



Federal Student Aid

Student Handbook

July 2025 – June 2026

Federal Student Aid Office
University of Management and Technology

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2025-2026 FSA Award Year Calendar

2025 Summer Semester

7 July
7 July – 21 September
7 – 13 July
25 July
18 August – 26 September
7 September
12 September
15 – 21 September
17 September
18 – 22 September
26 September
30 September

2025 Fall Semester

1 October
6 October
6 October – 21 December
6 – 12 October
24 October
17 November – 26 December
7 December
12 December
15 – 21 December
18 – 22 December
26 December

2026 Winter Semester

5 January – 22 March
5 – 11 January
23 January
16 February – 27 March
8 March
13 March
16 – 22 March
19 – 23 March
27 March

2026 Spring Semester

6 April – 21 June
6 – 12 April
24 April
18 May – 26 June
7 June
12 June
15 – 21 June
18 – 22 June
26 June

1 July – 30 September

2025-2026 FSA Award Year Begins
Summer Semester
Add/Drop/Change Period
Anticipated Date for FSA Disbursement
FSA (2025 Fall) Processing and Course Registration
Last Day to Submit Withdrawal Requests
Last Day to Submit FAFSA Application (2025 Fall)
Final Exam
U.S. Constitution Day
SAP Evaluations
Last Day to Complete Required Verification (2025 Fall)
2024-2025 UMT Academic Year Ends

1 October – 31 December

2026-2027 FAFSA Becomes Available
2025-2026 UMT Academic Year Starts
Fall Semester
Add/Drop/Change Period
Anticipated Date for FSA Disbursement
FSA (2026 Winter) Processing and Course Registration
Last Day to Submit Withdrawal Requests
Last Day to Submit FAFSA Application (2026 Winter)
Final Exam
SAP Evaluations
Last Day to Complete Required Verification (2026 Winter)

1 January – 31 March

Winter Semester
Add/Drop/Change Period
Anticipated Date for FSA Disbursement
FSA (2026 Spring) Processing and Course Registration
Last Day to Submit Withdrawal Requests
Last Day to Submit FAFSA Application (2026 Spring)
Final Exam
SAP Evaluations
Last Day to Complete Required Verification (2026 Spring)

1 April – 30 June

Spring Semester
Add/Drop/Change Period
Anticipated Date for FSA Disbursement
FSA (2026 Summer) Processing and Course Registration
Last Day to Submit Withdrawal Requests
Last Day to Submit FAFSA Application (2026 Summer)
Final Exam
SAP Evaluations
Last Day to Complete Required Verification (2026 Summer)

The University of Management and Technology (UMT) publishes the university's general policies in the University Catalog annually by the start of the academic year. UMT also publishes and updates federally required information in its Consumer Information Disclosures. The URLs for these documents are:

UMT University Catalog: <https://www.umtweb.edu/pdfdocs/UniversityCatalog.pdf>

Consumer Information Disclosures: <https://www.umtweb.edu/GI.aspx?key=id&typ=none>

UMT's Federal Student Aid Office (FSAO) is responsible for preparing and communicating information on Federal Student Aid (FSA) and helps students apply for and receive student loans, grants, scholarships and other types of financial aid. Refer to the "Financial Assistance" section in UMT catalog for financial options available at UMT. Refer to the Federal Student Aid website for more guidance on how to find and apply for scholarships: <https://studentaid.gov/scholarships>.

UMT students in the term-based program must follow all pertinent policies contained in the University Catalog and review the Consumer Information Disclosures in addition to the policies identified in this *Federal Student Aid Student Handbook (FSA Student Handbook)*.

1 FSA Award & Academic Years

The FSA Award Year begins on 1 July and ends on 30 June the following year. The standard UMT Academic Year begins on 1 October and ends on 30 June the following year. UMT also offers a summer semester, which begins 1 July and ends 30 September. The FSA Academic Year is the equivalent of UMT's standard Academic Year (9-months).

To receive FSA for an applicable semester, new students who plan to use FSA and current students who plan to transfer from UMT's self-paced program to the term-based program to use FSA must complete all processing requirements on time in accordance with the FSA calendar.

