transferring to University of Phoenix into specified undergraduate bachelor degree programs with a previously completed regionally accredited Associate of Arts degree from a Community College will be considered as having satisfied their lower division elective and general education requirements (up to the amount of credits earned in the Associate of Arts degree), which will make the student ready to begin their Required Course of Study at University of Phoenix. Students who take advantage of this policy will still need to meet all pre-requisite or state specific content requirements as outlined in the Academic Progression and General Education Requirements sections of the catalog for their chosen program.

Not all programs are eligible for this policy. Please check with a campus representative to determine which programs are eligible. Students who take advantage of this policy and then change to a program that is not eligible for this policy will have courses individually evaluated for applicability towards degree requirements (as the policy will not carry forward into the new degree program).

Nondiscrimination Policy

The University of Phoenix is guided by the principle of equal opportunity and respect for others. The University is firmly committed to providing equal opportunity in its educational programs, activities, and employment practices and will not tolerate any discrimination or harassment of any kind with regard race, color, religion, sex, sexual orientation, gender identity, age, national origin, disability, veteran status, or any other category protected by federal, state, or local law. More specifically, the University complies with Title IX of the Education Amendments of 1972, Titles VI and VII of the Civil Rights Act of 1964 and regulations, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, the Age Discrimination in Employment Act of 1974, and any other applicable federal, state, or local law.

Conduct deemed to be in violation of this policy is prohibited and will not be tolerated by the University of Phoenix. Retaliation, in any form, against the person raising such a concern will also not be tolerated by the University of Phoenix.
Discrimination Procedures:
1. Students, faculty or staff alleging discrimination must present their grievance within six weeks.
   a. Allegations of sex discrimination must be presented to Camie Pratt, Associate Vice President and Title IX Coordinator, Office of Dispute Management, 4615 E. Elwood Street, Mailstop AA-S401, Phoenix, AZ 85040, 602.557.3391, Camie.Pratt@phoenix.edu or designee.
   i. The Title IX Coordinator or their designee will manage efforts to conduct a prompt, thorough and impartial investigation and make a determination on whether the party presented a factual connection between the allegation of discrimination and the alleged actions.
   ii. If the Title IX Coordinator finds that there is a factual connection between the allegation of discrimination and the alleged actions then one of the following procedures will be followed:
      • If the accusation is against a faculty then the Faculty Code of Conduct procedures apply.
      • If the accusation is against a student then the Student Code of Conduct procedures apply.
      • If the accusation is against an employee then the Title IX Coordinator or their designee will contact Human Resources and human resources policies for processing claims of discrimination will be followed.
   iii. In instances where it is determined that a formal process is not appropriate the student, faculty or employee may be warned or counseled regarding the allegation.
   iv. Timeframe for Conducting Title IX complaints:
      • Investigation - a prompt, thorough, and impartial investigation will be conducted within 60 days barring any unusual complexity.
      • Opposing parties will receive notice of the outcome of the complaint within 30 days of the close of the investigation.
      • Opposing parties shall be afforded the opportunity to appeal within 10 days of receiving notice of the outcome.
   b. All other discrimination claims must be presented to the Campus Director of Academic Affairs, Campus Director of Operations, Campus Director of Student Services, or their respective designee.
   i. Campus Director of Academic Affairs, Director of Operations, or Director of Student Services, or their respective designee will conduct a prompt, thorough and impartial investigation and make a determination on whether the student presented a factual connection between the allegation of discrimination and the alleged actions.
   ii. If the appropriate director or designee finds that there is a factual connection between the allegation of discrimination and the alleged actions then one of the following procedures will be followed:
      • If the accusation is against a faculty then the Faculty Code of Conduct procedures apply.
      • If the accusation is against a student then the Student Code of Conduct procedures apply.
      • If the accusation is against an employee then the appropriate campus director or their designee will contact Human Resources and human resources policies for processing claims of discrimination will be followed.
   iii. In instances where it is determined that a formal process is not appropriate the student, faculty or employee may be warned or counseled regarding the allegation.

Harassment Procedures
1. Students, faculty or staff alleging harassment must present their grievance within six weeks.
   a. Allegations of sexual harassment must be presented to Camie Pratt, Associate Vice President and Title IX Coordinator, Office of Dispute Management, 4615 E. Elwood Street, Mailstop AA-S401, Phoenix, AZ 85040, 602.557.3391, Camie.Pratt@phoenix.edu or designee.
   i. The Title IX Coordinator or their designee will manage efforts to conduct a prompt, thorough and impartial investigation and make a determination on whether the party presented a factual connection between the allegation of harassment and the alleged actions.
   ii. If the Title IX Coordinator finds that there is a factual connection between the allegation of harassment and the alleged actions then one of the following procedures will be followed:
      • If the accusation is against a faculty then the Faculty Code of Conduct procedures apply.
      • If the accusation is against a student then the Student Code of Conduct procedures apply.
      • If the accusation is against an employee then the Title IX Coordinator or their designee will contact Human Resources and human resources policies for processing claims of discrimination will be followed.
   iii. In instances where it is determined that a formal process is not appropriate the student, faculty or employee may be warned or counseled regarding the allegation.
   iv. Timeframe for Conducting Title IX complaints:
      • Investigation - a prompt, thorough, and impartial investigation will be conducted within 60 days barring any unusual complexity.
      • Opposing parties will receive notice of the outcome of the complaint within 30 days of the close of the investigation barring any unusual complexity.

Harassment Policy
It is the policy of the University of Phoenix that the educational environment at each of its campuses be free of all forms of improper or unlawful harassment including sexual harassment or sexually offensive conduct. Conduct on the part of faculty, staff, or students which would violate this policy includes, but is not limited to:
- Unwelcome or unwanted sexual advances,
- Requests for sexual favors,
- Any suggestion, whether overt or subtle, that a grade or other academic achievement is dependent upon the granting of sexual favors or submission to sexual requests,
- Unwelcome physical contact, including patting, pinching, hugging, kissing, fondling, etc.,
- Offensive verbal conduct, including sexually explicit jokes, comments, innuendo, or other tasteless action that would offend a reasonably sensitive person,
- The display of sexually offensive pictures, posters, illustrations, or objects,
- Slurs, jokes, or ridicule based on race, ethnic or national origin, religion, gender, sexual orientation, gender identity or disability.
Conduct deemed to be in violation of this policy is prohibited and will not be tolerated by the University of Phoenix. Retaliation, in any form, against the person raising such a concern will also not be tolerated by the University of Phoenix.
Disability Services

Obtain Information

The campus disability services advisor is responsible for managing the ADA process, including negotiations, and finalizing appropriate student accommodations. Additional information and a list of campus disability services advisors are located at http://www.phoenix.edu/students/disability-services.html.

• Opposing parties shall be afforded the opportunity to appeal within 10 days of receiving notice of the outcome.

b. All other harassment claims must be presented to the Campus Director of Academic Affairs, Campus Director of Operations, Campus Director of Student Services, or their respective designee.

i. Campus Director of Academic Affairs, Director of Operations, or Director of Student Services, or their respective designee will conduct a prompt, thorough and impartial investigation and make a determination on whether the student presented a factual connection between the allegation of harassment and the alleged actions.

ii. If the appropriate director or designee finds that there is a factual connection between the allegation of harassment and the alleged actions then one of the following procedures will be followed:

• If the accusation is against a faculty then the Faculty Code of Conduct procedures apply.
• If the accusation is against a student then the Student Code of Conduct procedures apply.
• If the accusation is against an employee then the appropriate campus director or their designee will contact Human Resources and human resources policies for processing claims of harassment will be followed.

iii. In instances where it is determined that a formal process is not appropriate the student, faculty or employee may be warned or counseled regarding the allegation.

Disability Services

University of Phoenix recognizes and accepts its obligations under the Rehabilitation Act of 1973, Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008, prohibiting discrimination on the basis of a disability and requiring the University to provide reasonable accommodations and academic adjustments to qualified disabled students in all University programs and activities. The University of Phoenix Disability Services Office provides services to students with temporary health issues or a permanent disability.

Students have the responsibility to both self-disclose and request accommodation through the campus disability services advisor. Communication with faculty or other staff members does not constitute fulfilling the University ADA accommodation requirements. Confirmation through documentation from a health care provider is required prior to accommodations or adjustments being determined and fulfilled. The University must receive verification through documentation from a health care provider prior to the determination and fulfillment of accommodations.

Acceptable Use of University Computing and Communication Resources

The University’s computing and communication resources are the property of the University. Use of University computing and communication resources is a privilege and is provided as a service to the University’s users. Among other purposes, these resources are provided for the delivery of curriculum and related materials; for conducting online classes; for conducting educational research; for communication between and among students, faculty, and staff; and, for accessing and obtaining the University’s services.

Students and faculty using these resources without authorization, or in excess of their authorization, will be subject to appropriate review processes and sanctions. In addition, all activity and information, including personal activity and information, on University systems may be monitored and recorded. Any individual accessing University computing and communication resources expressly consents to such monitoring and is advised that if such monitoring reveals unauthorized or criminal activity, Information Security Personnel will provide the evidence from monitoring to the appropriate University officials for investigation and possible release to law enforcement authorities.

General Requirements of Users

Users of University computing and communication resources must:

• Comply with this policy and all applicable local, state, and federal laws and regulations.
• Not intentionally compromise the confidentiality, integrity or availability of University computing and communication resources.
• Not attempt to circumvent the University’s physical, technical, or administrative security measures.
• Abide by the provisions of the Student Code of Conduct (for students) or the provisions of the Faculty Standards (for faculty members).
• Be truthful and accurate in personal identification.
• Respect the rights and privacy of others.
• Maintain the security of their user resource accounts.
• Comply with the terms of use of any University or third-party service provider website(s).

Intellectual Property

Users must adhere to applicable intellectual property law, and the terms and conditions of any and all software licensing agreements and/or copyright laws as specified by the vendor or licensor. Explicitly:

• Unauthorized use of University trademarks or logos and other protected trademarks and logos is prohibited.
• Infringing upon the copyright, trademark, patent, or other intellectual property rights of others in computer programs or electronic information (including plagiarism and unauthorized use or reproduction) is prohibited.
• The unauthorized storing, copying or use of audio files, images, graphics, computer software, data sets, bibliographic records and other protected property is prohibited except as permitted by law.
Privacy & Security
The University strives to maintain the confidentiality, integrity, and availability of its systems, networks, and data. The University implements policies to ensure that access to sensitive data is restricted to those individuals who have a need-to-know. The following sections describe how Information Security Personnel may monitor computing and communication resources for violations of this acceptable use policy.

Monitoring
System and network activities of users are routinely logged and monitored. These activities include:
- Use of accessed accounts
- Time and duration of network activity
- Web pages accessed and duration of access
- Network software accessed
- Volume of data storage and transfers
In the case of a suspected violation of this policy, University officials may authorize Information Security Personnel to conduct a more detailed investigation to gather evidence on the suspected violation.

Restriction of Access to Computing and Communication Resources
Access to University computing and communication resources is a privilege that may be wholly or partially restricted without prior notice and without consent of users:
- If required by applicable law or policy.
- If a reasonable suspicion exists that there has been or may be a violation of law, regulation, or policy.
- If required to protect the confidentiality, integrity, or availability of computing and communication resources.
- Conditions for Permitting Inspection, Monitoring, or Disclosure
The University may permit the inspection, monitoring, or disclosure of e-mail, computer files, and network transmissions when:
- Required or permitted by law, including public records law, or by subpoena or court order
- The University or its designated agent reasonably believes that a violation of law or policy has occurred
- Necessary to protect the confidentiality, integrity, or availability of computing and communication resources.

Confidentiality
Confidentiality of e-mail and other network transmissions can not be completely assured. Therefore, all users should exercise caution when sending personal, financial, confidential, or sensitive information by e-mail or across the Internet.

Responsibility to Inform User of Unauthorized Access or Disclosure
If the University believes unauthorized access to or disclosure of private user information has occurred, the University will make reasonable efforts to inform the affected user, except when notification is impractical or when notification would be detrimental to an investigation of a violation of law or policy.

Violations and Enforcement
Reporting Violations
Any actual or suspected violation of this policy should immediately be brought to the attention of the system administrator of the equipment or facility most directly involved. Alternatively, a report may be made directly to Apollo Internal Audit or Apollo Information Security and Compliance.

_response_}

Response to a Reported Violation
Upon receiving notice of a violation, the University may temporarily suspend a user’s privileges or move or delete the allegedly offending material pending further investigation.

A person accused of a violation will be notified of the charge and have an opportunity to respond before the University imposes a permanent sanction. Appropriate cases will be referred to the University disciplinary process appropriate to the violator’s status (i.e., faculty member or student) or to appropriate law enforcement authorities.

In addition to sanctions available under applicable law and University policies, the University may impose a temporary or permanent reduction or elimination of access privileges to computing and communication resources.

The University may temporarily suspend any account, whether or not the account user is suspected of any violation, if it is believed to be necessary to preserve the integrity of University computing and communication resources. The University will provide appropriate notice to the account user. Servers and computers that threaten the security of University systems will be removed from the network and allowed to reconnect only with the approval of Information Security Personnel.

In the event of any inconsistency or conflict between this policy and any other terms or conditions students may be subject to, the University reserves the right to resolve such conflicts in its sole discretion.
Violation Examples

This list below contains examples of actions considered to be a violation of this policy. It is not intended to be all-inclusive, nor does it represent all possible violations in a particular circumstance or the applicability of any other law or policy to those facts.

- Unlawful communications, including threats of violence, obscenity, pornography, and harassing communications.
- Unauthorized, anonymous communication is prohibited. (All users are required to cooperate with appropriate University personnel or other authorized personnel when investigating the source of anonymous messages.)
- Misrepresenting or forging the identity of the sender or the source of electronic communication.
- Altering the content of a message originating from another person or computer with intent to deceive.
- Use of University computing and communication resources for private business or commercial activities.
- Fund-raising or advertising on behalf of non-University organizations.
- The unauthorized reselling of University computing and communication resources.
- Unauthorized acquisition attempts to acquire and use the user id or passwords of others.
- Interference with or disruption of the computer or network accounts, services, or equipment of others.
- The intentional propagation of computer “worms” and “viruses,” the sending of electronic chain mail, denial of service attacks, and inappropriate “broadcasting” of messages to large numbers of individuals or hosts.
- Failure to comply with requests from appropriate University officials to discontinue activities that threaten the operation or integrity of computers, systems or networks, or otherwise violate this policy.
- Revealing passwords or otherwise permitting the use by others (by intent or negligence) of personal accounts for computer and network access without authorization is prohibited.
- Altering or attempting to alter files or systems without authorization.
- Unauthorized scanning of networks for security vulnerabilities.
- Attempting to alter any University computing or networking components (including, but not limited to, bridges, routers, and hubs) without approval or beyond one’s level of authorization.
- Negligent or intentional conduct leading to disruption or damage of University data, systems or networks.
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CONSUMER INFORMATION

Introduction

All institutions participating in federal financial aid programs are required to notify enrolled and potential students and current and prospective employees regarding available consumer information. This document provides access to required consumer information. Where applicable, each section lists specific locations where additional information is available. Additionally, the right to request and receive this information in writing is available by contacting the campus director or designee at each University of Phoenix location during regular business hours.

Student Financial Aid Consumer Information

University of Phoenix participates in federal financial aid programs, including:
- Federal Pell Grant
- Academic Competitiveness Grant (ACG)
- National Science and Mathematics Access to Retain Talent (SMART) Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College Higher Education (TEACH) Grant
- Iraq and Afghanistan Service Grant (IASG)
- Federal Perkins Loan Program
- Federal Stafford Direct Loan (DL) Program
- Federal Stafford Direct Parent Loan for Undergraduate Student (PLUS)
- Federal Stafford Direct PLUS loan for Graduate and Professional Degree Students

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program can apply for federal financial aid as a means of assisting with financing their education. Some certificate programs may also be eligible for federal financial aid.

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

Students should contact a local campus or an Online finance advisor at 866-766-0766 for additional information on the financial aid programs available at each campus. A list of campuses is available at www.phoenix.edu/campus_locations.html.

University of Phoenix Family Educational Rights and Privacy Act (FERPA) and Consumer Privacy Policy

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 a student record is 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.

Access to Education Records

FERPA regulations require the University to comply with students' rights to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, University Services will respond to students' requests to review their records within 14 days from receipt of the request. Students should submit their request to the University Registrar and specify the record or records the students wish to receive copies of or inspect.

Note: Under FERPA, a student is defined as an individual who is or has attended an educational institution. Students with at least one positive attendance, or Y, posted are considered a student.

Education records are defined as all records, files, documents and materials containing 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
- 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 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 the University
- Dates of admission to the University
- University programs of study
- University degree completion dates and type of degrees earned
- Current enrollment status (full-time and withdrawn)
- 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

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 remove a FERPA Hold Request, the student must complete and submit a FERPA Hold Release form to the Registrar’s Office.

To remove previously authorized parties from record, the student completes and submits a FERPA Rescind form listing all parties to whom information should no longer be released.

**Information Not Released - Non-Directory**

In compliance with FERPA, the following student information must not be released by the 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*

*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. The University will notify students to provide contact information directly to a third party when this information is requested.

**Student IRNs, SSNs or PINs should not be released to a third party, unless necessary to perform a required task, for example the Student Financial Agreement, FBI request, etc.

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 party inquiries, including parents, require a FERPA Release Form on file unless the third party meets one of the definitions under FERPA allowing without prior written or authorized electronic consent from the student, for example power of attorney, etc.

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

- School officials with legitimate educational interest
- Person or company with whom the University has contracted as its agent to provide a service instead of using University employees or officials such as Apollo Group, Netnet Scholarship Management, Aptimus, Protiviti, ACS, ECMC Solutions, National Student Clearinghouse, Paradigm, Inc., Education Sales Management, Double Positive, Hills Consulting Group, SCRIP-SAFE, Student Outreach Solutions, i3, Inside Track, Salesforce, Iron Mountain, Intraedge, ITC InfoTech, Outsell Y-Connecting, collection agencies (CS, ARS, States Recovery, FMS, Account Control Technology-ACT, Avante USA, Capital Management Systems, FCBS, NARS Call Center Solutions, National Enterprise Systems, Northland Group, Penta Group, Redline Recovery, Tate and Kirlin, and Windham Professionals), Cenveo and other 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
- Organizations conducting studies for, or on behalf of, the school
- Accreditations organizations
- 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
- The U.S. Immigration and Customs Enforcement, in compliance with the Student Exchange Visitor Information System (SEVIS) program
- **Under “Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT ACT) of 2001,” Section 507 amends FERPA and allows institutions to disclose without consent or knowledge of the student personally identifiable information from the student’s education records to the Attorney General of the United States or to his designee in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes specified in 2332b(g)(5)(B) or an act of domestic or international terrorism as defined in Section 2331 of Title 18 United States Code. Institutions that, in good faith, produce information from education records in compliance with an ex parte order issued under this amendment “shall not be liable to any person for that production.”
- **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 non-forcible 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 non-forcible 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 of 1986.
• 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 relating 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.

The University can disclose personally identifiable information, directory, and non-directory, without student consent if the disclosure meets one of the following conditions:
• This disclosure is to other school officials whom the University determines have legitimate educational interest.
• 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, to authorized representatives of the Comptroller General of the United States, Secretary, or state and local educational authorities.
• The disclosure is in connection with financial aid the student has applied for 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

Students requesting demographic or personally identifiable information on other University of Phoenix students for survey or research purposes must contact the Campus Director of Operations and Academic Affairs when approved through the Human Subjects Committee in the Office of the Provost. The University shall retain a record of student information disclosed to a third party if disclosure does not fall under a FERPA exception. This information is made on University computer system containing dates, names and reasons for release. Students shall have reasonable access to their educational records and may request to review and challenge the contents, which they feel to be inaccurate, misleading, or otherwise in violation of their privacy or other rights. FERPA regulations require the University to comply with the students’ right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records.

However, University Services will respond to student’s requests to review their records within 14 days from receipt of the request. Students should submit their request to the University Registrar and specify the record or records they wish to receive copies of or inspect.

Student Right to Access
Student wishing to review their educational records shall submit a written request to the Registrar specifying the records to be reviewed. Only records covered by the Family Educational Rights and Privacy Act 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 the University to comply with students’ right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, University Services will respond to students’ requests to review their records within 14 days from receipt of the request. Students should submit their request to the University Registrar and specify the record or records they wish to inspect or have a copy.
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 the student’s file, students 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. Upon verification of the student’s signature, the records will be released.
A designated University official must be present when a student wishes to review their 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 their University records are inaccurate or misleading, or who allege violations of FERPA, may present their challenges to the University Registrar.
Students have the right to correct record-keeping errors, but not to seek to overturn administration decisions and 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.
Student must submit 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’s inaccurate or in violation of his or her privacy. The registrar will respond to the request within 14 days.
If the University denies the request to change the record, the registrar will notify the student of the decision and advise them of their right to challenge the information.
Students’ request for a formal hearing must be made in writing and submitted to the University Services. The registrar will arrange for a hearing, and notify the student within 14 days from the receipt of the request of the date, place and time of the hearing. A hearing panel appointed by the registrar shall represent the University. The panel shall consider all relevant evidence supporting students’ allegations of inaccurate or misleading information in students’ records. Decisions of the panel will be final.
The 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 the University decides that the challenged information is not misleading, inaccurate or in violation of the student's privacy rights, it will notify the student 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 a part of the student's record as long as the contested portion is maintained. If the University discloses the contested portion of the record, it must also disclose the statement.

If the University decides the information is inaccurate or in violation of the student's right of privacy, it will amend the record and notify the student within 14 days, in writing, that the record has been amended.

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 rights 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 the 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.

University of Phoenix cannot deny students access to their records. Copies do not need to be provided, unless by not providing copies, the students’ rights are denied. The University may release foreign transcripts to students.

The 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:
- Student has an unpaid financial obligation with the University.
- The University issues transcripts for students who have filed for bankruptcy provided University of Phoenix obtains a copy of the bankruptcy petition filed with the courts.

Students have the right to file a complaint with the FERPA office in Washington, D.C. Inquiries should be directed to:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
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, legal guardians (court document required), 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.

The Student Verification Process (SVP) is required for inbound and internally transferred phone calls that request the release of or update to any student record information. The Student Verification Process is not required for outbound phone calls provided those calls are to contact numbers in our student academic systems and the student verifies his/her identity. A government issued photo ID or University of Phoenix issued photo ID can be used in place of the SVP for in-person requests. The University is required to provide students a copy of its FERPA policy annually and upon written request from the student. Potential students can review the University FERPA Policy within this document, http://www.phoenix.edu/about_us/regulatory/consumer-information.html.

Current students can also obtain a copy of the FERPA policy in their student catalog at https://ecampus.phoenix.edu/portal/public/login.aspx.

Solomon Act

University of Phoenix complies with the Solomon Act, which provides certain information to military recruiters. Information that may be released includes:
- Student name
- Home address
- Email address*
- Telephone listing
- Age (Date of Birth)
- Place of birth*
- Level of education
- Academic major
- Degrees received*
- Most recent educational institution attended*
*This information may be released only when available.

Procedure
1. Request is routed from campus or corporate department to the Apollo Ethics & Compliance Department at the following address:

   University of Phoenix

   Apollo Ethics & Compliance Department
   4025 S. Riverpoint Parkway Mail Stop: CF-L302
   Phoenix, AZ 85040
   Fax: (480) 643-1015

2. Within 15 days of a request by the recruiter, the Apollo Ethics & Compliance Department will make contact with the requestor and discuss the necessary information requested, our method for determining costs, and our basis for concluding that such charges are reasonable and customary.

3. The Apollo Ethics & Compliance Department routes specific report details to the Office of the Registrar.

4. The Office of the Registrar processes request of information and routes report back to the Apollo Ethics & Compliance Department within 72 business hours.

5. The Apollo Ethics & Compliance Department sends the information to the requestor.

6. Documentation will be made and kept verifying each occurrence of report fulfillment.
Privacy Policy

Our Privacy Philosophy

University of Phoenix is committed to protecting your privacy when you visit our Site(s). We want you to know what Information we collect, how we use it, and how you can request that this Information be updated or corrected.

Certain University Site(s) may be subject to additional privacy policies (collectively “Additional Policies”). In the event of any direct conflict between any Additional Policies and this policy, the Additional Policies shall control. The University reserves the right to resolve any conflicts between policies in its sole discretion. The University reserves the right to amend or otherwise modify this Privacy Policy at any time, visit http://www.phoenix.edu/copyright-legal/privacy_policy.html periodically to check for updates.

Scope

Our Privacy Policy covers any visitor to our Site(s), including current and potential students. This policy applies to both online and offline collection, storage, processing, and transfer of Personal Information.

Definitions

As used in this Privacy Policy, the following terms have the following meanings:

- “Business Associates” means third party service providers which Apollo Group, Inc. or the University may contract with to provide services on their behalf including those related to the Site(s) or for transactions occurring on the Site(s) including, but not limited to Social Networking, hosting, web analytics, lead generation, business or financial services.
- “Educational Partners” means our parent, the Apollo Group, Inc., and its subsidiaries including educational companies or institutions that Apollo Group, Inc. or its subsidiaries may be providing educational or other related services to under contract.
- “Financial Information” means specific Personal Information of a financial nature such as your credit card number.
- “Information” means any Information collected and includes “Personal Information”, “Financial Information”, “Web Analytical Information” or any other Information collected from you through our site(s).
- “Marketing Information” means your Web Analytical Information and your Personal Information such as your name, address, email address, and telephone number that the University collects uses and discloses for the marketing and promotional purposes as disclosed in this Privacy Policy.
- “Personal Information” means Information that may be used, alone or in combination, to identify a specific individual and includes Financial Information.
- “Site” or “Sites,” means the University website located at http://www.phoenix.edu/.html, as well as any other University-controlled or authorized Sites (including, without limitation, any business associate sites), regardless of domain name or IP address.
- “Social Network”, means various Internet communication technologies provided on Sites that facilitate conversation and interaction between people online and includes, but is not limited to, blogs, discussion forums, wikis, chat sessions, news groups, etc.
- “Social Network Content” (or “SNC”) means user-generated content you consent to share via a Social Network and includes, but is not limited to, Personal Information, including digital sounds and pictures that you upload to a Social Network. It also includes your Personal Information that may be displayed on other users' Social Network pages.
- “University”, “we”, “us”, and “our” refer to the University of Phoenix and its parent company Apollo Group, Inc.
- “Unrelated Entities” means third parties that are not Educational Partners and who are not providing services to Apollo Group, Inc. or University of Phoenix as Business Associates.
- “Web Analytical Information” means internet generated Information we collect when you visit our Sites. This Information may be linked with marketing and Personal Information. When linked with other Information identifying you personally, either alone or in combination with other Information, then such Information also will be considered Personal Information.

Information We Collect

We collect various types of Information from you through our Sites, when we talk to you on the phone and in person with University representatives. Some of this Information is collected automatically through various web and internet technologies including Social Networking tools used by the University. Other Information is collected when you provide it in response to an advertisement, a survey, a request for Information, when you register for our educational or other services, or when you set up a Social Network profile.

Information Collected Automatically

Each time you visit one of our Sites, Web Analytical Information is automatically gathered. In general, this Information does not identify you personally. Examples of Web Analytical Information include, but are not limited to

- IP address
- Collection Date
- Publisher Name
- Connection Speed
- Day of Week Time of Day (hour)
- Language settings
- Country, State, DMA, City (relating to IP address, if available)
- Domain (.com, .net, .mil, .org, .edu, etc.)

Our collection of Web Analytical Information lets us see how users are finding, and navigating our Sites, and it tells us which pages users visited most often so we can make our Sites more useful and relevant. This Information may be linked with personal Information to accomplish the purposes described in this Privacy Policy.

Information You Provide to Us

In addition to the Web Analytical Information automatically collected when you visit our Sites, the University also collects, uses and discloses Personal Information that you provide to us voluntarily when you respond to an advertisement or survey, register for our educational or other services, order merchandise or services from us, set up a Social Network profile, request Information regarding one of our educational programs, etc. While the exact nature of the Personal Information may vary depending on the type of response or service requested, the following is a non-exclusive list of the types of Information that may be collected to the extent it is necessary and applicable for the intended purposes:

- First, Middle and Last Name, Previous Names
- Street Address, City, State, Country, Postal Code
• Date of Birth
• Place of Birth
• Gender
• Race
• Ethnicity
• Country of origin
• Employment
• Native Language
• Address Type
• Email address
• Valid Day or Evening Telephone Number
• Cell Phone Number
• Confirmation of the age of majority
• Campus (based on postal code list)
• Apollo Institution interested in
• Current degree program of interest
• Current modality of interest (online, on-ground or Flexnet)
• Publisher Code (SiteID)
• Citizenship (Visa Types, Date of Issue - if you want to add this)
• Amount of Previous Credits
• Military Affiliation
• Credits earned
• Prior Education History
• High School Diploma
• Lead Source
• Individual Record Number (IRN) or Social Security Number
• Credit Card Number Other Financial Information
• Social Networking Content
• Other Information after you become a University student such as course assignments, grades and other educational records relating to your enrollment at the University and that may be required to be collected in the normal course of your studies.

How We Use This Information

Marketing Information
We use marketing Information to help us better plan our Sites and services to meet your needs; to measure and improve our Site(s) services and features, to communicate with you by email, postal mail, telephone, cellular/mobile phone, PDA devices, and/or on applications for mobile phones such as iPhone or Blackberry about products or services that may be of interest to you, to provide you with customer support, to prevent potentially illegal activities (including illegal downloading of copyrighted materials in accordance with our Copyright Infringement policy), and to enforce our Terms of Use. We also use a variety of technological systems to detect and address anomalous activity and to screen content to prevent certain abuses such as spam. These efforts may on occasion result in permanent suspension or termination of Site functionality for some users.

Personal Information
The University recognizes that by choosing to provide us with your Personal Information, you are demonstrating your trust in us and we take that trust seriously. We will not sell, rent or lease your Personal Information to others.
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 provide requested products and services
• to respond to your inquiries
• to administer promotions to 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 the University community through Social Networks
• for sharing with our Educational Partners who may contact you with respect to their educational or marketing 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;
• to improve Site and service performance and delivery
• to analyze risk and business results
• to obtain payment for services that we provide to you
• 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 the University, our Educational Partners, or our Business Associates.

Express Consent to Receive Pre-Recorded Voice Messages, Text Messages and Calls Using an Autodialer
In connection with the uses set forth above, we may use an automatic telephone dialing system, artificial or prerecorded voice messages, or text messages to provide you with various communications. Further, when you provide us with a cellular, wireless, or mobile telephone number as your contact number, you agree that you are providing us with your express consent to receive calls using an automated dialing system, prerecorded voice messages or text messages related to your enrollment. If you do not wish to receive these updates on your cellular or mobile phone, please provide us with a LAN-based telephone number.

Financial Information
Your Financial Information will be used to conclude your registration or other transaction you have initiated with us. It will not be sold, rented, or otherwise transferred to an educational partner, business associate or unrelated entity outside of this purpose, except in the case of a reorganization, merger or acquisition of our shares or assets or those of our parent company Apollo Group, Inc.

Student Educational Records
If you are or subsequently become a student at the University, your educational records are subject to the U.S. federal Family Educational Rights and Privacy Act (FERPA), state laws and the University policies. Students have the right to limit access to FERPA-defined directory Information about them. To obtain a copy of the University FERPA policy, go to http://www.phoenix.edu/about_us/regulatory/consumer-information.html. You may also contact us via one of the below methods:
Location of Information Processing
Because we operate in multiple jurisdictions, including the United States and Canada, some Educational Partners and Business Associates may be located outside of the jurisdiction in which you reside. In such cases, your Personal Information may be collected, used, disclosed, stored and processed in these other jurisdictions for the purposes described in this Privacy Policy. The data protection and other laws of the United States and other countries might differ from your jurisdiction. While we require our Educational Partners and Business Associates to use your Personal Information only to perform the services we have retained them to provide and take reasonable steps to ensure that your privacy is protected in accordance with applicable laws. Please be advised that, by using our Sites, your Information may be transferred across borders and will be subject to the laws of those other jurisdictions, including lawful requirements to disclose Personal Information to government authorities.

Opt-Out
You may opt-out of our collection, use and disclosure of your Personal Information at any time, subject to contractual, academic, legal or technical restrictions and reasonable notice. Note that if you opt-out of certain uses of your Personal Information, we may no longer be able to provide certain products or services. You may not be permitted to opt-out to certain necessary collection, uses and disclosures, for example, but not limited to, educational announcements, maintaining reasonable academic, business and transaction records and disclosures to government entities as required for us to comply with applicable laws. To opt-out please email Ethics.Compliance@apollolgrp.edu.

You can choose to no longer receive marketing communications from us and you may express your choice where indicated on the applicable email or other communication or visit http://awhpssmta01.universityofphoenix.com/webdocs/UnsubscribeEmail.html. Please note, however, that such a request will only remove you from our list and the list of any Business Associate performing services on our behalf. We are not responsible for the use any other party may make of the Information once it has been transferred in accordance with this Policy and you will need to contact such entity to have your Information removed from their database.

You may change various user settings related to sharing your Personal Information contained in any user profile you set up as part of Social Network activities furnished by us, subject to contractual, academic, legal or technical restrictions and reasonable notice. Note that your withdrawal from Social Network activities might prevent us from providing you with certain products or services. Students who desire to prevent release of their directory and educational record information in accordance with FERPA may place a FERPA Hold on their academic file. Current students can obtain a copy of the FERPA policy at https://ecampus.phoenix.edu/portal/portal/public/login.aspx. Potential students can review the University FERPA Policy within this document.

Our Security Measures
We will take commercially reasonable measures to secure and store your Information to protect against the loss, misuse, and alteration of the Information under our control. We utilize industry standard security measures when accepting your credit card Information during the online ordering process, as well as whenever we ask you to login to any of our Site(s). Unfortunately, no data transmission over the internet can be guaranteed to be completely secure. As a result, although we will utilize such measures, we do not guarantee you against the loss, misuse, or alteration of Information under our control, and you provide Information to us at your own risk. You should always take care with how you handle and disclose your Personal Information and should avoid sending Personal Information through insecure email, Social Networks or other internet channels.

Monitoring of Communications
We may monitor and retain all incoming and outgoing communications for training of our representatives and for quality assurance purposes. To the extent such communications are selected, they are only retained as long as necessary to adequately discharge these purposes, unless a specific communication needs to be retained for legal reasons. If you prefer that your communications not be retained for any reason, please advise your representative.

Internet Technologies Used
Cookies, web beacons and other relevant internet technologies are used on our Sites to allow us to accomplish the uses set out above as well as to deliver Sites messaging and to keep track of your Information. These small pieces of program code reside in your computer and browser and can be removed. If you desire to remove such technologies you may do so, but this may render our Sites unusable to you. You can opt out of cookies or the other internet technologies used by disabling these features in your browser program. Consult your browser’s Help menu for assistance in changing cookie settings or removing cookie files.

Children’s Privacy
We are very sensitive to the issue of children’s privacy. Our Sites are neither developed for, nor directed at children under 13. If you believe your child has provided us with Personal Information, or registered at one of our Sites and would like to have this Information removed, please visit http://awhpssmta01.universityofphoenix.com/webdocs/UnsubscribeEmail.html.

Site Hosting and Links from Our Sites to Other Websites
Some of our Sites may be hosted by our Business Associates or contain links to external websites hosted by Educational Partners and Unrelated Entities. When you access these Sites or external websites, the providers of the websites may have access to your Personal Information and may apply their own policies on how your Personal Information is used. Please make sure to read the policies of any sites you visit on the internet carefully. Please be aware that we are not responsible for the privacy practices or the content of any sites or external websites that we do not control directly and the collection, use and disclosure of Information about you by Educational Partners, Business Associates and Unrelated Entities will be subject to the policies applicable on those other sites or external websites.
Privacy Policy Changes
University of Phoenix may update this Privacy Policy or revise it from time to time. If you are concerned about how your Personal Information is used or disclosed you should contact us as described below or check back at this Site periodically to obtain a current copy of this Privacy Policy. We urge you to review this Privacy Policy frequently to obtain the current version. Your continued provision of Personal Information or use of our services following any changes to this Privacy Policy constitutes your acceptance of such changes. If we intend to use Information that personally identifies you in a manner materially different from what we stated at the time it was collected, we will attempt to notify you at least 30 days in advance. You will be given a choice as to whether or not previously provided Information may be used in a new way.

How to Access Your Information and Contact Us
If you want access to or wish to update any of your Personal Information or have any questions about our privacy practices, please contact our Chief Ethics and Compliance Officer at Ethics.Compliance@apollogrp.edu or Apollo Group, Inc Attn: Chief Ethics & Compliance Officer 4025 S. Riverpoint Parkway Phoenix, AZ 85040 USA

FEDERAL, STATE AND INSTITUTIONAL FINANCIAL AID PROGRAMS

General Requirements
General eligibility requirements for financial aid are as follows:
• Student must be a U.S. citizen or eligible noncitizen
• Student must be enrolled in an eligible program
• Student cannot also be enrolled in elementary or secondary school
• Student must have a high school diploma or general educational development (GED) credential
• Student must make satisfactory academic progress (SAP)
• Student must meet enrollment status requirements
• Student must have resolved any drug conviction issue
• Student must have timely registered for Selective Service, if required by law.
• Submit a current award year Free Application for Federal Student Aid (FAFSA)
For additional eligibility requirements go to http://www.phoenix.edu/tuition_and_financial_options/financial_options/financial-aid-options-non-citizens.html

Federal Grant Programs

Federal Pell Grant
A Federal Pell Grant is awarded based on financial need for each student. Need is primarily based on adjusted gross income (AGI) and family size. Other factors such as assets and the number of family members in college are also taken into account. The exact eligibility amount is calculated when the University receives and processes an Institutional Student Information Record (ISIR) from the U.S. Department of Education.
Pell Grants are awarded only to undergraduate students who have not earned a bachelor’s or professional degree. The maximum Pell Grant for the 2011-2012 award year is $5,550.

Survivors of Servicemembers Grant
Effective for the 2009-2010 award year, students who have a Pell Grant eligible expected family contribution (EFC) may be eligible for the Survivors of Servicemembers Grant. Student will be treated as a student who has a zero EFC and will be awarded the maximum Federal Pell Grant scheduled award if the following criteria apply and is otherwise eligible:
• Parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001
• Student must have resolved any drug conviction issue
• Student must have a high school diploma or general educational development (GED) credential
• Student must make satisfactory academic progress (SAP)
• Student must be enrolled in an eligible program
• Student must be a U.S. citizen or eligible noncitizen

Iraq and Afghanistan Service Grant
Effective for the 2010-2011 award year, students who do not have a Pell Grant eligible expected family contribution (EFC) may be eligible for the Iraq and Afghanistan Service Grant (IASG), equal to the maximum Federal Pell Grant award for the award year, if the following criteria apply and is otherwise eligible:
• Parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001
• Student must be less than 24 years old or was enrolled in a postsecondary program, at least part time, at the time of the parent or guardian’s death
The amount of the IASG award is the same as the maximum Pell Grant for the award year, adjusted for enrollment status and cost of attendance (COA). All other federal financial aid will be awarded based on the student’s calculated EFC of the student.

Federal Supplemental Educational Opportunity Grant
The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduates having exceptional financial need, with priority given to Federal Pell Grant recipients with the lowest expected family contribution (EFC). The maximum annual award for each student will be $500. The minimum FSEOG amount is $100. This amount is disbursed equally in two payment periods within the award year. Students will be awarded FSEOG based on the availability of funds at the University. The University cannot guarantee every eligible student will receive a FSEOG award.

Teacher Education Assistance College of Higher Education Grant
The Teacher Education Assistance College of Higher Education (TEACH) Grant Program is a non-need based program that provides up to $4,000 per year to students who meet the following criteria:
• Enrolled in an eligible TEACH program at University
• Have a cumulative 3.25 GPA
• Sign an Agreement to Serve (ATS) and complete all counseling requirements
Grant recipients must agree to teach for at least four years within eight years of finishing a teacher preparation program and to teach high-need subjects in designated schools that serve low-income students. Recipients who do not complete the four-year teaching obligation will have the grant converted to an unsubsidized Direct Loan that must be repaid with interest from the date the loan was issued.

Federal Perkins Loan
The Federal Perkins Loan is a deferred payment, deferred interest loan, administered by the University, awarded to undergraduate, graduate and professional students with exceptional financial need. The maximum annual award amount for each student is $4,000. This amount is disbursed equally in two payment periods within the award year. Students are awarded based on availability of funds at the University. The University cannot guarantee every eligible student will receive a Perkins loan award. This loan is made with government funds, with a share contributed by the University.

Terms and Conditions
Students who receive a Federal Perkins Loan are subject to the terms and conditions disclosed on the Federal Perkins Loan Master Promissory Note (MPN). An interest rate of 5 percent per annum begins to accrue and repayment begins nine months after the borrower graduates or withdraws from the University. The monthly payment amount depends on the amount of debt and length of repayment period. The minimum monthly payment is $40. This loan must be repaid to the University. A Perkins Loan borrower is not charged any fees. However, after repayment begins, if a payment is skipped, late, or less than a full payment, a late charge can apply. If the borrower continues to not make payments as required, the borrower will pay collection costs. Under certain conditions, borrower can receive a deferment or forbearance on loan(s), as long as the loan is not in default. Further information is presented during the required Perkins Loan entrance and exit counseling process.

Federal Stafford Direct Loan Program (DL)

Loans made through this program are referred to as Direct Loans (DL). Eligible students and parents borrow directly from the U.S. Department of Education. Direct Loans include subsidized and unsubsidized loans, PLUS Loans, and Consolidation Loans. These loans are paid directly to the U.S. Department of Education. A subsidized loan is awarded based on financial need. Borrower will not be charged any interest before repayment begins or during deferment periods. The federal government subsidizes the interest during these periods. An unsubsidized loan is not awarded based on need. Borrower will be charged interest from the time the loan is disbursed until it is paid in full. If interest is allowed to accrue while student is in school or during other periods of non-payment, it will be added to the principal amount and additional interest will be based on that higher amount. Borrower can choose to pay the interest as it accrues. The amounts borrowed depend on student grade level and dependency status at the University.

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

Terms and Conditions
For more information on loan terms and conditions, refer to the Borrower’s Rights and Responsibilities section of the Federal Direct Stafford/Ford Loan MPN.

After a student submits a completed MPN, an award letter is sent from the University and a disclosure statement from the lender informing the student of the types and amount of student loans awarded for the loan period. When the funds are received, the University confirms eligibility and current registered courses. Any changes and/or breaks in attendance or failure to start class as scheduled may prevent federal financial aid funds from being disbursed. Loans are processed for an academic year, which is a minimum of 24 credits and 30 weeks of instructional time. A student can reapply for subsequent loans after successfully completing these requirements. The University will disburse federal financial aid funds in at least two disbursements. A student is eligible for the first disbursement at the beginning of the payment period and the second disbursement occurs after the midpoint of the academic year. To meet eligibility standards for second and subsequent loan disbursements, the student must successfully complete the previous credits and meet the calendar and instructional week midpoint of the loan period, as well as maintain satisfactory academic progress (AP) according to University policy. Schedule changes and/or lack of attendance may delay the timing of scheduled disbursements.

Federal Stafford Direct Parent Loan for Undergraduate Student

If a student is a dependent undergraduate student, a parent may apply for a Federal Stafford Direct Parent Loan for Undergraduate Student (PLUS) loan to assist with the educational expenses of a student. The application process includes completion and submission of a PLUS loan application by the parent(s). The application process is completed through the Federal Stafford Direct Loan Program. This loan is based on credit worthiness as determined by the U.S. Department of Education.

The yearly limit is equal to the cost of attendance (COA) minus any other financial aid received. Interest is charged on the loan from the date first disbursement is made until the loan is paid in full. The parent borrower has the option to begin repayment either within 60 days from date loan is fully disbursed or wait six months after the dependent student (on whose behalf the parent borrowed) ceases to be enrolled at least half-time basis. Parents have the option of deferring repayment on Parent PLUS loans while the undergraduate student (on whose behalf the parent borrowed) is in school and for a six-month grace period after the student graduates or drops below full-time enrollment. This change is effective for Parent PLUS loans first disbursed on or after July 1, 2008. Payments can also be deferred if the parent(s) themselves are enrolled in college. The parent(s) will need to submit an application for an in-school deferment.

Before the deferment option on the Parent PLUS loan was added on July 1, 2008, some lenders allowed parents to defer payments on the PLUS loan while the student is in school by granting one of several types of forbearances. In each case the forbearance allows a full or partial suspension of payments for up to one year at a time. The discretionary forbearance can be renewed each year; the economic hardship deferment and excess debt burden forbearances each have a three-year time limit. The deferments and forbearances are still available for all Parent PLUS loans.
Note: Interest on the Parent PLUS loan is not subsidized and continues to accrue while deferred or in forbearance and is capitalized when the loan enters repayment.

**Terms and Conditions**

Students whose parents receive a PLUS loan are subject to the terms and conditions disclosed on the Federal Stafford Direct PLUS Loan Application and MPN.

**Federal Stafford Direct PLUS Loan Program**

Graduate and professional students are now eligible to borrow under the Federal Stafford Direct Loan Program. Graduate and professional students can borrow an amount up to the cost of attendance (COA) minus other financial assistance. The terms and conditions applicable to parent PLUS loans also apply to graduate PLUS loans.

Applicants are required to complete the Free Application for Federal Student Aid (FAFSA) and are given an opportunity to request the maximum eligibility under the Federal Stafford Direct Loan Program before applying for a graduate PLUS loan.

**Terms and Conditions**

Students who receive a graduate PLUS loan are subject to the terms and conditions disclosed on the Federal Stafford Direct PLUS Loan Application and MPN.

**Education Loan Interest Rates**

All Direct Loan and FFEL Program loans with a first disbursement date that is on or after July 1, 2006 have fixed interest rates that will remain the same throughout the life of the loan.

Loans that were first disbursed before July 1, 2006 have variable interest rates that are adjusted each year on July 1. For subsidized and unsubsidized loans first disbursed before July 1, 2006, the variable interest rate will never be more than 8.25%. For PLUS loans first disbursed before July 1, 2006, the variable interest rate will never be more than 9.00%.

**Fixed Rates:**

Direct Loan and FFEL Program Loans First Disbursed on/after July 1, 2006

Note: Effective July 1, 2010, the only loans that can be made are Direct Loans.

<table>
<thead>
<tr>
<th>LOAN TYPE</th>
<th>Fixed Rate for Loans First Disbursed Between July 1, 2010 and June 30, 2011</th>
<th>Fixed Rate for Loans First Disbursed Between July 1, 2011 and June 30, 2012</th>
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</thead>
<tbody>
<tr>
<td>Subsidized Loans for undergraduate students</td>
<td>4.50</td>
<td>3.40</td>
</tr>
<tr>
<td>Subsidized Loans for graduate and professional students</td>
<td>6.80</td>
<td></td>
</tr>
<tr>
<td>Unsubsidized Loans for all students</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Beginning with loans first disbursed on or after July 1, 2006, the interest rate on all Stafford Loans in both the FFEL Program and in the Direct Loan Program was fixed at 6.8 percent. That rate continues to apply to all unsubsidized Stafford Loans and to subsidized Stafford Loans for graduate and professional students. Starting with loans first disbursed between July 1, 2008 and June 30, 2009, the interest rate on subsidized Stafford Loans for undergraduate students was reduced to 6.0 percent, with additional reductions each year through June 30, 2012.

**Variable Rates:**

Direct Loan and FFEL Program Loans First Disbursed Between July 1, 1998 and June 30, 2006

These rates were calculated based upon statutory formulas and equal the bond equivalent rate of the 91-day Treasury bills auctioned on May 31, 2011, plus certain statutory percentage add-ons. The 91-day Treasury bills were auctioned at 0.061 percent, rounded to 0.06 percent.

<table>
<thead>
<tr>
<th>LOAN TYPE</th>
<th>LOAN STATUS</th>
<th>For the Period July 1, 2010 to June 30, 2011</th>
<th>For the Period July 1, 2011 to June 30, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized and Unsubsidized Loans</td>
<td>Repayment or Forbearance</td>
<td>2.47</td>
<td>2.36</td>
</tr>
<tr>
<td>PLUS Loans</td>
<td>In-school, Grace, or Deferment</td>
<td>1.87</td>
<td>1.76</td>
</tr>
<tr>
<td>PLUS Loans</td>
<td>All Statuses</td>
<td>3.27</td>
<td>3.16</td>
</tr>
</tbody>
</table>
Notes: Interest rates on Stafford and PLUS loans first disbursed before July 1, 1998 are calculated using different statutory formulas, percentage add-ons, or both. Generally, interest rates on Consolidation Loans are fixed rates calculated based on the weighted average of the loans being consolidated rounded up to the next higher 1/8 of one percent, not to exceed 8.25 percent.

To access information on your federal loans, go to www.nslds.ed.gov.

Interest rate on a borrower’s loan may be changed to 6.0 percent during the borrower’s active duty military service. Additionally, this law applies to borrowers in military service as of August 14, 2008. Borrower must contact the creditor, or loan holder, in writing to request the interest rate adjustment and provide a copy of the borrower’s military orders.

### Loan Payment Calculator

Loan Payment Calculators may be used by students or potential students to calculate monthly payments under the standard and extended repayment plans, www.finaid.org/calculators/loanpayments.phtml or www2.ed.gov/offices/OSFAP/DirectLoan/calc.html.

### Federal Financial Aid Programs

#### Entrance Counseling

The University ensures loan entrance counseling is conducted online at the U.S. Department of Education website, https://studentloans.gov/myDirectLoan/index.action, before a borrower takes out a loan. Entrance counseling generally includes the following:

- An explanation of the use of a master promissory note (MPN)
- Important of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower’s rights and responsibilities
- Other terms and conditions

#### Exit Counseling

The University ensures loan exit counseling is conducted online at the U.S. Department of Education National Student Loan Database (NSLDS) website, http://www.nslds.ed.gov/nslds_SA/, within 15 days of completion of a program or withdrawal from the University. Exit counseling generally includes the following:

- An explanation of the use of a MPN
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower’s rights and responsibilities
- Other terms and conditions

#### Perkins Loan Counseling

The University ensures Perkins loan counseling is conducted online at the Mapping Your Future website, http://mappingyourfuture.org/oslc/. Perkins loan counseling generally includes the following:

- Importance of repayment obligation
- Explanation of repayment terms
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower’s rights and responsibilities
- Other terms and conditions

#### TEACH Grant Counseling

The University ensures initial and subsequent Teacher Education Assistance College of Higher Education (TEACH) Grant counseling is conducted online at the TEACH Grant website, https://teach-ats.ed.gov/ats/index.action. TEACH Grant counseling generally includes the following:

- TEACH Grant Program and service obligations
- Information in reference to a borrower’s rights and responsibilities
- Other terms and conditions

#### Student Financial Aid Rights and Responsibilities

Students receiving federal financial aid have varying rights and responsibilities. In accordance with the Borrower’s Rights and Responsibilities Statement, http://www.direct.ed.gov/pubs/dlrights.pdf, attached to the Master Promissory Note (MPN) the student has the right to the following:

- Written information on loan obligations and information on rights and responsibilities as a borrower
- A copy of the MPN, either before or at the time loan is disbursed
- A grace period and an explanation of what this means
- Notification, if in grace period or repayment, no later than 45 days after a lender assigns, sells or transfers the loan to another lender
- A disclosure statement, received before repayment begins, that includes information about interest rates, fees, the balance owed, and a loan repayment schedule
- Deferment or forbearance of repayment for certain defined periods, if qualified and requested
- Prepayment of loan in whole or in part anytime without an early-repayment penalty
- Documentation that loan is paid in full

In accordance with the Borrower’s Rights and Responsibilities Statement, http://www.direct.ed.gov/pubs/dlrights.pdf, attached to the Master Promissory Note (MPN) the student has the responsibility for the following:

- Completing exit counseling before leaving school
- Repaying loan according to repayment schedule even if not completed academic program, dissatisfied with the education received, or unable to find employment after graduation.
- Notifying lender or loan servicer if:
  - Move or change my address
  - Change telephone number
  - Change name
  - Change SSN
  - Change employers, employer’s address or telephone number

Make monthly payments on loan after grace period ends, unless a deferment or forbearance
- Notifying lender or loan servicer of anything that might later change eligibility for an existing deferment or forbearance

#### Student Loan Code of Conduct

The University protects students with established loan policies. University of Phoenix follows federal regulations that govern student loan requirements.
The Student Loan Code of Conduct creates and maintains uniform student loan practices that focus on the best interest of the student borrowers. It also manages relationships between school employees, learning institutions, lender advisory board members and student loan organizations.

University of Phoenix encourages students to review the Student Loan Code of Conduct at http://cdn-static.phoenix.edu/content/dam/altcloud/doc/tuition/Student-Loan-Code-of-Conduct.pdf, to learn about loan regulations.

Students should contact the University by email at PLL@phoenix.edu with any questions about the information in this document.

**Statement of Educational Purpose**

The parent or student signing a Free Application for Federal Student Aid (FAFSA) certifies that (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time. The parent or student, signing the Free Application for Federal Student Aid (FAFSA) agrees, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a Personal Identification Number (PIN), you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to $20,000, sent to prison, or both.

**Refferrals to the Office of Inspector General**

University of Phoenix is required by law to make referrals to the Office of Inspector General of any cases of suspected fraud and abuse involving the federal financial aid programs.

**State Grants**

The actual amount of state grants awarded to any student is contingent on availability of funds. The 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 law or regulation and/or University participation. Where a work or other requirement is included in order to preclude the conversion of a scholarship or grant to a loan, the University makes no representation or warranty as to whether a graduate will be able to obtain such employment or fulfill such other requirement.

**Institutional Grants**

University of Phoenix is committed to providing financial assistance opportunities through institutional grant programs for potential and current students.

**Thinking Ahead Grant**

The Thinking Ahead Grant is directed toward new students with an expected family contribution (EFC) of $12,500 or less and has a minimum unmet need of $200. The grant award is applied to unmet direct costs, not to exceed $1,500 per award year, of a bachelor's degree program for students maintaining continuous enrollment. Eligibility is reviewed and determined after federal financial aid certification.

**Institutional Scholarships**

The Center for Scholarship Excellence (CSE) is a department of University of Phoenix. The CSE is committed to assisting with financial support through institutional and external scholarship programs. The CSE encourages students to borrow responsibly as they work towards their educational goals. University of Phoenix has a comprehensive scholarship website at http://phoenix.edu/scholarships to meet the needs of our students. This website features scholarships offered by University of Phoenix, scholarship resources, tips, suggestions, articles, external scholarship search engine and much more.

Institutional scholarships are just one type of scholarship. University of Phoenix funds institutional scholarships. The CSE creates and manages them. The University often partners with nonprofit organizations to promote scholarship programs. These scholarships are available to potential students, current students or alumni.

Private outside entities fund external scholarships. Many are available to University of Phoenix students and the general population. Depending on the external scholarship requirements, student eligibility may be need-based, merit-based or credit-based. The CSE will evaluate external scholarship programs, determine applicability to the University student populations, and will communicate these opportunities to students and campuses.

The website, http://www.phoenix.edu/tuition_and_financial_options/scholarships/institutional-scholarships.html, is updated regularly for institutional scholarships, qualifications, and selection criteria specific to University of Phoenix current and potential students as opportunities become available.

**Private Student Loans**

Private student loans are available to students who are not eligible for federal financial aid loans or who need assistance beyond their financial aid eligibility. These loans are made privately through banks and other financial institutions and are subject to a credit check and individual lender terms. Eligibility is determined by the lender and amounts are limited to the cost of education minus other aid. These loans are not subsidized or guaranteed by the federal government. Private loans should only be considered after applying for federal financial aid. Contact the lender for specific terms and conditions.

To assist with finding the right lender for a private loan, visit the Student Lending Analytics website, www.studentlendinganalytics.com/alternative_loan_options.html.

Student Lending Analytics has developed a list of private loan options to serve schools and their students who need a focused resource for help in finding a private student loan.

A student may choose any eligible lender; the University will process the request accordingly.
Application Process

The following documentation is required:

- MyApply® application process at https://myapply.phoenix.edu/Apply/Login.aspx
- Student Financial Agreement Form
- Authorization to Apply to Future Charges form if, and only if, a student chooses this option

Federal Financial Aid Application Process

A student can apply for federal financial aid after submitting an application for admission to the local campus or via MyApply® and registering for courses in an eligible degree program. During the application process, the following forms may be completed for federal financial aid grants and loans:
- University of Phoenix Financial Aid Application
- Current award year Free Application for Federal Student Aid (FAFSA)
- Federal Stafford Direct Loan Master Promissory Note (MPN)
- Entrance Counseling

The average processing time for financial aid awards is 90 days. The University highly recommends using the online financial aid application process at https://faw.phoenix.edu/. This access allows a student to complete and electronically sign required student financial aid documents, including the FAFSA.

Students qualifying for financial aid may apply for a new award each academic year (the period of time a student successfully completes a minimum of 24 credit hours and 30 weeks of instructional time). Therefore, the student may have eligibility assessed for grants or loans several times during a program of study. A student should reapply for financial aid prior to the start of each new academic year.

For more information on federal financial aid eligibility go to http://www.phoenix.edu/tuition_and_financial_options/financial_options/financial-aid-options-non-citizens.html

Reapplication Process

The University notifies students when new award year paperwork is required, provided the student is considered enrolled. Returning students may be proactive and submit completed paperwork.

Cancellation of Federal Financial Aid

The student or parent must inform the University if all or a portion of federal financial aid funds are to be canceled. The student or parent must submit a signed and dated statement; or complete a Financial Aid Cancellation form; or complete Financial Aid Change form, located on the financial aid website (FAW), https://faw.phoenix.edu/.

The University may return the loan funds, cancel the loan, or do both, provided that the cancellation request is received within the required timeframes. If the University receives a student or parent request for cancellation after these dates, the University may, but is not required to, honor the request. Regardless of when the request is received, the University informs the student or parent in writing of the outcome of the request.

When processing a loan cancellation request, the University must return the funds (if received) and/or cancel the loan, or do both as appropriate. The University is not responsible for returning any portion of a loan that was disbursed to a student or parent directly before the request for cancellation was received.

Verification

A federal financial aid student may be chosen to participate in the verification process by the U.S. Department of Education Central Processing System, following procedures established by federal regulations. Central Processing System prints an asterisk next to the expected family contribution (EFC) on the ISIR, Student Aid Report (SAR), or SAR Acknowledgement to identify students selected for verification.

If a student is selected for verification, the University will request a copy of tax returns signed by the student and, if applicable, a student’s parent or parents or spouse, and a verification worksheet. Additional documents may be requested by the University to complete the application process. A student will receive written notification from the University of verification requirements and the timelines for completion of the process.

Failure to comply with request for verification documents can result in disqualification for federal financial aid.

Professional Judgment

The University may exercise discretion to accommodate special circumstances, with respect to some aspects of eligibility, using Professional Judgment. Professional judgment allows the University to treat a student individually when the student has special circumstances not sufficiently addressed by standard procedures. The 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. The University will not accept professional judgments made for a student by another school, but will review the circumstances and, if appropriate, document the professional judgment decision. The decision of the University regarding professional judgment is final and cannot be appealed to the U.S. Department of Education.

The University will complete Verification before exercising professional judgment.
Satisfactory Academic Progress

Satisfactory Academic Progress for Federal Financial Aid
Financial aid satisfactory academic progress (SAP) is based on federal regulations and is intended to provide early intervention for students facing academic challenges and help students successfully complete their program of study.

Evaluation
The University evaluates SAP for the student's primary program of study, based on a completed payment period (generally, at least 12 credit hours and 15 weeks of instruction).

Grade Point Average (GPA)
A cumulative program GPA is calculated using only grades earned at the University for the student's primary program of study.

Pace of Completion (Pace)
Students must earn at least 67 percent of the credit hours attempted toward completion of the primary program of study. Credit hours taken at other institutions and accepted toward students' primary program of study at the University are included in both attempted and completed credit hours when measuring pace of completion. The pace of completion is calculated using the following formula:

\[
\frac{\text{Cumulative number of credit hours successfully completed}}{\text{Cumulative number of credit hours the student attempted}}
\]

Maximum Time Frame
The maximum timeframe to complete the program cannot exceed 150 percent of the published length of a program, measured in credit hours attempted, for undergraduate and graduate students. Progress is evaluated cumulatively for students' primary program of study, at the end of each completed payment period.

Reestablishing Academic Progress
Students on a financial aid warning (FW) status can retain eligibility without filing an appeal by meeting all three of the financial aid SAP components defined above by the end of the next completed payment period, are not eligible for additional federal financial aid and will be placed on financial aid disqualification (FD) status.

Students placed on FD status are not eligible for federal financial aid but may be eligible to appeal this status for consideration of significant extenuating circumstances.

The University will notify students when their financial aid status changes.

Regular (RG)
Students meeting all three of the financial aid SAP components defined above have regular (RG) financial aid status and are eligible for federal financial aid.

Financial Aid Warning (FW)
Students who are on a regular (RG) status and, at the end of the next payment period, do not meet all three of the financial aid SAP components defined above, are automatically placed on financial aid warning (FW) status.

Financial Aid Disqualification (FD)
Students on financial aid warning (FW) status who do not meet all three of the financial aid SAP components (defined above) at the end of the next completed payment period, are not eligible for additional federal financial aid and will be placed on financial aid disqualification (FD) status.

Financial Aid Probation (FP)
Students who successfully appeal an FD status are placed on financial aid probation (FP) status. The University will disburse federal financial aid funds to students with an FP status for one probationary payment period, provided that all other eligibility requirements are met.

The University will notify students when their financial aid status changes.
Federal Financial Aid Appeals

Students placed on financial aid disqualification (FD) status may appeal the disqualification to regain eligibility for federal financial aid, if there are extenuating circumstances. Through the financial aid SAP appeal process, federal financial aid reinstatement may be possible if the appeal is approved and the student is placed on financial aid probation (FP) status.

<table>
<thead>
<tr>
<th>Status</th>
<th>What to do</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Aid Disqualifica-</td>
<td><strong>It is highly recommended students contact their finance advisor prior to submitting an appeal. The finance advisor will be able to answer questions and provide specific time-frames for SAP appeals</strong> Submit an appeal packet, along with supporting documentation directly to the PJ fax line at 877-290-8683. The packet must include:</td>
</tr>
<tr>
<td>tion (FD)</td>
<td>• Professional Judgment SAP appeal template, hand signed and dated. (The SAP appeal template can be found at <a href="http://www.faw.phoenix.edu">www.faw.phoenix.edu</a> or by contacting your campus advisor.)</td>
</tr>
<tr>
<td></td>
<td>• A detailed explanation and timeline corresponding to courses in which SAP standards were not met and how the situation has been resolved.</td>
</tr>
<tr>
<td></td>
<td>• Supporting documents for all issues mentioned in statement.</td>
</tr>
<tr>
<td></td>
<td>• Provide a statement explaining, in detail, the steps that will be taken and resources that will be used to ensure remaining courses are successfully completed. Approval and/or reinstatement of financial aid eligibility is not guaranteed.</td>
</tr>
</tbody>
</table>

The Professional Judgment Team reviews all appeals on a case-by-case basis. Approval is only granted when there are significant extenuating circumstances. All decisions made by the Professional Judgment Team are final.

The University allows students a maximum of two approved appeals during enrollment at the University. The appeals cannot be consecutive and will only be considered if significant extenuating circumstances exist.

If the appeal is approved the student is placed on financial aid probation (FP) status and eligible for federal financial aid for one additional payment period.

- The University will disburse federal financial aid funds to students on financial aid probation (FP) status for one payment period, provided all other eligibility requirements are met.
- The student must meet University financial aid SAP standards at the end of the subsequent payment period to maintain federal financial aid eligibility.

Cost of Attendance Policy

A student’s cost of attendance (COA) is established for use in calculating amounts of federal financial aid awards and packaging aid. The COA consists of various components to determine eligibility for a period of enrollment. The University reviews and, if necessary, updates each component annually, referencing the College Board website, http://professionals.collegeboard.com/higher-ed, the National Retail Federation Survey and reviewing actual institutional data. If an annual adjustment is deemed nominal at 5 percent or less, the University may opt to maintain the COA used in the prior award year.

The average monthly living expense, electronic course materials and book estimates used in the federal cost of attendance (COA) are as follows:

- Campus $1,327.00
- Online $1,088.00

- Associates $74.00
- Undergraduate $75.00
- Master $76.00
- Doctoral $87.00

Contact a local campus for detailed information regarding actual tuition and fee information.

Policy

The University uses an average monthly cost of living expense based on the following:

- Nine months for associates degree-seeking students
- Ten months for bachelor’s degree-seeking students
- Twelve months for graduate students

The University’s COA is made up of the following components:

Tuition

Average tuition rates are obtained annually for Online campus programs and local campus programs at each degree level. The tuition expense for the COA is an average based on modality and degree level. The University documents how averages are calculated and makes this information available upon request. If a student’s period of enrollment is less than a full academic year, costs will be adjusted to match the period of enrollment.

Electronic Course Materials and Books

The University charges a flat fee for each enrolled course, for the period of enrollment.

Living Expense

- Housing
- Transportation excluding Online students
- Miscellaneous

The monthly living expense component is based on an average between moderate and low, as published by the College Board. This average is used to calculate a monthly living expense amount used for students of all regions and states. The monthly living expense is then multiplied by the months in the loan period, based on degree level. Students receiving military housing assistance will have a reduction in living expenses in the amount of the housing allowance.
Remaining Periods
Remaining periods of enrollment will be prorated if the loan period contains less than 24 credit hours. Proration is calculated by dividing the number of remaining instructional weeks by four, rounding up that result, and multiplying it by the monthly living expense amount. The COA will not increase if a remaining period needs to be extended due to the student failing or withdrawing from a course(s) in the prorated period.

Loan Fees
The University calculates an average loan fee as one of the components in the COA by performing a separate calculation for undergraduate and graduate students.

School Supplies
The University computes an average supply fee by reviewing the National Retail Federation Survey; designed to gauge consumer behavior and shopping trends related to back-to-college spending. This documentation is available for review, upon request.

Tribal Budget
The University prepares a separate tribal budget for students who receive tribal funding. The tribal budget consists of actual tuition rates for the tuition component and may include a child or dependent care average component obtained from the National Association of Childcare Resource and Referral Agency (NACCRRA). The University averages each childcare type for weekly and hourly cost for each state. Documentation is available for review, upon request.

Leave of Absence
A leave of absence (LOA) is a temporary interruption in a student’s program of study, whether necessitated by a planned or an unanticipated event or circumstance. An approved LOA is not required if a student is not in attendance only for a scheduled break. However, a scheduled break may occur during an approved LOA. An LOA must meet certain conditions to be approved. An LOA may be approved if the University determines that the LOA Request meets all requirements and conditions of the University policy and federal regulations (34 CFR 668.22(d)), including that there exists a reasonable expectation the student will return to the University at the end of the LOA period. Students must follow this LOA Policy when requesting the LOA. If an LOA does not meet the requirements and conditions of University policy and applicable federal regulations, the student may be withdrawn from the University in accordance with the University’s withdrawal policy. Upon withdrawal, the University is required to perform a Return of Title IV (R2T4) Calculation.

Generally, the student must submit an LOA request and any supporting documentation on or before the start of the LOA. However, if unforeseen circumstances prevent the student from providing a prior written request for the LOA, the University may grant the LOA request, if appropriate.

Leave of Absence for Federal Financial Aid
An LOA for financial aid purposes must meet certain requirements. The LOA must be in writing, signed, and dated. The LOA must be submitted to the campus finance advisor on or before the start of the requested LOA. The LOA Request Form is available for download from the Financial Aid Website (FAW), https://faw.phoenix.edu/

Written Request
Provide to the campus finance advisor a written, signed, and dated request, on or before the start of the requested LOA, including the reason for the LOA.

Unofficial Withdrawal
If a student is out of attendance due to an unforeseen circumstance and considered an unofficial withdrawal and the campus can document the reason and decision for the LOA prior to the return calculation being performed, the student will be placed on an approved LOA. However, if the student is an unofficial withdrawal and the campus does not document the reason prior to the calculation being performed, the student will be considered an unofficial withdrawal.

Length
Length of an LOA is the number of days between the LOA start date and the LOA reentry date. The first day of the initial LOA is used when determining the start date for the 12-month period. If a student is granted an LOA due to unforeseen circumstances, the beginning date of the approved LOA is the first date the student was unable to attend class because of the unforeseen circumstance.

Extension
The student may request an LOA extension if the request is made before the scheduled reentry date. An extension request must be written, signed and dated and provided to the campus finance advisor on or before the scheduled reentry date. The student must demonstrate good cause for an LOA extension. Apollo Financial Aid (AFA) will make the final determination on any LOA extension request.
Loan Consolidation

Prior Loan Deferments

A consolidation loan may help make payments more manageable by combining several federal student loans into one loan with one monthly payment.

A student will need to apply for a loan consolidation and choose a repayment plan. Repayment plans include the following: standard, extended, graduated, income-contingent for direct loans, income-sensitive for Federal Family Education Loan (FFEL), or income-based.


Loan Forgiveness Information

Under certain circumstances, the federal government will cancel all or part of an educational loan. To qualify, a student must complete at least one the following:

- Perform volunteer work
- Perform military service
- Teach or practice medicine in certain types of communities
- Meet other criteria specified by the forgiveness program


Application of Funds

The University will only apply federal financial aid funds to allowable charges. Allowable charges are defined as tuition (including Direct Study and state sales tax), electronic course materials, and California Student Tuition Recovery Fund (STRF) Assessment Fee (if applicable). Federal financial aid and state assistance funds are retained at the time of disbursement to pay allowable charges owed the University because of monies returned to the student or parent, or returned to the federal financial aid or state assistance program.

Authorization to Apply Financial Aid Funds

The University applies federal financial aid funds to a student account for current tuition, electronic course material, and directed study fees including state sales tax for the payment period and prior year charges up to $200.

If a student authorized the University, through completion of the Authorization to Apply to Future Charges form during the financial aid application process, the University also retains federal financial aid funds for unpaid estimated future charges owed to the University for the loan period/academic year. Future charges are defined as allowable charges that have not been charged to a student account.

If a student is eligible to receive any remaining funds for the payment period, the credit balance funds are returned to the student in a living expenses check. At that time, the student is notified of the disposition of funds the University retained. Total processing time is approximately two weeks from date the University receives funds from the lender.

The University will not require or coerce the authorization and will notify the student or parent they may cancel or modify the authorization at any time. If the student or parent chooses to cancel or modify the authorization, the cancellation or modification is not retroactive. Funds retained for incurred allowable charges and prior year charges retained prior to the University receiving the authorized cancellation will remain on account. If modifications have been requested, subsequent disbursements will be processed according to remaining authorizations.
There are three options to notify the University regarding Authorization to Apply to Future Charges form:

- If a student wants to update original authorization to apply funds, they can submit signed and dated statement outlining any changes to the Authorization to Apply to Future Charges form at any time. Student completes and faxes to AFA for processing. A submitted update is only in effect for future disbursements and the authorizations are retroactive.

- Signed statement
  - The University will accept a signed statement from a student or parent outlining any changes to the Authorization to Apply to Future Charges form at any time.
  - AFA processes the request accordingly.
  - A submitted update is only in effect for future disbursements and authorizations are not retroactive.

Federal Financial Aid Credit Balance
Whenever the University credits federal financial aid funds to a student's account, and those funds exceed the student's allowable charges, a federal financial aid credit balance occurs. The order in which funds are credited does not matter. The University will pay the excess federal financial aid funds directly to the student as soon as possible, but no later than 14 days after the balance occurred on the student's account. The University will not require a student to take any actions to obtain his or her credit balance.

Timeline to Issue a Federal Financial Aid Credit Balance
If there is no authorization on file, excess funds will be issued by the University to the student within 14 days of the date that funds are disbursed (applied to the student's account, or in the case of a check, the date that the check is signed by the student or parent. If the student or parent cancels their authorization to retain excess funds, the University will return any federal financial aid funds on account to the student or parent within 14 calendar days of receiving the request for cancellation. The cancellation request or modification is not retroactive and it takes effect on the date the University receives it from the student/parent.

Timeline to Issue Federal Financial Aid Credit Balance for Book Voucher
Pell eligible students with a federal financial aid credit balance that meets the criteria of funds that could have been disbursed 10 days prior to the beginning of the payment period will be provided the lesser of the amount of the credit balance or the amount needed by the student as determined by the University. These funds will be supplied to the student in the form of a book voucher no later than the 7th day of the payment period. Students may opt out of this offer by declining the book voucher.

Treatment of Unclaimed Federal Financial Aid Credit Balance
If the University is unable to locate a student to pay a credit balance and has exhausted all possible avenues to find the student, the University will return the credit balance to the federal financial aid programs.

The University will return any unclaimed federal financial aid credit balance issued by check to the applicable federal financial aid programs no later than 240 days after the check issued date. If the funds were issued via electronic funds transfer (EFT) and subsequently rejected, the University will return the funds to the applicable federal financial aid programs no later than 45 days after the funds were returned or rejected.

Financial Aid Awarding
The law requires financial aid administrators to determine whether a student is eligible for grant programs prior to loan programs of federal student aid (FSA) to reduce the need for borrowing. The University estimates Federal Pell Grant Program eligibility as Estimated Financial Assistance (EFA) when making Campus-Based awards.

Pell Grant eligibility for an undergraduate student is estimated before originating a subsidized or unsubsidized Direct loan for that student. In addition, an unsubsidized Direct Loan is not originated without first determining the need for a subsidized Direct Loan. However, if the amount of the subsidized Direct loan is $200 or less and the amount can be included as part of an unsubsidized Direct Loan, the University is not required to originate a separate subsidized loan.

For a dependent student, the University may originate a Parent PLUS and disburse Parent PLUS funds without determining the Pell Grant and subsidized Direct Loan eligibility for a student. Determining Pell eligibility is not relevant for Grad PLUS, but unlike Parent PLUS the University must determine a graduate/professional maximum subsidized/unsubsidized Direct loan eligibility before the student applies for PLUS.

Schedule Requirements
An academic year is defined as a minimum of 24 credits and 30 weeks of instructional time. The academic year begins with the first eligible course of a degree program and ends when a student successfully completes the credits and weeks time requirement. An academic year has no calendar time constraints and continues through periods of non-attendance that are less than 180 days until both credit and weeks requirement are met. A week of instructional time includes at least one academic related activity for federal financial aid.

Overlapping Courses
Students who overlap courses more than twice within an academic year, or associate degree students who take more than two courses concurrently, may need to complete more than 24 credits to complete 30 weeks of instructional time. In addition, the academic policy of the University prohibits a student from taking more than two courses concurrently without written approval from the campus Director of Academic Affairs. Due to overlapping courses there will be more credit hours included in the academic year, federal financial aid may not completely cover the cost of attendance and related charges.
Audits, Withdrawals, Non-Required Courses and Repeats

The law prohibits payment for auditing a course or payment for any course for which an assigned grade is not used in computing requirements for graduation. This includes repeats of grades D or better, unless a higher grade is required, withdrawals, and courses that are not applicable to the declared degree objective. This does not apply to repeats of required courses that a student has failed.

Financial Aid Disbursements

Federal

A student can receive the first disbursement of federal financial aid funds at the start of program or academic year. The student becomes eligible to receive a disbursement of federal financial aid funds for the second payment period when they successfully complete one-half the weeks of instructional time and one-half the credit hours in the academic year, program or the remaining portion of a program more than one-half of an academic year but less than a full academic year.

First-time, first-year undergraduate borrowers will not have the first installment disbursed until 30 calendar days after the program of study academic year begins.

Disbursement for Books and Supplies

Pell eligible students who have completed all student eligibility requirements 10 days prior to the start of the academic year/payment period and will have a federal financial aid credit balance may request to use Pell funds to purchase books and supplies. The student will be provided with the lesser of the credit balance or amount needed for the books and supplies as determined by the University by the 7th day of the payment period.

The credit balance will be provided as a book voucher. Students receiving funds through this method do not need to provide written authorization and may opt out of receiving a book voucher. If a student opts out of receiving the voucher, the credit balance will be sent to them approximately two weeks after all federal financial aid funds have been disbursed.

State

Term based or payment period disbursements are determined by each state. Payment periods are paid in installments during the course of a program of study to help meet the cost in each payment period. The payment period determines when funds are disbursed and the exact amount to be disbursed. The regulations provide a separate payment period definition for each type of academic programs. Programs that measure progress in credit hours and have academic terms, for credit-hour term programs, the payment period is the term.

In the case of programs that measure progress in credits without academic terms, the school is required to either divide the program’s academic year, program or portion of a program into payment periods.

Attendance

Students must be considered enrolled and attending the University to maintain federal financial aid eligibility.

Class Attendance

Attendance at class meetings is required. Students are responsible for scheduling and planning ahead for any absences that may occur during a course to the extent possible.

Online

In order to be in attendance during a week, a student must post at least one message to any of the course forums on two separate days during the online week. Deadlines for attendance are based on Mountain Standard Time (MST). Attendance is tracked automatically in all Online courses.

In classes at the Online campus, a class “session” is defined as 12:00 a.m. (MST) Tuesday to 11:59 p.m. (MST) the following Monday. If a student posts a message to a class newsgroup on any two days during that week, the student is in attendance for that class session.

In associate degree courses at the Online Campus, a class "session" is defined as 12 am (MST) Monday to 11:59 pm (MST) the following Sunday. If a student posts a message to a class newsgroup on any two days during that week, the student is in attendance for that class session.

Local Campus: Most local campus classes meet four (4) hours per week. Student/learners are in attendance at the local campus meeting at any time during the scheduled class and sign the attendance roster. Attendance at the scheduled campus class meetings is mandatory.

Directed Study: Attendance in Directed Study courses is tracked in the same manner for both the local campus and online modalities. A Directed Study student/learner receives automatic attendance for a class week if she or he posts one (1) message to any of the course forums during the scheduled class week. Deadlines for attendance are based on Mountain Standard Time.

FlexNet®: FlexNet® student/learners are in attendance at the local campus workshops if they physically attend the local campus workshop meeting during the scheduled class hours and sign the attendance roster. They are in attendance during online class weeks if they post to any of the class forums on two separate days based on Mountain Standard Time within the online class week. Attendance for the online weeks of a FlexNet® course is tracked automatically.
School of Advanced Studies: In order to be in attendance during a week, a student/learner must post at least one (1) message to any of the course forums on two separate days during the online week. Deadlines for attendance are based on Mountain Standard Time. Dissertation courses (i.e. DOC 722, DOC 733, etc) only require one post per week in any of the course forums to remain in attendance. Messages posted in all class forums should contribute to a student’s academic experience and count as Academically Related Activity. Residency courses require daily sign-in to confirm attendance. Posting to the residency forum is not required for attendance. During residency courses, physical attendance, submitting assignments via the Assignments link, and acknowledging participation in the completion of the learning team deliverable all count as Academically Related Activities.

Attendance is mandatory in all University courses; however, circumstances do occasionally arise which prevent a student from attending class. The University’s unexcused absence policy allows unexcused absence(s) to be granted based on the number of workshops within a course (refer to the chart below). An unexcused absence may affect the final course grade due to the missed opportunity to earn participation points. Unexcused absences will result in an automatic withdrawal (W) grade if students miss more than the maximum allowed absences. Refer to the chart below:

<table>
<thead>
<tr>
<th># of workshops</th>
<th>Allowed Absences</th>
<th>Absences resulting in withdrawal (W) grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>5-9</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>9 (Associates)</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>10-50+</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Faculty requests for a withdrawal/failing (WF) grade will be approved for extenuating circumstances only and will be administered by the Registrar’s Office. Requests should be submitted to the Registrar’s Office by sending the approved Official Grade/Attendance Change Form.

Academically Related Activities (ARA)

To maintain continuous attendance and financial aid eligibility, the following activities that occur on or after the course start date and on or before the course end date will be considered academically related activities. Academically Related Activities (ARAs) determine a student’s enrollment status with the University. Students can maintain continuous enrollment by ensuring no more than 14 days elapse between posting attendance at an academically related activity.

For Online/Directed Study Students:
• All OLS Postings in a course (includes discussions, assignments, and quizzes, learning team activities)

For Local Campus Students:
• Physical Attendance; verified by a signed attendance roster

Assignments posted via the assignment link
• Learning Team Acknowledgements via assignment link

For Local Campus Students:
• Physical Attendance: verified by a signed attendance roster
• Assignments posted via the assignment link
• Learning Team Acknowledgements via assignment link

FlexNet® Courses:
• Online Learning System (OLS) posts occurring during Online workshop week will be counted as an academic related activity

School of Advanced Study Students:
• Messages posted in all class forums, physical attendance, submitting assignments via the Assignments link, and acknowledgment participation in the completion of the learning team deliverable all count as Academic Related Activities.

Financial Policies and Procedures

Finance Plans
Cash Plan
The Cash Plan requires all tuition and electronic course materials fees to be paid in full prior to the start of each course.

Federal Financial Aid Plan
The Federal Financial Aid Plan is available for students receiving federal grants, federal loans or both to pay for tuition in an eligible degree or a certificate program.

Military or Government Billing Plan
Under the Military or Government Billing Plan, University of Phoenix directly bills the military or other government agency for a student’s tuition.

Third-Party Billing Plan
Under the Third-Party Billing Plan, University of Phoenix directly bills an approved employer for a student’s tuition.

Tuition Deferral Plan
The Tuition Deferral Plan is available for students whose employers offer to repay some or all of their employees’ tuition. The plan is also available to students receiving benefits from the U.S. Department of Veterans Affairs.

Supplemental Funding
Private Student Loans
Private student loans are credit-based funding source provided by outside, nonfederal lenders to pay for the cost of attendance not covered by any other financial aid. Private student loans are credit-based funding source provided by outside, non-federal lenders. Eligibility and terms and conditions are determined by the lender.

Tribal Funding
Several American Indian tribal nations provide funding for the tuition of a student who is a recognized member.