2 FSA Eligibilities

To be eligible to receive FSA at UMT, a student must meet the following criteria prior to the FSA processing end date:

1. Officially admitted by UMT into an FSA eligible education program¹ and to have a learning plan accepted. Refer to "Admission Policy" in the University Catalog
2. Completed a current award year FAFSA application (<https://fafsa.gov/>) with UMT's school code (041103) at least fourteen (14) days prior to the FSA processing end date
3. Completed FAFSA and other school verification, if required, at least seven (7) days prior to the processing end date
4. Have a high school diploma or General Education Development (GED) certificate
5. A US citizen or an eligible non-US citizen with valid Social Security number
6. Not be incarcerated
7. Not be delinquent or be in default on a Federal Student Loan
8. Not owe UMT or the Government for a prior overpayment of an FSA grant or loan
9. Not have a balance with UMT and not have any UMT loaned materials that have not been returned
10. Not have borrowed in excess of the annual or aggregate loan limits in FSA
11. Certify that FSA funding only be used for educational purpose
12. Acknowledge *UMT Annual Notice* and *UMT FSA Student Handbook* including all term-based program guidelines
13. Complete an *Institutional Worksheet* that is used to determine FSA eligibility
14. Register in a Term-based program
15. Prior to a loan disbursement, complete Entrance Counseling and a Master Promissory Note (MPN) for Direct Subsidized/Unsubsidized Loans on the Federal Student Loan website (<https://studentaid.gov/>)
16. Enroll at least halftime to receive a Federal Direct Loan or Direct PLUS Loan
17. Attend school on a regular basis per UMT's term-based study requirements on attendance and continuous enrollment
18. Maintain Satisfactory Academic Progress (SAP)
19. Has completed all courses in the prior semester

¹ Ineligible degrees include ASGS & BSGS. Ineligible certificates include all certificates and the executive certificates in homeland security and criminal justice. The PM Suite program and those enrolled under the self-paced enrollment program are ineligible.

3 Types of Federal Student Aid

3.1 Office of FSA of the Department of Education (OFSA)

The Office of FSA (OFSA) is a part of the Department of Education (ED) responsible for managing the student financial assistance programs authorized under Title IV of the Higher Education Act (HEA) of 1965. The OFSA provides grants, loans, and work-study funds from ED to eligible students and their parents (in the case of the Parent PLUS loan) enrolled in Title IV participating universities, colleges or schools. UMT encourages students and parents to visit the Federal Student Aid website (<https://studentaid.gov/>) to better understand OFSA's role. Please don't confuse OFSA of the Department of Education with UMT FSA Office (FSAO).

3.1.1 FSA Glossary

The OFSA provides a glossary of all FSA related terms here: <https://studentaid.gov/glossary>.

3.1.2 OFSA Feedback and Complaints

The OFSA provides a way for students to reach out here: <https://studentaid.gov/feedback-center>.

UMT participates in the following FSA programs:

3.2 Federal Student Grant Program²

3.2.1 Federal Pell Grant

The Pell Grant, a financial need-based grant and calculated based on enrollment status. A Pell Grant is awarded to students who demonstrate financial need and who have not earned a bachelor's or graduate degree. The maximum amount for an Award Year is subject to change and students should refer to the FAFSA Submission Summary. The total Pell Grant an FSA student may receive over a lifetime is limited by federal law to the equivalent of six years.

3.3 Federal Student Loans Programs

Federal Student Direct Loans are low interest loans with flexible repayment terms, grace periods³, benefits, and options available to cover the cost of the education at participating schools. ED is the lender and loan repayment is owed to ED.

3.3.1 Direct Subsidized Loan

A loan available to undergraduate students with financial need and if they meet other eligibility requirements. ED pays interest on these loans while borrowers are enrolled at least half-time, during grace periods, or during authorized periods of deferment.

3.3.2 Direct Unsubsidized Loan

A loan not based on financial need available to undergraduate, graduate, and professional degree students if they also meet other eligibility requirements. The borrower is responsible for interest payments during all periods.

3.3.3 Direct PLUS Loan

A loan not based on financial need available to graduate or professional degree students and parents of dependent undergraduate students. Borrowers must not have negative credit history and a PLUS Loan requires credit approval by ED. Borrowers can apply through the Federal Student Aid website (<https://studentaid.gov/plus-app>) and if approved, borrowers will have to complete the *Federal Direct PLUS Loan Master Promissory Note (MPN)*.

² Grants do not have to be repaid unless unearned, for example, the student is awarded funds incorrectly or withdraws from school prior to the planned end of a term.

³ A grace period is a period of time after borrowers graduate, leave school, or drop below halftime enrollment where they are not required to make payments on certain federal student loans. Some federal student loans will accrue interest during the grace period, and if the interest is unpaid, it will be added to the principal balance of the loan when the repayment period begins.