Learn more about ways students help finance their education online at www.phoenix.edu/content/altcloud/en/tuition_and_financial_options/tuition_and_fees.html.
Payment Policies

Tuition for each course must be paid according to the terms and conditions outlined in the primary financial option selected on the Student Financial Agreement form. Students who do not comply with the primary financial option term will not be allowed to attend classes. A student may be administratively withdrawn for failure to make payment in a timely manner, preventing the student from attending future class sessions, until the amount owed is paid in full or satisfactory payment arrangements are made. All applicable fees are due and payable as incurred. Electronic course material and books for each course must be paid at the time they are ordered or in accordance with a student’s stated payment option. Students are required to clear any indebtedness to the University before grades and transcripts will be issued or the degree awarded. All costs of collection, court costs and reasonable attorneys’ fees will be added to delinquent accounts collected through third parties. University of Phoenix may obtain a current credit report as needed to support decision to defer tuition payment or to assist in collection of amounts owed. All tuition, fees and payment policies are subject to change. Students who primarily attend a University of Phoenix campus other than University of Phoenix Online are subject to financial approval by their primary campus prior to enrolling in a course.

Processing and Late Fees

A late fee is assessed for every course for which the student’s tuition payment has not been received according to the terms of the primary financial option selected. A processing fee is charged for checks returned for any reason.

Tuition Deferment Options

Tuition and fees can be deferred up to 60 days from the start of a course if the following information is provided prior to a student’s course start date:

- A signed Tuition Reimbursement Certification and Authorization Form along with a valid credit card or debit card
- A completed Student Authorization Form

Both of these forms can be found in the Student Authorization and Agreement section of the Financial Options Guide.

Financial Options Guide

The Financial Options Guide has been updated and can be reviewed at http://cdn-static.phoenix.edu/content/dam/altcloud/tuition/financial-options-guide.pdf

Financial Obligation

The University does not impose penalties on students who are unable to meet financial obligations due to delays caused by the University.

Drop Credit Policy

The student may request a tuition credit from University of Phoenix when he or she drops a course due to extenuating circumstances.

Eligibility Requirements

If the student drops from a course and earns a W grade, the student may be eligible for a tuition credit. In a 12-month period, credit for no more than two single courses for a bachelor or higher degree, or credit for no more than two blocks in an associate degree program may be applied. The 12-month period begins on the end date of the first dropped course for which the student receives a tuition credit. If the student receives a tuition credit, the student must complete at least one course with a grade other than W or WF prior to qualifying for a second tuition credit.

Apoll Group, Inc., employees, spouses, dependents and faculty members are not eligible for the tuition credit.

Deadlines

The student must submit the request within 59 days from the end date of the dropped course. The W grade does not have to post prior to submission. The tuition credit is valid for up to 60 days from the end date of the dropped course.

Credit Amount

The tuition credit applies to the course taken immediately following the dropped course. If the amount of the credit is greater than the tuition rate of the course subsequently taken, the University will apply the remaining credit to another course. Both courses must start within 60 days from the end date of the dropped course. The student may use the credit at any University of Phoenix campus. The credit cannot be transferred to another student. No cash refunds will be given.

Veterans Educational Benefits

Students who are entitled to U.S. Department of Veterans Affairs (DVA) education benefits must make initial contact with a campus veteran affairs certifying official. A formal application for admission to the University should be completed before applying for DVA education benefits. Application for veteran education benefits should be sent to a local campus-certifying official for submission to the DVA.

Each University of Phoenix program segregated by instructional modality (classroom based or distance education), requires separate State Approving Agency (SAA) approval for the training of veterans or eligible persons. A student should contact a local campus for information on current approvals. DVA education benefit eligibility and payment rates vary depending on each individual’s military history and educational program being pursued. Only the DVA can determine DVA education applications eligibility. For information, a student should contact a DVA representative, toll free at (888)-GI-BILL-1 (888-442-4551) or review http://www.gibill.va.gov.

Students receiving Chapter 30, 32, 33, 35, 1606, and 1607 benefits attending University of Phoenix North Carolina campuses are required to submit a copy of high school transcripts if they are transferring less than 24 credits to University of Phoenix from a previously attended post-secondary institution.
Directed study courses have Defense Activity for Non-Traditional Education Support (DSST-DANTES) approval for tuition reimbursement. For more information on this program, a student should contact the Educational Service Officer on the military base. University of Phoenix does not participate in the DVA education advanced payment program. More information about veterans' benefits can be reviewed at http://www.phoenix.edu/colleges_divisions/military.html. Visit the Department of Veterans Affairs website, www.gibill.va.gov, for additional information on educational entitlements.

Credit for Prior Education and Training
Credit for prior education or training must be evaluated and reported to the U.S. Department of Veterans Affairs (DVA) prior to the start of week 25 of enrollment. The DVA may not always pay DVA education benefits after week 24 if the DVA records indicate the student has a large amount of transfer credits. Please ensure all prior education transcripts, DD-295, DD-214, Army/American Council on Education Registry Transcript System (AARTS), Coast Guard institute transcripts, and Sailor/Marine/American Council on Education Registry transcripts are submitted for evaluation in a timely manner. The student is responsible to ensure all transcripts are submitted to the University. Academic credit earned for courses appearing on an official transcript from a regionally accredited or candidate for accreditation college or university will be evaluated according to University policies and accepted subject to the approval of the University Office of Admissions and Evaluation. Transfer credits based on a different unit of credit than the one prescribed by University of Phoenix are subject to conversion before being transferred. Only the official transcript and course evaluations performed by the University Office of Admissions and Evaluation or Prior Learning Assessment Center are final. Any preliminary reviews by campus personnel are unofficial, not binding and subject to change.

DVA Standard of Academic Progress Requirements
To receive DVA 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 the University.

Academic Probation
Academic probation shall occur when a grade point average (GPA) falls below acceptable levels. Undergraduate degree- and certificate-seeking students must maintain a program GPA of 2.0. Graduate and doctoral students must maintain a program GPA of 3.0. Probation lasts for a period of four consecutive courses. Any coursework taken concurrently will be applied to the three consecutive course period. Veteran students will continue to receive DVA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student DVA file will record 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 DVA educational benefits after disqualification. The DVA and student will be notified of the disqualification. To reapply, a formal application for admission must be submitted in accordance with University admission procedures. 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 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 reestablish benefits with University of Phoenix.

Military Tuition Assistance
To obtain federal military tuition assistance, visit the education office to receive college counseling and develop an education plan. From that point, a student can submit a military Tuition Assistance request, http://www.phoenix.edu/colleges_divisions/military/military-financial-options/tuition-assistance.html A student can currently receive 100 percent federal tuition assistance from military service, with a $250 cap per semester hour and a $4,500 annual limit. If a student wants to apply the military tuition assistance, a student will need to submit a completed authorization form to a Military University Representative at least two weeks before a course start date.
DVA Tuition Assistance Top-Up Benefit

Active duty students requesting to use the Tuition Assistance Top-Up (TATU) benefit program should direct all questions or concerns to the DVA at 1-888-GI-BILL-1 (1-888-442-4551) or online at www.gibill.va.gov/. University of Phoenix VA certifying official is not involved in the processing of any TATU request. For more information about VA Tuition Assistance and financial options, go to www.phoenix.edu/colleges_divisions/military/military-financial-options/tuition-assistance.html.

Readmission of Servicemembers

Any student whose absence from the University is necessitated by reason of service in the uniformed services is entitled to readmission if the following criteria are met:

- The student (or an appropriate officer of the Armed Forces or official of the Department of Defense) gives verbal or written notice to the University’s Military Division verifying that the student’s absence from the University was necessitated by service in the uniformed services.
- The cumulative length of the absence and of all previous absences from the University by reason of service in the uniformed services does not exceed five years.

Note: A student who submits an application for readmission to the University must provide documentation to establish that the student has not exceeded the specified service limitations and that the student’s eligibility for readmission has not been terminated. Examples of documentation to verify that the student is still within the acceptable service limitations include the student’s deployment paperwork or a letter from the commanding officer that includes the student’s dates of service.

Exception: The University may not delay or attempt to avoid readmission of a student under this section by demanding documentation that does not exist, or is not readily available, at the time of readmission.

- The student submits verbal or written notification of intent to reenroll.

Note: If the student’s last date of attendance with the University is more than 365 days in the past, the student must complete an updated admissions application and Enrollment Agreement in accordance with the University reentry policy. The Military Division should then submit these completed documents along with the Servicemembers Readmission Form to eXp. The student may remain in original program/version without appeal provided the cumulative length of absence does not exceed five years and that the program has not been expired.

A student’s eligibility for readmission under this section by reason of such student’s service in the uniformed services terminates upon the occurrence of any of the following events:

- A separation of such person from the Armed Forces (including the National Guard and Reserves) with a dishonorable or bad conduct discharge, OR
- A dismissal of such person permitted under section 1161(a) of Title 10, USC, OR
- A dropping of such person from the roles pursuant to section 1161(b) of Title 10, USC, http://uscode.house.gov/download/title_10.shtml.

Note: If the student does not submit a notification of intent to reenroll within the time limits, the student is subject to the University established leave of absence policy and general practices.
GENERAL INFORMATION

Accreditation, Licensures, Reviews, and Approvals

University of Phoenix 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

State and International Licensures

University of Phoenix is approved to operate in most U.S. states, territories and possessions, either through licensure, registration, general or specific approvals or annual extension of exemption.

- Alabama Commission on Higher Education
- Alaska Commission on Postsecondary Education
- Arizona State Board for Private Postsecondary Education
- Arkansas Department of Higher Education
- State of California
- Colorado Department of Higher Education, Commission on Higher Education
- Department of Higher Education, State of Connecticut
- Delaware Department of Education
- Government of the District of Columbia, Education Licensure Commission
- Florida Commission for Independent Education
- Georgia Nonpublic Postsecondary Education Commission
- State of Hawaii, Office of the Governor
- Idaho State Board of Education
- Illinois Board of Higher Education
- State of Indiana Commission on Proprietary Education (COPE)
- Iowa College Student Aid Commission
- Kansas Board of Regents
- Kentucky Council on Postsecondary Education
- State of Louisiana Board of Regents
- Maryland Higher Education Commission
- Commonwealth of Massachusetts Board of Higher Education
- State of Michigan Department of Education, Postsecondary Services
- Minnesota Office of Higher Education
- Mississippi Commission on College Accreditation
- State of Missouri Coordinating Board of Higher Education
- Montana Office of the Commissioner of Higher Education
- Nebraska Coordinating Commission for Postsecondary Education
- Nevada State Commission on Postsecondary Education
- New Jersey Commission on Higher Education
- New Mexico Higher Education Department
- Board of Governors for the University of North Carolina
- Ohio Board of Regents
- Oklahoma State Regents for Higher Education
- Oregon Office of Degree Authorization
- Commonwealth of Pennsylvania Department of Education
- Consejo de Educación Superior de Puerto Rico/Puerto Rico Council on Higher Education
- South Carolina Commission on Higher Education
- South Dakota Board of Regents
- Tennessee Higher Education Commission
- Texas Higher Education Coordinating Board
- Utah System of Higher Education State Board of Regents
- Commonwealth of Virginia State Council of Higher Education
- The State Council of Higher Education for Virginia
- State of Washington Higher Education Coordinating Board
- State of Wisconsin Educational Approval Board
- Wyoming Department of Education

For additional information on state and international licensures visit http://www.phoenix.edu/about_us/accreditation.html

Private

Regional Accreditation

University of Phoenix is regionally accredited by The Higher Learning Commission and is a member of the North Central Association of Colleges and Schools (HLC/NCA).

HLC/NCA
230 S. LaSalle Street, Suite 7-500
Chicago IL 60604-1413
Phone: (312) 263-0456 | (800) 621-7440 | Fax: 312-263-7462
http://www.ncahlc.org

Program Accreditation

University of Phoenix School of Business/Business Programs

University of Phoenix is accredited by the Accreditation Council for Business Schools and Programs (ACBSP) to offer business degrees in Associate of Arts in Business Foundations, Associate of Arts in Accounting, Bachelor of Science in Business, Master of Business Administration, Doctor of Business Administration, and Doctor of Management.

ACBSP
11520 W. 119th St.
Overland Park, KS 66213
Phone: (913) 339-9356
http://www.acbsp.org

College of Nursing/Nursing Programs

The Bachelor of Science in Nursing and Master of Science in Nursing programs are accredited by the Commission on Collegiate Nursing Education (CCNE).

CCNE
One Dupont Circle, NW, Suite 530
Washington, DC 20036-1120
Phone: (202) 887-6791 Fax: (202) 887-8476
http://www.acznche.edu/accreditation/
College of Education/Education Programs
The Master of Arts in Education program with options in Elementary Teacher Education and Secondary Teacher Education has been approved for initial accreditation by the Teacher Education Accreditation Council (TEAC) for a period of five years, from December 20, 2007 to December 20, 2012.

TEAC
One Dupont Circle NW, Suite 320
Washington, DC 20036-0110
Phone: (202) 466-7236
http://www.teac.org

In addition, the College of Education has approval for education programs through the following state agencies:
- Arizona Department of Education
- California Commission on Teacher Credentialing (CTC)
- Colorado Department of Education (CDE)
- Hawaii Teacher Standards Board (HTSB)
- Idaho State Department of Education
- Indiana Department of Education (IDOE)
- Missouri Department of Elementary and Secondary Education
- New Mexico Public Education Department (NMPED)
- Nevada Department of Education (NDE)
- Oregon Teacher Standards and Practices Commission
- Puerto Rico Department of Education
- Texas Education Agency (TEA)
- Utah State Office of Education (UTOE)

(Adapted from: http://www.cacrep.org)

College of Social Sciences/Counseling Programs
The Master of Science in Counseling Program with a specialization in Community Counseling (Phoenix and Southern AZ campuses) and the Master of Science in Counseling Program in Mental Health Counseling (UT campus) are accredited by the Council for Accreditation of Counseling and Related Educational Programs (CACREP).

CACREP
1001 North Fairfax Street, Suite 510
Alexandria, VA 22314
Phone: (703) 535-5990
http://www.cacrep.org

Academic Programs
University of Phoenix offers undergraduate and graduate programs in business and management, information systems and technology, criminal justice and security, human services, nursing and health care, social and behavioral sciences, natural sciences, the humanities, and education. Detailed information regarding academic programs offered at specific instructional facilities is located at http://www.phoenix.edu/programs/degree-programs.html.

Academic Program Improvement
University of Phoenix pursues a strategy of continuous quality improvement in relation to its academic programs. This strategy is implemented through assessment programs designed to measure student learning at various levels within the University. Multiple types of assessment are utilized to create as comprehensive a picture as possible of the strengths and potential challenges to student learning. Resulting data can be used to improve academic programs and enhance the overall academic experience.

During each fiscal year from September 1 to August 31, the colleges and schools within the University follow pre-established plans to conduct programmatic assessment. Plan progress is monitored quarterly through the fiscal year. The process for assessment of academic programs uses the following four phases:
1. Assessment Planning
2. Collecting Evidence and Analyzing Data
3. Implementing Improvement
4. Monitoring Effectiveness of Improvements

By utilizing this assessment process, the colleges and schools are able to evaluate academic programs, identify areas for potential change, modify assessment plans as needed, communicate changes in academic programs to faculty and students, and pursue continuous quality improvement.

Students or potential students may obtain a copy of the improvement plan for a specific program by contacting

University of Phoenix Office of Academic Administration
4615 E. Elwood St.
Mail Stop: AA-5402
Phoenix, AZ 85040

Disability Services
University of Phoenix recognizes and accepts its obligations under the Rehabilitation Act of 1973, Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008, prohibiting discrimination on the basis of a disability and requiring the University to provide reasonable accommodations and academic adjustments to qualified disabled students in all University programs and activities. The University of Phoenix Disability Services Office provides services to students with temporary health issues or a permanent disability.

Students have the responsibility to both self-disclose and request accommodation through the campus disability services advisor. Communication with faculty or other staff members does not constitute fulfilling the University ADA accommodation requirements. Confirmation through documentation from a health care provider is required prior to accommodations or adjustments being determined and fulfilled.
University of Phoenix, 2012-2013

Obtain Information

The campus disability services advisor is responsible for managing the ADA process, including negotiations, and finalizing appropriate student accommodations. Additional information and a list of campus disability services advisors are located at http://www.phoenix.edu/students/disability-services.html

General Contact Information

Direct all questions regarding admissions, academics, financial options, facilities or general institutional issues to the following offices:

Central Administration
1625 West Fountainhead Pkwy
Tempe, AZ 85282-2371
(800) 366-9699

Online Campus
University of Phoenix
1625 West Fountainhead Pkwy
Tempe, AZ 85282-2371
866.766.0766

Transfer Center
1625 West Fountainhead Pkwy
Tempe, AZ 85282-2371
800.866.3919
480.446.4600
Fax: 480.303.5832

Campus contact information is located at http://www.phoenix.edu/campus-locations.html.

Personnel

Faculty
University faculty members are accomplished managers, technology leaders, professional educators, corporate executives, financial officers, human services professionals and leaders in other professional areas who also possess advanced degrees. A listing of faculty may be obtained at each local campus. To find a local campus, go to www.phoenix.edu/campus_locations.aspx.

Faculty profiles can be found at www.phoenix.edu/faculty/our_faculty.html.

Credit Transfer

Information regarding criteria used to evaluate the transfer of credit earned at another institution is located at www.phoenix.edu/admissions/transfer_information/previous_college_education.html

Articulation Agreements

A list of institutions University of Phoenix has established articulation agreements can be viewed at www.phoenix.edu/admissions/transfer_information/articulation.html

Corporate Articulations

A list of corporations that University of Phoenix has established articulation agreements can be viewed at http://www.phoenix.edu/admissions/transfer_information/transfer_credit/corporate_articulation.html

Reverse Transfer Agreements

University of Phoenix has established reverse transfer agreements with partnering institutions. With a Reverse Transfer Agreement in place, University of Phoenix will notify the partner transfer institution and provide directory information for students meeting certain credit requirements that indicate the student may be eligible to earn an associate’s degree from the transfer institution. The transfer institution may pursue communication with the student to discuss requirements and may award the associate’s degree to the student per their discretion.

Graduation Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics (NCES). This graduation measure includes only undergraduate degree- and/or certificate-seeking students who have never attended another institution of higher learning, and graduate within 150 percent of the normal time to completion. Data are collected on the number of students entering the institution as first-time, full-time (FTFT) degree- and/or certificate-seeking undergraduate students in a particular cohort year.

Graduation rates are disaggregated by race and ethnicity, gender and federal financial aid grant or loan funds. For the graduation rates, please go to http://www.phoenix.edu/about_us/regulatory/consumer-information/graduation-rates.html.

Retention Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding retention rates as defined by the NCES. Data reported are for enrolled full-time students. For further details please go to http://www.phoenix.edu/about_us/regulatory/consumer-information/retention-rates.html.

Student Diversity

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding student diversity as defined by the IPEDS. Data reported are for enrolled full-time students. For further details please go to http://www.phoenix.edu/about_us/regulatory/consumer-information/student-diversity.html.

Types of Education Graduates Enroll

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding the types of graduate and professional education in which graduates of the institution four-year degree programs enrolled.

Approximately 18% of students who completed a bachelor’s degree from the University of Phoenix between July 1, 2009-June 30, 2010 went on to enroll in a graduate or professional program at the University of Phoenix. The majority of these students enrolled in the following programs:

- Master of Business Administration
- Master of Science in Psychology
- Master of Science in Accountancy
- Master of Management
- Master of Information Systems
The data is derived from the IPEDS completion survey (July 1, 2009-June 30, 2010 data) and the IPEDS Fall Enrollment survey (fall 2009 data).

**Alumni Attending Graduate School**

Forty-three percent of University of Phoenix alumni indicated they are attending, or plan to attend, graduate school. Of this 43%, 71% are currently pursuing a graduate degree at the University of Phoenix. Of this 43%, 20% plan to pursue a graduate degree at the University of Phoenix.

**Working Alumni**

Based on responses from the Alumni Association’s 2011 survey, the following represents the type of industry in which our alumni work:

<table>
<thead>
<tr>
<th>Industry</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>16%</td>
</tr>
<tr>
<td>Health Services</td>
<td>15%</td>
</tr>
<tr>
<td>Technology</td>
<td>9%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>6%</td>
</tr>
<tr>
<td>Federal Government</td>
<td>5%</td>
</tr>
<tr>
<td>State and Local Government</td>
<td>5%</td>
</tr>
<tr>
<td>Retail Trade (Non-Restaurant)</td>
<td>4%</td>
</tr>
<tr>
<td>Banking</td>
<td>3%</td>
</tr>
<tr>
<td>Business Services</td>
<td>3%</td>
</tr>
<tr>
<td>Insurance</td>
<td>3%</td>
</tr>
<tr>
<td>Communications or Media</td>
<td>3%</td>
</tr>
<tr>
<td>Finance</td>
<td>3%</td>
</tr>
<tr>
<td>Transportation</td>
<td>2%</td>
</tr>
<tr>
<td>Military</td>
<td>2%</td>
</tr>
<tr>
<td>Social Services</td>
<td>2%</td>
</tr>
<tr>
<td>Construction</td>
<td>1%</td>
</tr>
<tr>
<td>Tourism/Hotels/Entertainment</td>
<td>1%</td>
</tr>
<tr>
<td>Real Estate</td>
<td>1%</td>
</tr>
<tr>
<td>Restaurant</td>
<td>1%</td>
</tr>
<tr>
<td>Legal</td>
<td>1%</td>
</tr>
<tr>
<td>Personal Services</td>
<td>1%</td>
</tr>
</tbody>
</table>

**Alumni Occupations**

The following represents occupations of University alumni:

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other</td>
<td>19%</td>
</tr>
<tr>
<td>Executive, Manager, Administrator</td>
<td>16%</td>
</tr>
<tr>
<td>Teacher/Educator/Education Administrator</td>
<td>8%</td>
</tr>
<tr>
<td>Admin Support, Records/Data Processor</td>
<td>7%</td>
</tr>
<tr>
<td>Sales or Marketing Representative</td>
<td>5%</td>
</tr>
<tr>
<td>Registered Nurse/Other Nursing Professional</td>
<td>5%</td>
</tr>
<tr>
<td>Technician/Technologist</td>
<td>5%</td>
</tr>
<tr>
<td>Computer Programmer/Systems Analyst</td>
<td>3%</td>
</tr>
<tr>
<td>Accountant</td>
<td>3%</td>
</tr>
<tr>
<td>Other Health Professional</td>
<td>3%</td>
</tr>
<tr>
<td>Engineer/Architect</td>
<td>2%</td>
</tr>
<tr>
<td>Business Consultant</td>
<td>2%</td>
</tr>
<tr>
<td>Business Owner</td>
<td>2%</td>
</tr>
<tr>
<td>Psychologist, Counselor, Social Worker</td>
<td>2%</td>
</tr>
<tr>
<td>Protective Services (Police, Fire, Security)</td>
<td>2%</td>
</tr>
<tr>
<td>Military Personnel</td>
<td>1%</td>
</tr>
<tr>
<td>Food or Personnel Service</td>
<td>1%</td>
</tr>
</tbody>
</table>

Survey completed in 2011 between January 17 and February 11; a total of 27,416 alumni respondents.

**Withdrawing From the University**

Circumstances may necessitate withdrawal from the University. A student who received, or is eligible to receive federal financial aid funds provided certain criteria are met, and subsequently officially or unofficially withdraws is subject to a Return of Title IV (R2T4) Calculation as required by federal regulations.
Official Withdrawal

Withdrawal Date

Students who provide official notification of their intent to withdraw must complete the Official Withdrawal Rescission form via the University e-Campus website, https://ecampus.phoenix.edu/portal/portal/public/login.aspx, or notify the designated campus offices of Enrollment Services, Academic Services, and Financial Services to be considered official withdrawals. The withdrawal date for official withdrawals is the last date of academic attendance or attendance at an academically related activity determined from University attendance records.

Date of Determination

The date of determination for students who officially withdraw from the University is the latter of the student’s withdrawal date or the date of notification. The University will return federal financial aid for which it is responsible no later than 45 days after the date the University determines the student has withdrawn.

Rescission of Official Notification

Students who rescind their intent to withdraw must provide an electronic or written statement to the University stating their intent to return to the University to participate in academically related activities and complete the payment period. If the student subsequently withdraws after rescinding intent to withdraw, the withdrawal date is the latter of the date the student first provided notification to the University or the last date of academic attendance or academically related activity determined from the University’s attendance records. The date of determination for students who rescind their intent to withdraw and subsequently withdraw from the University, without official notification, is no greater than 15 days after the student’s official last date of attendance. Students who want to rescind their intent to withdraw must complete the Official Withdrawal Rescission form via e-Campus.

Unofficial Withdrawal

Withdrawal Date

Students who do not provide official notification to the University of their intent to withdraw are considered unofficial withdrawals after 14 consecutive days of nonattendance at an academically related activity. If a student requests an extension of the course he/she is currently attending and his/her intent is to complete the course, the days in the extension period will not count towards the 14 days of nonattendance at an academically related activity. In addition, students on an institutionally scheduled break of greater than five days or who have been granted an inclement weather exception will not have the days count towards the 14 days of nonattendance at an academically related activity.

The withdrawal date for a student who ceases attendance at the University, including a student who does not return from an approved leave of absence, is the last date of academic attendance or attendance at an academically related activity determined from the University’s attendance records. In the case of a student who has received an approved leave of absence, the University will review the student record on or after their originally approved return date. The review determines if the student reentered as scheduled, or did not reenter as scheduled and must be withdrawn for the purposes of the Return of Title IV (R2T4) calculation and deferment processing.

Date of Determination

The date of determination for students who unofficially withdraw from the University is no greater than 1) 15 days after the official last date of attendance; or 2) when a student fails to return from an approved leave of absence. The University will return the amount of federal financial aid funds for which it is responsible no later than 45 days after the date the University determines the student has withdrawn.

Administrative Withdrawal

Withdrawal Date

Students who are withdrawn from the University due to failure to meet admission, academic, candidacy, financial or code of conduct policies are considered administrative withdrawals. The withdrawal date for students who are administratively withdrawn is the last date of academic attendance or attendance at an academically related activity.

Date of Determination

The date of determination for students who are administratively withdrawn from the University is the date the University determines the withdrawal. The University will return federal financial aid funds for which it is responsible no later than 45 days after the date of the administrative withdrawal.

Return of Federal Financial Aid

The requirements for federal financial aid when a student withdraws are separate from the Institutional Refund Policy and State Refund Policy. Therefore, a student may still owe funds to the University for unpaid institutional charges. Federal regulations specify how the University must determine the amount of federal financial aid earned when a student withdraws from the University.

The percentage amount of federal financial aid a student earned in a payment period is calculated as follows:

Total Number of Calendar Days Completed in Payment Period

Total Number of Calendar Days in Payment Period

The amount of federal financial aid a student earned is determined on a rate-of-progression basis. For example, if a student completes three out of 12 credit hours in the payment period, the student has earned 25 percent of the payment period the student was scheduled to receive. When the student completes more than 60 percent of the payment period, the student earns all the assistance scheduled for that payment period. A federal financial aid credit balance created during the payment period will not be released to the student nor returned to a federal financial aid program prior to performing the R2T4 Calculation. The University retains these funds even if, under the 14-day credit balance payment requirements, funds are otherwise required to be released. The University will perform the R2T4 Calculation, including any existing federal financial aid credit balance for the period in the calculation as disbursed aid.

The University will include any federal financial aid credit balance as disbursed aid. Although not included in the R2T4 Calculation, any federal financial aid credit balance from a prior period that remains on a student account when a student withdraws will be included as federal financial aid for purposes of determining the amount of any final federal financial aid credit balance when a student withdraws.
Upon completion of any applicable refund policies, any federal financial aid credit balance will be allocated first to repay any grant overpayment owed by a student as result of the current withdrawal. Within 14 days of the date that the University performs the R2T4 Calculation, the University will pay any remaining federal financial aid credit balance in one or more of the following ways:

- Pay authorized charges at the University
- Reduce federal financial aid loan debt to the student or parent for a PLUS loan with student/parent authorization

The University will determine the results of the application of its refund policy before allocating a federal financial aid credit balance. However, the University is not required to complete its refund process, for example making a refund to a student, before completing the steps for allocating the federal financial aid credit balance.

If the University is unable to locate the student or parent when attempting to pay a credit balance, it will return the funds to the federal financial aid programs. The U.S. Department of Education does not specify the order of return to the federal financial aid programs for a credit balance, the University will return funds to federal financial aid programs in the appropriate order as describe in procedure and in the best interest of the student.

The calculation for unearned federal financial aid is as follows:

- Total amount disbursed + amount that could have been disbursed - amount of federal financial aid earned = amount of unearned federal financial aid that must be returned

The calculation of earned federal financial aid includes all student financial aid grants and loan funds that were disbursed or that could have been disbursed to a student. In addition, Federal Supplemental Educational Opportunity Grant (FSEOG) program funds are excluded if the following resources are used as a matching source:

- University scholarships
- Tuition waivers
- State scholarships and grants
- Funds from foundations or other charitable organizations

The non-federal share of FSEOG program funds will be included if the University meets its matching share requirement with institutional funds.

**Return of Unearned Federal Financial Aid**

When a return of federal financial aid is due, the University and the student may both have a responsibility for returning funds. The University will return the lesser of the following amount to the appropriate federal financial aid programs:

- The total amount of unearned aid; or
- The amount equal to the total University charges incurred by the student for the payment period multiplied by the percentage of unearned aid

University charges incurred by the student will include tuition, fees, books and directed study including state sales tax initially assessed the student for the entire payment period. Initial charges will only be adjusted by those changes the University makes prior to the student withdrawal.

If after the student withdraws, the University changes the amount of University charges it assessed a student, or decides to eliminate all institutional charges, those changes affect neither the charges nor aid earned in the calculation. Although University charges may not have actually charged due to the student’s withdrawal in the payment period, the University will use the actual charges to date, to include full tuition, fees, books and directed study (including sales tax) for each course for the payment period, and estimate remaining charges based on the students’ primary campus. Charges should not reflect Withdrawn (W) grade adjustments.

After the University has allocated its portion of unearned funds, the student must return assistance owed in the same order specified above for the University. The amount of assistance that the student is responsible for returning is calculated by subtracting the amount returned by the University from the total amount of unearned federal financial aid to be returned. The student, or parent in the case of funds due to a parent PLUS Loan, must return or repay, as appropriate, the amount determined to any federal financial aid program in accordance with the terms of the loan; and any federal grant program as an overpayment of the grant. The amount of a grant overpayment due from a student is limited to the amount by which the original grant overpayment amount exceeds one-half of the total federal grant funds received by the student.

**Timelines for Return of Federal Financial Aid**

The University will return the amount of federal financial aid for which it is responsible no later than 45 days after the date the University determines the student has withdrawn.

**Timeframe for Returning Unclaimed Credit Balance**

If the University attempts to disburse a credit balance by check and the check is not cashed, the University must return the funds no later than 240 days after the date the University issued the check. If a check is returned to the University, or an electronic funds transfer (EFT) is rejected, the University may make additional attempts to disburse the funds, provided those attempts are made no later than 45 days after the funds were returned or rejected. When a check is returned or an EFT is rejected and the University does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

**Program and/or Version Changes**

Program and/or version changes that result in one or more courses that are not accepted towards the new program or version may result in a recalculation of the academic year. As a result of that recalculation, there may not be enough federal financial aid funds to cover tuition costs for the newly defined academic year. This situation may increase the shortfall or personal contribution needed to cover cost of attendance and related charges.
Institutional Refund Policy

The following provisions pertain to all refund policies applied by the University unless specifically stated otherwise. Students, who begin a program under Registered (R) status, pending the completion of admission file and are subsequently denied admission, are eligible for a refund of the full tuition amount of the course in which they are currently enrolled. Tuition is not refunded for any completed course. A tuition refund can be requested in writing from a local campus.

Students who withdraw from a course prior to the start date will receive a 100 percent refund for that course. Students who have completed 60 percent or less of the course are eligible for a pro rata refund.

Example of a refund on attendance for a 5-week course:
- Attend 1 week 80% refund due
- Attend 2 week 60% refund due
- Attend 3 week 40% refund due
- Attend 4 week no refund due

Example of a refund on attendance for a 6-week course:
- Attend 1 week 83% refund due
- Attend 2 week 67% refund due
- Attend 3 week 50% refund due
- Attend 4 week no refund due

Example of a refund on attendance for a 9-week course:
- Attend 1 week 89% refund due
- Attend 2 week 78% refund due
- Attend 3 week 67% refund due
- Attend 4 week 56% refund due
- Attend 5 week 44% refund due
- Attend 6 week no refund due

Copyright Infringement and Peer-to-Peer File Sharing Policy

Copyright Law

Copyright is a form of legal protection provided by U.S. law, Title 17 U.S.C. §512(c)(2), that 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.

Copylefted 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

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: http://eff.org/IP/elf_fair_use_faq.php

Copyright Infringement

The copyright law provides the owner of copyright in a work the exclusive right to 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 licensing
- 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

The copyright law 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.

Peer to Peer File Sharing

Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing the same 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 a student's computer, the student may be sharing someone else's copyrighted materials without realizing they are doing so. As a user of the University network, recognizing the legal requirements of the files that a student may be sharing with others is important. A student 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.

University Plans to Effectively Combat Unauthorized Distribution of Copyrighted Material; Student Sanctions

A student's conduct in the University classrooms and websites is subject to and must fully conform to the University Student Code of Conduct policy, its Acceptable Use policy and any other applicable University policies.

The University may monitor traffic or bandwidth on the networks utilizing information technology programs designed to detect and identify indicators of illegal P2P file sharing activity. In addition to, or as an alternative, the University may employ other technical means to reduce or block illegal file sharing and other impermissible activities.

The University will provide for vigorous enforcement and remediation activities for those students identified through the University Digital Millennium Copyright Act policy as potential violators or infringers of copyright.
Disciplinary sanctions will be based on the seriousness of the situation and may include remediation based on a comprehensive system of graduated responses designed to curb illegal file sharing and copyright offenses through limiting and denial of network access or other appropriate means. These sanctions may be in conjunction with additional sanctions through the University Student Code of Conduct, its Acceptable Use Policy and any other University policy applicable to the particular situation.

Students who are subject to professional codes of conduct that apply to their enrollment at the University shall be sanctioned according to the requirements of the respective code.

**Education and Awareness**

The University uses a variety of means to inform students and faculty about copyright laws and the response to copyright infringement by the University.

The University informs its campus community through the Consumer Information Guide and other periodic communications that unauthorized distribution of copyrighted material, including unauthorized P2P file sharing, may subject students and faculty to civil and criminal liabilities and the extent of the possible liabilities; The Consumer Information Guide is available on the University website, is provided to potential students and employees, and is sent by email on a yearly basis to current students, faculty and employees.

**Legal Sources for Online Music and Videos**

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: http://www.educause.edu/legalcontent
- **Motion Picture Association of America (MPAA)** provides a list of legal motion picture and video sources: http://www.mpaa.org/contentprotection/get-movies-tv-shows
- **The Recording Industry Association of America (RIAA)** provides a list of legal music sources: http://www.riaa.com/toolsforparents.php?content_selector=legal-music-services

The Legal Sources for online music and videos is reviewed annually by the Vice President of IT Security; the most recent review was completed in July 2011.

**Digital Millennium Copyright Act (DMCA) Policy**

The University computer networks, including its online library and classroom environment are critical assets. Accordingly, University of Phoenix respects the rights of the copyright owners and expects its faculty, staff, students, interns and any affiliates to comply with the U.S. copyright laws. Federal law prohibits the reproduction, distribution, public display or performance of copyrighted materials over the Internet without permission of the copyright owner, except in compliance with fair use or other copyright applicable statutory exceptions. For more information on copyright law, please refer to the University Copyright and Peer-to-Peer File Sharing Policy.

In addition to sanctions that may be applicable under the University Student Code of Conduct Policy, the Acceptable Use of Computing Resources Policy or other policies, University of Phoenix may terminate the network accounts or access to users who have repeatedly infringed on the copyrights of others. University of Phoenix, in compliance with the federal Digital Millennium Copyright Act (DMCA), has established a mandated process for receiving and tracking alleged incidents of copyright infringement.

The University has designated an agent who will investigate notices of alleged copyright infringement and take appropriate actions. Such actions may include terminating repeat infringers accounts under the Digital Millennium Copyright Act (DMCA). The copyright infringement notices must be given in writing, preferably by email, or by U.S. mail to the agent listed below:

University of Phoenix, Inc.
Attn: Copyright Agent
Subject: Copyright Compliance
4025 S. Riverpoint Parkway, CF-K612
Phoenix, AZ 85040

Email: CopyrightAgent@apollogrp.edu

If a valid DMCA notification is received, the University will respond under this process by taking down the infringing content found on our networks. On taking down content under the DMCA the University will take reasonable steps to contact the owner of the removed content so that a counter notification may be filed. Upon receiving a valid counter notification, the University will generally restore the content in question, unless the University receives notice from the notification provider that a legal action has been filed seeking a court order to restrain the alleged infringer from engaging in the infringing activity.

Please note that the DMCA provides that you may be liable for damages including costs and attorneys fees if you falsely claim that someone is infringing on your copyright. Alternatively, you can also be liable for damages including attorneys’ fees if you materially misrepresent that an activity is infringing on the copyright of another. Therefore, the University recommends contacting an attorney if you are unsure whether your work or the work of another is protected by copyright laws.

**Filing Notice of Alleged Infringement**

Following is the process for filing a notification under the DMCA. Notice must be given in writing to the designated agent as specified above and contain the following information:

- Identify in sufficient detail the copyrighted work that you believe has been infringed upon; for example, a student describes the work that you own.
- Identify the material that you claim is infringing on your copyright as set forth in number 1 and provide detailed information reasonably sufficient to locate the infringing item; for example, provide the link to the infringing information.
- Provide a reasonably-sufficient method of contacting you: phone number, address and email address.
- If possible, please provide any information that you allow the University to notify the alleged infringing party of notice of the alleged infringement.
- The following statement must be included in your notice: “I have a good faith belief that the use of the copyrighted materials described above and contained on the service is not authorized by the copyright owner, its agent, or by protection of law.”
• The following statement must be included in your notice: "I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed."
• The notice must be signed.

Filing Counter Notification of Alleged Infringement
The person or provider of the alleged infringing material may present a counter notification pursuant to the DMCA. Upon proper counter notification, the University may reinstate the removed content. Notice must be given in writing to the designated copyright agent as specified above and contain the following information:
• Identify the material that has been removed. This may include providing the location or the URL when possible.
• Provide your name, address telephone number and email address if available.
• Provide a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which you reside, or for any address outside the United States, for any judicial district, in which the service provider may be found and that you will accept service of process from the person who provided notification to the University of the alleged infringement or an agent of such person.
• Provide the following statement: "I swear, under penalty of perjury, that the material identified above was removed or disabled as a result of a mistake or misidentification of the material to be removed or disabled."
• The notice must be signed.

Upon receiving a valid counter notification, the University will provide the person who filed the original notification with a copy of the counter notice and inform them that the material will be reinstated or access to it restored between 10 and 14 business days following receipt of the counter notice, pursuant to the DMCA unless the University receives notification that legal action to seek a court order restraining the alleged infringer from further engaging in the infringing activity has been filed.

Vaccinations and Immunizations
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Information regarding program admissions requirements, including immunization requirements for designated states is located at http://www.phoenix.edu/admissions/admission_requirements.html.

Campus Safety Policies
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The University of Phoenix campus security authority. If a crime has occurred and has not been reported, it cannot be reflected in the following statistics. For this reason, University of Phoenix encourages everyone to report all crimes to their designated campus security authority and local law enforcement agency. Specific campus location statistics are available electronically at http://www.universityofphoenix.com/about_us/campus_safety.html or by requesting a printed copy from your local campus security authority.

University of Phoenix expressly reserves the right to modify or to adopt additional campus polices and procedures relating to campus safety, at anytime without notice.

Statement of Policy On Sex Offender Registration

The Federal Campus Sex Crimes Prevention Act requires colleges and universities to issue a statement advising the campus community where state law enforcement agency information concerning registered sex offenders may be obtained. The Act also mandates that sex offenders who are already required to register in a state to provide notice of each institution of higher education in that state at which the offender is employed or is a student.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the Sex Offender data bases at http://www.sexoffender.com or http://nsopr.gov. You can search by city, county, or zip code. This information is collected by other agencies and this institution cannot guarantee this information is correct or complete. The information provided here is intended to be in compliance with the Campus Security Act and for campus safety purposes only. It should not be used to intimidate, threaten, or harass. Misuse of this information may result in prosecution.

Emergency Mass Notification Policy

Apollo Group, Inc., and University of Phoenix have established an emergency mass notification process that includes emergency escalation processes, mass notifications and supporting systems. These processes enable Apollo, and its subsidiary educational institutions to contact or send notices, alerts or warnings without delay to employees for Apollo, and University of Phoenix faculty, and students in an emergency, dangerous or otherwise high-risk situation at a University site.

Apollo and University of Phoenix maintain emergency management policies, procedures and systems to protect lives and property, and to continue necessary critical functions and essential services.
Drug and Alcohol Abuse Prevention Program

An emergency is defined as a situation that poses an immediate threat to the health or safety of someone in the University community at a University site or that significantly disrupts Apollo programs and activities.
The Emergency Mass Notification policy applies to all officers and employees for Apollo, Apollo’s U.S. based subsidiaries, faculty, and students of University of Phoenix in an emergency, dangerous or otherwise high-risk situation at a University site.
The policy can be viewed in its entirety in the Campus Safety Policies at http://www.phoenix.edu/about_us/campus_safety/campus_safety_policies.html, or by requesting a printed copy from your local campus.

Campus Security Authority Contact List
University of Phoenix campus security authorities assist in the safety of the University community by serving as contacts for University security issues. Contact information for all campus security authorities can be viewed at www.phoenix.edu/about_us/campus_safety/campus_security_authority_contact_list.html.

Drug and Alcohol Abuse Prevention Program

Drug abuse affects all aspects of American life. It threatens the workplace, our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees through the Safe and Drug Free Schools and Communities Act.

The policy can be viewed in its entirety in the Campus Safety Policies Manual located at http://www.phoenix.edu/about_us/campus_safety/campus_safety_policies.html.

Standards of Conduct

The University community must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by University of Phoenix. If an individual associated with the University is apprehended for violating any drug or alcohol related law when on University property, or participating in a University activity, the University will fully support and cooperate with federal and state law enforcement agencies. Underage possession or consumption of alcoholic beverages is not permitted on property owned or controlled by the University and the state laws will be enforced.

Also, intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the University.

Pell Grant

Federal guidelines state the grantee must certify that he or she will not engage in unlawful activities related to controlled substances during the period covered by the grant.

Federal Financial Aid Penalties for Drug Violations

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties.
The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense. "Have you ever been convicted of possessing or selling illegal drugs?" If you answer "yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid.

Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines up to $20,000, imprisonment or both. More information about federal penalties and sanctions is located at www.usdoj.gov/dea/agency/penalties.htm.

Penalties for Drug Convictions:

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

Possession of Illegal Drugs:
• For a first offense, a student loses eligibility for federal financial aid for one year from the date of conviction.
• For a second offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
• For a third offense and subsequent offenses, a student is indefinitely ineligible for federal financial aid from the date of conviction.

Sale of Illegal Drugs:
• For a first offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
• For a second offense and subsequent offenses, a student is indefinitely ineligible for federal financial aid from the date of conviction.

How to Regain Eligibility

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program or passes two unannounced drug tests given by such a program.

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must
• Include at least two unannounced drug tests; AND
• Have received or be qualified to receive funds directly or indirectly under a federal, state, or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student’s record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA, the University is not required to confirm the reported information unless conflicting information is determined.
Convictions During Enrollment
Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to notify Apollo Financial Aid (AFA) immediately, become ineligible for further federal financial aid and repay federal financial aid received after the conviction.

Institutional Sanctions for Alcohol and Drug Violations
Any member of the University community found consuming or selling alcohol or drugs on University property shall be subject to discipline on a case-by-case basis.
- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from the University.
- In all cases, the University will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.
- The University has adopted a zero tolerance policy regarding underage drinking.

Title II of the Higher Education Act-Academic Year 2009-2010 Report
In compliance with Title II of the Higher Education Act (HEA), University of Phoenix has submitted institutional questionnaires that detail the University’s program offerings, student demographics and student performance in those states where the University has teacher education programs that have produced program completers also known as graduates. University of Phoenix provides professional preparation for teachers in multiple states. For an overview of the information contained in the Institutional Report for University of Phoenix, go to http://www.phoenix.edu/about_us/regulatory/consumer-information/title-ii-hea-pass-rate-information.html.
Students’ Right to Privacy

The University of Phoenix maintains compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), as amended. FERPA defines requirements which are designed to protect the privacy of student records maintained by the University. The law requires that:

1. Students should be provided access to official records directly related to them. Students who wish to see their records must make an appointment or submit a written request through the University Registrar’s Office or local campus office.

2. Students may not remove any materials, but are entitled, at their expense, to one copy of any materials contained in their file, unless a disclaimer appears on the document indicating that the student is not to be given a copy, or if the student waived the rights to the document.

3. Students be given the opportunity for a hearing to challenge such records on the grounds that they are inaccurate, misleading, or otherwise inappropriate. The right to a hearing under the law does not include any right to challenge the appropriateness of a grade as determined by the faculty member.

4. Students’ written consent must be received prior to releasing personally identifiable student data from their records to other than a specified list of exceptions.

The University is authorized to release public directory information concerning students. Directory information includes the student’s name, address, phone number, date and place of birth, major field of study, dates of attendance, degrees and awards received, and the most recent previous educational agency or institution attended by the student. Directory information is subject to release by the University at any time unless the Registrar has received a prior written request from the student specifying that the information not be released.

The University is authorized to provide access to student records to University officials and employees who have legitimate educational interests for such access; these are persons who have responsibilities in the University’s academic, administrative, service, or research functions.

A copy of the University’s FERPA policy is available to students through the Registrar’s Office or the student ecampus website at: http://ecampus.phoenix.edu.

Education records also will be released pursuant to a judicial order or a lawfully issued subpoena, but only after the student is given reasonable and necessary notification of the University’s intent to comply with the subpoena before release of the records.

Students have the right to restrict disclosure of directory information. Written requests for privacy holds should include name, IRN, address, specific records to be withheld and/or to whom the privacy hold applies, and the student’s signature and date. Requests are valid throughout student’s enrollment unless otherwise notified. Please send or fax your request to: Registrar, University of Phoenix, 4025 South Riverpoint Parkway, Mail Stop CF-L201, Phoenix, AZ 85040, Fax (480) 643-1600.
STUDENT CODE OF CONDUCT

The Student Code of Conduct of University of Phoenix supports the University’s mission to provide access to higher education opportunities that enable students to develop the knowledge and skills necessary to achieve their professional goals, improve the productivity of their organizations, and provide leadership and service to their communities. Students are expected to conduct themselves ethically, honestly, and with integrity as responsible members of the University’s academic community. This requires the demonstration of mutual respect and civility in academic and professional discourse.

A University is a marketplace of ideas and, in the search for truth, it is essential that freedom exists for contrary ideas to be expressed. Accordingly, students are expected to respect the rights and privileges of others and to foster an environment conducive to learning. Students are accountable for their actions and are required to work independently, as well as collaboratively with teams, in achieving learning goals and objectives.

By virtue of membership in the University’s academic community, students accept an obligation to abide by this Student Code of Conduct. Conduct, either on or off-campus, that is determined to impair, interfere, or obstruct the opportunities of others to learn or that disrupts the mission, processes, or orderly functions of the University will be deemed misconduct and shall be subject to appropriate disciplinary action.

Misconduct for which students are subject to disciplinary action includes, but is not limited to, the following enumerated violations:

1. Actions, oral statements, and written statements which threaten or violate the personal safety of any member of the faculty, staff, or other students.
2. Harassment that has the effect of creating a hostile or offensive educational environment for any student, faculty, or staff member.
3. Sex discrimination/harassment that has the effect of creating a hostile or offensive educational environment for any student, faculty, or staff member. This includes, but is not limited to, sex discrimination, sexual harassment, unwelcome conduct of a sexual nature, unwelcome sexual advances, requests for sexual favors, and other verbal and nonverbal, or physical conduct of a sexual nature including sexual violence.
4. Stalking, persistently pursuing another person that has the effect of imposing unwelcomed contact and/or communication.
5. Disruptive behavior that hinders or interferes with the educational process.
6. Violation of any applicable professional codes of ethics or conduct.
7. Failure to promptly comply with any reasonable directive from faculty or University officials.
8. Failure to cooperate in a University investigation.
9. Carrying of weapons on campus, at campus-sanctioned events, or when meeting with campus personnel. (This policy is not applicable to students who are law enforcement officers required by law to carry firearms at all times).
10. Using, dealing in, or being under the influence of alcohol or illegal drugs while in class, at campus-sanctioned events, or when meeting with campus personnel.
11. Failure to maintain confidentiality and respect the privacy of personal or professional information communicated about clients, one’s employer, other students or their employers.
12. Falsification, alteration or invention of information, including, but not limited to, any third party document used to apply for financial aid, or lying during a University investigation.
13. Violation of the Student Code of Academic Integrity.
14. Violation of the policy on Acceptable Use of University Computing and Communication Resources for Students and Faculty.
15. Hazing (any action which recklessly or intentionally endangers the mental health or physical health or safety of a student for the purpose of initiation or admission into or affiliation with any University-sanctioned organization).
16. Violation of University regulations and policies (in addition to those regulations and policies covered by items 1-15 above).
17. Violation of federal, state, provincial, or local laws or regulations that impacts the University’s educational environment.

Student Code of Academic Integrity

University of Phoenix is an academic community whose fundamental mission is the pursuit of intellectual growth. Achievement of this mission is dependent upon the development of autonomous thought and respect for the ideas of others. Academic dishonesty threatens the integrity of individual students as well as the University’s academic community. By virtue of membership in the University’s academic community, students accept a responsibility and obligation to abide by this Student Code of Academic Integrity, which is a part of the Student Code of Conduct. Academic integrity violations include all forms of academic dishonesty, including but not limited to the following:

a. Plagiarism - Intentional or unintentional representation of another’s words or ideas as one’s own in an academic exercise.

Examples of plagiarism include but are not limited to:

- The exact copy of information from a source without proper citation and without use of quotation marks or block quotation formatting. If any words or ideas used in a class posting or assignment submission do not represent the student’s original words or ideas, the student must distinguish them with quotation marks or a freestanding, indented block quotation (for a quotation of 40 or more words), followed by the appropriate citation in accordance with the Publication Manual of the American Psychological Association. When a student copies information from a source, he or she must acknowledge the source with quotation marks or block quotes irrespective of whether or not the source has been formally published.
- Paraphrasing statements, paragraphs, or other bodies of work without proper citation using someone else’s ideas, data, language, and/or arguments without acknowledgement.
- Presenting work as the student’s own that has been prepared in whole or part by someone other than that particular student. This includes the purchase and/or sharing of work.
- Failure to properly cite and reference statistics, data, or other sources of information that are used in one’s submission.
b. Self-plagiarism, double dipping, or dovetailing - Submission of work that has been previously prepared and turned in without fair citation of the original work and prior approval of faculty. Students who submit assignments that were previously submitted are subject to the same consequences they would face if they plagiarized these assignments. The use of one’s previous work in an assignment requires prior approval from the current faculty member and citation of the previous work.

c. Fabrication - Falsification or invention of any information, citation, data, or document. This includes the invention or alteration of data or results, or relying on another source's results in any assignment without proper acknowledgement of that source. Fabrication includes citing sources that the student has not actually used or consulted.

d. Unauthorized Assistance - Use of materials or information not authorized by the faculty member to complete an academic exercise, or the completion of an academic exercise by someone other than the student. Students must rely upon their own abilities and refrain from obtaining assistance in any manner that faculty does not explicitly allow. This includes but is not limited to providing or receiving answers to an exam, use of faculty materials or answer keys, or a student having someone take his or her exam.

e. Copyright infringement - Acquisition or use of copyrighted works without appropriate legal license or permission which includes peer-to-peer file sharing. Any unauthorized distribution of copyrighted material, including peer-to-peer file sharing, including illegal downloading or unauthorized distribution of copyrighted materials using the University information technology system may subject a student to civil and criminal liabilities. Refer to: http://www.copyright.gov/title17/92chap5.pdf for information on federal copyright infringement and remedies.

f. Misrepresentation - Falsely representing the student's situation to faculty when (1) justifying an absence or the need for a complete grade; or (2) requesting a makeup exam, a special due date, or extension of a syllabus or class deadline for submitting a course requirement.

g. Collusion - Helping or allowing another student to commit any act of academic dishonesty.

**Procedure for Processing Alleged Violations of the Student Code of Conduct:**

**Procedure for Processing Alleged Violations of the Student Code of Conduct:**

**A. Alleged Violations:**

1. An alleged violation of the Student Code of Conduct, unless related to student records or sex discrimination/harassment, shall be forwarded to the Campus Director of Academic Affairs, the Campus Director of Operations, or their designee.

2. An alleged violation of the Student Code of Conduct that relates to student records shall be forwarded to the Registrar. In Title IX cases, a student response acknowledging guilt will result in a warning or it may be subject to review by a committee as described below.

3. While an alleged violation of the Student Code of Conduct is being investigated, a student may be removed from class, campus-sanctioned events, and other University functions after review and consultation with Apollo Legal Services and/or the Office of Dispute Management.

**B. Investigation:**

1. Alleged violations of the Student Code of Conduct shall be investigated in a prompt, thorough, impartial, and reasonable manner.

2. The investigation shall gather relevant evidence, including, but not limited to, pertinent documents and statements from witnesses. Title IX investigations will be conducted within 60 days barring any unusual complexity.

3. In those instances where the campus determines the conduct does not warrant a Charging Letter, it may choose to issue a Warning Letter and/or provide counseling to the student. Note: A Warning Letter is not appealable.

4. In Title IX cases the complainant(s) shall be notified of the conduct procedures and notified of when and if a Charge Letter or warning is sent to the respondent(s).

**D. Student Response**

1. A student response acknowledging guilt will be sent to the Campus Director of Academic Affairs, the Campus Director of Operations, the Registrar (only in violations relating to student records) or their designee who will determine the appropriate sanctions.

2. In Title IX cases, a student response acknowledging guilt will follow the Title IX committee process outlined below.

3. A student response denying the charge(s) will follow the committee process outlined below.
E. Committees:

1. Campus Committee:
   a. After the campus investigation is completed and the student has responded to the Charging Letter, a Campus Committee shall be convened to review the file and make findings and recommendations to the Campus Director of Academic Affairs or the Campus Director of Operations (a designee may be appointed if the Director has recused himself/herself).
   b. The Campus Committee shall be chaired by a full-time campus administrator.
   c. The Campus Committee composition shall be at least three impartial individuals who have no prior involvement with the student or the investigation: a campus administrator, a faculty member, and a student representative.
   d. The Campus Committee shall use the preponderance of the evidence standard of proof (more likely than not) to weigh the evidence and make a recommendation to the Director of Academic Affairs or designee about whether a violation occurred and what sanction, if any, is warranted.

2. Registrar’s Committee:
   a. After the Apollo Ethics and Compliance Department’s investigation is completed and the student has responded to the Charging Letter, a Registrar’s Committee shall be convened to review the file and make findings and recommendations to the Registrar (a designee may be appointed if the Registrar has recused himself/herself).
   b. The Registrar’s Committee shall be chaired by an Associate Registrar or Director from the Registrar’s Office (or designee).
   c. The Committee composition shall be at least three impartial individuals, who have no prior involvement with the parties or the investigation: a Director (or designee), a faculty member, and a student.
   d. The Registrar’s Committee shall use the preponderance of the evidence standard of proof (more likely than not) to weigh the evidence and make a recommendation to the Registrar or designee about whether a violation occurred and what sanction, if any, is warranted.

3. Title IX Committee:
   a. After the investigation is completed and the student has responded to the Charging Letter, opposing parties will be afforded the opportunity to present written witness statements for inclusion in the Title IX Case Packet.
   b. The Title IX Committee shall be convened to review the file and make findings and recommendations to the Campus Director of Academic Affairs or the Campus Director of Operations (a designee may be appointed if the Director has recused himself/herself).
   c. The Title IX Committee shall be chaired by a full-time campus administrator or designee.
   d. The Title IX Committee composition shall be at least three impartial individuals who have no prior involvement with the parties or the investigation: a director (or designee), a faculty member, and a student.
   e. The Title IX Committee shall use the preponderance of the evidence standard of proof (more likely than not) to weigh the evidence and make a recommendation to the Director of Academic Affairs or designee about whether a violation occurred and what sanction, if any, is warranted.

F. Committee Process:

1. Students shall be afforded the opportunity to address the Committee to make a statement in their defense. This may be done via teleconference. (Note: In Title IX cases opposing parties are afforded the opportunity to separately address the committee to make a statement).

2. Students are not entitled to representation by an attorney or any other third party at any point in the process. However, in accordance with the Higher Education Opportunity Act (HEOA), in cases of an alleged sex discrimination/harassment, opposing parties are entitled to have third parties present during the committee process. (Note: The third party cannot be an attorney).

3. Tape, digital, or other electronic recording of the committee meeting is not permitted.

4. The Committee members are given a "Case Packet" with all relevant information for the committee meeting, including any written response received from the student. In Title IX cases, the Case Packet will include opposing parties’ statements, all evidence discovered during the investigation, and any written witness statements the parties have submitted.

5. The Committee members sign a standard Confidentiality Statement for Committee Members and, after the Committee’s deliberations; the Case Packets are collected and destroyed in order to maintain confidentiality.
G. Decision:
1. For campus cases, the Committee Chair delivers a summary report, generally containing Findings of Fact, Conclusions, and Recommendations, to the Campus Director of Academic Affairs or the Campus Director of Operations (or designee), who has the ultimate authority to accept, reject, or modify the recommendations of the Campus Committee and render the decision.
2. For Registrar cases, the Committee Chair delivers a summary report, generally containing Findings of Fact, Conclusions, and Recommendations, to the Registrar (or designee), who has the ultimate authority to accept, reject, or modify the recommendations of the Registrar's Committee and render the decision.
3. For Title IX cases, the Committee Chair delivers a summary report, generally containing Findings of Fact, Conclusions, and Recommendations, to the Campus Director of Academic Affairs or the Campus Director of Operations (or designee), who has the ultimate authority to accept, reject, or modify the recommendations of the Title IX Committee and render the decision.
4. The decision shall be communicated to the student by the decision maker. The decision shall be delivered by United Parcel Service (UPS) and/or by additional means which may validate proof of receipt. In Title IX cases, opposing parties will receive notice of the outcome of the complaint within 30 days of the close of the investigation. (Note: If this is a drug and/or alcohol related offense you must also notify the Office of Dispute Management.)
5. In accordance with the requirements under the Higher Education Opportunity Act (HEOA), upon written request, the University of Phoenix will disclose to an alleged victim of a crime of violence, or a non-forcible sex offense, the results of any disciplinary hearing conducted by the institution against the student(s) who is/are the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the alleged crime or offense, the University of Phoenix will provide the results of the disciplinary hearing to the victim’s next of kin, if so requested.
6. In accordance with the requirements under the HEOA, in cases of an alleged sex discrimination/harassment, opposing parties will be informed of the committee determination, including any sanction that is imposed.
7. Any decision which affects a student’s enrollment or academic status shall be communicated to the Registrar’s Office for records update.

H. Sanctions:
1. If a violation is found, disciplinary sanctions shall be based on the seriousness of the situation and may include, but are not limited to, documented counseling by a University staff member, loss of academic credit, action plan (must be approved by the Office of Dispute Management), suspension and/or expulsion.
2. A recommendation of expulsion by the decision maker shall be automatically reviewed by the Student Discipline Review Committee in the Office of Dispute Management and must be endorsed before the campus communicates that sanction to the student.

I. Appeals:
1. In those instances where students are found to be in violation of the Student Code of Conduct after receiving a Charging Letter, they may appeal the decision to the Student Discipline Review Committee (SDRC) in the Office of Dispute Management (ODM) within ten days of receiving the campus decision. In Title IX cases, opposing parties shall be afforded the opportunity to appeal within 10 days of receiving notice of the outcome and if an appeal is filed each party shall receive notice of the other party’s appeal.
2. The SDRC is usually comprised of a senior manager from the University, a Regional Director of Academic Affairs, and an Associate or Assistant Dean from the accused student's college (or their respective designee). The decision of the SDRC is final and shall be communicated directly to the student and the campus, except in the case of a decision by the SDRC supporting a campus recommendation of expulsion (see H.2. above).
3. If the sanction against the student is expulsion, the review of the appeal shall be conducted by the Senior Management Review Committee (SMRC) in the Office of Dispute Management. The SMRC is usually comprised of the Provost, the Vice President of University Services, and the Dean of the accused student's college (or their respective designee). The decision of the SMRC is final and shall be communicated directly to the student and the campus.
DISPUTE RESOLUTION

The following policy and procedures are to be used to resolve disputes by both current and former students of the University. Students are encouraged to bring the concerns outlined below to the attention of the appropriate individual/department, as set forth in Step One below. These individuals/departments will investigate and resolve such concerns accordingly. A covered dispute is subject to the conditions below and may be submitted to the formal Dispute Resolution Procedures set forth in this section if not satisfactorily resolved through the prior intervention of Step One.

In connection with the University policies identified in Step One below, this policy is intended to address disputes between a student and the University and create a framework by which students and the University can resolve all such disputes arising from a student's interactions with the University. Although the University strongly recommends utilization of the resources identified in Step One to resolve such disputes, the only dispute resolution policy that is mandatory is the arbitration policy. Arbitration is the exclusive means by which all covered disputes asserted by either a student (whether current or former) or the University, involving justiciable disputes and/or any justiciable matter arising from the student's interactions with the University, shall be decided and finally resolved.

Claims and/or disputes covered by this policy fall into one of two levels:

- **Level One disputes** involve alleged violations of state or federal law, any statutory or common law tort claim or alleged breach of contract claim, claims of discrimination or harassment pursuant to state or federal law, or any other issue of a substantial nature. If not resolved sooner, Level One disputes may be processed through all three steps of the following Dispute Resolution Procedures.

- **Step Two: Mediation**
  - Students should first attempt to resolve any dispute or issue related to the following subject matters, or like subject matters, by contacting the following individuals/departments, and utilizing the process set forth in the corresponding section(s) of the Academic Catalog, as referenced below. Please note that the information provided below represents only the initial contact with whom such disputes should be reported. Students should carefully consult the Academic Catalog to gain a fuller understanding of the processes associated with reporting and resolving disputes related to these subject matters.
  - **Step Two: Mediation**
    - **Allegations of sex discrimination or sexual harassment:** Camie Pratt, Associate Vice President and Title IX Coordinator, Office of Dispute Management (“ODM”). See Nondiscrimination Policy and Harassment Policy in Academic Catalog.
    - **Allegations concerning all other forms of discrimination:** Campus Director of Academic Affairs, Campus Director of Operations, Campus Director of Student Services, or their respective designee. See Nondiscrimination Policy and Harassment Policy in Academic Catalog.
    - **Student Code of Conduct Violations, other than sex discrimination and sexual harassment:** Registrar. See Student Code of Conduct section in Academic Catalog.
    - **General Student Grievances (other than sex discrimination and sexual harassment):** Office of Dispute Management. See General Student Grievances section in Academic Catalog.
    - **Student Grievances relating to financial aid, account balances, or collections:** Campus Management. See General Student Grievances section in Academic Catalog.
    - **Academic Issues:** Student Appeals Center in ODM. See Student Appeals Center Section in Academic Catalog.
    - **Grade Disputes:** Director of Academic Affairs or designee. See Grade Disputes section in Academic Catalog.

- **Step Two: Mediation**
  - If a Level One dispute is not resolved as a result of Step One, then prior to proceeding to Arbitration, all parties are encouraged to participate in a formal mediation session facilitated by a professional, neutral mediator. Mediation is not mandatory but is strongly encouraged as an effective way to resolve disputes. Mediation is not a mandatory prerequisite to arbitration.
  - The physical location for the mediation shall be mutually selected by the parties. If the parties elect mediation, the student is required to pay the sum of $100 towards the mediation costs, which amount shall be paid directly to the mediator. Any other costs associated with the mediation shall be paid by the University. Both the student and the University shall submit in writing to the other the name(s) of one or more professional, neutral mediators as a potential mediator in the matter. The parties will exercise their best efforts to agree on the selection of a mediator. If the parties cannot agree on the selection of a mediator, then the parties can submit the matter to the American Arbitration Association for the purpose of having a neutral mediator appointed.
  - The mediator shall schedule the mediation as expeditiously as possible. All parties will have the opportunity to attend and participate in the mediation. Any party may be represented by counsel of his or her choosing, at his or her own expense. The mediator shall direct how the mediation will be conducted. As with all mediations, any resulting resolution must be agreed to by the parties, which shall constitute a final and binding resolution of the matter.
Step Three: Binding Arbitration

1. This Binding Arbitration provision ("Arbitration Agreement") is governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq. and evidences a transaction involving commerce. This Arbitration Agreement is a condition of becoming enrolled with the University. This Arbitration Agreement applies to any covered dispute arising out of or related to the student’s interactions with the University. Nothing contained in this Arbitration Agreement shall be construed to prevent or excuse the student from utilizing the University’s existing internal procedures for resolution of complaints, as set forth in Step One above, and this Arbitration Agreement is not intended to be a substitute for the utilization of such procedures. Except as it otherwise provides, this Arbitration Agreement is intended to apply to the resolution of disputes that otherwise would be resolved in a court of law, and therefore this Arbitration Agreement requires all such disputes to be resolved only by an arbitrator through final and binding arbitration and not by way of court or jury trial. Such disputes include without limitation disputes arising out of or relating to interpretation or application of this Arbitration Agreement, including the enforceability, revocability or validity of the Arbitration Agreement or any portion of the Arbitration Agreement. Regardless of any other terms of this Arbitration Agreement, claims may be brought before an administrative agency if applicable law permits access to such an agency notwithstanding the existence of an agreement to arbitrate. Such administrative claims include without limitation claims or charges brought before the U.S. Department of Education, State Boards of Education, or the Office of Federal Contract Compliance Programs.

2. Notwithstanding any other language in this Arbitration Agreement, a student’s Enrollment Agreement, the Academic Catalog or any other University policy or practice, this Arbitration Agreement will not be unilaterally revised, modified or eliminated by the University with respect to any covered dispute after that dispute has been submitted to arbitration pursuant to this Arbitration Agreement. The University will not revise, modify or eliminate this Arbitration Agreement without giving at least thirty (30) days written notice to Students.

3. The parties shall select the neutral arbitrator and/or arbitration sponsoring organization by mutual agreement. If the parties cannot mutually agree to an arbitrator and/or arbitration sponsoring organization, the arbitration will be held and the arbitrator selected under the auspices of the American Arbitration Association ("AAA"). Except as provided in this Arbitration Agreement, the arbitration shall be held in accordance with the then current Commercial Arbitration Procedures of the AAA. The AAA rules are available at (www.adr.org). However, nothing in said rules or procedures and/or any modification thereto shall affect the enforceability and validity of the Class Action Waiver, including but not limited to, the provision that the enforceability of the Class Action Waiver may be determined only by a court and not by an arbitrator. Unless the parties jointly agree otherwise, the arbitrator shall be either an attorney who is experienced in the subject matter at issue and licensed to practice law in the state in which the arbitration is convened, or a retired judge.

4. The party bringing the claim must demand arbitration in writing and deliver the written demand by hand or first class mail to the other party within the applicable statute of limitations period. Any demand for arbitration made to the University shall be provided to the Legal Department, at 4025 S. Riverpoint Parkway, Mail Stop: CF-KX01, Phoenix, Arizona 85040. The arbitrator shall resolve all disputes regarding the timeliness or propriety of the demand for arbitration. A party may apply to a court of competent jurisdiction for temporary or preliminary injunctive relief in connection with an arbitrable controversy, but only upon the ground that the award to which that party may be entitled may be rendered ineffectual without such provisional relief.

5. In arbitration, the parties will have the right to conduct adequate civil discovery, bring dispositive motions, and present witnesses and evidence as needed to present their cases and defenses, and any disputes in this regard shall be resolved by the arbitrator.

6. CLASS ACTION WAIVER: There will be no right or authority for any dispute to be brought, heard or arbitrated as a class, collective or representative action or as a class member in any purported class, collective action or representative proceeding ("Class Action Waiver"). Notwithstanding any other clause contained in this Arbitration Agreement, the preceding sentence shall not be severable from this Agreement in any case in which the dispute to be arbitrated is brought as a class, collective or representative action. Notwithstanding any other clause contained in this Arbitration Agreement, any claim that all or part of the Class Action Waiver is unenforceable, unconscionable, void or voidable may be determined only by a court of competent jurisdiction and not by an arbitrator.

7. Each party will pay the fees for his, her or its own attorneys, subject to any remedies to which that party may later be entitled under applicable law. The University shall initially bear the administrative costs associated with the conduct of the Arbitration, subject to: (1) a one-time payment by the student toward these costs equal to the filing fee then required by the court of general jurisdiction in the state where the student in question attended the University; and (2) any subsequent award by the Arbitrator in accordance with applicable law.

8. The Federal Rules of Evidence shall apply. The arbitrator shall have jurisdiction to hear and rule on pre-hearing disputes and is authorized to hold pre-hearing conferences by telephone or in person, as the arbitrator deems necessary. The arbitrator shall have the authority to entertain a motion to dismiss and/or a motion for summary judgment by any party and shall apply the standards governing such motions under the Federal Rules of Civil Procedure and applicable federal common law.
9. Within 30 days of the close of the arbitration hearing, any party will have the right to prepare, serve on the other party and file with the arbitrator a brief. The arbitrator may award any party any remedy to which that party is entitled under applicable law, but such remedies shall be limited to those that would be available to a party in his or her individual capacity in a court of law for the claims presented to and decided by the arbitrator, and no remedies that otherwise would be available to an individual in a court of law will be forfeited by virtue of this Arbitration Agreement. The arbitrator will issue a decision or award in writing, stating the essential findings of fact and conclusions of law. Except as may be permitted or required by law, as determined by the arbitrator, neither a party nor an arbitrator may disclose the existence, content, or results of any arbitration hereunder without the prior written consent of all parties. A court of competent jurisdiction shall have the authority to enter a judgment upon the award made pursuant to the arbitration.

10. It is against University policy for any student to be subject to retaliation if he or she exercises his or her right to assert claims under this Arbitration Agreement. If any student believes that he or she has been retaliated against by anyone at the University, the student should immediately report this to ODM.

11. This section entitled “Binding Arbitration” is the full and complete agreement relating to the formal resolution of student-related disputes in arbitration. Except as stated in paragraph 6, above, in the event any portion of this Arbitration Agreement is deemed unenforceable, the remainder of this Arbitration Agreement will be enforceable. If the Class Action Waiver is deemed to be unenforceable, the University and the student agree that this Arbitration Agreement is otherwise silent as to any party’s ability to bring a class, collective or representative action in arbitration.
ACADEMIC POLICIES

Academic Advisement

All students are provided the opportunity to communicate with a representative throughout the duration of their program. This advisement can provide students with a preliminary evaluation of their academic status prior to admission and the requirements they must satisfy for both admission to and the completion of their degree program. All students are notified of their official transfer of credits at the time of matriculation and may view their official transfer credit evaluation and progress toward degree completion at any time on their student website. Student services available on the student website include transfer credit summaries, official grades, program GPA, access to update demographic information, and the ability to request transcripts. Guidance on degree completion progress and options may also be discussed at any time with a representative.

Registration

Registration and payment of tuition are required prior to the start of each course. A new application fee is not required for students transferring from WIU. Students who register in a financial aid eligible program may qualify for financial aid in accordance with federal regulations.

Students must sign an Enrollment or Disclosure Agreement for the degree program which they intend to pursue. Students who change programs or who reenter after an absence of one year or more must sign a new Enrollment or Disclosure Agreement.

The student’s enrollment agreement defines the student’s curriculum and degree requirements. The executed enrollment agreement will be effective for a one year time period from the date signed. If the student has not started their program within this timeframe, the student will be required to submit new admissions paperwork (application and Enrollment/Disclosure Agreement) and update to the most recent version available at their campus.

Admission Statuses

There are twelve types of admission statuses at the University of Phoenix representing a student’s standing: Registered, Registered with International Credentials, Admission Deadline Exceeded, Conditional, Orientation Pending, Graduate Provisional, Admit with International Credentials, Admission Deadline Exceeded, Phoenix representing a student’s standing: Registered, Registered with International Credentials and Provisional admissions statuses, but are not considered unconditionally admitted until the Office of Admissions and Evaluation grants a status of Admitted and all transfer credits are reviewed for applicability to the degree program.

Official decisions regarding admission and academic statuses may be delivered to students via the student website or US Mail.

Admitted (AM) Status

The Office of Admissions and Evaluation in University Services grants a student Admitted status after all documents have been received, the applicant’s admission file has been officially reviewed, and all admission requirements have been met. All materials to obtain admission must be submitted by the end of the second course. No student may enroll in the fourth course without admission being granted. This provides the University the necessary information to develop individualized program schedules for each student and provides an opportunity for an admission decision to be made early in the program.

Graduate Provisional (PV) Status

Students who meet all admission requirements in graduate programs except the minimum GPA requirement of 2.50 or 3.00 (see program specific admissions requirements) may be admitted on Provisional status if their entrance GPA is between 2.0 and 2.49 or 2.50 and 2.99 depending on the program of interest. Students admitted on provisional status must achieve a GPA of 3.0 in their University of Phoenix course work at the end of their fourth completed program applicable course to be unconditionally admitted and placed on Admitted status. Failure to meet the minimum grade point average (GPA) of 3.0 by the fourth completed program applicable course will result in a DA (Disqualified Admission) student academic status and a PD (Program Disqualification) program academic status. Students who are disqualified from their program are not eligible to reenter that program for a minimum of three years and are not eligible for readmission into an alternate program until the lapse of six months from the date of disqualification.

Registered (RR) Status

Students qualify for registered status upon completion of the application for admission and payment of the application fee (if applicable). Qualified degree-seeking students in the business, human services, management, education, counseling, computer information systems, psychology or nursing programs may attend a maximum of four courses under registered status. The University makes no guarantees of a favorable admission to students enrolled in course work under registered status.

Registered International Credentials (RI) Status

Students using copies of international academic credentials qualify for registered with international credentials status upon completion of the application for admission and payment of the application fee (if applicable). Students will not be granted unconditional admission using copies of international credentials until verification of the credentials or an original international academic record is received. Qualified degree-seeking students in the business, human services, management, education, counseling, computer information systems, psychology or nursing programs may attend a maximum of four courses under registered status. The University makes no guarantees of a favorable admission to students enrolled in course work under registered with international credentials status.
Orientation Pending (OP) Status
Undergraduate degree applicants who have less than 24 credits of previous college credit/experience as listed on their admissions application will be granted Orientation Pending (OP) admitted status after all admission documents have been received, the admission file has been reviewed, and all admission requirements for the chosen program have been met. As a condition of admission, students on Orientation Pending (OP) admitted status must satisfactorily complete the University Orientation prior to gaining unconditional admission status.

Deferred Admission (DF) Status
Students will be granted deferred admission (DF) if documents or information required for admission (AM) are missing from the file. Students will remain on DF status until the required documents or information is received. Students on DF status cannot attend class and will be administratively withdrawn from the university until the status is resolved.

Conditional (CD) Status
Students who are high school seniors who have not yet graduated may be granted conditional status upon completion of the admission application and payment of any required fees. Scheduling for students is not permitted under this status, and upon completion of high school, students may apply for admission to a specific associate degree program.

Non-Degree (ND) Status
Individuals interested in taking coursework at the University, but not interested in pursuing a degree, may register as non-degree students. Non-degree students enrolling in single courses within a degree or certificate program must meet the admissions requirements for the respective college or school. An approved list of courses is available on www.phoenix.edu under Individual Courses.

Admission Deadline Exceeded (DE) Status
Students who are unable to attain admitted status by the completion of their fourth university course will be placed on Admission Deadline Exceeded (DE) status and administratively withdrawn from the University.

Denied for Cause (DC) Status
Applicants for admission who have violated a University policy or procedure or committed some other act which, if he or she were already a student, would subject him or her to sanctions for violating the Student Code of Conduct will be placed on denied for cause status (DC) and will be administratively withdrawn from the University.

Denied Admission (DN) Status
Applicants who do not meet the minimum requirements for admission to a program will be placed on denied admission status and administratively withdrawn from the University.

Re-entry Required (RE) Status
Students who were previously admitted (AM, PV, IV, OP) into a program but have not posted positive attendance in a course for 365 days will be placed on Re-entry Required (RE) admission status. Students placed on Re-entry Required (RE) status will be required to re-enter the most current program/version in their state or jurisdiction and submit an admission application, enrollment agreement and any other documents as required by the new program.

Student Academic Statuses
The following statuses are applicable to students regardless of degree program they are pursuing. Official decisions regarding your admissions and academic statuses may be delivered to you via your student website or US Mail.

Academic Disqualification
Academic Disqualification results when students on academic probation fail to achieve the minimum grade point average at the conclusion of the probationary period of four (4) consecutive courses. Students who have been Academically Disqualified will be administratively withdrawn from the University and are not eligible for readmission until the lapse of six months from the date of disqualification. The date of disqualification will be the course end date of the final course completed within the AP sequence. No exceptions to the 6 month disqualification will be granted by the Student Appeals Center (SAC). Upon the conclusion of the 6 month disqualification students can petition the Student Appeal Center to return. The student may be required to retake or replace the course(s) with the lowest grade(s) earned. Students on Academic Disqualification may not transfer to another degree program or major until they have fulfilled the requirements for reentry as determined by a SAC appeal. The University will note the date a student is placed on and removed from Academic Disqualification on the permanent transcript. The existing schedule will be deleted and scheduling will be restricted for students placed on Academic Disqualification.

Scholastic Disqualification
Each degree program may have specific Progression Requirements. Failure to meet those Progression Requirements will result in Scholastic Disqualification. For example, Scholastic Disqualification results when a student fails to earn a specified minimum grade in a required progression course. Students who have been Scholastically Disqualified will not be allowed to continue in their degree program until they have fulfilled the requirements for progression as determined by University policy. The University will note the date a student is placed on and removed from Scholastic Disqualification on the permanent transcript. The course that placed the student on Scholastic Disqualification, or its equivalent, may be scheduled, but all other scheduling will be restricted. Students that fail their second attempt of a course for progression in their degree program will be placed on Scholastic Suspension. Students may appeal to the Student Appeal Center to petition to have the Scholastic Suspension removed. The University will note the date a student is placed on and removed from Scholastic Suspension on the permanent transcript.
For details about the Progression Requirements in your degree program, you should carefully review your Program Handbook. If you have any questions about Progression Requirements or Scholastic Disqualification, you should talk to your Academic Representative or College Campus Chair.

NOTE: Students who have been placed on Scholastic Disqualification may not transfer to another degree program or major until they have fulfilled the requirements for progression unless otherwise determined by the Campus Director of Academic Affairs and the Dean of the College for the new program/version.

**Expulsion (EX)**

Expulsion occurs when a student is administratively withdrawn from the university and not allowed to return under any circumstances. The date of expulsion is noted on the official transcript, any changes on the existing student schedule are deleted and future scheduling is restricted.

**Disqualified for Admission (DA) Academic Status**

Disqualified for Admission or DA academic status results when students who are admitted provisionally fail to achieve the minimum grade point average (3.0 graduate) at the conclusion of the provisional period of four completed program applicable courses. Students who have been Disqualified for Admission (placed on DA academic status) will be administratively withdrawn from the university and are not eligible to re-enroll until the lapse of six months from the date of disqualification. Approval must be granted by the Student Appeals Center in order to re-enroll into any program with the University. Students placed on Disqualified for Admission (DA) status may not appeal to return before the end of the six month disqualification period. There will be no exceptions.

Students who have been Disqualified for Admission (placed on DA academic status) may not transfer to another degree program or major until they have fulfilled the six month disqualification period and have received approval through a student appeal.

**Scholastic Suspension**

Scholastic Suspension occurs when a student is suspended for a period of time or indefinitely from the University as determined by appropriate campus officials and/or Central Administration. The student will be administratively withdrawn from the university if placed on Scholastic Suspension. A student may be placed on Scholastic Suspension due to a violation of the Student Code of Conduct or for the failure to meet the minimum grade requirement after the second attempt of a course required for progression in their degree program. The University will note the permanent transcript with the date a student is placed on and removed from Scholastic Suspension. A student may appeal to the Student Appeals Center to have the Scholastic Suspension removed if it is based on progression requirements. A student may appeal to the Student Discipline Review Committee to have the Scholastic Suspension removed if it is based on a violation of the Student Code of Conduct.

**Program Academic Statuses**

The following statuses are applicable to the specific degree programs students are pursuing if the student changes degree programs, statuses can be adjusted depending on new program requirements. Official decisions regarding your admissions and academic statuses may be delivered to you via your student website or US Mail.

**Withdrawn for Nursing License or Liability Insurance (WL)**

Student withdrawn from course for failure to maintain verification of current RN license and/or professional liability insurance in his/her student file. The student will also be administratively withdrawn from the university.

**Level 1 Candidate Status**

Level 1 Candidate status is determined at the time of matriculation and is based on the admissions requirements for the desired program. Not all programs have a candidate status requirement.

1S: Level 1 Candidate Status Satisfied: Student has met the admissions requirements and has been admitted.

1N: Level 1 Candidate Status has not been satisfied: Student has not met the admissions requirements, has been denied admission, and therefore does not meet the requirements to achieve Level 1 Candidate Status. Students in a 1N Candidate Status should not attend class.

**Level 2 Candidate Status**

Level 2 Candidate status is a review of additional requirements needed for the student to progress in their program past a certain point, as designated in program policy.

2S: Level 2 Candidate Status Satisfied: Student has met the additional requirements by the specified deadline indicated in the program requirements.

2N: Level 2 Candidate Status Not Satisfied: Student has not met the additional requirements by the specified deadline indicated in the program requirements. A candidate status of 2N restricts the student from attending any future courses until the requirements are met and the student will be administratively withdrawn from the university.

**Academic Probation**

Academic Probation shall occur when a student’s grade point average falls below acceptable levels. Probation lasts for a period of four consecutive program applicable courses following the course whose grade caused the student’s GPA to fall below the minimum requirement for the program. Concurrent enrollment is prohibited during the four course AP sequence. Associate degree students enrolled at the Online Campus should continue traditional block scheduling format with concurrent enrollment in two courses (excluding AACR & AAPF). In graduate programs, the four course sequence excludes any undergraduate prerequisite courses. Financial Aid and VA students will continue to receive funds during the probationary period.