4 Federal Loan Borrower's Rights and Responsibilities

In addition to FSA eligibility criteria, FSA Direct Loan borrowers have rights and responsibilities as follows.

4.1 Rights

- Repay borrowed loan(s) in whole or in part at any time without penalty.
- Written notification if borrowed loans are sold or transferred for servicing.
- A grace period which begins when a borrower drops below a halftime enrollment status, before loan repayment.
- Request forbearance or defer repayment for a specific time period if qualified.
- Receive a copy of the signed MPN and request the return of the MPN once loan(s) are paid in full.
- Receive a repayment schedule and detail information about interest, fees, balance, and repayment options.
- Have loans forgiven if the borrower dies or becomes permanently disabled.
- Contact information for OFSA's Ombudsman at <https://studentaid.gov/feedback-center>.

4.2 Responsibilities

- Maintain FSA student eligibility including Satisfactory Academic Progress (SAP).
- Provide complete and true information on all loan documents.
- Notify the Direct Loan Servicing Center immediately about any changes to name, address, telephone number, Social Security Number, or student status.
- Repay loan(s) on time even if the borrower does not complete education, is dissatisfied with the education received, or is unable to find employment after graduation.
- Make repayments on loan(s) even if the borrower does not receive a bill or repayment notice.
- Notify the Direct Loan Servicing Center if having trouble making payments. The borrower may be able to postpone or reduce payments.
- If the borrower applies for a deferment or forbearance, the borrower must continue to make payments on loan(s) until notified that the request has been granted.
- Be sure to read the MPN for more descriptions in the rights and responsibilities.

Students can monitor their Pell Grant Lifetime Eligibility Used (LEU) and view their Direct Loan servicers and balances by logging into their account at <https://studentaid.gov>. This website serves as a central access point for all federal student aid information.

4.3 Borrowing Limit

A loan period is equivalent to the student's academic year. Once the borrowed amount has reached the lifetime aggregate loan limit, a borrower cannot borrow more until the principal loan balance is under the maximum.

For Federal Direct Loan purposes, undergraduate students are classified based on grade level progression year by year, which is determined by the total credits completed at UMT for the academic program, including transfer credits. UMT will package based on the loan grade level prior to the start of the academic year and will adjust if the loan grade level changes during the academic year.

Dependent students, whose parents are unable to obtain PLUS loan due to adverse credit or other documented exceptional circumstance, may borrow additional unsubsidized loans up to the independent student loan levels.

The maximum loan an undergraduate student can borrow per loan period is \$5,500 to \$12,500 – depending on dependency and year – but cannot exceed financial need. Aid from all sources, excluding VA benefits, cannot exceed a student's cost of attendance at UMT.

Grade Level Progression	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
1 st Year (0-26 credits)	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
2 nd Year (27-59 credits)	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
3 rd Year & Beyond (≥60 credits)	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Lifetime Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans. The aggregate limit includes all federal loans received as dependent.

The maximum loan a graduate student can borrow per loan period is \$20,500. However, aid from all sources, excluding VA benefits, cannot exceed a student's cost of attendance at UMT.

Year	Graduate or Professional Students
Every Year	\$20,500 (unsubsidized only)
Lifetime Aggregate Loan Limit	\$138,500—No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

4.4 Interest Rates⁴ and Loan Fees

The table below provides the interest rates for all new loans made on or after July 1, 2025 and before July 1, 2026.

Loan	Interest Rate
Direct Subsidized Loans and Direct Unsubsidized Loans (Undergraduates)	6.39%
Direct Unsubsidized Loans (Graduate or Professional Students)	7.94%
Direct PLUS Loans (Parents and Graduate or Professional Students)	8.94%

The table below shows the loan fees for all loans first disbursed on or after October 1, 2019.

Loan Type	First Disbursement Date	Loan Fee
Direct Subsidized Loans and Direct Unsubsidized Loans	On or after 10/1/20 and before 10/1/26	1.057%
	On or after 10/1/19 and before 10/1/20	1.059%
Direct PLUS Loans	On or after 10/1/20 and before 10/1/26	4.228%
	On or after 10/1/19 and before 10/1/20	4.236%

Learn more about [rates and fees](https://studentaid.gov/understand-aid/types/loans/interest-rates) here: <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

4.5 Loan Repayment

Your student loans are a major responsibility, and they should be taken very seriously. First and foremost, stay in contact with your lender(s) (or holder/services of your loan) to take full advantage of the student loan program benefits. The successful repayment of your student loans will prove to be very beneficial. This will help establish a good credit rating which, in turn, will allow you to borrow in the future for things such as a home.