**Program Disqualification**

Effective for new enrollments March 1, 2009 and later-Students provisionally admitted (PV), who fail to meet the minimum requirement for admission (AM), will be placed on Program Disqualification (PD) program academic status and Disqualified Admission (DA) academic status. Students who are disqualified from their program are not eligible to reenter that program for a minimum of three years. Students disqualified for admission are not eligible for readmission into an alternate program until the lapse of six months from the date of disqualification. Students may appeal to reenter into the program from which they were disqualified (PD) or any updated version of the program after a lapse of three years.
Student Falsification of Information

All students applying for admission to the University have the responsibility to submit a complete and accurate application package including all academic and professional credentials required. Submitting incomplete, false, or misleading information may be grounds for dismissal at any time.

General Student Grievances

The University has a responsibility to protect the rights of students and ensure compliance with its nondiscrimination policy by providing a process for those who desire to file a grievance against the University, including any claim of discrimination. Students who are alleging discrimination or harassment, please refer to the Nondiscrimination Policy section or Harassment Policy sections of this catalog.

Other grievances must be submitted in writing to ODM, which will determine the appropriate course of action or render a decision. Grievances relating to financial aid, account balances, or collections must be reviewed by campus management before being submitted to ODM. When such a grievance is received by ODM, the student will be provided guidance to file an appeal to be reviewed by the Financial Grievance Committee (FGC) for a final decision if it cannot be resolved informally.

Students attending one of the North Carolina Campuses may file any grievance directly to the Campus Director, 3800 Arco Corporate Drive, Suite 100, Charlotte, North Carolina 28273.

Student Appeals Center (SAC)

The Student Appeals Center (SAC) is an avenue by which students may request exceptions to academic policy via an appeal. Upon receipt, a SAC appeal is routed to the appropriate decision maker; these individuals have the authority to make exceptions to University policy based upon a student’s individual circumstances. Decisions are based upon maintaining the academic integrity of the institution. It is incumbent upon the student to provide their Academic Representative with an appeal letter and all relevant documents and statements of support. The Academic Representative will submit all of this information to SAC electronically.

Grading Procedures

Formal grade reports are available through the student web site upon completion of each course. Grade reports indicate the course taken, credits received, and grade assigned. A student who has failed to make payment for tuition of a course will have the grade withheld until payment is made.

Faculty members are required to post final grades within seven days of completion of the course. The University has established the following grading guidelines to be complied with by all faculty.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Quality Points</th>
<th>Grade</th>
<th>Quality Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>= 4.00</td>
<td>C–</td>
<td>= 1.67</td>
</tr>
<tr>
<td>A–</td>
<td>= 3.67</td>
<td>D+</td>
<td>= 1.33</td>
</tr>
<tr>
<td>B+</td>
<td>= 3.33</td>
<td>D</td>
<td>= 1.00</td>
</tr>
<tr>
<td>B</td>
<td>= 3.00</td>
<td>D–</td>
<td>= 0.67</td>
</tr>
<tr>
<td>B–</td>
<td>= 2.67</td>
<td>F</td>
<td>= 0.00</td>
</tr>
<tr>
<td>C+</td>
<td>= 2.33</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>= 2.00</td>
<td>I</td>
<td>= Incomplete</td>
</tr>
<tr>
<td>IP</td>
<td></td>
<td>IX</td>
<td>= In Progress extension</td>
</tr>
<tr>
<td>W</td>
<td></td>
<td>W/F</td>
<td>= Withdrawal failing</td>
</tr>
<tr>
<td>P</td>
<td></td>
<td>W</td>
<td>= Withdrawal</td>
</tr>
<tr>
<td>AU</td>
<td></td>
<td>QC</td>
<td>= No grade awarded</td>
</tr>
<tr>
<td>NC</td>
<td></td>
<td>WC</td>
<td>= No credit</td>
</tr>
<tr>
<td>WC</td>
<td></td>
<td></td>
<td>= Waived with credit</td>
</tr>
</tbody>
</table>
Note: D- is the minimum passing grade for a University course; however, some University programs and courses require higher minimum grades (College of Arts and Sciences, Education, Nursing, Counseling). Minimum grade requirements are documented within policy for those specific programs. Students who receive a grade below the minimum passing grade established for a course will not earn quality points as the grade is considered a failing grade.

A = Outstanding achievement. Student demonstrates intellectual initiative in accomplishing course goals and objectives trough high level of originality and creativity.
B = Very good work. Student performance meets designated course goals and objectives by demonstrating understanding of the course materials at an acceptable level.
C = Average work. Student performance demonstrates average comprehension and satisfactory achievement of the course goals and objectives.
D = Unacceptable work. Student performance demonstrates minimum acceptable performance in accomplishing course goals and objectives.
*F = Failing. Student performance demonstrates unsatisfactory or below minimally acceptable achievement in accomplishing course goals and objectives.

Plus or minus grades indicate a high or low end grade that has been assigned.

*I = INCOMPLETE
• Student granted extension to complete assignments. A student who receives an incomplete is given up to five (5) weeks, at the discretion of the faculty, from the scheduled course completion date to complete the course requirements and receive a grade. The student's final grade will be reduced by one full letter grade by the faculty member, regardless of the circumstances under which the Incomplete was granted. Students who do not complete any additional course requirements prior to the new deadline will be awarded the grade earned for the entire course, as though an incomplete grade had not been requested. Faculty members are required to produce completed Incomplete Grade Contracts as needed to enforce the new course completion deadline date.
• Incomplete grades shall be granted for active duty military personnel, regardless of component and including reserve and National Guard personnel who are deployed in operational war zones or in adjacent geographic areas in support of operational war zones. An "operational war zone" is, for purposes of this policy, defined as an area of operations where military personnel are engaged in active conflict or in post-conflict activities. If the student would like an opportunity to complete the course while deployed, an incomplete 'I' grade can be issued instead of a "W" grade. The 'T' grade may be issued with an initial extension of six (6) weeks beyond the traditional five (5) week extension. The practice of requiring final grades to be lowered by one full letter grade as a result of the incomplete 'I' grade shall be waived for deployed students.

*IP = IN PROGRESS
An IP grade may be awarded in the following instances:
• IP grade can only be awarded in qualified courses by the instructor and are allowed additional time to complete requirements.
• IP grade will default to a QC or F, depending on the course, if a letter grade is not posted by the instructor by the end of the IP timeframe.
• Faculty are not required to subtract one letter grade for IP grade awards.
• An IP grade is not calculated into the GPA.

*IX = IN PROGRESS EXTENSION
An IX grade may be awarded in the following instances:
• This grade is only awarded to eligible students who require reasonable accommodations under American Disabilities Act (ADA).
• A new IX course completion date must be determined by the Disability Services Advisor and can range from 5 weeks to 15 weeks.
• Students who require reasonable accommodations will not be penalized one letter grade after completing the course to comply with an academic adjustment granted by the University in accordance with the ADA.
• IX grade will default to an F when the course exceeds its expiration date and no grade has been submitted.
• An IX grade is not calculated into the GPA.

*QC = No grade awarded.
A QC is awarded in the following instances:
• This grade may be used for zero credit courses once the attendance requirement has been satisfied.
• A QC grade may automatically post for certain Doctoral and Counseling courses when the IP period expires and no formal grade has been submitted.
• A QC grade is not calculated into the GPA.

AU = AUDIT
• Students may register for and audit selected University courses upon campus approval and payment of an audit fee.
• Students who audit a course must meet the following conditions:
  • Students must obtain the campus Director of Academic Affairs approval to enroll in the course.
  • Auditing students are passive participants in the class and are not held accountable for Study Group Task/Team work nor for assignment submission unless otherwise negotiated with the faculty member.
  • Auditing students are governed by all University policies and procedures that apply to non-auditing students.
  • Department chairs determine which courses within their department are appropriate for audit.
  • Auditing students will receive a designation of “AU” on their permanent record which will not carry any academic credit.
  • Auditing students may not change their auditing status after attending one night of the course.

*W = WITHDRAWAL
Student withdrew due to exceeding the maximum allowable absences from the course or has been administratively withdrawn by the university. A "W" grade will be issued in the following scenarios:
• The student recorded positive class attendance in at least one scheduled class and failed to meet the class attendance requirements due to exceeding the maximum allowable absences.
• The student recorded positive class attendance in at least one scheduled class and has been administratively withdrawn from the university and/or program during the course.
WF = WITHDRAWAL / FAILING
Student withdrew from the course and the faculty member determined that the student was failing the course at the time of the withdrawal. The student attended at least one (1) night of a course and reaches the maximum allowable number of absences. Quality points are 0.00; the grade is not calculated in the GPA.
P = PASSING
Student satisfactorily completed the course.
NC = NO CREDIT
Student withdrew from the course; no grade was issued.
WC = WAIVED WITH CREDIT
University of Phoenix required course, waived with credit.
*In order for a student to move forward within a Student Financial Aid academic year and/or meet the standards for satisfactory academic progress, he or she must successfully complete the required credit hours within prescribed timelines. Courses completed with 0 credits and/or grades that are not calculated in the GPA will not qualify as successfully completed courses. Therefore, students receiving a F, W, WF, I, IP or QC as final grade will be required to successfully complete additional courses to make up for credit deficiency(ies) within their academic year. A Student Financial Aid academic year consists of a minimum of 24 credits and 30 weeks.

Grade Reports and Transcripts
At the end of each course, the faculty member submits and posts grades for each student. Students can view their course information including grades, GPA, program information and scheduled courses online at https://ecampus.phoenix.edu. Students who require grade verification must request an Official Grade Card or a transcript. Students may print a grade summary from the student website. University of Phoenix students may also request a grade verification letter through University Services Support Center. The student’s official transcript is prepared by the Registrar’s Office. The transcript will show the courses, grades, credits, and dates of instruction for each course. Credits awarded from the Prior Learning Assessment will be recorded on the transcripts as the credits are awarded and assessment fees are paid. Only a summary of credits transferred by institution will be included on the transcript. If you need itemized information for these credits the student must contact the school where the credits were completed.

NOTE: Students may repeat courses. Only the grade and credit for the most recent repetition is used in calculating total hours earned and total cumulative grade-point averages. However, the original and repeated grades remain on the transcript bearing a symbol to show that a particular course has been repeated.

Transcript Request Forms are available at any University of Phoenix campus. Completed forms should be mailed to the Office of the Registrar, University of Phoenix, 4025 S Riverpoint Parkway CF-L201, Phoenix, AZ 85040. The Family Education Rights and Privacy Act of 1974 requires that all mail-in transcript requests be submitted in writing and be signed by the student. Students may request official transcripts from the student website (https://ecampus.phoenix.edu) by selecting the Services menu and following the directions for requesting a transcript. The University cannot release transcripts received from other institutions. Copies of these transcripts must be obtained from the original institution. All official transcripts submitted to University of Phoenix become the property of the University and will not be returned to the student.

All student academic records are retained, secured, and disposed of in accordance with local, state, and federal regulations. All student record information is maintained on the University computer system, paper and/or microfiche, microfilm, disc or electronic imaging system.

Grade Disputes and Grade Corrections
Students should raise concerns or questions about perceived assignment and course grading errors directly with faculty promptly after receiving feedback and grades. No one other than the faculty member teaching the course may determine assignment or course grades for a student. Students are not allowed to submit extra work to raise their grade. Students’ grades represent the work and knowledge level attained within the regularly scheduled course dates.

Grades on individual assignments may be changed by the faculty at anytime while the course is in session. Students’ grades may not be changed by the faculty member after final grades have been submitted unless the student initiates the grade dispute process or if the faculty member determines the original grade was improperly calculated.

Students disputing a grade received may contact their Academic Representative, who will assist the student with initiating a grade dispute. However, the decision regarding whether to change the grade rests solely with the faculty member. A grade dispute must be initiated within six (6) weeks of the grade posting date. Grade disputes are not appealable beyond the campus level.

Program Changes
Students wishing to change their program/version must enter into the most current program or version offered in their state or jurisdiction. Students must do this through consultation with their Academic Representative. Students changing into a new program must have documentation on file that meets all admission requirements for the new program being entered. Students who are changing programs to a new program that has employment/work experience/access to work environment requirements must submit a Program Change Addendum. Previously transferred or completed University of Phoenix coursework may not apply to the new program requirements due to differences in degree and content requirements for the new program being entered.

Diploma Application and Degree Conferral
Students must submit a Diploma Application in order for their degree to be conferred. Once students have completed all degree requirements, a Diploma/Certificate Application link will be posted on their student web site at https://ecampus.phoenix.edu under the Important Messages section. If for some reason the link does not appear, students may contact their Academic Representative for a paper copy of the Diploma Application. Once the Registrar’s Office receives the Diploma Application and the student has satisfied all financial obligations to the University, an official audit of the student’s record will be conducted. If all degree requirements have been met, the student will be degree conferred and a Diploma and degree posted transcript will be ordered and mailed to the student.
Posthumous Degrees

The University may present posthumous degrees to the executor of the estate (written authorization required) or immediate family members (notarized affidavit required) of deceased students who were actively enrolled and in good academic and financial standing in a University program at the time of their death. Immediate family members include: spouse, legally recognized domestic partner of the deceased, parents, legal guardians (court document required), children (over the age of 18), and siblings.

Degree Posting

Degrees are posted to students' transcripts on a monthly basis. A student's degree will be posted on his or her transcript with the last day of the month in which all degree requirements are completed. Degree requirements are considered to be met when all credit has been posted to the academic record. The student's individual degree completion date is recorded on the transcript, indicating that all academic requirements for the degree were fulfilled on that date.

Diplomas are ordered bearing the date the degree was posted for all students who have completed degree requirements and who have paid all tuition and fees. Students who are not eligible for graduation are notified by their Academic Representative of their degree deficiencies.

Graduation with Honors

Bachelor degree students who complete their degree program with a Program Grade Point Average of 3.85 or higher will graduate with Honors distinction. The Honors designation will appear on the University Diploma and permanent transcript.

Participation in Commencement Ceremony

Commencement ceremonies are held at each University campus. Students must also be in good academic and financial standing to be eligible for commencement participation. Associate students who have completed all but 6 credits required for their degree will be permitted to participate in the commencement ceremony. Undergraduate and Graduate students who have completed all but 9 credits required for their degree will be permitted to participate in the commencement ceremony. Doctoral students must satisfy all credit and non credit bearing degree requirements, including a completed dissertation approved by the Dean, prior to commencement eligibility. Certificate students should refer to their local campus for commencement eligibility.

All Bachelors level students who have met the University Honors requirements, and have been degree conferred, will be recognized at commencement ceremonies with the University gold honor cord. (Students must be degree conferred before the ceremony date.)

Program Completion Deadlines

Program completion deadlines have been established for all programs offered by the University and are applicable to all continuously enrolled students. Program completion deadlines are calculated based on the first date of positive recorded attendance in the first program applicable course and are listed below:

<table>
<thead>
<tr>
<th>Program</th>
<th>Years for Completion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate</td>
<td>within 5 years</td>
</tr>
<tr>
<td>Associate of Arts</td>
<td>within 5 years</td>
</tr>
<tr>
<td>Associate of Arts (Credit Recognition)</td>
<td>within 2 years</td>
</tr>
<tr>
<td>Bachelors</td>
<td>within 8 years</td>
</tr>
<tr>
<td>Masters</td>
<td>within 5 years</td>
</tr>
<tr>
<td>Doctoral except for PHD/IO &amp; EdS</td>
<td>within 6 years</td>
</tr>
<tr>
<td>PHD/IO</td>
<td>within 9 years</td>
</tr>
<tr>
<td>EdS</td>
<td>within 3 years</td>
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</table>

Disclaimer on Job Placement

The purpose of the degree programs offered by the University of Phoenix is to extend the nature and range of careers available to its students by providing a quality education that integrates theory with practical application. However, the University cannot offer guarantees of job placement, advancement, or continued employment.
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Academic Quality and Outcomes Assessment—Ensuring Consistent Quality

Over the last three decades, University of Phoenix has made significant investments in developing and maintaining systems to ensure academic quality. These systems enable the institution to measure and evaluate the University’s effectiveness in meeting its mission and purposes and to use the evidence to continuously improve students’ educational experiences and institutional processes.

The comprehensive nature of the academic quality systems and the data produced, provide the University with significant and meaningful input that is used to review and improve every aspect of the institution. Data gathered from course evaluations and student learning assessment instruments, are used in the curriculum development process, as well as in the creation of faculty development tools. Data gathered from the continuous evaluation of institutional processes and systems are used to streamline processes and to make administrative support systems more user-friendly, continuously building on the analysis of information gathered.

Academic Quality Improvement and Outcomes Assessment

Academic quality improvement is an integral part of the organizational culture at University of Phoenix. The University’s Academic Quality Management System (AQMS) is the mechanism used to ensure that the institution is meeting its mission and purposes through continuous assessments based on a comprehensive array of quality control and assurance instruments. One major component of this system is the assessment of student learning.

Assessment of Student Learning

The University’s search for the best ways to assessment student learning and the use of the resulting evidence to guide continuous quality improvement, led to the adoptions of an academic assessment process. The process is comprised of four ongoing and iterative steps. These include:

- Prepare annual assessment plan for academic programs
- Collect and analyze student learning data
- Implement improvements based on assessment results
- Monitor effectiveness of implemented improvements

The academic assessment process provides the means for governing and monitoring the educational experience of our students, and gathering evidence of student learning. The University’s academic assessment process includes an ongoing combination of cognitive measures, such as course embedded assignments, portfolios, and exams, and affective measures that gather information from students, alumni, and employers. The instruments and measures are designed to provide reliable evidence to support continuous improvement of academic programs.

Assessment of Students Educational Experiences and Institutional Processes

Another major component of the AQMS is the assessment of students’ educational experiences and institutional processes. A cadre of instruments and measures are used to monitor the day-to-day educational systems involving student, faculty, curricular, and administrative services.

By performing interim program diagnoses, evaluating faculty adherence to program standards and practices, and making small-scale resource decisions, information from the AQMS is used formatively for assessing quality and compliance.

AQMS Measures and Instruments

Beginning of Program Survey (BOPS)

During the registration process, students are asked to provide basic background information about themselves on the BOPS. Much of the information from the BOPS is used for analyzing outreach trends and for regulatory reporting. However, the BOPS also contributes to assessment in two important ways. First, it is used to obtain basic demographic information about students: age, gender, race/ethnicity, work experience, occupation, and income. Second, students are asked to provide information about their goals in attending the University by identifying their major academic and professional objectives.

Faculty Grading Practices

Accurate and fair evaluation of student academic performance is an important attribute of an effective educational program. Accordingly, measures of grade variance are reported by program. Grade variance for campus and individual faculty members are reported as elements of feedback for self-improvement and compliance with University standards of good practice.

End-of-Program Survey

Students finishing their degree programs complete an End-of-Program Survey. This survey asks graduating students to evaluate their overall University of Phoenix experience in areas such as quality of the education they received, skills and knowledge, and workplace application, as well as career advancement and progression. University officials use the information from this survey to enhance curriculum, instruction, student services, and overall university operations.

Longitudinal Research

Numerous special studies are undertaken to explore trends and issues of potential significance to academic decision-makers. These studies may include enrollment by campus by academic program, persistence and graduation rates by admission status (first-time; lower-and upper-division transfers), gender and race/ethnicity, class size by rating of faculty and educational effectiveness, etc. Emphasis is placed on examining the nature and extent to which students’ educational needs and expectations are being met during the enrollment process, throughout their course work, when they graduate, and in their continuing professional development as alumni.

Additional Research Support

Special studies can be conducted on academic policy, program and organizational effectiveness, and marketing issues necessary to support institutional decision-making. Research support may take several forms, including: a) assistance in reviewing and evaluating externally conducted research, b) assistance with project planning and management for internally based research projects, c) assistance with interpretation of secondary databases, d) analysis and reporting on information contained in various institutional databases, and e) information for campus needs (e.g., marketing based on geographical analysis, etc).
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Whether you are a recent graduate or a long-time University of Phoenix alumnus, the Alumni Association is an exclusive benefit of University of Phoenix. Join the association and benefit from this complimentary membership and the valuable services it offers to help transform your future.

Complete your profile today by logging on to your alumni website at alumni.phoenix.edu. Begin connecting with the association and your classmates, and start exploring the benefits available to you:

**Career Resources**
- **Education 2 Career (E2C)** - This new job career portal connects alumni with leading companies that are actively looking to hire University of Phoenix graduates. E2C is an interactive site where alumni can upload resumes, interact with recruiters, get job alerts and more.
- **Alumni Career Center** - Alumni Career Center is powered by CareerBuilder, the largest career website in the United States. The career center is fully equipped with a wide variety of tools and resources that can help alumni market their skills to potential employers.

**Alumni Services**
- **Alumni Directory** - The Alumni Directory connects graduates of University of Phoenix in the same industries or geographical locations and builds a foundation that promotes communication and networking.
- **Mentor Program** - One person can make a huge difference in someone's career. Be the one. Be a mentor. The program connects students and alumni in the same field of study, industry or location. You can sign up to become a mentor today on the website.
- **Benefits & Savings** - University of Phoenix has partnered with numerous businesses to offer benefits and savings to alumni. Registered members of the Alumni Association can take advantage of the many businesses that offer special rates through the University Marketplace available through the Alumni Association website.
- **Scholarships** - University of Phoenix alumni have the opportunity to “pay forward” their education by nominating someone for the Paying it Forward® scholarship. Each year, 30 full-tuition Paying it Forward scholarships are awarded to individuals seeking to pursue a bachelor’s degree. The Alumni Association also awards thirty-six $3,000 University of Phoenix Alumni Scholarships each year to associate, bachelor’s, master’s or doctoral alumni who are currently enrolled in a subsequent degree program at University of Phoenix. Six full-tuition Forever a Phoenix® scholarships are also awarded each year to alumni who are not currently enrolled in a subsequent degree program to pursue a bachelor’s or master's degree.
- **Get Connected** - When our network grows, so does yours. Start connecting and networking with fellow graduates by join the Alumni Association on Facebook, LinkedIn, and Twitter.
- **Homecoming** - The Alumni Association hosts more than 70 homecoming events across the country each fall. From sporting events, to exclusive receptions, homecoming offers something for everyone.
- **Phoenix Focus** - The University of Phoenix alumni electronic magazine helps you learn about fellow alumni who are making strides in their careers, and reports the latest on industry trends and career news. Do you have a success story to share? Drop us an email at alumni@phoenix.edu.

**Additional Information**

Visit us on the Web at alumni.phoenix.edu
800.795.2586
E-mail address: alumni@phoenix.edu
www.facebook.com/uopxalumni
www.twitter.com/uopxalumni
linkd.in/uopxalumni
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Admission Procedures

Application Process
Potential students applying for admission to the University's undergraduate degree programs begin the admission process by submitting a complete and accurate application. An application which is later verified to contain incomplete, false or misleading information may be grounds for dismissal and administrative withdrawal. Once the application has been received by the University, applicants are responsible for ensuring the completion of their admission file. No applicant will be formally accepted for admission until their admission file is complete and officially evaluated. Formal written notice is provided by the central Office of Admissions & Evaluation upon formal acceptance.

The University will advise students of the transcript admission file documents are required in order to begin a program of study. Students may attend their first four courses under Registered status. Students however, must submit all admission documentation and gain unconditional admission status prior to the start of their fifth course. Students failing to submit all documentation prior to the end of the required time frame will be administratively withdrawn until formally admitted by the central Office of Admissions & Evaluation. The University cannot guarantee that a student who begins course work under Registered status will be admitted to the degree program.

Undergraduate students who have served in the military service must submit their Army American Council on Education Registry Transcript System (AARTS) or Sailor/Marine American Council on Education Registry Transcript (SMART), Coast Guard Institute (CGI) or discharge papers (DD214) for review for potential transfer credits. This is a requirement if students will be applying for VA educational assistance.

Applications of individuals who have not gained admission to, or enrolled in the University, will be kept on file for one year. After that time, the applicant is required to submit a new application and materials for admission review.

Transcript Requests of Other Institutions
Because institutions vary in the time they take to respond to transcript requests, all transcripts should be requested immediately upon submission of an application. University staff will process all requests for transcripts on behalf of the student. However, it remains the student’s responsibility to ensure that all transcripts are submitted to the University. Students must sign a “Transcript Request Form” for each transcript being requested from educational institutions and national testing programs.

Official Transcript Time Limits
All official transcripts must show an issuance date not more than one year prior to receipt by the University. This is to ensure that all prior course work is reflected on the transcript.

Official foreign records do not have the same time limit issuance requirements, as these documents may be difficult to obtain. This exception does not apply to Canada or U.S. territories.

Foreign Academic Records
Students applying to the University with foreign academic records or credentials may have additional requirements that must be met in order to enroll in courses or gain admission due to the differences in educational systems and document requirements.

All academic records from Afghanistan, Somalia or Turkmenistan must be evaluated by an external evaluation service approved by the University of Phoenix.

An applicant submitting academic records from Albania, Algeria, Andorra, Angola, Antigua, Armenia, Aruba, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Barbuda, Belarus, Belgium, Belize, Benin, Bermuda, Bhutan, Bolivia, Bosnia-Herzegovina, Botswana, Brazil, British Virgin Islands, Brunei, Brunei-Darussalam, Bulgaria, Burkina Faso, Burundi, Cambodia, Cameroon, Canada, Cape Verde, Cayman Islands, Central African Republic, Chad, Chile, China, Colombia, Congo, Democratic Republic of Congo, Costa Rica, Cote d’Ivoire, Croatia, Cuba, Cyprus, Czech Republic, Czechoslovakia, Democratic People’s Republic of Korea (North Korea), Denmark, Djibouti, Dominica, Dominican Republic, Ecuador, Egypt, El Salvador, Equatorial Guinea, Eritrea, Estonia, Ethiopia, Fiji, Finland, France, French Guiana, French Polynesia, Gabon, Gambia, Georgia, Germany, Ghana, Greece, Grenada, Guatemala, Guinea, Guyana, Haiti, Holy See, Honduras, Hungary, Ireland, India, Indonesia, Iran, Iraq, Ireland, Israel, Italy, Jamaica, Japan, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Laos People’s Democratic Republic, Latvia, Lebanon, Lesotho, Liberia, Libya Liechtenstein, Lithuania, Luxembourg, Macedonia, Madagascar, Malawi, Malaysia, Maldives, Mali, Mauritania, Mauritius, Mexico, Republic of Moldova, Monaco, Mongolia, Montenegro, Montserrat, Morocco, Mozambique, Myanmar, Namibia, Nepal, Netherlands, Netherland Antilles, New Caledonia, New Zealand, Nicaragua, Niger, Nigeria, Norway, Oman, Pakistan, Palau, Palestine, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Romania, Russia (Russian Federation), Rwanda, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saudi Arabia, Scotland, Senegal, Serbia, Sierra Leone, Singapore, Slovakia, Slovenia, Solomon Islands, South Africa, South Korea, Spain, Sri Lanka, St. Vincent and The Grenadines, Sudan, Swaziland, Syria, Tajikistan, Tanzania, Thailand, Togo, Tonga, Trinidad and Tobago, Tunisia, Turkey, Turks and Caicos Islands, Union of Socialist Republics (U.S.S.R.), Uganda, Ukraine, United Arab Emirates, Uruguay, Uzbekistan, Western Samoa, Venezuela, Vietnam, Yemen, Yugoslavia, Zambia or Zimbabwe may be evaluated internally by the central Office of Admissions and Evaluation or evaluated by an external evaluation service approved by the University of Phoenix.

Internal evaluation practices utilized by the central Office of Admissions and Evaluation follow standards and practices defined by the National Association of Foreign Student Administrators (NAFSA) and the American Association of Collegiate Registrars and Admissions Officers (AACRAO). Certain programs that lead to certification may require students to have an evaluation performed by an external evaluation agency that is approved by both the University and the state in which the student seeks certification.
Students using foreign academic records to satisfy an admission requirement will not be eligible to attend classes prior to the University receiving a favorable evaluation from an approved credentials evaluation service or evaluation performed by the Central Office of Admissions & Evaluation. Original academic records or copies of academic records that have been verified as authentic by the issuing institution are required to be on file prior to a student gaining unconditional admission to the University. If the academic records are in another language, a certified English translation or translation performed by the Central Office of Admissions and Evaluation (Spanish and French only) is required. The University will accept translations from the issuing institution or an official translation service.

Non–Native Speakers of English

An applicant who does not have appropriate English language experience in an academic environment will not be eligible to attend classes under Registered status. Official documentation with an appropriate score on the Test of English as a Foreign Language (TOEFL) Test of English for International Communication (TOEIC), International English Language Testing System (IELTS), Pearson Test of English Academic (PTE) or Berlitz Online English Proficiency Exam must be submitted with the admission file and admission granted before the applicant may begin the program.

Admission Appeal Process

Any undergraduate who has been denied admission to the University has the right to appeal the decision to the Student Appeals Center. All appeals, including any evidence to be considered, must be submitted in writing to the Student Appeals Center. The written appeal may consist of a letter of explanation for academic deficiencies, lack of experience, and any other factors which might be of benefit when the Student Appeals Center conducts its review. It is incumbent upon the applicant to submit all relevant documents and statements of support attached to the appeal letter to the Student Appeals Center. The Student Appeals Center will carefully review all materials submitted, and notify the applicant in writing of its decision within ten working days.

Undergraduate Admission Requirements

Most undergraduate programs have additional admission requirements listed within the program specific information. All applicants are expected to meet the following admission requirements:

- Achieved a minimum score of 75 on the Berlitz Online Test of Reading and Listening Skills - English or a minimum score of 550 on the Berlitz Online English Proficiency Exam within two years of application to the University.
- Successful completion of the approved ESL series of courses completed at: Canadian College of English Language (CCEL), International Language Schools of Canada (ILSC) or Kaplan.
- Achieved a minimum score of 59 on the Pearson Test of English Academic Exam within two years of application to the University.
- The following may exempt a non-native speaker from having to take the TOEFL/TOEIC/IELTS, however official documentation may be required:
  - The applicant has successfully completed thirty (30) transferable, academic semester credits at a regionally or nationally accredited college or university in the United States.
  - The applicant has successfully completed the equivalent of thirty (30) transferable, academic semester credits at a recognized college or university in a country in which English is the official language.
  - The applicant has successfully completed the equivalent of thirty (30) transferable, academic semester credits at a recognized institution where English is the medium of instruction.
  - The applicant has previously earned, prior to applying for admission to the University of Phoenix, a U.S. high school diploma or G.E.D. Applicants that list any language other than English as their native language on the admission application and G.E.D is taken, must submit a copy of the G.E.D to verify it was taken in the English version format.
  - The applicant has earned the equivalent of a U.S. high school diploma in a country in which English is the official language.
  - The applicant has earned the equivalent of a U.S. high school diploma at an institution where English is the medium of instruction.

Applicants who reside in the United States must meet one of the following requirements:

- Be a legal resident of the United States
- Have been granted permanent residency
- Have a valid visa that does not prohibit educational studies
- Have been granted temporary protected status and has been verified through Citizenship and Immigration Service that the country is eligible for TPS status at the time of application sign date. Student must list TPS as the visa type on the admissions application in order for US to verify TPS status.
- Have been granted asylum along with copy of passport and I-94 bearing the stamp indicating the issue and expiration dates of the Asylee status.

Applicants who reside in Canada must meet one of the following requirements:

- Be a legal resident of Canada
- Be a landed immigrant
- Have a valid visa that does not prohibit educational studies
• A completed and signed undergraduate application
• A signed Enrollment/Disclosure Agreement.
• Students, who list less than 24 previous college credits as recognized by the University on the admissions application, are required to successfully complete a University Orientation Workshop (UNIV 100 or UNIV 101) to be officially admitted (AM).

**University Orientation Workshops**

Students, who list less than 24 previous college credits as recognized by the University on the admissions application, are required to complete a University Orientation Workshop (UNIV 100 for Online or UNIV 101 for local campus). Students will be granted Orientation Pending (OP) admitted status once all admission documents have been received, the admission file has been reviewed and all admission requirements for the chosen program have been met. Upon successful completion of the Orientation and evaluation of all transfer credits, students on OP status will be updated and the admission status will be updated to Admitted (AM).

Attendance and participation in the Orientation is required. To successfully complete the Orientation and receive an Orientation Complete (OC), students must attend all three weeks and submit all assignments by the Orientation end date. Students who do not successfully complete the Orientation will receive an Orientation Not Complete (ON) and will remain on Orientation Pending (OP) admission status. Students will be allowed two attempts to successfully complete the Orientation. After a second unsuccessful attempt, participants are required to sit out for a period of six months after the last posted attendance in the second attempt.

Orientation Extended (OX) status is only awarded to eligible students who require special accommodations. The OX status provides students with an additional 3-9 weeks to complete the Orientation Workshop. If a student does not fulfill the Orientation Workshop requirements at the end of the extension period, the OX status will default to Orientation Not Complete (ON) status. Students may request additional extensions.

The Orientation must be successfully completed prior to enrollment in a credit-bearing degree applicable course.

Students, who list more than 24 previous college credits as recognized by the University on the admissions application, are not required to complete a University Orientation Workshop.

Re-entry students who were previously admitted to the University are not required to complete the Orientation upon re-entry to the University.

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**First-Year Sequence**

The following First-Year Sequence is applicable to students starting on or after February 1, 2010. Students who begin courses prior to February 1, 2010 will not be required to complete the First-Year Sequence.

All students entering undergraduate degree programs (other than LVN/BSN, LPN/BSN, BSN, BSLS, and BSED/E) who have fewer than 24 previous college credits as recognized by the university on the admissions application are required to complete the following First-Year Sequence:

Courses requiring prerequisites are identified by a ~ symbol following the course number.

- GEN 195 (Required as first course)...................................... 3 credits
  Foundations of University Studies
- SCI 163 ..................................................................................... 3 credits
  Elements of Health and Wellness
- FP 120 ....................................................................................... 3 credits
  Essentials of Personal Finance
- COM 170 .................................................................................. 3 credits
  Elements of University Composition and Communication I
- COM 172 ~ .............................................................................. 3 credits
  Elements of University Composition and Communication II
- PSY 211 ..................................................................................... 3 credits
  Essentials of Psychology
- HUM 114 ~ (Required as last course).................................. 3 credits
  Critical Thinking and Creative Problem Solving
  Optional Course for the First-Year Sequence:
- HUM 186 ................................................................................. 3 credits
  Media Influences on American Culture

Note: Non-Degree students may not enroll in any of the University of Phoenix or Associates First-Year Sequence courses.
Course Descriptions for First-Year Sequence

GEN 195 ................................................................. 3 credits
Foundation of University Studies
The essential information, skills, tools, and techniques necessary for academic success and personal effectiveness at the University of Phoenix are introduced in this course. The course develops and applies practical knowledge and skills immediately relevant to first-year university students. Course topics include goal setting and working with personal motivation, understanding and using University resources, developing efficient study habits, making the most of personal learning styles, and how best to manage time and reduce personal stress levels.

SCI 163 ................................................................. 3 credits
Elements of Health and Wellness
This course reinforces the concept that learning effectively and living well involves both the mind and body. It presents the fundamentals of wellness and preventative health including strategic planning to attain and maintain personal optimal health. In addition, physical and mental diseases are discussed along with the dangers of environmental pollution, stress, addiction, and other negative factors that can affect personal health.

FP 120 ................................................................. 3 credits
Essentials of Personal Finance
This course provides an overview of the elements necessary for effective personal financial planning and the opportunity to apply the techniques and strategies essential to this understanding. Primary areas of study include creating and managing a personal budget, understanding and paying taxes, working with financial institutions, wise use of credit cards and consumer loans, financing automobiles and homes, and the use of insurance for protecting one’s family and property.

COM 170 ............................................................. 3 credits
Elements of University Composition and Communication I
This course addresses the key elements necessary for effective academic writing in college. The course begins with focus on pre-writing strategies and builds to drafting and revising essays. In addition, the course includes skill development at the sentence and paragraph level.

COM 172 ............................................................. 3 credits
Elements of University Composition and Communication II
This course builds upon the foundations established in COM 155. It addresses the various rhetorical modes necessary for effective college essays: narration, illustration, description, process analysis, classification, definition, comparison and contrast, cause and effect, and argumentation. In addition, requirements for research essays, including the use of outside sources and appropriate formatting, are considered.

PSY 211 ............................................................... 3 credits
Essentials of Psychology
This course overviews the foundations of psychology as the field applies to everyday life. The physical and mental aspects of psychology are traced through lifespan development with emphasis on psychological health and wellness. Further study focuses on personality; thinking, learning and memory; motivation and emotions; and gender and sexuality. Based in various historical traditions, the course is set in the context of contemporary psychological principles.

HUM 114 .............................................................. 3 credits
Critical Thinking and Creative Problem Solving
This course focuses on developing the critical and creative thinking skills necessary to analyze and solve problems, make decisions, implement strategies, and formulate well supported points of view on key academic, social, and professional issues. The principles of creative thinking are essential to critical thinking skills. Students will learn how to evaluate their ideas and how to communicate their points of view persuasively.

HUM 186 ~ .......................................................... 3 credits
Media and American Culture
The course provides an introduction to the most prominent forms of media that influence and impact social, business, political, and popular culture in contemporary America. It explores the unique aspects of each medium as well as interactions across various media that combine to create rich environments for information sharing, entertainment, business, and social interaction in the U.S. and around the world.

Academic Progression

Students entering the University bachelor degree programs (other than AAEE, LVN/BSN, LPN/BSN, BSN, BLS/L, and BSED/E) with fewer than 24 previous college credits as recognized by the university on the admissions application are required to complete the First-Year Sequence. To enroll in the required course of study students must have a minimum of 24 credits. Students who have 24 credits may take select courses in the business foundation. Students must have 60 credits to enroll in the major.

As an alternative, enrollment into major course work also extends to students who have completed 45 credits, of which 21 credits were earned at the University.

Math and English Prerequisites
In line with the mission of the University’s General Education program to ensure that students have reached baseline levels in basic skills before entering into the professional programs, students must satisfy prerequisites in the areas of math and English. Math and English prerequisites may be satisfied in one of the following ways:

- Successful completion of University of Phoenix math and English courses
- Transfer credit may be used by students who have achieved a C- or better in a comparable course of at least 2.67 semester credits completed at a regionally or approved nationally accredited institution. Transfer courses used to fulfill math and English prerequisites must be eligible to receive general education credit.
- Achieve a passing score on the College Mathematics CLEP exam and/or a passing score on the College Composition CLEP exam.
- Students in the state of Florida who have passed the CLAST exam will have satisfied math and English prerequisites.

All students must satisfy math and English prerequisites prior to enrolling in any course that requires math or English prerequisites.
Waivers
The University defines a waiver as the substitution of a required course at the University with a course of the same level listed on an official transcript from another institution. Students may find specific course waiver information after the applicable required course of study. Students requesting course waivers must make formal written requests to the central Office of Admissions & Evaluation, utilizing the Request for Course Waiver Form citing the courses they request to be waived, the courses to be transferred into the required course of study, and the university where the courses were completed.

An official catalog course description must accompany the request. The official transcript from the institution where the course was completed must also be submitted, unless it has previously been submitted to the University as part of the application process.

Degree Requirements
Students must complete the minimum number of upper and/or lower division credits that make up the required course of study. Completion of the Comprehensive General Education Program, including a minimum number of credits distributed among Liberal Arts and Interdisciplinary components is also required. Degree requirements may vary by program and may be found after each required course of study.

Degree Completion Options
Bachelor degree seeking students who have successfully completed the required course of study and need additional academic work in order to fulfill the minimum number of credits required for graduation may choose the following options:
- Complete additional upper or lower division elective courses offered by the University of Phoenix;
- Complete approved CLEP, Excelsior, or DANTES examinations;
- Participate in the Prior Learning Assessment process as described in this catalog; or
- Complete approved courses at other regionally or nationally accredited associate degree granting candidates for accreditation college or university.

Students who need additional academic credits to graduate should contact an Academic representative to ensure that there is no duplication or regression of previously completed course work.

General Education
In its commitment to help working adults achieve their professional and personal goals, the University of Phoenix endorses the role of general education in ensuring student success in the classroom, the workplace, and the community. The general education curriculum, which is developed through the College of Arts and Sciences, provides instruction that focuses on skills in communication, critical thinking, and computation, and fosters a philosophical orientation that enables students to function as productive members of society. The University’s general education program embraces four goals:
- To refine students’ abilities to apply problem-solving skills in many settings and contexts.
- To promote students’ active awareness of their relationships to the natural, social, and cultural environments.
- To develop students’ appreciation for and commitment to lifelong learning.
- To prepare students with competencies needed to fully benefit from and successfully complete their professional programs of study.

Undergraduate general education requirements emphasize the mastery of competencies within the respective frameworks of mathematics and physical sciences, life sciences, technology, communication arts, social sciences, and humanities. Students are required to demonstrate proficiency in written and oral communications, in the handling and use of quantitative information, and the application of analytic and synthetic-creative thinking skills. This background provides students with the perspectives needed for meaningful self-examination of personal and social values, as well as enhanced ability to understand and cope with social, technological, and cultural change.

If elective curriculum is being taken to satisfy graduation requirements, the courses being taken cannot duplicate credits earned in the required course of study, credits earned at other institutions, credits earned through national testing programs, or credits awarded through Prior Learning Assessment.
Liberal Arts Components

The liberal arts component of the General Education Program is comprised of traditional liberal arts categories. The number of credits required in each category varies by program and may be found after each program. The purpose of this component is to ensure that students are exposed to a breadth of traditional liberal arts essential to a baccalaureate experience, and is distributed as follows:

**Communication Arts**, credit requirements vary by program

Course work in the Communication Arts primarily focuses on the development and application of writing, speaking, group process, and interpersonal communication skills.

**English/Language Arts**, credit requirements vary by program

Course work in the English/Language Arts primarily focuses on the development and application of writing, speaking, group process, and interpersonal communication skills.

**Mathematics**, credit requirements vary by program

Course work in the mathematics area develops quantitative and analytical skills in the fields of mathematics and advanced logic. The area does not include courses in which mathematics is merely an applied component (such as finance and accounting), nor does it include mathematics foundation courses below the level of college algebra.

**Social Sciences**, credit requirements vary by program

Course work in the social science promotes understanding of human behavior as well as the structure and dynamics of social systems. Emphasis is on the discovery of patterns in social processes and institutions, both past and present. Courses in anthropology, sociology, ethnic and gender studies, geography, political science, psychology, history, and certain communications courses focusing on mass media and society typically satisfy these requirements.

**Social Studies**, credit requirements vary by program

Course work in the social studies promotes understanding of human behavior as well as the structure and dynamics of social systems. Emphasis is on the discovery of patterns in social processes and institutions, both past and present. Courses in anthropology, sociology, ethnic and gender studies, geography, political science, psychology, history, and certain communications courses focusing on mass media and society typically satisfy these requirements.

**Humanities**, credit requirements vary by program

Course work in the humanities focuses on the development of ideas and values, appreciation of cultural and artistic achievements, and the evaluation of human experience. Courses in general humanities, philosophy, literature, fine arts, music, theater, and religious studies normally satisfy requirements in this area. Certain courses in political science and intellectual history emphasizing the development of cultural thought processes may also satisfy humanities requirements.

**Fine Arts**, credits requirements vary by program

Course work in the fine arts focuses on the development of ideas and values, appreciation of cultural and artistic achievements, and the evaluation of human experience. Courses in general humanities, philosophy, literature, fine arts, music, theater, and religious studies normally satisfy requirements in this area. Certain courses in political science and intellectual history emphasizing the development of cultural thought processes may also satisfy humanities requirements.

**Science/Technology**, credit requirements vary by program

Course work in the sciences provides students with an understanding of nature and the physical world, along with knowledge of the methods scientists use to study the world around them. Courses in astronomy, biology, chemistry, physics, anatomy and physiology, geology, and environmental science typically satisfy requirements in this area. All students must complete a minimum of three credits in the physical/biological sciences as part of the six credit Science/Technology requirement. Certain courses in geography or aerospace studies which emphasize the earth’s physical characteristics, weather, and climate are included in the science category, along with highly specialized course work in the social sciences such as physical anthropology, archaeological field methods, and psychology courses which focus on human physiological processes.

**Technology** refers to the application of scientific knowledge in making and using tools to enhance materials culture. Course work in the area of technology which satisfies general education requirements includes engineering, materials science, electronics courses that emphasize theory and design, and computer science courses that focus on programming languages and hardware/software engineering. Courses which focus primarily on the social and environmental conflicts which arise over the uses of technology usually satisfy requirements in the social sciences and humanities.

**Additional Liberal Arts**, credit requirements vary by program

Students will pursue more depth in the liberal arts by selecting two different courses in any of the liberal arts categories listed above.

**Interdisciplinary Component**

**Interdisciplinary**, credit requirements vary by program

To fulfill this requirement, students may select additional general education courses, or they may select from any University courses other than those in their major field. The intent of this requirement is to further increase students’ exposure to the liberal arts and to facilitate their exposure to field of study beyond the necessarily narrow scope of their professional interest. Students are encouraged to explore diverse content areas to add depth to their academic and professional knowledge base.

**Professional Development Component**

**Professional Development**, 3 credits

GEN 300, Skills for Professional Development, is required as the first course for all undergraduate students. It is part of the required course of study. This course focuses on the knowledge and skills necessary for a returning adult student to be successful. It also introduces students to the theories of adult learning that underlie their professional programs. **Note**: This requirement can also be filled with GEN 101 for ICS students. ICS students will be required to complete other upper division elective or business credits in the BSB program to satisfy degree requirements. The upper division credit must be business-related for Bachelor of Science in Business students.
Integrating Component

Integrating, 3 credits

GEN 480, This is the capstone course for business, health and human services, and information technology undergraduate students. The course provides students with the opportunity to integrate and apply learning from their professional programs of study in a comprehensive manner. Students will also assess the impact of their educational experiences on their ethical perspectives and critical thinking skills. Students will reflect on and evaluate their personal and professional growth, the benefits of lifelong learning, and the impact of these elements on their future.

BUS 475, The integrated business topics course examines strategic business management while integrating topics from previously completed business foundation coursework. This allows students to demonstrate a comprehensive understanding of the undergraduate business curricula with a significant emphasis placed on the assessment of individual outcomes to determine content mastery. In addition to the 54 credits in this prescribed General Education program, each major course of study at the University of Phoenix’s includes courses that integrate general education principles. The University of Phoenix’s educational philosophy is based on the integration of theory and practice. Within that philosophical framework, a number of the courses required for the professional programs have a strong general education component.

Prior Learning Assessment

Prior Learning Assessment is a process that may save students time and money in completing a degree program. The Prior Learning Assessment process determines if learning received outside of the traditional university classroom is comparable to academic curriculum and eligible for college credit. Learning that is eligible for assessment includes: Professional Training, Licenses, course work at non-transferable institutions, and Experiential Learning Essays.

Prior Learning Assessment applies only to Associate or Undergraduate degree programs. Any credit awards by assessment are limited to elective or general education requirements.

Corporate articulation provides an opportunity for students to earn up to 30 undergraduate semester credits (unless otherwise prescribed by state statutes on non-traditional credit limitations) for professional training obtained through their employer(s). Corporate training is assessed for academic equivalency to college level classroom learning. The recognition of corporate training is a concept based on accepted principles of adult learning and serves to validate the professional competence and learning experience achieved by students outside of a traditional college classroom.

Credit awards are applied to associate or bachelor elective or general education areas within degree programs.

Prior Learning Credit

A maximum of 30 Prior Learning credits may be earned as a result of professional training (workshops, seminars, licenses, business and professional courses, and other institutionally-sponsored course work).

The University may award up to 30 undergraduate semester credits for verified college–level learning gained through experience, and submitted in the form of experiential course writing referred to as Experiential Learning Essay. No student may earn more than 60 credits from any combination of experiential learning, national testing, credit by exam, and professional course work and training. Some states may have restrictive state regulations. Students should check with their Academic Advisor.

Faculty Assessment Evaluations

Portfolio evaluations are performed in accordance with the policies of the University, individual state regulatory requirements, the standards of the Council for Adult and Experiential Learning, and the Council for Higher Education Association.

The University maintains a centralized Prior Learning Assessment team within University Services which directs evaluations and controls for the assessment of prior learning for credit.

Prior Learning Assessment Submission and Posting & Fees

Charges arising out of services and the posting of credit awarded for prior learning are separate and apart from tuition and curriculum fees. When materials are complete, they are sent to Prior Learning Assessment in Phoenix and a non-refundable application fee is required and collected. The evaluation and posting fees apply to credit awarded through Prior Learning Assessment:

Student portfolios are subject to fees related to evaluation and assessment of all portfolio inclusions. The fees may vary depending upon number of items reviewed. Fee structure and information may be viewed at: http://www.phoenix.edu/admissions/prior_learning_assessment_center/prior_learning_assessment_center.aspx.

Transcription of Prior Learning Assessment Credits

Credits awarded are posted to student transcripts by Prior Learning Assessment. Since these credits are a permanent part of a student’s academic record, fees are non-refundable.

Privacy of Portfolio

The University considers all Prior Experiential Learning course writing and Professional Training Portfolios to be confidential. For this reason, access to portfolio submissions is limited to members of the University’s assessment and administrative staff, faculty evaluators, and members of accreditation evaluating teams. However, students may sign a release form which allows the University to use portions of the portfolio material in professional training workshops for counselors and faculty members, and as classroom examples.

Standardized Credit Recommendations

Credits awarded through the assessment process are applicable to University of Phoenix degrees, and may be transferable subject to the receiving institution’s discretion.

Credit awards are applied to Associate or Bachelor elective or general education areas within degree programs. Student degree program admission is required (all other transfer credit applied in the program) prior to portfolio submission.

Estimated Program Length

To determine the number of months it takes to complete the program as designed, add all the credit hours in a given program, divide the result by 24 credit hours and then multiply the result by the number of months in the academic year for the degree (Associates = 9 months in an academic year, Bachelors = 10 months in an academic year, Masters / Doctoral = 12 months in an academic year, Undergraduate Certificate = 10 months in an academic year and Graduate Certificate = 12 months in an academic year). Example: Associate program is 60 credits. Divide 60 credit hours by 24 credit hours (60/24 = 2.5). Then multiply the result by the number of months in the academic year for the degree (2.5 x 9 months = 22.5 months).
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Undergraduate Business and Management works closely with other academic colleges to provide and administer academic courses in other business related fields. In cooperation with the College of Information Systems and Technology (IS&T), the College of Undergraduate Business and Management provides select IS&T courses in the e-Business and Information Systems major. The college also works cooperatively with the Colleges of Arts and Sciences to give breadth to the undergraduate learning experience through the integration of general education and professional course work.

The Bachelor of Science in Business

The following Bachelor of Science in Business (BSB) program may be offered at these University of Phoenix campus locations: Charlotte and Raleigh. The availability of programs and concentrations depend on student demand and other factors. Not all programs may be available to all residents of all states. Students may want to consider completing certain courses in the Online classroom at Online rates if the program is available via the Online modality in their state. Please contact your enrollment advisor for more information.

The Bachelor of Science in Business undergraduate degree program is designed to prepare graduates with the requisite knowledge, skills, and values to effectively apply various business principles and tools in an organizational setting. The BSB foundation is designed to bridge the gap between theory and practical application, while examining the areas of accounting, critical thinking and decision-making, finance, business law, management, marketing, organizational behavior, research and evaluation, and technology. Students are required to demonstrate a comprehensive understanding of the undergraduate business curricula through an integrated topics course.

Courses requiring prerequisites are identified by a ~ symbol following the course number.

**BSB Program Category Requirements - A Track and B Track**

**Introductory Course, 3 total credits**

- GEN 200 (For A Track only) .................................................. 3 credits
- GEN 195 (For B Track only) .................................................. 3 credits

**Communications, 3 total credits**

- BCOM 275 ~ ................................................................. 3 credits

**Business Information Systems, 3 total credits**

- BUS 220 ~ ................................................................. 3 credits
- Introduction to Computer Applications and Systems

**Management, 6 total credits**

- MGT 230 ~ ................................................................. 3 credits
- Management Theory and Practice
- MGT 311 ~ ................................................................. 3 credits
- Organizational Development
- Accounting, 6 total credits
  - ACC 290 ~ ................................................................. 3 credits
  - Principles of Accounting I
  - ACC 291 ~ ................................................................. 3 credits
  - Principles of Accounting II
  - Ethics & Social Responsibility, 3 total credits
    - ETH 316 ~ ................................................................. 3 credits
    - Ethics and Social Responsibility
  - Economics, 6 total credits
    - ECO 372 ~ ................................................................. 3 credits
    - Principles of Macroeconomics
    - ECO 365 ~ ................................................................. 3 credits
    - Principles of Microeconomics
  - Business Law, 3 total credits
    - LAW 421 ~ ................................................................. 3 credits
    - Contemporary Business Law
  - Finance, 3 total credits
    - FIN 370 ~ ................................................................. 3 credits
    - Finance for Business
  - Marketing, 3 total credits
    - MKT 421 ~ ................................................................. 3 credits
    - Marketing
  - Research and Statistics, 6 total credits
    - RES 351 ~ ................................................................. 3 credits
    - Business Research
    - QNT 351 ~ ................................................................. 3 credits
    - Quantitative Analysis for Business
  - Business Capstone, 3 total credits
    - BUS 475~ ................................................................. 3 credits

Integrated Business Topics

Students must select one concentration in a particular area of study at the time of enrollment. Students may also complete an additional concentration. Please contact your academic representative for more information.

**Administration Concentration**

The Business Administration concentration is designed for the working professional employed in a business or public organization. The major coursework emphasizes quantitative skills and is designed to enable graduates to deal effectively with an increasingly complex business environment. The administration concentration examines the areas of operations management, project management, economics, accounting, finance, and strategic management.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/bsb-a.

- ACC 400 ~ ................................................................. 3 credits
- Accounting for Decision Making
- MGT 448 ~ ................................................................. 3 credits
- Global Business Strategies

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UNIVERSITY OF PHOENIX SCHOOL OF BUSINESS - UNDERGRADUATE
Students must choose three of the following courses:

- ACC 340 ~ ................................................................. 3 credits
- Accounting Information Systems I
- BSA 375 ~ ................................................................. 3 credits
- Fundamentals of Business Systems Development
- EBUS 405 ~ ................................................................. 3 credits
- E-Business Technologies
- ISCOM 472 ~ ................................................................. 3 credits
- Lean Enterprise
- MKT 441 ~ ................................................................. 3 credits
- Marketing Research
- MGT 437 ~ ................................................................. 3 credits
- Project Management
- ETH 355 ~ ................................................................. 3 credits
- Understanding Ethics
- OI 370 ~ ................................................................. 3 credits
- Innovation for the 21st Century
- PHL 410 ~ ................................................................. 3 credits
- Classical Logic

Management Concentration

The Management Concentration emphasizes managing human and fiscal resources within the structure, culture, and missions of any organization. The Management Concentration allows students the opportunity to examine the areas of innovation, design, and creativity in business, global business, quality management and productivity, human resource management, employment law, and organizational negotiations. Students will integrate advanced topics in management through real-world business application.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/bsb-m.

- PHL 458 ~ ................................................................. 3 credits
- Creative Minds and Critical Thinking
- MGT 498 ~ ................................................................. 3 credits
- Strategic Management

Students must choose three of the following courses:

- HRM 300 ~ ................................................................. 3 credits
- Fundamentals of Human Resource Management
- HRM 326 ~ ................................................................. 3 credits
- Employee Development
- LDR 300 ~ ................................................................. 3 credits
- Innovative Leadership
- MGT 360 ~ ................................................................. 3 credits
- Green and Sustainable Enterprise Management
- MGT 411 ~ ................................................................. 3 credits
- Innovative and Creative Business Thinking
- MGT 426 ~ ................................................................. 3 credits
- Managing Change in the Workplace
- OI 361 ~ ................................................................. 3 credits
- Innovation, Design, and Creativity for a Competitive Advantage
- ETH 355 ~ ................................................................. 3 credits
- Understanding Ethics
- OI 370 ~ ................................................................. 3 credits
- Innovation for the 21st Century
- PHL 410 ~ ................................................................. 3 credits
- Classical Logic

Marketing Concentration

The Marketing Concentration addresses how to identify customer needs, how to communicate information about products and services to customers and potential customers, where to market, the pricing of products and services, and how to respond to growing demands in different countries and cultures. The marketing concentration builds upon the foundational marketing course, which allows further study in the areas of consumer behavior, advertising, marketing research, public relations, promotion measurement and analysis, and international and global marketing. Marketing managers need creative, analytical, and leadership abilities to manage the marketing function of the business enterprise.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/bsb-mkt.

- MKT 435 ~ ................................................................. 3 credits
- Consumer Behavior
- MKT 498 ~ ................................................................. 3 credits
- Integrated Marketing Strategies

Students must choose three of the following courses:

- COM 340 ~ ................................................................. 3 credits
- Mass Communication
- COM 400 ~ ................................................................. 3 credits
- Media and Society
- MKT 438 ~ ................................................................. 3 credits
- Public Relations

The University reserves the right to modify the required course of study. Please note that within each state, concentration availability may vary by campus location.

Additional Admission Requirements BSB

- High school graduation from an institution that holds state approval to confer high school diplomas or are accredited or a candidate for accreditation at the time the student attended by an acceptable accrediting body, GED certificate or CHSPE (California High School Proficiency Examination) certificate.
- Applicants must be currently employed or have access to a work environment.

Degree Requirements for the BSB

- Completion of a minimum of 120 credits that include the following distribution:
  - A minimum of 54 of the 120 credits must be in the general education areas approved by the University.
- A minimum program grade point average (GPA) of 2.0.
- The diploma awarded for this program will read as: Bachelor of Science in Business and will not reflect the concentration. Concentrations are reflected on the transcript only.
General Education Requirements for the BSB

A minimum of 54 of the 120 credits must be in the general education areas approved by the University.

Communication Arts Requirement(s) 6 credits
A Track must include: COMM 215, equivalent or higher
B Track must include: COM 170 and COM 172

Mathematics Requirement(s) 6 credits
Must include MTH 209 or higher

Science & Technology Requirement(s) 6 credits
B Track must include: SCI 163
Must include at least three (3) credits in the physical or biological sciences

Humanities Requirement(s) 6 credits
B Track must include: HUM 114

Social Science Requirement(s) 6 credits
B Track must include: PSY 211

Additional Liberal Arts Requirement(s) 6 credits

Interdisciplinary Requirement(s) 18 credits
B Track must include: FP 120

Students who lack .67 or fewer general education credits may use interdisciplinary or elective credits to waive the balance. Students must use interdisciplinary or elective credits to waive the general education balance in order to complete the minimum general education credits required for their program.

For a description of the preceding general education areas, see the Undergraduate Programs section within this catalog.

Academic Progression Requirements for the BSB

- All students entering undergraduate degree programs who list less than 24 previous college credits as recognized by the university on the admissions application will be enrolled in the B Track and are required to complete the First-Year Sequence.
- First-Year Sequence students must satisfy all seven (7) courses from the First-Year Sequence prior to enrolling in any other General Education, elective, or concentration courses.
- GEN 195 will be required as the first course in the First-Year Sequence.
- HUM 114 will be required as the last course in the First-Year Sequence. All other FYS requirements must be satisfied prior to enrolling in any other program applicable course.
- With the exception of GEN 195, FP 120, and HUM 114, course requirements may be satisfied by any of the following means:
  - University of Phoenix coursework,
  - Regionally or nationally accredited coursework (C- or higher grade),
  - University of Phoenix Prior Learning Assessment, (30 credit limit on experiential learning; 30 credit limit on professional training),
  - National Testing Programs, and
  - ACE evaluated Military credits.
- The course used to satisfy a First-Year Sequence course must be comparable in content to the university course it is replacing, must be at least a 2.67 credit course, and must be an equivalent level or higher level course.
- Concurrent enrollment is prohibited during any of the courses in the First-Year Sequence.

Students who list 24 or more previous college credits, as recognized by the university on the admissions application, must take GEN 200 Foundations for General Education and Professional Success as the first course with University of Phoenix and are not required to enroll in the First-Year Sequence (A Track).

Students who list 24 or more previous college credits, as recognized by the University on the admissions application, and who do not enroll in the First-Year Sequence, may not enroll in any course from the First Year Sequence to satisfy programmatic prerequisites, general education or elective requirements.

Students who previously completed GEN 101, GEN 200, or GEN 300 and choose to transition to the First-Year Sequence are not required to take GEN 195.

Students may not complete any of the First-Year Sequence courses via Directed Study.

Many courses in the Required Course of Study build on or reinforce each other. To ensure that students have the requisite skills for specific coursework certain program areas must be satisfied before students can progress to others.

All undergraduate students must satisfy math and English prerequisites prior to enrolling in any course that requires math or English as a prerequisite.

Residency Requirements and Course Waivers for the BSB

Students must meet the established University residency requirement for degree conferral. The University requires that the majority of coursework, 30 credits from a combination of the Required Course of Study, General Education, and Electives must be completed at University of Phoenix.

Students in this program may waive a maximum of 30 credits from their required course of study on the basis of regionally or approved nationally accredited transferable coursework.

In order to be granted a waiver with credit for a course in the Required Course of Study, a student must have completed a previous course which meets the following criteria:

- The course must have been completed at a regionally or approved nationally accredited, or candidate for accreditation, college or university.
- The course must have been completed within the past ten (10) years (5 years for IS&T courses) from current program enrollment agreement sign date with a grade of 'C' (2.0) or better.
- The course must be comparable in content and credits to the University course it is replacing and must be an equivalent level or higher level course (i.e. graduate level coursework may be used to waive graduate or undergraduate coursework). Course descriptions must be included with the course waiver form in order for the Office of Admissions and Evaluation to review the course waiver request.
Through an approved articulation agreement, students who have successfully completed equivalent courses may waive, without credits, up to thirty (30) credits of the Required Course of Study. Students must substitute other upper division coursework to satisfy the upper division credit requirement of their degree program (each program has specific substitution requirements). This policy also applies to upper division courses which are used to fulfill Associate of Arts degree requirements. In order to be granted a waiver, without credit, for a course in the Required Course of Study, a student must have completed a previous course which meets the following criteria:

- The course must have been completed and transcripted from a regionally or nationally accredited institution with which the University of Phoenix has an approved articulation agreement.
- The course must have been completed with a grade of “C” (2.0) or better during the effective dates of the approved articulation agreement.
- The course must be approved through the articulation agreement and must be comparable in content and credits to the University course it is replacing.

The following courses in the required course of study may not be waived: ACC 497, BCOM 275, BPA 406, BUS 475, CPMT 305, FIN 486, GBM 489, GEN 195, GEN 200, HRM 498, MGT 420, MGT 465, MGT 470, MGT 488, MGT 498, MKT 498, OI 466, SUS 300

Course Descriptions for the BSB

GEN 200 ...................................................................................3 credits

Foundations for General Education and Professional Success

This general education course is designed to introduce the intentional learner to communication, collaboration, information utilization, critical thinking, problem solving and professional competence and values. The course uses an interdisciplinary approach for the learner to develop personal, academic strategies in order to reach desired goals and achieve academic success.

GEN 195 ...................................................................................3 credits

Foundations of University Studies

The essential information, skills, tools, and techniques necessary for academic success and personal effectiveness at the University of Phoenix are introduced in this course. The course develops and applies practical knowledge and skills immediately relevant to first-year university students. Course topics include goal setting and working with personal motivation, understanding and using University resources, developing efficient study habits, making the most of personal learning styles, and how best to manage time and reduce personal stress levels.

BCOM 275 ...................................................................................3 credits

Business Communications and Critical Thinking

This course introduces students to the foundations of communication in a business setting. Students will develop skills in critical thinking and decision making through the forms of written communication, including memos, emails, business letters, and reports. Other topics include communication ethics and cross-cultural communications, personal communication styles, solving organizational problems, and the evaluation of an organizations strategic direction.

BIS 220 ......................................................................................3 credits

Introduction to Computer Applications and Systems

This course provides an overview of Business Information Systems. Students learn to apply Microsoft Office tools including work processing, spreadsheet, database, and presentation software to accomplish business objectives. Other topics include uses of application software and the Internet for effective problem solving, exploration of relevant emerging technologies, and how information is used across different industries.

MGT 230 ...................................................................................3 credits

Management Theory and Practice

This course explores the rich field of management in theory and practice, and as both a science and an art. Students learn to apply management concepts to current workplace issues. Other topics include increasing competitive forces, expectations for successful performance of employees and organizations, and achieving desired business goals.

MGT 311 ...................................................................................3 credits

Organizational Development

This organizational behavior course encompasses the study of individual and group behavior in organizational settings. Students will learn to examine their role in an organization. Other topics include strategic elements of organizational behavior, workforce diversity, managing change, effective communication, and performance systems.

ACC 290 ...................................................................................3 credits

Principles of Accounting I

This course covers the fundamentals of financial accounting as well as the identification, measurement, and reporting of the financial effects of economic events on an enterprise. Students will learn to examine financial information from the perspective of management. Other topics include decision-making, planning, and controlling from the perspective of a practicing manager.

ACC 291 ...................................................................................3 credits

Principles of Accounting II

This course introduces accounting concepts in a business environment. Students learn to create and apply accounting documents in making better business decisions. Other topics include plant assets, liabilities, accounting for corporations, investments, statements of cash flows, financial statement analysis, time value of money, payroll accounting, and other significant liabilities.

ETH 316 ...................................................................................3 credits

Ethics and Social Responsibility

This course provides a foundational perspective for ethics and social responsibility in relationship to individuals, organizations, and the community. Emphasis is placed on the inter-related nature of ethics, morality, legal responsibility, and social issues.

ECO 372 ...................................................................................3 credits

Principles of Macroeconomics

This course provides students with the basic theories, concepts, terminology, and uses of macroeconomics. Students learn practical applications for macroeconomics in their personal and professional lives through assimilation of fundamental concepts and analysis of actual economic events.
ECO 365 ................................................................. 3 credits  
Principles of Microeconomics  
This course provides students with the basic theories, concepts, terminology, and uses of microeconomics. Students learn practical applications for microeconomics in their personal and professional lives through assimilation of fundamental concepts and analysis of actual economic events.

LAW 421 ................................................................. 3 credits  
Contemporary Business Law  
This course reviews the US legal system, common law and its development, organizational structures, and the regulatory environment pertinent to business. Students will learn to critically examine torts, crimes, and business ethics; contracts; business associations (agency, partnerships, corporations); wills, estates, trusts, and other legal entities; securities regulations; and investor protection.

FIN 370 ................................................................. 3 credits  
Finance for Business  
This course introduces the student to the essential elements of finance for business. Emphasis is placed on financial management, financial markets, and the tools, techniques, and methodologies used in making financial decisions. Topics include: Financial planning, working capital management, capital budgeting, long term financing, and international finance.

MKT 421 ................................................................. 3 credits  
Marketing  
This course involves an integrated analysis of the role of marketing within the total organization. Specific attention is given to the analysis of factors affecting consumer behavior, the identification of marketing variables, the development and use of marketing strategies, and the discussion of international marketing issues.

RES 351 ................................................................. 3 credits  
Business Research  
This course evaluates the process of conducting business research for improving decision making within an organization. Students will learn to apply an understanding of commonly employed business research techniques to improve a situation, solve a problem, or change a process. Other topics include problem framing, data collection, data analysis, and data presentation.

QNT 351 ................................................................. 3 credits  
Quantitative Analysis for Business  
This course integrates applied business research and descriptive statistics. Students will learn to apply business research and descriptive statistics in making better business decisions. Other topics include examination of the role of statistics in research, statistical terminology, the appropriate use of statistical techniques, and interpretation of statistical findings in business and research.

BUS 475 ................................................................. 3 credits  
Integrated Business Topics  
The integrated business topics course examines strategic business management while integrating topics from previously completed business foundation coursework. This allows students to demonstrate a comprehensive understanding of the undergraduate business curricula with a significant emphasis placed on the assessment of individual outcomes to determine content mastery.

COMM 215 ............................................................. 3 credits  
Essentials of College Writing  
This course covers the essential writing skills required for college-level coursework. Students will learn to distinguish between interpretive and analytical writing while using the writing process and specific rhetorical strategies to develop position and persuasion essays and a case study analysis, and learning teams will prepare an applied research paper. The course offers exercises for review of the elements of grammar, mechanics, style, citation, and proper documentation.

GEN 200 ............................................................... 3 credits  
Foundations for General Education and Professional Success  
This general education course is designed to introduce the intentional learner to communication, collaboration, information utilization, critical thinking, problem solving and professional competence and values. The course uses an interdisciplinary approach for the learner to develop personal, academic strategies in order to reach desired goals and achieve academic success.

GEN 101 ............................................................... 3 credits  
Skills for Lifelong Learning  
This course is designed to provide core competencies for adult learners. The course examines learning theory and the application of adult learning principles to communication skills, group processes, and personal management. Adult learners will develop strategies for achieving University of Phoenix Learning Goals in school, work, and personal settings. They will also be introduced to the University Library and learn how to access resources successfully.

GEN 300 ............................................................... 3 credits  
Skills for Professional Development  
This course examines the skills necessary for successful critical thinking, teamwork, research, and communication. The course is designed to aid adult learners in acquiring and improving the core competencies that are necessary at the University of Phoenix. Students will examine their reasons for returning to school, and develop strategies for achieving educational goals in school, work, and personal settings. Students will also be introduced to the University library and learn how to access its resources successfully.

MTH 209 ............................................................... 3 credits  
College Mathematics II  
This course continues the demonstration and examination of various basic algebra concepts that was begun in MTH 208: College Mathematics I. It assists in building skills for performing more complex mathematical operations and problem solving than in earlier courses. These concepts and skills should serve as a foundation for subsequent quantitative business coursework. Applications to real-world problems are emphasized throughout the course. Specific applications to disciplines such as statistics, accounting, finance, and economics are demonstrated and discussed. A variety of other applications, such as geometry, personal finance, science, and engineering, are also demonstrated and discussed.
Course Descriptions for the Administration Concentration

ACC 400 ...................................................................................3 credits
Accounting for Decision Making
This course concentrates on effective decision making as it relates to financial activities in a business enterprise. Course topics will include financial assets, liabilities, equity, business operations, financial management, and financial statement analysis. Students will have the necessary analytical tools to enhance business operations.

MGT 448...................................................................................3 credits
Global Business Strategies
The manager’s perspective in the fields of international payments, international trade, and investments are analyzed. Emphasis is given to the materials and concepts that illuminate the strategies, structure, practices, and effects of multinational enterprises.

ACC 340 ...................................................................................3 credits
Accounting Information Systems I
This course is designed to provide accounting students with the proper mix of technical information and real-world applications. Areas of study include fundamental concepts and technologies, (what computers can do for business), the Internet, intranets electronic commerce, information systems development, basic project management principles, decision support systems, and the benefits of computer/human synergy.

BSA 375.....................................................................................3 credits
Fundamentals of Business Systems Development
This course introduces the logical and design considerations addressed during system and application software development. It provides a solid background in information systems analysis and design techniques through a combination of theory and application. Systems Development Life Cycle (SDLC) will be fundamental to the course.

EBUS 405 ..................................................................................3 credits
e-Business Technologies
This course examines the Internet and provides an integration of information technology subjects. Topics include the facilities, services, and trends of the Internet. The functions of information technology that support e-business are emphasized.

ISCOM 472 ...............................................................................3 credits
Lean Enterprise
This course provides an overview of lean manufacturing practices within a company and its supply chain. It addresses fundamental practices including flowcharting of business processes, collection and analysis of process performance data and the removal of those activities that are determined to be wasteful or non-essential.

MKT 441 .................................................................3 credits
Marketing Research
This course covers basic research methodology applied to marketing issues. Students study methods and techniques for collection, analysis, and interpretation of primary and secondary data for customer and business marketing.

MGT 437 ...................................................................................3 credits
Project Management
This course examines project management roles and environments, the project life cycle, and various techniques of work, planning, control, and evaluation for project success.

ETH 355 ....................................................................................3 credits
Understanding Ethics
This is an advanced course in moral philosophy, or ethics. Through a critical survey of theory and application, these courses examine the frameworks of moral judgment (e.g. cultural relativism, subjectivism); historically important theoretical approaches to ethics; and consider a wide variety of important moral issues such as war, animal rights, abortion, and euthanasia. (Honors Credit Only).

OI 370 ........................................................................................3 credits
Innovation for the 21st Century
This course covers the impact of innovation on organizations. In this course students will apply innovation strategies, processes, and theories to help propel an organization into the 21st century. Topics will include managing innovation process, organizational culture for innovation, and leadership of innovation.

PHL 410 ....................................................................................3 credits
Classical Logic
This is a systematic course in the use of argument and logic in formal constructs. As logic is applied in various aspects of human reasoning including from deductive inference to mathematical proofs, this course will demonstrate the skills of deduction, validity, and symbols to determine the strengths and soundness of argument and conclusions.
Course Descriptions for the Management Concentration

Creative Minds and Critical Thinking

PHL 458 .................................................................................... 3 credits

In this course students will analyze the thinking process from a critical and creative perspective. The lives of prominent creative thinkers will be examined to identify the social, historical, psychological, and cultural elements that influenced their development. The salient aspects of creativity will be assessed along with the relationship between creativity and critical thinking. Students will apply critical thinking skills to contemporary creative and scientific thought.

MGT 498 ................................................................................. 3 credits

Strategic Management

This course gives students the opportunity to integrate management concepts and practices to contemporary business strategies, while discussing the theories of strategic management. This course will focus on improving management decision-making and problem-solving skills. Students will create a strategic management plan.

HRM 300 .................................................................................... 3 credits

Fundamentals of Human Resource Management

This course explores the critical role of human resources in achieving business results. The course will help students to have a solid understanding of the fundamentals of human resource management and its strategic relevance in business today. This course will provide students with a critical perspective on the development of human capital in the context of a unified system of attracting, retaining and developing talent that creates and supports the vision and values of the organization. Students will develop an understanding of the critical business implications for human resource professionals today.

HRM 326 .................................................................................. 3 credits

Employee Development

This course explores the role and relevance of employee development in today’s business environment. This course will also provide students with a thorough understanding of the legalities impacting employee development, the strategic role that employee development plays in an organization, and the impact education has on employee motivation. The course will also explore methods of program design, development, and assessment.

LDR 300 .................................................................................... 3 credits

Innovative Leadership

This course provides a foundation of understanding of leadership and its role in managing people and systems. This course will cover key leadership elements such as effective leadership behavior, power and influence, the differences between leadership and management, leading change, intrapreneurship, and how an innovative mindset impacts people and systems in a continually changing global and virtual environment.

MGT 360 .................................................................................... 3 credits

Green and Sustainable Enterprise Management

This course provides an overview of sustainable management techniques from an economic, social, and corporate environmental responsibility perspective. Special emphasis is placed on production principles, innovative and sustainable practices, and the importance of managing the bottom line in business.

MGT 411 .................................................................................... 3 credits

Innovative and Creative Business Thinking

This course provides students with the skills and knowledge necessary for using innovative and creative thinking strategies to improve managerial decision making and problem solving. Emphasis is placed upon learning critical skills to identify and facilitate innovative behavior and collaboration within the organization that will increase sustainable business growth and strengthen abilities to respond to organizational changes and challenges. Course lectures, reading and projects will span theory and practice and draw upon examples from multiple industry sectors.

MGT 426 .................................................................................. 3 credits

Managing Change in the Workplace

This course provides an overview of methods and techniques required of supervisory and management personnel responsible for managing change. As a result of the course, students will be able to identify and develop strategies for managing the following: organizational aspects of change, including shifts in leadership, reorganizations, working conditions, technologically imposed change and workforce issues. In addition to developing strategies, students will gain expertise in applying communication strategies that effectively deal with change.

OL 361 .................................................................................... 3 credits

Innovation, Design, and Creativity for a Competitive Advantage

This course will provide students with a solid foundation in innovation, design, and creativity. Additionally, students will be prepared to apply relevant principles, tools, and techniques to promote and sustain organizational innovation for competitive advantage.

ETH 355 .................................................................................... 3 credits

Understanding Ethics

This is an advanced course in moral philosophy, or ethics. Through a critical survey of theory and application, these courses examine the frameworks of moral judgment (e.g., cultural relativism, subjectivism); historically important theoretical approaches to ethics; and consider a wide variety of important moral issues such as war, animal rights, abortion, and euthanasia. (Honors Credit Only).
Innovation for the 21st Century

This course covers the impact of innovation on organizations. In this course students will apply innovation strategies, processes, and theories to help propel an organization into the 21st century. Topics will include managing innovation process, organizational culture for innovation, and leadership of innovation.

PHL 410 ...................................................................................3 credits

Classical Logic

This is a systematic course in the use of argument and logic in formal constructs. As logic is applied in various aspects of human reasoning including from deductive inference to mathematical proofs, this course will demonstrate the skills of deduction, validity, and symbols to determine the strengths and soundness of argument and conclusions.

Course Descriptions for the Marketing Concentration

MKT 435 .................................................................3 credits

Consumer Behavior

This is an introductory course in analyzing consumer and purchasing behaviors as basic considerations in the development of a marketing mix. Economic, social, psychological, and cultural factors are considered as they relate to the development of marketing programs.

MKT 498 .................................................................3 credits

Integrated Marketing Strategies

This course provides students with an in-depth study of Integrated Marketing Communications (IMC). Emphasis will be placed on the strategic roles and integration of marketing communication elements including advertising, public relations, sales promotion, event management, media selection, and sales management.

COM 340 ...........................................................................3 credits

Mass Communication

This course delves into the processes and technology of communication on societal and global levels accomplished through the print and electronic media. Content of communication studied ranges from journalism, entertainment, commerce, and advocacy to personal communication on the Internet. The dynamic changes that have taken place and are evolving today in mass media and mass communication will be considered along with predictions about the role of mass communication.

COM 400 .................................................................3 credits

Media and Society

The development and evolution of contemporary society have become inextricably intertwined with the development and use of electronic media within the past 100 years. This course explores the complex interactions involving society, information, communication, and the electronic media. Controversial topics that media have brought to the fore, and in some cases caused, will be highlighted.

MKT 438 .................................................................3 credits

Public Relations

This course provides an introduction to the field of public relations. Areas covered are media relations; promotion; tools used in developing public relations and publicity, and improving customer satisfaction; relationship-building strategies; and ethics and public relations.

Bachelor of Science in Management

The following Bachelor of Science in Management (BSM) program may be offered at these University of Phoenix campus locations: Charlotte and Raleigh. The availability of programs and concentrations depend on student demand and other factors. Not all programs may be available to all residents of all states. Students may want to consider completing certain courses in the Online classroom at Online rates if the program is available via the Online modality in their state. Please contact your enrollment advisor for more information.

The Bachelor of Science in Management (BSM) degree program is designed to develop the professional knowledge and skills of cross functional managers in any organization. The BSM degree enhances skills necessary for improved organizational effectiveness in a dynamic and evolving workplace. The curriculum focuses on the development of management roles. It emphasizes skills necessary to align resources, and to improve communication, productivity, and effectiveness. Through a participative learning environment structured for adult learners, students are taught to manage innovation and apply professional skills and knowledge. Special emphasis can be placed on key management areas, including, leadership, general management, or human resource management based on student preference.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/bsm.

Courses requiring prerequisites are identified by a ~ symbol following the course number.

BSM Program Category Requirements - A Track and B Track Communications, 3 total credits

BCOM 275 ~ ..............................................................................3 credits

Business Communications and Critical Thinking

(Travel prerequisite requirement only applies to B Track students)

Management, 3 total credits

PHL 458 ~ ................................................................................3 credits

Creative Minds and Critical Thinking

Ethics and Social Responsibility, 3 total credits

ETH 316 ~ .................................................................3 credits

Ethics and Social Responsibility

Business Law, 3 total credits

LAW 421 ~ .................................................................3 credits

Contemporary Business Law

Research and Statistics, 3 total credits

RES 320 ~ .................................................................3 credits

Foundations of Research

Marketing, 3 total credits

PSY 322 ~ .................................................................3 credits

Consumer Psychology and Research

Business Information Systems, 3 total credits

BIS 320 ~ .................................................................3 credits

Business Information Systems

Economics, 3 total credits

ECO 365 ~ .................................................................3 credits

Principles of Microeconomics
Accounting, 3 total credits
ACC 300 ~ ................................................................. 3 credits
Principles of Accounting

Finance, 3 total credits
FIN 370 ~ ................................................................. 3 credits
Finance for Business

Management Capstone, 3 total credits
MGT 498~ ................................................................. 3 credits
Strategic Management

Business/Management Electives, 15 total credits

Students are required to complete 15 upper division credits of Business/Management specific electives.

The University reserves the right to modify the required course of study.

Additional Admission Requirements for the BSM

• High school graduation from an institution that holds state approval to confer high school diplomas or are accredited or a candidate for accreditation at the time the student attended by an acceptable accrediting body; GED certificate or CHSPE (California High School Proficiency Examination) certificate.

Degree Requirements for the BSM

• Completion of a minimum of 120 credits that include the following distribution:
  • A minimum of 45 upper division credits.
  • A minimum of 54 of the 120 credits must be in the general education areas approved by the University.
  • A minimum program grade point average (GPA) of 2.0.
  • Students holding an associate degree from the University or a regionally or approved nationally accredited, or candidate for accreditation, college or university or equivalent undergraduate degree earned at a recognized foreign institution will have that associate degree emphasis(es) noted on the student's University of Phoenix transcript when the BSM degree is conferred.
  • Students with an associate degree in business, management, arts, general studies, liberal arts, nursing or pre-medicine are not eligible for an emphasis.
  • The diploma awarded for this program will read as follows: Bachelor of Science in Management

General Education Requirements for the BSM

A minimum of 54 of the 120 credits must be in the general education areas approved by the University.

Communication Arts Requirement 6 credits
(A Track must include COMM 215, equivalent, or higher)
(B Track must include: COM 170 and COM 172)

Mathematics Requirement 6 credits
(Must include MTH 209, equivalent, or higher)

Science & Technology Requirement 6 credits
(B Track must include: SCI 163)

Must include at least three (3) credits in the physical or biological sciences

Humanities Requirement 6 credits
(B Track must include: HUM 114)

Social Science Requirement 6 credits
(B Track must include: PSY 211)

Additional Liberal Arts Requirement 6 credits
(B Track must include: GEN 195)

Interdisciplinary Requirement 18 credits
(B Track must include: FP 120)

Students who lack .67 or fewer general education credits may use interdisciplinary or elective credits to waive the balance. Students must use interdisciplinary or elective credits to waive the general education balance in order to complete the minimum general education credits required for their program.