You need to be familiar with the repayment process, your rights and responsibilities, and what benefits or options are available to you. Remember, even if you do not graduate, you are still responsible for repaying your loan.

4.5.1 Federal Direct Loan Exit Interview

If you have borrowed under the Federal Direct Loan program you are required by federal regulation to complete an exit interview each time you drop below half-time enrollment, leave school or graduate. Completion of the exit interview via the Internet at <https://studentaid.gov/exit-counseling> is an easy process and takes about 20 minutes. You'll need the following information on hand to complete your exit interview:

- Verified FSA ID
- Details on your income, financial aid, and living expenses

⁴ Per Bipartisan Student Loan Certainty Act of 2013, federal loan interest rates are tied to the financial market. The interest rates for the life of the loan will be determined for the new loans being made for the upcoming award year.

- Names, addresses, e-mail addresses and phone numbers

You can log into StudentAid.gov and view your Dashboard to access and monitor your Pell Grant Lifetime Eligibility Used (LEU), as well as your Direct Loan servicers and balances.

4.5.2 Repayment Process

Repayment of your student loans begins once you graduate, leave school or drop below half-time. However, most loans have a six- or nine-month grace period from the point at which you become less than a half-time student to the point at which your first payment is due.

Both subsidized and unsubsidized Federal Direct loan borrowers are entitled to receive a grace period. A grace period gives you time to get your finances together before your first loan payment is due. Your grace period begins the day you drop below half-time enrollment status and lasts six months.

During the grace period, the federal government continues to pay the interest on subsidized Federal Direct loans. Unsubsidized Federal Direct loan borrowers, however, are responsible for payment of the interest from the first day funds are disbursed. Therefore, payment of the interest can be made in a couple of different ways. You can pay the interest on a monthly or quarterly basis, or allow the interest to accrue and be capitalized into the principal balance of your loan. The terms of your federal student loan repayment will vary depending on the repayment plan you choose. While most plans have a minimum monthly payment of \$50, Income-Driven Repayment (IDR) plans can offer payments potentially as low as \$0, based on your income and family size. To determine the best repayment plan for your situation, consider using the Loan Simulator tool available at StudentAid.gov.

4.5.3 Rights and Responsibilities

You have the right to prepay part or your entire loan at any time without penalty. This can help reduce the total cost of your borrowing. You may have the right to have your loan canceled in part or in its entirety if you: are unable to continue in your program of study because your school closed and no teach-out agreement was established; participate or participated in the National Service Trust Program; or become totally and permanently disabled or pass away.

The Federal Direct loan forgiveness demonstration program also allows for the partial repayment of loans if you are a full-time teacher in certain elementary and secondary schools teaching certain subjects, a full-time nurse in certain types of hospitals or health care centers or are a volunteer under the Peace Corps Act or ACTION Programs or perform comparable service in a tax-exempt organization. This program is subject to federal funding.

You must notify your lender(s) immediately if any of the following occur: you change your address; you change your name; you change your telephone number; you change your Social Security Number; you change employment; your employer's address changes; or you make any other changes that will affect your loan status.

4.5.4 Loan Default

If you do not repay your loan on time, it will become delinquent and possibly default. This has serious consequences and can be very damaging to your credit rating.

Defaulted loans are reported to national credit agencies, which can negatively affect your credit rating and your ability to purchase a car or home in the future. In addition, the following can occur: you may lose future eligibility for financial aid and/or educational loans; the references you supplied on your loan application may be contacted; additional fees and interest may be charged to you; you may lose deferment and forbearance options; your federal and state tax refunds may be applied to your loan balance; your professional license renewal may be denied; your employer may withhold part of your salary for payment of your loan; and legal action may be taken against you.

If you are unable to make your scheduled loan payments, do not wait to ask for help – contact your lender(s) immediately.

4.6 Deferment and Forbearance

If you qualify, you can receive deferment of payments. If your circumstances change such that they affect your ability to make your payments, contact your lender(s) immediately to see if you qualify for a deferment or forbearance. Letting your lender(s) know your situation can help prevent your loan from becoming delinquent or going into default.

A deferment allows you to postpone your payment (principal, and in some cases, interest) for a certain period of time for specific reasons recognized by the federal government.

Forbearance allows you to temporarily postpone or reduce your principal payments for periods of up to one year at a time. Payment of the interest which accrues during forbearance is your responsibility. You have the option to either pay the interest on a monthly or quarterly basis, or have it accrued and be capitalized into the balance of the loan.