For a description of the preceding general education areas, see the Undergraduate Programs section within this catalog.

Academic Progression Requirements for the BSM

• All students entering undergraduate degree programs who list less than 24 previous college credits as recognized by the university on the admissions application are required to complete the First-Year Sequence (B Track).
• First-Year Sequence students must satisfy all seven (7) courses from the First-Year Sequence prior to enrolling in any other General Education, elective, or concentration courses.
• GEN 195 will be required as the first course in the First-Year Sequence.
• HUM 114 will be required as the last course in the First-Year Sequence. All other courses must be satisfied prior to enrolling in any other program applicable course.
• With the exception of GEN 195, FP 120, and HUM 114, course requirements may be satisfied by any of the following means:
  • University of Phoenix coursework,
  • Regionally or nationally accredited coursework (C- or higher grade),
  • University of Phoenix Prior Learning Assessment, (30 credit limit on experiential learning; 30 credit limit on professional training),
  • National Testing Programs, and
  • ACE evaluated Military credits.
• The course used to satisfy a First-Year Sequence course must be comparable in content to the university course. It is replacing, must be at least a 2.67 credit course, and must be an equivalent level or higher level course.
• Concurrent enrollment is prohibited during any of the courses in the First-Year Sequence.
• Students who list 24 or more previous college credits, as recognized by the university on the admissions application, will be enrolled in the A Track, must take BCOM 275 Business Communications and Critical Thinking as the first course with University of Phoenix and are not required to enroll in the First-Year Sequence.
• Students who list 24 or more previous college credits, as recognized by the University on the admissions application, and who do not enroll in the First-Year Sequence, may not enroll in any course from the First Year Sequence to satisfy programmatic prerequisites, general education or elective requirements. (e.g., taking COM 172 instead of COMM 215)
• Students who previously completed GEN 101, GEN 200, or GEN 300 and choose to transition to the First-Year Sequence are not required to take GEN 195.
• Students may not complete any of the First-Year Sequence courses via Directed Study.
• Many courses in the Required Course of Study build on or reinforce each other. To ensure that students have the requisite skills for specific coursework certain program areas must be satisfied before students can progress to others.
• All undergraduate students must satisfy math and English prerequisites prior to enrolling in any course that requires math or English as a prerequisite.
Residency Requirements and Course Waivers for the BSM

Students must meet the established University residency requirement for degree conferral. The University requires that the majority of coursework, 30 credits from a combination of the Required Course of Study, General Education, and Electives must be completed at University of Phoenix.

Students in this program may waive a maximum of 30 credits from their required course of study on the basis of regionally or approved nationally accredited transferable coursework. In order to be granted a waiver with credit for a course in the Required Course of Study, a student must have completed a previous course which meets the following criteria:

- The course must have been completed at a regionally or approved nationally accredited, or candidate for accreditation, college or university.
- The course must have been completed within the past ten (10) years (5 years for IS&T courses) from current program enrollment agreement sign date with a grade of "C" (2.0) or better.
- The course must be comparable in content and credits to the University course it is replacing and must be an equivalent level or higher level course (i.e. graduate level coursework may be used to waive graduate or undergraduate coursework). Course descriptions must be included with the course waiver form in order for the Office of Admissions and Evaluation to review the course waiver request.

The 15 credit upper division BSM Business/Management Elective requirement may be satisfied by any of the following means:

- Upper division University of Phoenix Business/Management coursework.
- Upper division Business/Management transfer coursework that is acceptable for transfer and was completed within the past ten (10) years from current program enrollment agreement sign date with a grade of C- or better.
- Upper division Business/Management National Testing Program exams that are acceptable for transfer and were completed within the past ten (10) years from current program enrollment agreement sign date.
- Upper division Business/Management military credits that are acceptable for transfer and were completed within the past ten (10) years from current program enrollment agreement sign date.
- Upper division Business/Management Prior Learning Assessment (PLA) credits awarded to activities completed within the past ten (10) years from current program enrollment agreement sign date.

Through an approved articulation agreement, students who have successfully completed equivalent courses may waive, without credits, up to thirty (30) credits of the Required Course of Study. Students must substitute other upper division coursework to satisfy the upper division credit requirement of their degree program (each program has specific substitution requirements). This policy also applies to upper division courses which are used to fulfill Associate of Arts degree requirements. In order to be granted a waiver, without credit, for a course in the Required Course of Study, a student must have completed a previous course which meets the following criteria:

- The course must have been completed and transcripted from a regionally or nationally accredited institution with which the University of Phoenix has an approved articulation agreement.
- The course must have been completed with a grade of "C" (2.0) or better during the effective dates of the approved articulation agreement.
- The course must be approved through the articulation agreement and must be comparable in content and credits to the University course it is replacing.

The following courses in the Required Course of Study may not be waived: BCOM 275, MGT 420, MGT 498.

Course Descriptions for the BSM

**BCOM 275** ................................................................. 3 credits  
**Business Communications and Critical Thinking**

This course introduces students to the foundations of communication in a business setting. Students will develop skills in critical thinking and decision making through the forms of written communication, including memos, emails, business letters, and reports. Other topics include communication ethics and cross-cultural communications, personal communication styles, solving organizational problems, and the evaluation of an organization’s strategic direction.

**PHL 458** ................................................................. 3 credits  
**Creative Minds and Critical Thinking**

In this course students will analyze the thinking process from a critical and creative perspective. The lives of prominent creative thinkers will be examined to identify the social, historical, psychological, and cultural elements that influenced their development. The salient aspects of creativity will be assessed along with the relationship between creativity and critical thinking. Students will apply critical thinking skills to contemporary creative and scientific thought.
ETH 316.............................................................................................. 3 credits

**Ethics and Social Responsibility**

This course provides a foundational perspective for ethics and social responsibility in relationship to individuals, organizations, and the community. Emphasis is placed on the inter-related nature of ethics, morality, legal responsibility, and social issues.

LAW 421 .............................................................................................. 3 credits

**Contemporary Business Law**

This course reviews the US legal system, common law and its development, organizational structures, and the regulatory environment pertinent to business. Students will learn to critically examine torts, crimes, and business ethics; contracts; business associations (agency, partnerships, corporations); wills, estates, trusts, and other legal entities; securities regulations; and investor protection.

RES 320.............................................................................................. 3 credits

**Foundations of Research**

This is a course introducing the foundations of research. Research principles and the scientific method are applied to professional situations. The course is designed to equip students with an understanding of commonly employed research methodologies that can be utilized to improve productivity and increase customer satisfaction.

PSY 322.............................................................................................. 3 credits

**Consumer Psychology and Research**

This course focuses on consumer behavior and marketing research. Topics include the cognitive processes underlying consumer choice, descriptive consumer characteristics, and environmental consumer behavior. This course emphasizes the implications of consumer behavior on domestic and global marketing communications.

BIS 320.............................................................................................. 3 credits

**Business Information Systems**

This course provides instruction on the use of Business Information Systems. Students apply Microsoft Office tools including work processing, spreadsheet, database, and presentation software to accomplish business objectives. Other topics include application software and the Internet for effective problem solving, use of relevant emerging technologies, and using information across different industries.

ECO 365 .............................................................................................. 3 credits

**Principles of Microeconomics**

This course provides students with the basic theories, concepts, terminology, and uses of microeconomics. Students learn practical applications for microeconomics in their personal and professional lives through assimilation of fundamental concepts and analysis of actual economic events.

ACC 300.............................................................................................. 3 credits

**Principles of Accounting**

This course focuses on principles of accounting for the non-accounting student. Emphasis will be placed on the accounting equation and transactions, financial statement preparation and analysis, internal controls, regulatory environment, compliance, and global business implications.

FIN 370.............................................................................................. 3 credits

**Finance for Business**

This course introduces the student to the essential elements of finance for business. Emphasis is placed on financial management, financial markets, and the tools, techniques, and methodologies used in making financial decisions. Topics include: Financial planning, working capital management, capital budgeting, long term financing, and international finance.

MGT 498 .......................................................... 3 credits

**Strategic Management**

This course gives students the opportunity to integrate management concepts and practices to contemporary business strategies, while discussing the theories of strategic management. This course will focus on improving management decision-making and problem-solving skills. Students will create a strategic management plan.

COMM 215 ........................................................ 3 credits

**Essentials of College Writing**

This general education course is designed to introduce the intentional learner to communication, collaboration, information utilization, critical thinking, problem solving and professional competence and values. The course uses an interdisciplinary approach for the learner to develop personal, academic strategies in order to reach desired goals and achieve academic success.

GEN 200.......................................................... 3 credits

**Foundations for General Education and Professional Success**

This general education course is designed to provide core competencies for adult learners. The course examines learning theory and the application of adult learning principles to communication skills, group processes, and personal management. Adult learners will develop strategies for achieving University of Phoenix Learning Goals in school, work, and personal settings. They will also be introduced to the University Library and learn how to access resources successfully.

GEN 300.......................................................... 3 credits

**Skills for Lifelong Learning**

This course is designed to provide core competencies for adult learners. The course examines learning theory and the application of adult learning principles to communication skills, group processes, and personal management. Adult learners will develop strategies for achieving University of Phoenix Learning Goals in school, work, and personal settings. They will also be introduced to the University Library and learn how to access resources successfully.
MTH 209...................................................................................3 credits

**College Mathematics II**

This course continues the demonstration and examination of various basic algebra concepts that was begun in MTH 208: College Mathematics I. It assists in building skills for performing more complex mathematical operations and problem solving than in earlier courses. These concepts and skills should serve as a foundation for subsequent quantitative business coursework. Applications to real-world problems are emphasized throughout the course. Specific applications to disciplines such as statistics, accounting, finance, and economics are demonstrated and discussed. A variety of other applications, such as geometry, personal finance, science, and engineering, are also demonstrated and discussed.
Bachelor of Science in Information Technology

The Bachelor of Science in Information Technology (BSIT) program is focused on the acquisition of theory and application of technical competencies associated with the information technology profession. The courses prepare students with fundamental knowledge in core technologies, such as systems analysis and design, programming, database design, network architecture and administration, Web technologies and application development, implementation and maintenance.

Courses requiring prerequisites are identified by a ~ symbol following the course number.

A Track Required Introductory Course

GEN 200 ................................................................. 3 credits
Foundations for General Education and Professional Success

B Track Required Introductory Course

GEN 195 ................................................................. 3 credits
Foundations of University Studies

BSIT Required Course of Study - A Track and B Track

CIS 207 ~ ................................................................. 3 credits
Information Systems Fundamentals
PRG 211 ~ ................................................................. 3 credits
Algorithms and Logic for Computer Programming
WEB 240 ~ ................................................................. 3 credits
Web Design Fundamentals
POS 355 ~ ................................................................. 3 credits
Introduction to Operating Systems
ENG 221 ~ ................................................................. 3 credits
Technical Writing Fundamentals
BSA 310 ~ ................................................................. 3 credits
Business Systems
BSA 375 ~ ................................................................. 3 credits
Fundamentals of Business Systems Development
CMGT 410 ~ ................................................................. 3 credits
Project Planning & Implementation
DBM 380 ~ ................................................................. 3 credits
Database Concepts
CMGT 400 ~ ................................................................. 3 credits
Intro to Information Assurance & Security
NTC 362 ~ ................................................................. 3 credits
Fundamentals of Networking
PRG 420 ~ ................................................................. 3 credits
Java Programming I

MTH 221 ................................................................. 3 credits
Discrete Math for IT
CMGT 445 ................................................................. 3 credits
Application Implementation

Concentration in Multimedia & Visual Communication

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/bsit-mvc.

VCT 300 ................................................................. 3 credits
Image Editing
VCT 320 ................................................................. 3 credits
Electronic Publishing
VCT 410 ................................................................. 3 credits
Instructional Design
VCT 420 ................................................................. 3 credits
Multimedia Development
WEB 431 ................................................................. 3 credits
XML

The University reserves the right to modify the required course of study.

Additional Admission Requirements for the BSIT

All applicants are expected to meet the following admissions requirements:

- High school graduation from an institution that holds state approval to confer high school diplomas or are accredited or a candidate for accreditation at the time the student attended by an acceptable accrediting body, GED certificate or CHSPE (California High School Proficiency Examination) certificate.
- Applicants must be currently employed or have access to a work environment.

Degree Requirements for the BSIT

- Completion of a minimum of 120 credits that include the following distribution:
  - A minimum of 42 upper division credits.
  - A minimum of 54 credits of the 120 credits must be in the general education areas approved by the University.
  - A minimum grade point average (GPA) of 2.0.
- All students must complete the minimum number of credits required by their degree program.
- All undergraduate students are required to complete the minimum general education credits required by their program version.
- Students will declare a concentration at the time of enrollment.
- The diploma awarded for this program will read as: Bachelor of Science in Information Technology and will not reflect the concentration. Concentrations are reflected on the transcript only.
General Education Requirements for the BSIT

A minimum of 54 of the 120 credits must be in the general education areas approved by the University.

Communication Arts Requirement 6 credits
(A Track must include COMM 215, equivalent, or higher and COMM 218)
(B Track must include: COM 170 and COM 172)
Mathematics Requirement 6 credits
(Must include MTH 220, equivalent, or higher)
Science & Technology Requirement 6 credits
(B Track must include: SCI 163)
Must include at least three (3) credits in the physical or biological sciences
Humanities Requirement 6 credits
(B Track must include: HUM 114)
Social Science Requirement 6 credits
(B Track must include: PSY 211)
Additional Liberal Arts Requirement 6 credits
(B Track must include COMM 218)
Interdisciplinary Requirement 18 credits
(B Track must include: FP 120)

Academic Progression Requirements for the BSIT

• All students entering undergraduate degree programs who list less than 24 previous college credits as recognized by the University on the admissions application will be enrolled in the B Track and are required to complete the First-Year Sequence.

• First-Year Sequence students must satisfy all seven (7) courses from the First-Year Sequence prior to enrolling in any other General Education, elective, or concentration courses.

• GEN 195 will be required as the first course in the First-Year Sequence.

• HUM 114 will be required as the last course in the First-Year Sequence. All other FYS requirements must be satisfied prior to enrolling in any other program applicable course.

• With the exception of GEN 195, FP 120, and HUM 114, course requirements may be satisfied by any of the following means:
  • University of Phoenix coursework,
  • Regionally or nationally accredited coursework (C- or higher grade),
  • University of Phoenix Prior Learning Assessment, (30 credit limit on experiential learning; 30 credit limit on professional training),
  • National Testing Programs, and
  • ACE evaluated Military credits.

• The course used to satisfy a First-Year Sequence course must be comparable in content to the university course it is replacing, must be at least a 2.67 credit course, and must be an equivalent level or higher level course.

• Concurrent enrollment is prohibited during any of the courses in the First-Year Sequence.

• Students who previously completed GEN 101, GEN 200, or GEN 300 and choose to transition to the First-Year Sequence are not required to take GEN 195.

• Students may not complete any of the First-Year Sequence courses via Directed Study.

• Many courses in the Required Course of Study build on or reinforce each other. To ensure that students have the requisite skills for specific coursework certain program areas must be satisfied before students can progress to others.

• All undergraduate students must satisfy math and English prerequisites prior to enrolling in any course that requires math or English as a prerequisite.

Residency Requirements and Course Waivers for the BSIT

Students must meet the established University residency requirement for degree conferral. The University requires that the majority of coursework, 30 credits from a combination of the Required Course of Study, General Education, and Electives must be completed at University of Phoenix.

Students in this program may waive a maximum of 30 credits from their required course of study on the basis of regionally or approved nationally accredited transferable coursework.

In order to be granted a waiver for a course in the required course of study, the student must have completed a previous course which meets the following criteria:

• The course must have been completed at a regionally or approved nationally accredited, or candidate for accreditation, college or university.

• The course must have been completed within the past five (5) years (ten years for MTH 221) of application to the University with a grade of "C" (2.0) or better.

• The course must be comparable in content and credits to the University course it is replacing and must be an equivalent level or higher level course (i.e. graduate level coursework may be used to waive graduate or undergraduate coursework). Course descriptions must be included with the course waiver form in order for the Office of Admissions and Evaluation to review the course waiver request.

Through an approved articulation agreement, students who have successfully completed equivalent courses may waive, without credits, up to thirty (30) credits of the required course of study. Students must substitute other upper division coursework to satisfy the upper division credit requirement of their degree program. This policy also applies to upper division courses which are used to fulfill Associate of Arts degree requirements. In order to be granted a waiver, without credit, for a course in the required course of study, a student must have completed a previous course which meets the following criteria:

• The course must have been completed and transcripted from a regionally or nationally accredited institution with which the University of Phoenix has an approved articulation agreement.

• The course must have been completed with a grade of "C" (2.0) or better during the effective dates of the approved articulation agreement.

• The course must be approved through the articulation agreement and must be comparable in content and credits to the University course it is replacing.

The following courses in the Required Course of Study may not be waived: GEN 195, GEN 200
Students may waive, with or without credit, courses in the Required Course of Study, but must substitute with any upper division coursework to satisfy the required course of study (national testing program credit, prior learning credit, and military credit, or General Education coursework, may not be used to replace coursework waived, with or without credit).

Course Descriptions for the BSIT

GEN 200................................................................................... 3 credits
Foundations for General Education and Professional Success
This general education course is designed to introduce the intentional learner to communication, collaboration, information utilization, critical thinking, problem solving and professional competence and values. The course uses an interdisciplinary approach for the learner to develop personal, academic strategies in order to reach desired goals and achieve academic success.

GEN 195................................................................................... 3 credits
Foundations of University Studies
The essential information, skills, tools, and techniques necessary for academic success and personal effectiveness at the University of Phoenix are introduced in this course. The course develops and applies practical knowledge and skills immediately relevant to first-year university students. Course topics include goal setting and working with personal motivation, understanding and using University resources, developing efficient study habits, making the most of personal learning styles, and how best to manage time and reduce personal stress levels.

CIS 207 .................................................................................... 3 credits
Information Systems Fundamentals
This course introduces the fundamentals of computer systems and the role of information processing in today’s business environment. An overview is presented of information systems, systems development, operating systems and programming, database management, networking and telecommunications, and the Internet.

PRG 211 ................................................................................... 3 credits
Algorithms and Logic for Computer Programming
This course provides students with a basic understanding of programming development practices. Concepts covered include the application of algorithms and logic to the design and development of procedural and object oriented computer programs to address the problem solving requirements associated with business information systems. This course will cover procedural programming concepts including data types, controls structures, functional decomposition, arrays, and files, classes and objects.

WEB 240................................................................................... 3 credits
Web Design Fundamentals
This course introduces development tools and techniques used to publish web pages on the World Wide Web. Students use basic hypertext markup language, scripting, and presentational technologies to create websites with the aid of a software authoring application. Topics include XHTML, CSS, JavaScript®, server hosting, site publication, site maintenance, and search engine optimization.

POS 355................................................................................... 3 credits
Introduction to Operating Systems
This course provides an introduction to operating systems. Topics covered include operating system concepts, program execution, and operating system internals such as memory, processor, device, and file management. A variety of operating systems are compared and contrasted.

ENG 221................................................................................... 3 credits
Technical Writing Fundamentals
This course covers the fundamentals and best practices of using written communication in business and in the information technologies. Topics include strategies, techniques, and nuances for producing emails, memos, reports, proposals, project specifications, and user manuals, as well as other technical documents.

BSA 310 .................................................................................... 3 credits
Business Systems
This course reviews common business systems and their interrelationships. Business systems covered include finance, accounting, sales, marketing, human resources, legal, and operations. Emphasis is placed upon the inputs and outputs of information systems, the potential for integration of the systems, and information systems security.

BSA 375................................................................................... 3 credits
Fundamentals of Business Systems Development
This course introduces the fundamental, logical, and design considerations addressed during system and application software development. It provides a solid background in information systems analysis and design techniques through a combination of theory and application. The Systems Development Life Cycle will be fundamental to the course.
CMGT 410 .......................................................... 3 credits

**Project Planning and Implementation**

This course provides the foundation for successful project planning, organization, and implementation within the realm of information technology. The course uses real-world examples and identifies common mistakes and pitfalls in project management. Topics covered include project scoping, estimating, budgeting, scheduling and staffing, tracking and controlling, and software tools for project management.

DBM 380 .......................................................... 3 credits

**Database Concepts**

This course covers database concepts. Topics include data analysis, the principal data models with emphasis on the relational model, entity-relationship diagrams, database design, normalization, and database administration.

CMGT 400 .......................................................... 3 credits

**Intro to Information Assurance & Security**

This course is an introduction to information assurance and security in computing technology. Topics include risk management; protecting information in the enterprise; business continuity and disaster recovery planning; threats and remediation; legal, ethical, and professional issues; and considerations within systems development processes.

NTC 362 .......................................................... 3 credits

**Fundamentals of Networking**

This course provides a foundation in the basic telecommunication and networking technologies fundamental to the industry and to the broad field of telecommunications. Analog, digital, and radio frequency technologies are covered. Also covered in this course is an introduction to the OSI protocol model, network-switching systems, basics of wireless communications, and network security.

PRG 420 .......................................................... 3 credits

**Java Programming I**

This course introduces object-oriented programming in the content of business applications development. The basics of the Java programming language are covered.

MTH 221 .......................................................... 3 credits

**Discrete Math for Information Technology**

Discrete (as opposed to continuous) mathematics is of direct importance to the fields of Computer Science and Information Technology. This branch of mathematics includes studying areas such as set theory, logic, relations, graph theory, and analysis of algorithms. This course is intended to provide students with an understanding of these areas and their use in the field of Information Technology.

CMGT 445 .......................................................... 3 credits

**Application Implementation**

This course will cover the process and issues associated with the implementation of a computer application information system. Topics will include the processes associated with sponsor and stakeholder approvals, end user training, technical staff training, conversion from existing application(s) and integration into the information system production environment. This course will also examine the use of development and testing environments and the testing procedures related to the implementation of a computer application information system.

COMM 215 .......................................................... 3 credits

**Essentials of College Writing**

This course covers the essential writing skills required for college-level coursework. Students will learn to distinguish between interpretive and analytical writing while using the writing process and specific rhetorical strategies to develop position and persuasion essays and a case study analysis, and learning teams will prepare an applied research paper. The course offers exercises for review of the elements of grammar, mechanics, style, citation, and proper documentation.

MTH 220 .......................................................... 3 credits

**College Algebra**

This course presents traditional concepts in college algebra. Topics include linear, polynomial, rational, radical, exponential and logarithmic functions, systems of equations, sequences, series, and probability.

MTH 221 .......................................................... 3 credits

**Discrete Math for Information Technology**

Discrete (as opposed to continuous) mathematics is of direct importance to the fields of Computer Science and Information Technology. This branch of mathematics includes studying areas such as set theory, logic, relations, graph theory, and analysis of algorithms. This course is intended to provide students with an understanding of these areas and their use in the field of Information Technology.

GEN 101 .......................................................... 3 credits

**Skills for Lifelong Learning**

This course is designed to provide core competencies for adult learners. The course examines learning theory and the application of adult learning principles to communication skills, group processes, and personal management. Adult learners will develop strategies for achieving University of Phoenix Learning Goals in school, work, and personal settings. They will also be introduced to the University Library and learn how to access resources successfully.

GEN 300 .......................................................... 3 credits

**Skills for Professional Development**

This course examines the skills necessary for successful critical thinking, teamwork, research, and communication. The course is designed to aid adult learners in acquiring and improving the core competencies that are necessary at the University of Phoenix. Students will examine their reasons for returning to school, and develop strategies for achieving educational goals in school, work, and personal settings. Students will also be introduced to the University library and learn how to access its resources successfully.
Course Descriptions for the Concentration in Multimedia & Visual Communication

VCT 300................................................................................................. 3 credits
Image Editing
This course is an introduction to image editing and its role in the disciplines of web design, electronic publishing and multimedia development. An overview is presented on file formats, composition, color, text design, retouching and manipulation of graphic and photographic images.

VCT 320................................................................................................. 3 credits
Electronic Publishing
This course presents the essential role of electronic publishing in the delivery of information to today's businesses and consumers. Most of the course is concerned with methods and techniques involved in the electronic publishing of business presentations, corporate reports, newsletters, training materials, manuals and electronic books, but other information formats such as wikis and blogs are also considered.

VCT 410................................................................................................. 3 credits
Instructional Design
This course presents principles of instructional design. An instructional design methodology is presented that includes requirements analysis, performance objectives, performance measures, instructional strategies, storyboarding, design specifications, development, implementation and evaluation.

VCT 420................................................................................................. 3 credits
Multimedia Development
This course introduces the fundamentals of developing interactive, multimedia enriched content for delivery across alternative platforms such as the Internet, CDs and handheld devices. The focus is on the integration of animation, audio and video content to maximize communication.

WEB 431................................................................................................. 3 credits
XML
This course extends Web programming to include XML. An emphasis is placed upon the appropriate use of XML as a programming tool.
GRADUATE PROGRAMS

Admission Procedures

Application Process

Working adults seeking admission to the University’s graduate programs in business, management, information systems, nursing, counseling, or education begin the admission process by submitting a complete and accurate application. An application which is later verified to contain incomplete, false or misleading information may be grounds for dismissal and administrative withdrawal. Once the application has been received by the University, applicants are responsible for ensuring the completion of their admission file. No applicant will be formally accepted for admission until their admission file is complete and officially evaluated. Formal written notice is provided by the central Office of Admissions & Evaluation upon formal acceptance.

The University will advise students which admission file documents are required in order to begin a program of study. Students may attend their first four courses under Registered status. Students, however, must submit all admission documentation and gain unconditional admission status prior to the start of their fifth course. Students failing to submit all documentation prior to the end of the required time frame will be administratively withdrawn until formally admitted by the central Office of Admissions & Evaluation. The University cannot guarantee that a student who begins course work under Registered status will be admitted to the degree program.

Applications of individuals who have not gained admission or enrolled in the University will be kept on file for one year. After that time, the applicant is required to submit a new application and material. A second application fee is not required.

Transcript Requests of Other Institutions

Because institutions vary in the time they take to respond to transcript requests, all transcripts should be requested immediately upon submission of an application and application fee. University staff will process all requests for required transcripts on behalf of the student. However, it remains the student’s responsibility to ensure that all transcripts are submitted to the University. The student must sign a “Transcript Request Form” for each transcript being requested from educational institutions. The University’s application fee covers the student’s expense for requesting official transcripts.

Foreign Academic Records

Students applying to the University with foreign academic records or credentials may have additional requirements that must be met in order to enroll in courses or gain admission due to the differences in educational systems and document requirements. All academic records from Afghanistan, Somalia or Turkmenistan must be evaluated by an external evaluation service approved by the University of Phoenix.

An applicant submitting academic records from Albania, Algeria, Andorra, Angola, Anguilla, Antigua, Argentina, Armenia, Aruba, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belarus, Belgium, Belize, Benin, Bermuda, Bhutan, Bolivia, Bosnia-Herzegovina, Botswana, Brazil, British Virgin Islands, Brunei/Brunei-Darussalam, Bulgaria, Burkina Faso, Burundi, Cambodia, Cameroon, Canada, Cape Verde, Cayman Islands, Central African Republic, Chad, Chile, China, Colombia, Congo, Democratic Republic of Congo, Costa Rica, Cote d’Ivoire, Croatia, Cuba, Cyprus, Czech Republic, Czechoslovakia, Democratic People’s Republic of Korea (North Korea), Denmark, Djibouti, Dominica, Dominican Republic, Ecuador, Egypt, El Salvador, Equatorial Guinea, Eritrea, Estonia, Ethiopia, Fiji, Finland, France, French Guiana, French Polynesia, Gabon, Gambia, Georgia, Germany, Ghana, Greece, Grenada, Guatemala, Guinea, Guyana, Haiti, Holy See, Honduras, Hungary, Iceland, India, Indonesia, Iran, Iraq, Ireland, Israel, Italy, Jamaica, Japan, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Laos People’s Democratic Republic, Latvia, Lebanon, Lesotho, Liberia, Libya Liechtenstein, Lithuania, Luxembourg, Macedonia, Madagascar, Malawi, Malaysia, Maldives, Mali, Mauritania, Mauritius, Mexico, Republic of Moldova, Monaco, Mongolia, Montenegro, Montserrat, Morocco, Mozambique, Myanmar, Namibia, Nepal, Netherlands, Netherland Antilles, New Caledonia, New Zealand, Nicaragua, Niger, Nigeria, Norway, Oman, Pakistan, Palau, Palestine, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Romania, Russia (Russian Federation), Rwanda, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saudi Arabia, Scotland, Senegal, Serbia, Sierra Leone, Singapore, Slovenia, Solomon Islands, South Africa, South Korea, Spain, Sri Lanka, St. Vincent and The Grenadines, Sudan, Swaziland, Syria, Tajikistan, Tanzania, Thailand, Togo, Tonga, Trinidad and Tobago, Tunisia, Turkey, Turks and Caicos Islands, Union of Socialist Republics (U.S.S.R.), Ukraine, United Arab Emirates, Uruguay, Uzbekistan, Western Samoa, Venezuela, Vietnam, Yemen, Yugoslavia, Zambia or Zimbabwe may be evaluated internally by the central Office of Admissions and Evaluation or evaluated by an external evaluation service approved by the University of Phoenix. Internal evaluation practices utilized by the central Office of Admissions and Evaluation follow standards and practices defined by the National Association of Foreign Student Administrators (NAFSA) and the American Association of Collegiate Registrars and Admissions Officers (AACRAO). Certain programs that lead to certification may require students to have an evaluation performed by an external evaluation agency that is approved by both the University and the state in which the student seeks certification.

Students using foreign academic records to satisfy an admission requirement will not be eligible to attend classes prior to the University receiving a favorable evaluation from an approved credentials evaluation service or evaluation performed by the Central Office of Admissions & Evaluation. Original academic records or copies of academic records that have been verified as authentic by the issuing institution are required to be on file prior to a student gaining unconditional admission to the University. If the academic records are in another language, a certified English translation or translation performed by the central Office of Admissions and Evaluation (Spanish and French only) is required. The University will accept translations from the issuing institution or an official translation service.
Non–Native Speakers of English
An applicant who does not have appropriate English language experience in an academic environment will not be eligible to attend classes under Registered status. Official documentation with an appropriate score on the Test of English as a Foreign Language (TOEFL) Test of English for International Communication (TOEIC), International English Language Testing System (IELTS), Pearson Test of English Academic (PTE) or Berlitz Online English Proficiency Exam must be submitted with the admission file and admission granted before the applicant may begin the program.

Admission Appeal Process
Any applicant who has been denied admission to the University has the right to appeal the decision to the Student Appeals Center. All appeals, including any evidence to be considered, must be submitted in writing to the Student Appeals Center. The written appeal may consist of a letter of explanation for academic deficiencies, lack of experience, and any other factors which might be of benefit when the Student Appeals Center conducts its review.

It is incumbent upon the applicant to submit all relevant documents and statements of support attached to the appeal letter to the Student Appeals Center. The Student Appeals Center will carefully review all materials submitted, and notify the applicant in writing of its decision within ten working days.

Graduate Admission Requirements

For graduate education and doctoral admission requirements please refer to the education and doctoral section(s) of the catalog. Most graduate programs have additional admission requirements listed within the program specific information. All applicants are expected to meet the following admission requirements:

- Applicants who completed high school/secondary school outside of the United States, in a country where English is not the official language, must meet one of the following exceptions in order to meet the English Language Proficiency Requirement:
  - Achieved a minimum score of 213 on the computer-based test (CBT), or a score of 79 on the internet-based test (iBT), or a score of 550 on the written-based test (wBT) on the Test of English as a Foreign Language (TOEFL) within two years of application to the University.
  - Achieved a minimum passing score of 75 on the Test of English as an International Communication (TOEIC) within two years of application to the University.
  - Achieved a minimum passing score of 6.5 on the test of the International English Language Testing System (IELTS) within two years of application to the University.
  - Achieved a minimum score of 75 on the Berlitz Online Test of Reading and Listening Skills - English or a minimum score of 550 on the Berlitz Online English Proficiency Exam within two years of application to the University.
  - Successful completion of the approved ESL series of courses completed at: Canadian College of English Language (CCEL), International Language Schools of Canada (ILSC) or Kaplan.
  - Achieved a minimum score of 59 on the Pearson Test of English Academic Exam within two years of application to the University.
  - The following may exempt a non-native speaker from having to take the TOEFL/TOEIC/IELTS, however official documentation may be required:
    - The applicant has successfully completed thirty (30) transferable, academic semester credits at a nationally accredited college or university in the United States.
    - The applicant has successfully completed thirty (30) transferable, academic semester credits at a recognized college or university in a country in which English is the official language.
    - The applicant has successfully completed the equivalent of thirty (30) transferable, academic semester credits at a recognized institution where English is the medium of instruction.
    - The applicant has previously earned, prior to applying for admission to the University of Phoenix, a U.S. high school diploma or G.E.D. Applicants that list any language other than English as their native language on the admission application and G.E.D is taken, must submit a copy of the G.E.D to verify it was taken in the English version format.
    - The applicant has earned the equivalent of a U.S. high school diploma in a country in which English is the official language.
    - The applicant has earned the equivalent of a U.S. high school diploma at an institution where English is the medium of instruction.
  - Applicants who reside in the United States must meet one of the following requirements:
    - Be a legal resident of the United States
    - Have been granted permanent residency
    - Have a valid visa that does not prohibit educational studies
    - Have been granted temporary protected status and has been verified through Citizenship and Immigration Service that the country is eligible for TPS status at the time of application sign date. Student must list TPS as the visa type on the admissions application in order for US to verify TPS status.
    - Have been granted asylum along with copy of passport and I-94 bearing the stamp indicating the issue and expiration dates of the Asylee status.
  - Applicants who reside in Canada must meet one of the following requirements:
    - Be a legal resident of Canada
    - Be a landed immigrant
    - Have a valid visa that does not prohibit educational studies
    - Students may not receive a graduate degree and a graduate-level certificate in the same area of focus.
    - A completed and signed graduate application and application fee
    - A signed Enrollment/Disclosure Agreement.
Estimated Program Length

To determine the number of months it takes to complete the program as designed, add all the credit hours in a given program, divide the result by 24 credit hours and then multiply the result by the number of months in the academic year for the degree (Associates = 9 months in an academic year, Bachelors = 10 months in an academic year, Masters/Doctoral = 12 months in an academic year, Undergraduate Certificate = 10 months in an academic year and Graduate Certificate = 12 months in an academic year). Example: Associate program is 60 credits. Divide 60 credit hours by 24 credit hours (60/24 = 2.5). Then multiply the result by the number of months in the academic year for the degree (2.5 x 9 months = 22.5 months).
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The University of Phoenix School of Business offers the Master of Business Administration. Although only one MBA degree may be earned, MBA students may choose to pursue the MBA or a concentration in a variety of areas.

**Master of Business Administration**

The following Master of Business Administration (MBA) program may be offered at these University of Phoenix campus locations: Charlotte and Raleigh. The availability of programs and concentrations depend on student demand and other factors. Not all programs may be available to all residents of all states. Students may want to consider completing certain courses in the Online classroom at Online rates if the program is available via the Online modality in their state. Please contact your enrollment advisor for more information.

The Master of Business Administration (MBA) program prepares students in the functional areas of business allowing them to develop managerial skills necessary to be effective in a rapidly changing business environment. The program is based on current research of managerial competencies and graduate business standards as tested by existing national standardized graduate business examinations.

In addition to the University of Phoenix learning goals, the MBA program prepares students to:

- Demonstrate the knowledge and skills needed to identify and solve organizational problems using a systematic decision-making approach.
- Demonstrate the knowledge and skills needed to manage, develop, and motivate personnel to meet changing organizational needs in a global business environment.
- Apply critical analysis of alternatives under conditions of uncertainty.
- Develop awareness of their own values and the effect of those values on organizational decision making.
- Assess whether an organization's plans and actions align with its values.
- Comprehend the application of a significant amount of business administration knowledge within the domains of management, business law, human capital management, organizational leadership, quantitative reasoning for business, economics, accounting, applied business research & statistics, operations management, corporate finance, marketing, and strategic planning & implementation.

Students can gain additional knowledge in a concentration area through the selection and completion of 15 graduate-level credits in concentration-specific courses. Students may also complete an additional concentration. Please contact your academic representative for more information.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/mba.

Courses requiring prerequisites are identified by a ~ symbol following the course number.

**MBA Program Category Requirements**

<table>
<thead>
<tr>
<th>Category</th>
<th>Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management</td>
<td>MGT 521 ~ .................................................................................... 3 credits Management</td>
</tr>
<tr>
<td>Human Capital Management</td>
<td>HRM 531 ~ .................................................................................... 3 credits Human Capital Management</td>
</tr>
<tr>
<td>Business Law</td>
<td>LAW 531 ~ .................................................................................... 3 credits Business Law</td>
</tr>
<tr>
<td>Organizational Leadership</td>
<td>LDR 531 ~ .................................................................................... 3 credits Organizational Leadership</td>
</tr>
<tr>
<td>Quantitative Reasoning for Business</td>
<td>QRB 501 ~ ................................................................................. 3 credits Quantitative Reasoning for Business</td>
</tr>
<tr>
<td>Economics</td>
<td>ECO 561 ~ .................................................................................... 3 credits Economics</td>
</tr>
<tr>
<td>Accounting</td>
<td>ACC 561 ~ .................................................................................... 3 credits Accounting</td>
</tr>
<tr>
<td>Operations Management</td>
<td>OPS 571 ~ .................................................................................... 3 credits Operations Management</td>
</tr>
<tr>
<td>Corporate Finance</td>
<td>FIN 571 ~ .................................................................................... 3 credits Corporate Finance</td>
</tr>
<tr>
<td>Marketing</td>
<td>MKT 571 ~ .................................................................................... 3 credits Marketing</td>
</tr>
<tr>
<td>Strategic Planning &amp; Implementation</td>
<td>STR 581 ~ ................................................................................. 3 credits Strategic Planning &amp; Implementation</td>
</tr>
</tbody>
</table>

**Accounting Concentration**

MBA students may earn a concentration in Accounting (ACC) by satisfying all the requirements for the concentration. Students must earn a minimum of 12 unique and concentration-area specific credits beyond the standard MBA required course of study.

Students earning an ACC concentration will complete a minimum of 48 credits, which includes 36 credits from the MBA required course of study and 12 credits from the ACC concentration coursework (3 of which must include ACC 541-Accounting Theory & Research).

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/mba-acc.
ACC 541 ~ ................................................................. 3 credits
Accounting Theory & Research
COM 530 ~ ................................................................. 3 credits
Communications for Accountants
ACC 542 ~ ................................................................. 3 credits
Accounting Information Systems
ACC 543 ~ ................................................................. 3 credits
Managerial Accounting & Legal Aspects of Business
ACC 544 ~ ................................................................. 3 credits
Internal Control Systems
ACC 545 ~ ................................................................. 3 credits
Financial Reporting
ACC 546 ~ ................................................................. 3 credits
Auditing
ACC 547 ~ ................................................................. 3 credits
Taxation
ACC 548 ~ ................................................................. 3 credits
Not-for-Profit & Government Accounting
ACC 556 ~ ................................................................. 3 credits
Forensic Accounting
ACC 557 ~ ................................................................. 3 credits
Accounting Ethics

Students who select an Accounting Concentration may not educationally qualify to sit for the CPA exam in some states. To the extent that a student intends to sit for the CPA examination, the student should consult with the applicable board of examiners in the state or states in which the individual intends to sit for the examination to determine the precise educational and other requirements, including the acceptability of the University’s Accounting Concentration.

**Global Management Concentration**

*MBA students may earn a concentration in Global Management (GM) by completing at least 15 credit hours of course work in Global Management.*

Students earning a GM concentration will complete a minimum of 51 credits, which includes 36 credits from the MBA required areas and 15 credits from the GM concentration.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at [http://www.phoenix.edu/programs/mba-gm](http://www.phoenix.edu/programs/mba-gm).

GMGT 510 ~ ................................................................. 3 credits
Global Business Organization and Culture
GMGT 520 ~ ................................................................. 3 credits
External Environment of Global Business
GMGT 530 ~ ................................................................. 3 credits
Internal Environment of Global Business
GMGT 540 ~ ................................................................. 3 credits
Cases in Cross-Border Management

**Health Care Management Concentration**

*MBA students may earn a concentration in Health Care Management (HCM) by completing at least 15 credit hours of course work in Health Care Management.*

Students earning a HCM concentration will complete a minimum of 51 credits, which includes 36 credits from the MBA required areas and 15 credits from the HCM concentration.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at [http://www.phoenix.edu/programs/mba-hcm](http://www.phoenix.edu/programs/mba-hcm).

HCS 531 ~ ................................................................. 3 credits
Health Care Organizations and Delivery Systems
HCS 533 ~ ................................................................. 3 credits
Health Information Systems
HCS 545 ~ ................................................................. 3 credits
Health Law and Ethics
HCS 588 ~ ................................................................. 3 credits
Measuring Performance Standards
HCS 586 ~ ................................................................. 3 credits
Health Care Strategic Management

**Human Resource Management Concentration**

*MBA students may earn a concentration in Human Resource Management (HRM) by satisfying all the requirements for the concentration. Students must earn a minimum of 48 credits, which includes 36 credits from the MBA required course of study and 12 credits from the HRM concentration coursework.*

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at [http://www.phoenix.edu/programs/mba-hrm](http://www.phoenix.edu/programs/mba-hrm).

HRM 546 ~ ................................................................. 3 credits
Human Resource Law
HRM 558 ~ ................................................................. 3 credits
Research in Human Resource Management
HRM 548 ~ ................................................................. 3 credits
Recruitment and Retention Practices
HRM 552 ~ ................................................................. 3 credits
Organizational Training and Development
HRM 554 ~ ................................................................. 3 credits
Occupational Health and Safety
HRM 595 ~ ................................................................. 3 credits
Human Resource Capstone Course
Marketing Concentration

MBA students may earn a concentration in Marketing (MKT) by satisfying all the requirements for the concentration. Students must earn a minimum of 12 unique and concentration-area specific credits beyond the standard MBA required course of study.

Students earning a MKT concentration will complete a minimum of 48 credits, which includes 36 credits from the MBA required course of study and 12 credits from the MKT concentration (3 of which must include MKT 593-Product Design and Development Course).

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/mba-mkt.

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>MKT 544</td>
<td>Integrated Marketing Communications</td>
<td>3</td>
</tr>
<tr>
<td>MKT 554</td>
<td>Consumer Behavior</td>
<td>3</td>
</tr>
<tr>
<td>MKT 552</td>
<td>Technology Applications and e-Marketing</td>
<td>3</td>
</tr>
<tr>
<td>MKT 562</td>
<td>Advanced International Marketing</td>
<td>3</td>
</tr>
<tr>
<td>MKT 593</td>
<td>Product Design and Development</td>
<td>3</td>
</tr>
</tbody>
</table>

Technology Management Concentration

MBA students may earn a concentration in Technology Management (TM) by completing at least 15 credit hours of coursework in Technology Management.

Students earning a TM concentration will complete a minimum of 51 credits (36 credits from the MBA required areas) which includes 15 credits from concentration coursework.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/mba-tm.

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>COM TM541</td>
<td>Communications for Managers of Technology</td>
<td>3</td>
</tr>
<tr>
<td>PM 571</td>
<td>Project Management</td>
<td>3</td>
</tr>
<tr>
<td>TMGT 540</td>
<td>Management of R&amp;D and Innovation Processes</td>
<td>3</td>
</tr>
<tr>
<td>TMGT 550</td>
<td>Technology Transfer in the Global Economy</td>
<td>3</td>
</tr>
<tr>
<td>TMGT 590</td>
<td>Applications of Technology Management</td>
<td>3</td>
</tr>
</tbody>
</table>

Additional Admission Requirements for the MBA

All applicants are expected to meet the following admissions requirements:

- An undergraduate degree from a regionally or approved nationally accredited, or candidate for accreditation, college or university or comparable undergraduate bachelor’s degree earned at a recognized foreign institution or a graduate degree from an ABA accredited institution (i.e.- JD, LLB, LLM). If the institution became accredited while the student was attending, a minimum of 75% of the coursework taken toward the degree must have been completed while the institution was accredited or during the candidacy period.

- No work experience is required for this program.

- A cumulative grade point average (GPA) of 2.5 on the undergraduate degree posted transcript is required for admission.

Degree Requirements for the MBA

The degree requirements for this program are the following:

- A minimum of 36 graduate credits must be completed to meet all areas of the required course of study.

- A minimum grade point average (GPA) of 3.0.

- Students must take courses within a sequence specified by course prerequisite requirements.

- The diploma awarded for this program will read as: Master of Business Administration and will not reflect the concentration. Concentrations are reflected on the transcript only.

Academic Progression Requirements for the MBA

- MGT 521 must be the first course taken.


- Strategic Planning & Implementation (STR 581 or an alternative strategy course) must be taken as the last core course in the program.

The University reserves the right to modify the required course of study. Please note that within each state, concentration availability may vary by campus location.
Residency Requirements and Course Waivers for the MBA

- The University requires that the majority of coursework in the Required Course of Study be completed through the University. Also known as the residency requirement, the University requires completion of a minimum of 30 graduate level credits at the University.
- In order to waive a course in the required course of study, the student must have completed a previous course that meets the following criteria:
  - The course must have been completed at a regionally or approved nationally accredited, or candidate for accreditation, college or university;
  - The course must have been completed within the past ten (10) years with a “B” (3.0) or better; and
  - The course must be comparable in content and credits to the University course it is replacing and must be an equivalent level or higher course level (i.e. graduate level coursework may be used to waive graduate or undergraduate coursework). Course descriptions must be included with the course waiver form in order for the Office of Admissions and Evaluation to review the course waiver request.
- Management (MGT 521) may not be waived.
- Strategic Planning & Implementation (STR 581 or an alternative strategy course), which is the last core course in the program, may not be waived.
- The following courses may not be waived: ACC 541, CAP GM591, EM 555, EM 595, GMGT 510, HCS 531, HCS 586, HRM 595, MGT 521, MKT 593, PM 598, QRB 501, STR 581

The School of Advanced Studies offers a bridge opportunity for master’s degree students who are interested in taking doctoral courses. In the bridge program, a master’s degree student who has completed a previous course that meets the required course of study, may be eligible to substitute up to two graduate level courses with doctoral level courses. Students who choose this option would then be allowed to substitute courses in the doctoral program since they were already taken in the master’s degree program. Students must earn a B- or better in the doctoral level courses in order to waive them in the doctoral program.

Students who have completed Meritus University graduate MBA courses may transfer all courses earned at Meritus University into the MBA program at the University of Phoenix without limitation provided that they sign an Enrollment Agreement for the University of Phoenix MBA program by March 1, 2012. Students transferring from Meritus University to University of Phoenix will still be required to satisfy all program requirements for the University of Phoenix MBA program and complete at least 3 credits at University of Phoenix in order to obtain their MBA degree from University of Phoenix.

Course Descriptions for the MBA

Management

This course applies the tools available to University of Phoenix graduate students and the competencies of successful managers to understand the functions of business. Students learn their own perceptions and values to communicate more effectively with others. Other topics include MBA program goals, argument construction, decision making, collaboration, and academic research.

Human Capital Development

This course prepares students to address the concepts of personnel development as managers. Students learn criteria for developing effective job analysis, appraisal systems, and appropriate career development plans for employees. Other topics include personnel selection, compensation, benefits, training, workplace diversity, discipline, employee rights, unions, and management behaviors.

Business Law

This course prepares students to evaluate the legal risks associated with business activity. Students will create proposals to manage an organization’s legal exposure. Other topics include the legal system, alternative dispute resolution, enterprise liability, product liability, international law, business risks, intellectual property, legal forms of business, and governance.

Organizational Leadership

This course prepares students to apply leadership principles to the roles they play as managers. Students will discover more about themselves and learn more about the connection between the individual and the organization. Other topics include organizational structure, group behavior, motivation, power, politics, organizational change, and workplace conflict.

Quantitative Reasoning for Business

This course applies quantitative reasoning skills to business problems. Students learn to analyze data using a variety of analytical tools and techniques. Other topics include formulas, visual representation of quantities, time value of money, and measures of uncertainty.

Economics

This course applies economic concepts to make management decisions. Students employ the concepts of scarce resources and opportunity costs to perform economic analysis. Other topics include supply and demand, profit maximization, market structure, macroeconomic measurement, money, trade, and foreign exchange.
ACC 561 ................................................................. 3 credits

Accounting
This course applies accounting tools to make management decisions. Students learn to evaluate organizational performance from accounting information. Other topics include financial statements, cost behavior, cost allocation, budgets, and control systems.

QNT 561 ................................................................. 3 credits

Applied Business Research and Statistics
This course prepares students to apply statistics and probability concepts to business decisions. Students learn criteria for developing effective research questions, including the creation of appropriate sampling populations and instruments. Other topics include descriptive statistics, probability concepts, confidence intervals, sampling designs, data collection, and data analysis - including parametric and nonparametric tests of hypothesis and regression analysis.

OPS 571 ................................................................. 3 credits

Operations Management
This course applies planning and controlling concepts to increase the value of the supply chain. Students learn to evaluate and improve processes. Other topics include process selection, process design, theory of constraints, project implementation, capacity planning, lean production, facility location, and business forecasting.

FIN 571 ................................................................. 3 credits

Corporate Finance
This course applies corporate finance concepts to make management decisions. Students learn methods to evaluate financial alternatives and create financial plans. Other topics include cash flows, business valuation, working capital, capital budgets, and long-term financing.

MKT 571 ................................................................. 3 credits

Marketing
This course prepares students to apply marketing concepts to create and sustain customer value. Students learn to solve marketing problems in a collaborative environment. Topics include market research, customer relationships, branding, market segmentation, product development, pricing, channels, communications, and public relations.

STR 581 ................................................................. 3 credits

Strategic Planning and Implementation
This course integrates concepts from all prior courses in the program. Students apply the concepts of strategic planning and implementation to create sustainable competitive advantage for an organization. Other topics include environmental scanning, strategic analysis, corporate social responsibility, implementation, evaluation, and risk management.

Course Descriptions for the Accounting Concentration
ACC 541 ................................................................. 3 credits

Accounting Theory & Research
This is the first core course in the Master of Science in Accounting (MSA). In this course, students apply accounting research tools to current accounting issues. Other topics include research of accounting questions related to: inventory, fixed assets, leases, derivative instruments, debt, contingencies, segment reporting, pensions, business combinations, consolidations, stockholder’s equity, and a program overview.

COM 530 ................................................................. 3 credits

Communications for Accountants
In this course, students examine principles and practices of group communication in the context of the organization. Topics include an overview of group communication, culture and conflict, group formation, influence in organizational communication, organizational change, formal communications, and public communications.

ACC 542 ................................................................. 3 credits

Accounting Information Systems
In this course, students examine the fundamentals of accounting systems design. Topics include business information systems, business processes and data flows, database concepts and tools, internal control and risks, auditing the information system, and using the information system to perform audit functions.

ACC 543 ................................................................. 3 credits

Managerial Accounting & Legal Aspects of Business
In this course, students examine managerial accounting as part of the business’s accounting information system and legal aspects of the business enterprise. Topics include managerial accounting and capital budgeting, cost analysis; management planning and control, negotiable instruments, secured transactions, debtor/creditor relationships, property and insurance, and legal aspects of employment and environment.

ACC 544 ................................................................. 3 credits

Internal Control Systems
In this course, students gain a broad perspective of accounting and control that considers attainment of all goals of the organization, including those concerned with financial objectives. Topics include an overview of control, risk management, internal control systems, controls for current asset functions, controls for other accounting classifications, controls for information technology systems, and reporting on controls.
ACC 545 ................................................................. 3 credits
Financial Reporting
This course prepares students to address concepts of financial reporting for roles as CPAs. Students learn important criteria for calculating capital changes, applying concepts of fixed assets and cost determination, and preparing consolidated financial statements. Other topics include the professional responsibilities of CPAs, deferred taxes, cash flow statements, balance sheet preparation, restructuring of troubled debt, and the intricacies of comprehensive income.

ACC 546 ................................................................. 3 credits
Auditing
In this course, students focus on the auditing practice performed by public accountants. Topics include the CPA profession and the auditor’s role, planning the audit, audit reporting and required communications, evaluating internal controls, audit programs for current assets and liabilities, and audit programs for other business cycles.

ACC 547 ................................................................. 3 credits
Taxation
In this course, students develop an understanding of the taxation of business entities and the individuals who own those entities. Topics include tax entities, property transactions, calculating basis, gains and losses, alternative minimum tax, S-corporations and partnerships.

ACC 548 ................................................................. 3 credits
Not-for-Profit & Government Accounting
In this course, students receive an overview of the budgeting, accounting, financial reporting, and auditing required of government and not-for-profit organizations. Topics include the governmental accounting, accounting records in government, fund allocation, government-wide reporting, not-for-profit accounting, and governmental performance measures.

ACC 556 ................................................................. 3 credits
Forensic Accounting
In this course, students are introduced to the conduct of fraud examinations, including a discussion of specific procedures used in forensic accounting examinations and the reasoning behind these procedures. Topics include an overview of fraud and abuse, forensic evidence, substantive procedures for cash outflow irregularities, substantive procedures for asset irregularities, financial statement fraud, and examination reporting.

ACC 557 ................................................................. 3 credits
Accounting Ethics
In this course, students focus on core values of the accounting profession such as ethical reasoning, integrity, objectivity, and independence. Topics include economics, price and consumer behavior, business and accounting issues, ethics and information technology, and professional standards.

ACC 558 ................................................................. 3 credits

Course Descriptions for the Global Management Concentration
GMGT 510 ................................................................. 3 credits
Global Business Organization and Culture
This course examines the cultural and organization framework within which global business is conducted. Topics include socio-cultural forces, cultural analysis, communication strategies, human resources investment and utilization, and managing across borders.

GMGT 520 ................................................................. 3 credits
External Environment of Global Business
This course explores issues and institutions that affect global business outside the direct control of the organization. Topics include country risk assessment, basis for trade and capital flows, exchange rate determination, international, national, and local organizations, regional integration, and conflict resolution of global trade disputes.

GMGT 530 ................................................................. 3 credits
Internal Environment of Global Business
This course examines issues and functions that global business faces within control of the organization. Topics include organizational forms of entry and exit, legal issues, marketing, finance, human resources, and risk management.

GMGT 540 ................................................................. 3 credits
Global Strategy Formulation and Implementation
This course develops strategy for global implementation. Topics include the role of global strategy in the organization, the current state and strategy choices, strategy selection, implementation and control issues, portfolio management, and case analysis.

CAP GM591 ................................................................. 3 credits
Cases in Cross-Border Management
This course explores management concepts to a global environment. Students learn to evaluate opportunities and challenges in a world-wide market place. Case studies will be utilized to synthesize concepts from prior global management course work.
Course Descriptions for the Health Care Management Concentration

HCS 531 .................................................................................. 3 credits

Health Law and Ethics
Students explore and analyze current ethical issues such as a biomedical research, insurance statutes, and demand management. Students survey the extensive legal foundations of health care, and apply current case law to contemporary situations. Topics include legal aspects of legislation, patient rights, data security, professional liability, and labor relations.
HCS 588 .................................................................................. 3 credits

Measuring Performance Standards
Quality improvement initiatives rely upon data from monitoring program implementation and evaluating program outcomes to determine achievement of program objectives. The processes of developing and revising monitoring and outcome measures are used to help determine progress toward meeting accreditation and regulatory standards.
HCS 586 .................................................................................. 3 credits

Health Care Strategic Management
This is the capstone course for the graduate health care programs. The development and presentation of health care organization’s strategic plan will demonstrate mastery of the critical content as the principles relate to the health care industry. Special emphasis is placed upon consumer demand, market volatility, regulatory and fiscal constraints from the perspective of strategic management. The learner will demonstrate understanding of the critical importance of strategic management and planning within the dynamic, complex, and evolving nature of the health care industry.

Course Descriptions for the Human Resource Management Concentration

HRM 546 .................................................................................. 3 credits

Human Resource Law
This course prepares human resource managers to comply with human resource laws and regulations across all jurisdictions. Students learn how to manage human resource functions within a regulatory environment. Other topics include laws and regulations related to the following: workforce planning and employment, human resource development activities, compensation and benefits, labor relations, and workplace safety.
HRM 558 .................................................................................. 3 credits

Research in Human Resource Management
This course applies research methods to human resource functions. Students learn to use quantitative analysis and secondary research to recruit and select employees to meet organizational goals. Other topics include forecasting, evaluation of selection tests, application of selection tests, interviewing techniques, techniques to assess training program effectiveness, job evaluation methods, and external labor market analysis.
HRM 548 .................................................................................. 3 credits

Recruitment and Retention Practices
This course prepares students to evaluate and develop a workforce to attain organizational goals. Students learn to develop total reward strategies that attract and retain the best employees. Other topics include recruitment strategies, workforce planning and assessment, relocation practices, right sizing, negotiation, employment policies, and global compensation practices.
HRM 552 .................................................................................. 3 credits

Organizational Training and Development
This course applies development and training concepts to enhance organizational performance. Students develop an employee engagement strategy. Other topics include training program development & delivery, employee relations, organizational development theories and applications, behavioral issues, and performance management.
HRM 554 .................................................................................. 3 credits

Occupational Health and Safety
This course applies health and safety principles to reduce hazards to a productive work environment. Students create a prevention program to promote occupational safety and health. Other topics include injury and illness compensation, safety risks, security risks, workplace violence, health and safety practices, emergency response plans, and issues related to substance abuse.
HRM 595 .................................................................................. 3 credits

Human Resource Capstone Course
This content area capstone course applies human resource concepts to improve organizational effectiveness within the framework of employment laws and regulations. Students apply existing professional standards and theories to human resource management. Other topics include the alignment of human resource strategy with the organization, global workforce planning, career and leadership development, and performance analysis and appraisal.
Course Descriptions for the Marketing Concentration

MKT 544 ..................................................................................3 credits
Integrated Marketing Communications
This course prepares students to apply integrated marketing communications as part of a strategic marketing plan. Students evaluate how marketing communication tools build brand value. Topics include advertising, promotions, public relations, sales, and direct marketing.

MKT 554 ..................................................................................3 credits
Consumer Behavior
This course prepares students to apply buyer behavior theories in the marketplace. Students evaluate how demographic, psychological, and socio-cultural issues contribute to buyer behavior. Topics include consumer preference, brand perception, attitude formation, persuasion, motivation, and consumer protection.

MKT 552 ..................................................................................3 credits
Technology Applications and e-Marketing
This course prepares students to integrate technology in marketing functions. Students design the organization and content of a website to accomplish one or more marketing objectives. Topics include basics of the World Wide Web, bandwidth, servers and storage, e-Marketing, e-Commerce, and targeting customers.

MKT 562 ..................................................................................3 credits
Advanced International Marketing
This course prepares students to develop and manage a marketing strategy in an international business environment. Students evaluate case studies of previous product launches and current research to create a launch strategy for a specific country. Topics include distribution systems, socio-cultural perspectives, business customs, product and service adaptations, and pricing issues.

MKT 593 ..................................................................................3 credits
Product Design and Development
In this content area capstone course students design an innovative product or service that satisfies an unmet consumer need. Students use research methods to identify opportunities or new product features that reflect the latest market trends. Topics include market environmental analysis, marketing strategy, the marketing process, product development, ethics and social responsibility, innovation and diffusion, pricing strategy, and strategic marketing issues.

Course Descriptions for the Technology Management Concentration

COM TM541 ...........................................................................3 credits
Communications for Managers of Technology
This course prepares graduate students to apply communication principles to the roles they play as technology managers. Students learn how to effectively communicate technical issues to non-technical stakeholders in a business environment. Other topics include the role of perception in communication, techniques to enhance group communication, aligning communication to an audience, cross-border communications, and ethics in organizational communications.

PM 571 .....................................................................................3 credits
Project Management
This course integrates the five processes that define project management. Students will design a project management plan to accomplish an organizational objective. Other topics include project initiation, budgeting, communications, execution, team management, control, and closure.

TMGT 540 ...............................................................................3 credits
Management of R&D and Innovation Processes
This course explores the role of research and development (R&D) as a means to provide future survival and growth for the organization as the lifecycle of existing products and/or services matures to obsolescence. Also introduced are techniques used to stimulate and manage innovation in the workplace.

TMGT 550 ...............................................................................3 credits
Technology Transfer in the Global Economy
This course introduces the student to the concept of multinational enterprises and the role of technology in the strategic management of these enterprises. This course focuses on opportunities to utilize technology transfer within global business to meet the goals of the strategic plan.

TMGT 590 ...............................................................................3 credits
Applications of Technology Management
This is an integrative course and the capstone for the MBA/TM program. The outcome is to apply a range of skills from the individual courses in the technology management program to implement, build, and initiate a technology product or infrastructure in an organization.
The Master of Information Systems (MIS) program provides the knowledge to successfully apply information systems theory and principles to address real world business opportunities and challenges to meet the needs of today’s information economy. Under the guidance of practitioner faculty, the graduate student will use innovative digital materials to understand the development and management of business systems within the organization, to understand and apply the principles of systems analysis and design, to analyze and evaluate emerging information technologies, and to create project, risk, and information systems strategic plans.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at http://www.phoenix.edu/programs/mis.

Courses requiring prerequisites are identified by a ~ symbol following the course number.

**MIS Required Course of Study**

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>CMGT 530</td>
<td>3</td>
</tr>
<tr>
<td>IT Organizational Behavior</td>
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<tr>
<td>BSA 500 ~</td>
<td>3</td>
</tr>
<tr>
<td>Business Systems I</td>
<td></td>
</tr>
<tr>
<td>BSA 502 ~</td>
<td>3</td>
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<tr>
<td>Business Systems II</td>
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<tr>
<td>CMGT 554 ~</td>
<td>3</td>
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<tr>
<td>Business Systems III</td>
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<tr>
<td>CMGT 555</td>
<td>3</td>
</tr>
<tr>
<td>IT Infrastructure</td>
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<tr>
<td>CMGT 556 ~</td>
<td>3</td>
</tr>
<tr>
<td>Systems Analysis &amp; Development</td>
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<tr>
<td>Enterprise Models</td>
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<tr>
<td>CMGT 557 ~</td>
<td>3</td>
</tr>
<tr>
<td>Emerging Technologies &amp; Issues</td>
<td></td>
</tr>
<tr>
<td>DBM 502</td>
<td>3</td>
</tr>
<tr>
<td>Database Management</td>
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<tr>
<td>CMGT 575 ~</td>
<td>3</td>
</tr>
<tr>
<td>CIS Project Management</td>
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</tr>
<tr>
<td>CMGT 578 ~</td>
<td>3</td>
</tr>
<tr>
<td>CIS Strategic Planning</td>
<td></td>
</tr>
</tbody>
</table>

**CMGT 582 ~** .............................................................. 3 credits

**Security & Ethics**

**CMGT 583 ~** .............................................................. 3 credits

**IS Integration**

The University reserves the right to modify the required course of study.

### Additional Admission Requirements for the MIS

- An undergraduate degree from a regionally or approved nationally accredited, or candidate for accreditation, college or university or comparable undergraduate bachelor’s degree earned at a recognized foreign institution a graduate degree from an ABA accredited institution (i.e.- JD, LLB, LLM). If the institution became accredited while the student was attending, a minimum of 75% of the coursework taken toward the degree must have been completed while the institution was accredited or during the candidacy period.

- A minimum equivalent of three (3) years of full-time, post-high school work or volunteer experience with exposure to organizational systems and management processes is required.

- All applicants must be currently employed or have access to a suitable work environment for the completion of course assignments.

- A cumulative grade point average (GPA) of 2.5 on the undergraduate degree posted transcript is required for admission.

### Degree Requirements for the MIS

The degree requirements for this program are the following:

- Completion of a minimum of 36 credits of the required course of study to meet University residency requirements. Competency prerequisites related to information system concepts and programming concepts must be satisfied. Additional coursework, up to six (6) credits for a total program requirement of up to 42 credits, may be required.

- A minimum program grade point average (GPA) of 3.0.

- CMGT 530 is the required entry point for all students.

- Students must complete six (6) credits with a passing grade, from the courses outlined below, to satisfy program competency prerequisites prior to enrolling in the required course of study. Students may satisfy the competency prerequisites in the following ways:

  - Comparable undergraduate or graduate level coursework completed at University of Phoenix.
  - Comparable undergraduate or graduate coursework completed within the past five (5) years at a regionally or nationally approved accredited college or university with a grade of C- or better.

- The diploma awarded for this program will read as follows: Master of Information Systems
Residency Requirements and Course Waivers for the MIS

The University requires that the majority of coursework in the Required Course of Study be completed through the University. Also known as the residency requirement, the University requires completion of a minimum of 27 graduate level credits at the University.

Students in this program may waive a maximum of nine (9) credits from the Required Course of Study.

In order to waive a course in the major course of study, the student must have completed a previous course which meets the following criteria:

- The course must have been completed at a regionally or approved nationally accredited, or candidate for accreditation, college or university.
- The course must have been completed within the past five (5) years from current program enrollment agreement sign date with a grade of "B" (3.0) or better; and
- The course must be comparable in content and credits to the University course it is replacing and must be an equivalent level or higher level course (i.e. graduate level coursework may be used to waive graduate or undergraduate coursework). Course descriptions must be included with the course waiver form in order for the Office of Admissions and Evaluation to review the course waiver request.

The following course in the required course of study may not be waived: CMGT 530, CMGT 583

Course Descriptions for the MIS

CMGT 530 ................................................................. 3 credits

IT Organizational Behavior

This course provides strategies for academic success within the University of Phoenix and addresses managerial communication and ethics. Topics include Professional Competence and Values, Critical Thinking and Problem Solving, Communication, Collaboration and Information Utilization.

BSA 500 ................................................................. 3 credits

Business Systems I

This course introduces business systems. The course first reviews the basics of the business environment and influences on that environment. Then accounting and finance business systems are reviewed.

BSA 502 ................................................................. 3 credits

Business Systems II

This course reviews the following business systems: marketing, sales, human resources, operations and legal. Emphasis is placed upon the inputs and outputs of information systems and the potential for integration of the systems.

CMGT 554 ................................................................. 3 credits

IT Infrastructure

This course focuses on the managerial level of knowledge and terminology for telecommunications and computer networks. This course covers the concepts and application of the internet; server and storage architectures; and regulatory considerations.

CMGT 555 ................................................................. 3 credits

System Analysis & Development

This course provides a solid background in analysis and design techniques for business system and application software development. Although System Development Life Cycle (SDLC) is fundamental to the course, other methodologies and tools are examined from a managerial perspective.

CMGT 556 ................................................................. 3 credits

Enterprise Models

This course provides a process view of the organization from several perspectives including enterprise resource planning (ERP), supply chain management (SCM), and customer relationship management (CRM) system.

CMGT 557 ................................................................. 3 credits

Emerging Technologies & Issues

The course examines how to identify emerging technology, the related issues and their potential impact on the organization. This examination provides an understanding of both the technical and managerial issues including the strategic implications associated with emerging technologies.

CMGT 558 ................................................................. 3 credits

Database Management

This course focuses on database management systems from a managerial perspective. Emphasis is placed on developing a strategy for managing and organizing corporate data, including data warehousing, to support the business activities of the organization. The course uses Microsoft Access and simulations of Oracle software.

CMGT 559 ................................................................. 3 credits

CIS Project Management

This course will provide both theory and application of the skills required for project management. Topics covered include: identifying deliverables, determining work breakdown structure, estimating resource and cost requirements, resource management, scheduling techniques, schedule control methods, pert and gantt charts. Ms project, a project management application, will be used extensively at this course.

CMGT 578 ................................................................. 3 credits

CIS Strategic Planning

This course provides the knowledge and skills to develop effective short, intermediate and long-range strategic information technology plans. Course topics include the need for and responsibilities of an Information Technology Steering Committee, the relationship of information systems planning to the overall organizational mission, goals and assessment of the organization’s current state, determination of information technology, project and management requirements, and the means of prioritizing and selecting information technology projects.

CMGT 582 ................................................................. 3 credits

Security & Ethics

The ethical issues examined in the course will include information privacy, accessibility, and ownership from an organizational perspective. Information laws, regulations and compliance requirements will be examined in this course as well as the considerations for creating a safe digital environment within the organization.
CMGT 583 ............................................................................... 3 credits
IS Integration
This course will focus on the integration of the IS function and the information technology architecture within the enterprise. The alignment of IT with the strategy of the organization will be examined considering the decisions related to information technology architecture.

CIS 568 .................................................................................... 3 credits
Information Systems Concepts
This course focuses on the role of the manager as a user and manager of information. Topics include the analysis & design of information systems. The analysis and design of information systems are covered from the operational, tactical, and strategic perspectives with a focus on identifying specific tools and techniques.

CSS 562 .................................................................................... 3 credits
Programming Concepts
This course provides the conceptual foundation to develop computer software programs. Topics include program development processes, flowcharting, basic design, program structure (methods and events), Boolean logic, looping, recursion, lists and arrays.
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# TUITION AND FEES

## UNDERGRADUATE (North Carolina)

<table>
<thead>
<tr>
<th>Type of Fee</th>
<th>Amount*</th>
<th>When Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Per Credit</td>
<td></td>
<td>Due in accordance with the payment option chosen in Financial Options Guide.</td>
</tr>
<tr>
<td>Undergrad (Level 1)</td>
<td>$ 395.00</td>
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</tr>
<tr>
<td>Undergrad (Level 2)</td>
<td>$ 440.00</td>
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<tr>
<td>Undergrad (Level 3-4)</td>
<td>$ 470.00</td>
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<tr>
<td>Continuing Education Tuition</td>
<td>$ 175.00</td>
<td>Prior to the first class session of each course.</td>
</tr>
<tr>
<td>Directed Study Administrative Charge (non-refundable)</td>
<td>$ 75.00</td>
<td>When Directed Study course is scheduled.</td>
</tr>
<tr>
<td>Book and Materials Charges</td>
<td>Varies by course</td>
<td>When books and materials are purchased.</td>
</tr>
<tr>
<td>Electronic Course Materials Charge (if applicable)</td>
<td>$ 95.00</td>
<td>Due in accordance with the payment option chosen in Financial Options Guide.</td>
</tr>
<tr>
<td>CLEP Examination</td>
<td>Contact Your Campus Representative</td>
<td>Upon notification.</td>
</tr>
<tr>
<td>Prior Learning Assessment Fees</td>
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<td>If additional or missing material is needed to render an assessment decision, the student will be given 20 days to submit the documentation.</td>
</tr>
<tr>
<td>Portfolio Submission Fee</td>
<td>$150.00</td>
<td>All fees are due and payable within 30 days of portfolio completion and invoicing. Fees are non-refundable and subject to change.</td>
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<tr>
<td>Per Assessed Credit Fee</td>
<td>$ 75.00</td>
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</tr>
<tr>
<td>Check Return Fee</td>
<td>Contact Your Campus Representative</td>
<td>Upon notification.</td>
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<tr>
<td>Late Payment Fee</td>
<td>$ 25.00</td>
<td>Upon notification.</td>
</tr>
<tr>
<td>Diploma &amp; Transcript - Rush/Duplicate Fees</td>
<td></td>
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<tr>
<td>2nd day delivery</td>
<td>$ 45.00</td>
<td>Upon request.</td>
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<tr>
<td>Duplicate Diploma</td>
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<tr>
<td>Duplicate Certificate</td>
<td>$ 15.00</td>
<td>Upon request.</td>
</tr>
<tr>
<td>Transcript Rush</td>
<td>$ 30.00</td>
<td>Upon request.</td>
</tr>
</tbody>
</table>

*Note: All fees are subject to change. Where applicable, sales tax will be added to fees, tuition and material payments.

Pursuant to North Carolina law and regulations, the University has filed a guaranty bond for prepaid tuition held. The bond has been filed with the Clerk of the Superior Court for Mecklenberg County. A copy of the bond may be reviewed at the Clerk’s Office located at 832 East 4th Street, Charlotte, NC 28202. In addition, a copy of the bond is maintained by the Apollo Legal Department, 4025 S. Riverpoint Parkway, Phoenix, Arizona 85040.
**GRADUATE (North Carolina)**

<table>
<thead>
<tr>
<th>Type of Fee</th>
<th>Amount*</th>
<th>When Due</th>
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</thead>
<tbody>
<tr>
<td>Application Fee</td>
<td>$ 45.00</td>
<td>At time of application.</td>
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<tr>
<td>Tuition Per Credit</td>
<td>$ 620.00</td>
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<td>Directed Study Administrative Charge (non-refundable)</td>
<td>$ 75.00</td>
<td>When Directed Study course is scheduled.</td>
</tr>
<tr>
<td>Book and Material Charges</td>
<td>Varies by course</td>
<td>When books and materials are purchased.</td>
</tr>
<tr>
<td>Electronic Course Materials Charge (if applicable)</td>
<td>$ 115.00</td>
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<tr>
<td>Check Return Fee</td>
<td>Contact Your Campus Representative</td>
<td>Upon notification.</td>
</tr>
<tr>
<td>Late Payment Fee</td>
<td>$ 25.00</td>
<td>Upon notification.</td>
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</table>

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FACILITIES

North Carolina Campuses

Charlotte Campus
3800 Arco Corporate Drive
Suite #100
Charlotte, NC 28273-3409
704 504-5409
704 504-5360 FAX

Charlotte East Student Resource Center
7520 East Independence Blvd
Suite #100
Charlotte, NC 28227

Charlotte North Learning Center
10925 David Taylor Drive
Charlotte, NC 28262-1041
704 504-5409

Raleigh Campus
5511 Capital Center Drive
Suite 390
Raleigh, NC 27606-4166
919 854-2121
919 854-2120 FAX

Fayetteville Student Resource Center
639 Executive Place, Suite 301
Fayetteville, NC 28305-5123
910 485-9000
910 485-9001 FAX

Greensboro Student Resource Center
1500 Pinecroft Road
Suite 110
Greensboro, NC 27407-3808
336 291-1500
336 291-1501 FAX

Durham Learning Center
8041 Arco Corporate Dr.
Suite #100
Durham, NC 27617-2010
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Jerrad Tausz
Executive Vice President, Chief Student and Campus Operating Officer
Jose Martin
Senior Vice President, Human Resources
Karen Whitney
Senior Vice President, Finance and Analysis
Nina Munson
Senior Vice President, Chief of Staff
Ruth Veloria
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Thomas McCarty
Senior Vice President, Business Strategy

Regional Administration
SOUTHEAST REGION
Lynn Mulherin
Regional Vice President
Bill Wilson
Regional Director of Academic Affairs

Campus Administration
SOUTHEAST REGION
Candice Morgan
Campus Director
Raleigh Campus
Shannon Eckard
Campus Director
Charlotte Campus
Alex Diaz
Territory Vice President
North Carolina
ACADEMIC CABINET

Administration/Public Members
The Academic Cabinet shall be comprised of the following voting members:
A Public Member of the University Board of Directors (Chairperson)
The Provost (Vice-Chairperson)
The Vice President for Academic Affairs Operations
The Vice President of Instructional Materials and Technology
The Associate Vice Presidents of Academic Affairs
A member of the Administrative Faculty, a member of the Lead Faculty and a member of the Associate Faculty from the Undergraduate Bachelor programs.
A member of the Administrative Faculty, a member of the Lead Faculty and a member of the Associate Faculty from the Graduate Master's programs.
A member of the Administrative Faculty, a member of the Lead Faculty and a member of the Associate Faculty from the Graduate Doctorate programs.
A member of the Administrative Faculty and Two Lead faculty members from the Associates programs.
FACULTY

UNIVERSITY OF PHOENIX SCHOOL OF BUSINESS

Dean
Lindquist, Brian G., PhD
Berry, Bill, MBA

Associate Deans
Fleming, Alisa, MBA

Campus College Chairs
Charlotte Campus
Alex Kocharyan, Ph.D.

Campus Area Chairs
Area Chairs for the following content areas are appointed at each campus. Not all programs are offered at every campus.

• Accounting
• Financial Planning, Control, and Risk Management
• Law
• Management
• Organizational Behavior and Development
• Public Administration
• Strategic Analysis and Planning

Faculty
Abayhan, Canan, MSM,
North Carolina State University
Allen, Adrian, DBA,
Argosy University - Sarasota
Amen Hetep, Jason L, MS,
Central Michigan University
Amoateng, Kofi, PhD,
The University of Texas at Austin
Azar, Elie, MAED,
Pembroke State University
Bailey, Carol, MA,
South Carolina State University
Balogun, Lateef O, MBA,
Jacksonville State University
Bankston, James, PhD,
Northcentral University
Barker, Timothy D, MS,
University of Colorado at Boulder
Barton, Donna, MPH,
The University of North Carolina at Asheville
Bassoppo-Moyo, Sheila, EDD,
The University of Memphis
Batemon, Tara, MBA,
Clark Atlanta University
Baugh, Ronald, MA,
Webster University
Behling, Christina J, MBA,
Keller Grad School of Mgt
Bodo, Madeline, MBA,
Fayetteville State University
Boling, John, MAED,
Virginia Polytechnic Institute and State University
Bomar-Howze, Tracy L, JD,
Thomas M. Cooley Law School
Boyd, Iris, DBA,
Argosy University - Sarasota
Bradley, Lisa, PhD,
North Carolina State University
Branon, Yolanda, DPSY, Florida Institute of Technology
Brinson, Timothy, MPA,
The University of North Carolina at Chapel Hill
Brown, Jacqueline, EDD,
Nova Southeastern University
Burr, Catherine A, DM,
University of Phoenix
Caldwell, Harry J, DBA,
University of Phoenix
Carter, Christopher E, MSCIS,
University of Phoenix
Carter, Christopher E, MBA,
Winthrop University
Carter-Coley, Stacey, JD,
Wake Forest University
Cawley, Martha B, EDD,
Argosy University - Twin Cities
Chaney, Ronald P, MPA,
American Public University
Cohen, Scott R, MBA,
Elon University
Cooper, Thomas, MA,
State University of New York Empire State College
Creedon, David, MACC,
The University of North Carolina at Chapel Hill
Crigger, William A, MS,
West Virginia University

Davies, Gregory, MBA,
Bowie State University
Davis, James, PhD,
Walden University
Davis, Stacy M, MBA,
Strayer University
Dimeo, Peter M, MA,
Michigan State University
Djouaidi, Harjanto, PhD,
Oklahoma State University
Drew, Malea, JD,
Illinois Institute of Technology
Dunning, Terry A, MS,
University of Southern California
Edwards, Jeffrey L, MBA,
Queens University of Charlotte
Egbuniwe, Osie, MBA,
Southern Wesleyan University
English, Michael D, DM,
University of Phoenix
Figueras, Jose, MBA, Polytechnic University of Puerto Rico
Fongheiser, Annie M, MS,
Capella University
Fraser, James, DBA,
Nova Southeastern University
Frend, Steven, MBA,
Georgetown University
Galambosi, Agnes, PhD,
University of Arizona
Gambill, Christopher, PhD,
Capella University
Gaulden, Dorothea E, PhD,
Capella University
Glasgow, Joseph N, PhD,
Northcentral University
Glover, Erica, JD,
Florida State University
Guerreiro, Carrie, MBA,
Union University
Guerreiro, Miguel, MS, MSCS,
Mississippi State University
Guyton, Belinda, MA,
Webster University
Hatcher, Nichole, JD,
Howard University

Hawkins, Donna, PhD,
Regent University
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University of Phoenix
Heard, Patricia, MBA,
Pfeiffer University
Held, Jr., Louis, EDD,
East Carolina University
Herring, Anthony, MBA,
American Intercontinental University
Hibbler-Britt, Lillie, PhD,
Capella University
Hoegemeyer, Timothy, JD,
Campbell University
Hooper, Amy L, MED,
Winthrop University
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Johnson, Eric, MED,
North Carolina State University
Johnson, Lisa Marie, JD,
Thomas M. Cooley Law School
Jones, Virginia, MACC,
The University of North Carolina at Chapel Hill
Jordan, Randall, DMIN,
The Southern Baptist Theological Seminary
Jordan, Yvonne A, MBA,
Howard University
Joseph, Hyacinth, PhD,
American University DC
Kamel, Ahmed, PhD,
Auburn University
Khan, Zafar Iqbal Ahmed, MBA,
University of Phoenix
Kocharyan, Aleksandr V, PhD,
Highest Attestation Comm
Kopeck, Kristina, MS,
University of Nevada - Reno
Kotowski, Carol, DM,
University of Phoenix
Kuchinski, Walter, MBA,
Fairleigh Dickinson University
Langford, Lisa F, MOL,
Pfeiffer University

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<th>University/Institution</th>
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<td>Zaarour, Khodr M, MPIA</td>
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<td>University of Pittsburgh</td>
</tr>
</tbody>
</table>

A-6
COLLEGE OF INFORMATION SYSTEMS AND TECHNOLOGY

Dean
Smith, Blair A., MBA

Associate Dean
Purdy, Bradley

Campus Area Chairs
Area Chairs for the following content areas are appointed at each campus. Not all programs are offered at every campus.

- Analysis and Communications
- Business Systems
- Technology

Faculty
Abayhan, Canan, MSM,
North Carolina State University
Barker, Timothy D, MS,
University of Colorado at Boulder
Baugh, Ronald, MA,
Webster University
Behling, Christina J, MBA,
Keller Grad School of Mgt
Canter, Christopher E, MSCIS,
University of Phoenix
Denlea, Gregory R, MBA,
Thunderbird School of Global Management
Edwards, Jeffrey L, MBA,
Queens University of Charlotte
Guerreiro, Miguel, MSCS,
Mississippi State University
House, Terry, PhD,
Nova Southeastern University
Little, Craig, MS,
Strayer University
Liu, Leo, PhD,
The Pennsylvania State University
Manning, Robert, MBA,
Babson College
Mceady, Erasmus, PhD,
Capella University
Meadows, Brenda, MBA,
Winthrop University
Moland, Kathryn J, PhD,
Nova Southeastern University
Newman, Peter, PhD,
Capella University
Smith, Wayne H, MBA,
University of Phoenix
Stone, Mark H, MSCIS,
Boston University
Tuli, Vikram, MTM,
University of Denver
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