4.6.1 Deferments

Many situations allow you to defer your loan payments. Your eligibility for a specific deferment is determined by the date your loan was disbursed. The most common reasons borrowers receive a deferment include returning to school or being unable to find employment of at least 30 hours per week. If you are currently making student loan payments, it is very important that you continue making payments until your deferment request is approved by your lender.

If your first subsidized or unsubsidized Federal Stafford or Federal SLS loan was disbursed before July 1, 1993, service in a volunteer organization may qualify you for a deferment. You will need to complete the borrower's section of a deferment form, specific to the type of deferment you are requesting. Your lender or holder will provide you with the correct form. You may also be required to provide supporting documentation and/or certification, depending upon the deferment you are requesting.

If you are requesting an in-school deferment and applying for a new student loan for the same period of enrollment, you may request an in-school deferment on the application and promissory note.

If you become too delinquent in your scheduled payments, you will default and lose the option to defer future payments. In order to receive the deferment, you may be required to provide supporting documentation and/or certification, depending upon the type of deferment you are requesting.

4.6.2 Forbearance

In the event you do not qualify for a deferment, you can request forbearance. Forbearance allows you to temporarily postpone or reduce your principal payments for periods of up to one year at a time.

There are four types of forbearance: discretionary, administrative, mandatory and mandatory administrative. Contact your servicer to discuss the type of forbearance for which you may be considered.

5 Cost of Attendance

The information below represents the estimated cost of attendance for a student attending UMT full-time and not the actual cost charged to the student. Indirect costs are estimated for books, room/board, dependent care, and miscellaneous expenses. Estimates are moderate and may not meet the actual living expenses.

Students should carefully consider the amount of student loans borrowed in excess of actual tuition expenses. Unlike scholarships and grants, student loans must be repaid with interest. The estimates below are based on full-time enrollment status and 33 weeks of instruction.

Estimated Costs	Undergraduate Full-time (27 credits)	Graduate Full-time (18 credits)	Executive Certificate Full-time (15 credits)
Tuition and Fees	\$10,620	\$7,110	\$5,940
Housing and Food ¹	\$7,269	\$7,269	\$7,269
Books and Supplies	\$270	\$300	\$250
Miscellaneous	\$522	\$522	\$522
Dependent Care ²	\$900	\$900	\$900
Total ³	\$19,244	\$15,764	\$14,544⁴

1. Students living in military housing, receiving a military housing allowance, or living with parent(s) are eligible for \$2,175 per 33 weeks of instruction.

2. Applicable only for students with dependents. Amount can be increased on a case-by-case basis only for students with a disability and/or to allow for special circumstances.

3. For students taking out Direct Loans, the actual loan fees will be included in the total COA.

4. Executive Certificates are based on the 15-credits and an assumed full-time enrollment for three (3) semesters.

5.1 College Financing Plan

The FSAO provides the ED College Financing Plan to help students understand educational costs, the aid available to meet those costs, and to compare the cost of attendance and aid awards across schools in an ED standard format.

5.2 Net Price Calculator

The Net Price Calculator (<https://www.umtweb.edu/NPC/npcalc.htm>) is another tool to assist in estimating costs at UMT.

6 FAFSA Verification

Federal regulations prohibit fraud and abuse in FSA programs. UMT is required to verify data on a FAFSA flagged for verification by ED's Central Processing System (CPS) for irregularities, discrepancies, and/or potential inaccuracies, and to resolve any actionable Comment Code on a FAFSA. UMT may also flag a FAFSA for verification if there is conflicting, incomplete, or incorrect information. UMT and the FSAO have the authority to require a FAFSA applicant – and spouse, if a student is married; or parents, if the student is a dependent – to provide additional documentation deemed necessary to complete verification.

The CPS produces a FAFSA Submission Summary – available on FAFSA on the Web (<https://fafsa.gov/>) – which advises the applicant if s/he is selected for verification. Additionally, the FAFSA Submission Summary details an applicant's Student Aid Index (SAI), which is used to determine eligibility for Pell Grant and need-based loans.

Unless the FSAO has reason to believe inaccuracy, it will not require an applicant to verify the reported FAFSA information of the parents of a dependent applicant or of the spouse of an independent applicant if any of the following apply to those parties:

- Mentally incapacitated.
- Has died.
- Resides in a country other than the United States and cannot be contacted by normal means.
- Cannot be located because the applicant does not have and cannot get contact information.

Unless the FSAO has reason to believe inaccuracy, it does not require CPS-flagged verification applicants who are only eligible to receive an unsubsidized or a graduate PLUS loan to clear the CPS verification flag; however, documents voluntarily submitted will be reviewed for conflicting information.

UMT automatically selects FAFSAs flagged by the CPS for citizenship, disability, or Unusual Enrollment History (UEH) for verification.

UMT is unable to disburse FSA to any applicant who does not submit requested documentation and verification forms. If UMT receives a subsequent FAFSA, which is CPS-flagged or becomes UMT-flagged for verification, UMT will hold future disbursements until the flag is resolved. The FSAO must receive verification documents via email, fax, or regular mail, before the processing end date. The FSAO will go by the post-marked date for mailed documents. Notarized documents must be mailed and electronically reproducible. The FSAO will notify the applicant of results within 14 days after all documents are received and processing is complete.

The FSAO will refer any potential fraud or falsified information or other criminal misconduct in connection with an applicant's FAFSA to the Office of Inspector General (OIG). Anyone may submit a confidential report by contacting the OIG at 1-800-MIS-USED (1-800-647-8733) or by completing the online complaint form at <https://oig.ed.gov/oig-hotline>.

6.1 UEH

UEH identifies students that have received FSA at multiple institutions during the last four consecutive award years.

An application CPS flagged "UEH 2" and "UEH 3" will be reviewed by the FSAO to determine whether the student is enrolling long enough to receive a cash disbursement of FSA. All required documentation must be received and the UEH flag must be resolved before an applicant is eligible to receive federal student aid.

Students may appeal if they are determined to be ineligible for FSA. To appeal, students need to provide a detailed explanation of why they failed to earn academic credit at one or more institutions. Include the name of school and attendance period in the explanation. Requests for appeal will not be considered without supporting documentation.

Students may regain FSA eligibility as a result of UEH if they earn credit in two 11-week semesters consecutively without officially or unofficially withdrawing from any attempted courses, and meeting SAP. If all requirements are met, students must contact FSAO to determine eligibility for reinstatement.

6.2 Proof of Legal Name Change

If the name the student provided on their FAFSA is inconsistent with the High School diploma, GED or transcripts then the student is required to provide proof of the legal name change.

7 Professional Judgment

Professional Judgment (PJ) allows UMT FSAO to address unique financial circumstances that aren't reflected in standard aid calculations. This tool is used on a case-by-case basis, considering situations significantly impacting a student or family's finances. For instance, income reduction, changes in family size, or unexpected expenses may warrant PJ.

To request PJ, students must submit a detailed written request to the FSAO along with supporting documentation. This documentation might include but is not limited to recent pay stubs, medical bills, divorce papers, or letters from professionals validating unusual circumstances.

Upon receiving a request, the FSAO reviews the documentation and determines if a PJ adjustment is necessary. If so, the student's FAFSA is updated accordingly, and the decision is communicated in writing.

It's essential to note that PJ decisions are final and not subject to appeal. While PJ doesn't guarantee additional aid, it offers an opportunity for reassessment based on adjusted data. All PJ-related documentation is securely maintained for audit purposes in the student's financial aid file.

8 Attendance

UMT is not required to take attendance, however UMT verifies participation in each registered course during the 1st week of the semester prior to receiving and disbursing FSA funds.

Participation is defined as academically related activities such as:

- submitting an academic assignment;
- taking an exam;
- participating in the course discussion forum about academic matters; or
- initiating contact with a faculty member to ask a question about the academic subject studied in the course.

Logging into the course without active participation or engaging in academic counseling or advisement does not count as participation.

Students who do not participate in each registered course during the 1st week of the semester will be institutionally dropped from the course. FSA award will be adjusted based on actual verified course participation. As a result, students choosing not to attend at least half-time may have an adjustment made to their FSA award.

To remain eligible for FSA, students must maintain "regular and substantive interaction" with faculty throughout the semester. This requires weekly participation. Failure to maintain this may result in withdrawal from the course, which could create a financial obligation to the Department of Education or another funding source.

9 Textbook and Software

Information for textbook and/or software required for each course is available on the UMT Bookstore page within the UMT Student Portal. Each textbook entry contains links to online booksellers for the convenience of students, but students can purchase at a vendor of their choice.

9.1 UMT Book Loan Program

Starting January 2019, FSA students in UMT's Undergraduate programs are qualified to participate in the UMT Book Loan Program. The required book(s) for each enrolled course will automatically be shipped to the student at no cost after processing is complete. The loaned books must be returned at the student's expense in order to continue with the

academic program. To opt out of the FSA Book Loan Program, please use the Ask SS ICON in the Student Portal, alternatively, you can contact the UMT FSA Office via email (fsa@umtweb.edu) or fax (703-516-0985 Attn: FSA Office).

10 FSA Disbursements

Disbursements depend upon attendance and/or satisfactory academic progress. A Pell Grant is disbursed based on enrollment status. Direct Loan amounts are based on an assumed full-time enrollment status, so the amounts do not change if the student attends less than or more than full-time. Students need to enroll at least half-time to qualify for Direct Loans or Direct PLUS Loan.

FSA disbursements are applied first to tuition, fees, and/or debt as applicable. The remaining FSA credits are disbursed to the student or parent (in the case of the Parent PLUS loan) by direct bank deposit or mailed check within 14 calendar days after an FSA credit balance is created. A voluntary written authorization is required if a student or parent would like UMT to hold or apply all or a portion of an FSA balance towards future charges, past balances, and/or non-institutional charges such as but not limited to a loss of eligibility repayment. UMT is authorized to hold up to \$200 of a disbursement to apply towards a prior academic year's tuition and fees debt.

11 Enrollment

11.1 Enrollment Status

Undergraduate: Enrollment intensity measures the percentage of credits students are taking compared to a full-time course load. Pell Grant awards for undergraduate students are determined based on this intensity. Undergraduate students enrolled in 9 or more credit hours have an enrollment intensity of 100%, those enrolled in 6 credit hours have an enrollment intensity of 75%, and those enrolled in 3 credit hours have an enrollment intensity of 38%.

<i>Undergraduate Programs</i>	<i>≥9 Credits</i>	<i>6 Credits</i>	<i>3 Credits</i>
<i>Enrollment Intensity</i>	100%	75%	38%

Graduate: Students are considered full-time if enrolled in 6 or more credit hours, and half-time if enrolled in 3 credit hours in a semester.

<i>Graduate Programs</i>	<i>≥6 Credits</i>	<i>3 Credits</i>
<i>Enrollment Status</i>	Full-time	Half-time

11.2 Continuous Enrollment

FSA students are required to maintain continuous enrollment in the term-based program. FSA students are expected to complete their courses at the end of the semester. Students who do not complete their coursework after 11 weeks from the start date will be given an administrative grade of Incomplete (I). Refer to "Incomplete Coursework" policy in the University Catalog.

Students who do not complete at least 1-course in the semester will be considered unofficially withdrawn for the semester and are subject to the University's Withdrawal processing and ED's Return to Title IV (R2T4) processing. Refer to UMT policies on Withdrawal and Return to Title IV below for guidance.

11.3 Reporting

For Federal Student Loan and enrollment reporting purposes, if a student has no enrollment within 30 days after the student's last semester's end date, the FSAO must report a withdrawn status effective on the last grade date. This will prompt the borrower's grace period before loan repayment.

The FSAO reports the enrollment of any student on the National Student Loan Data System (NSLDS) roster, which includes students not receiving FSA at UMT.

12 Satisfactory Academic Progress (SAP)

Satisfactory Academic Progress (SAP) assesses student's quality of study efforts and degree progression. Maintaining SAP is one of important eligibility criteria to receive FSA funding.

SAP is evaluated for every FSA student at the end of the current semester and prior to the beginning of the next. Students who are in Pass-Warning or Fail status will receive an SAP report informing them of SAP status and FSA eligibility. SAP status and FSA eligibility are as follows:

SAP Status	Pass	Pass-Warning	Fail	Fail-Probation
FSA Eligibility	Yes	Yes	No	Yes

Warning – Did not meet SAP but completed 33 percent of attempted courses and was in first semester of academic program or received Pass for the prior enrolled semester. Cannot receive twice in a row.

Probation – Did not meet SAP but appeal approved. Status valid for one (1) semester only. However, in some cases, the academic plan that results from the appeal will cover requirements for two semesters. In that case, if the first semester portion of the plan is not fulfilled, then the second semester portion is void and the student is in final fail without appeal.

Students transferring from a self-paced to term-based program seeking FSA funding will receive an SAP evaluation prior to the beginning of the semester.

UMT employs two criteria to measure SAP:

- Cumulative grade point average (CGPA), which assesses the quality of the student's study efforts;
- Credit hour completion, which assesses the extent to which students are completing their work quantitatively, including: 1) term enrollment credit hour completion; and 2) program credit hour completion within the maximum time duration allowed for a program of study.

Following are descriptions of each of these criteria:

12.1 Cumulative Grade Point Average (CGPA)

In order to successfully complete a degree program, undergraduate students must achieve a minimum CGPA of 2.0 and graduate students must achieve a minimum CGPA of 3.0. Students are also required to meet or exceed the CGPA threshold established by UMT at different stages in their progress toward a degree, in accordance with the table below,

	Credits Completed (excluding transfer credits)	Threshold CGPA
Undergraduate (Associate or Bachelor)	First semester	1.67
	After first semester	2.00
Graduate	First semester	2.67
	After first semester	3.00

12.2 Credit Hour Completion

12.2.1 Term Enrollment Credit Hour Completion

Undergraduate students must complete at least 67 percent of their attempted courses per semester. Graduate students must complete at least 50 percent of their attempted courses per semester. Both undergraduate and graduate students must maintain at least 67 percent completion of their overall attempted courses.

A course will be treated as successfully completed if it receives a passing grade. A course will be treated as attempted but not completed, if it receives a grade of W (Withdrawal), I (Incomplete), or WU (Unofficial Withdrawal). A course will be treated as attempted but unsuccessfully completed if it receives a grade of F (Fail). UMT considers successfully completed and transfer credits as completed and attempted credits.

Percentage for overall and semester pace is calculated by dividing completed credits by attempted credits.

	Overall Pace	Semester Pace	Completed Credits	Attempted Credits
Undergraduate	67%	67%	Successfully Completed,	Successfully Completed, Transfer Credits
Graduate		50%	Transfer Credits	Grades F, I, WU, W

12.2.2 Program Credit Hour Completion

Students using FSA may repeat a course to improve academic performance. However, the FSA program requires students to complete their programs within 150 percent of the credits needed to earn a degree and within the maximum time limits specified. Computation of credit hours of study includes transfer credits and credits earned from repeating a course that count toward meeting degree requirements. A student is ineligible to receive FSA once s/he has completed all required courses for the degree.

Academic Program	Max Length (Years)	Credits Required	Max Credits Can Attempt
Associate Degree	3	60	90
Bachelor Degree	5	120	180
MBA & MHA Degree	5	45	66
MSHS Degree	5	39	57
All Other Master Degrees	3	36	54
Executive Certificate	1.5	15	21
Graduate Certificate	2	21	30

13 SAP Warning, Probation and FSA Suspension

Students should strive to achieve or exceed minimum requirements in SAP both qualitatively and quantitatively.

If a student fails either one of these criteria, the student will be automatically put on FSA warning for one semester if the enrollment was the first semester of studies or s/he met SAP in the previous semester. The student must also have completed at least 33 percent of the attempted credits for the semester.

After the warning semester, if the student still cannot meet SAP requirements, the student will be suspended from FSA funding. A student has the right to submit an SAP appeal. If a student's SAP appeal request is approved, the student will be put on FSA probation for one or two semesters. The student must achieve an FSA eligible SAP status in the probation semester(s), or the student will be suspended from FSA funding.

14 SAP Appeal Process

In the event that unusual circumstances – such as an academic program change, serious prolonged illness, death of a family member, or other traumatic event – are hindering a student's successful academic performance leading to the suspension of FSA, the student may submit a formal written appeal accompanied by relevant supporting documentation to the UMT Student Services for approval by the FSA Office. Students are allowed only one appeal per academic year.

Students who desire to file an appeal should do so immediately upon notification of FSA suspension or will have to make provisions to pay their tuition and fees using non-FSA resources if an appeal remains under consideration at the start of the next semester. The student will be notified in writing whether the appeal is denied or approved within two weeks of its submission. UMT may provide the student with an Academic Plan for SAP Improvement (APSI) for up to two (2) semesters.

Students whose FSA eligibility is suspended may be reinstated when they are able to reestablish SAP.

15 Leave of Absence

Under the Title IV regulations, UMT's Leave of Absence policy is not applicable to any FSA students. If a student skips a semester other than the Summer semester, s/he is considered withdrawn. If an FSA student who took off the Summer semester does not return for the Fall semester, s/he is considered withdrawn for both semesters.

16 Withdrawal

Refer to “Withdrawal Policy” in the University Catalog. FSA Students should note that withdrawal may cause a debt to ED based on the time enrolled and the withdrawal date. UMT has an obligation to collect and return unearned amount that has disbursed for tuition and/or room/board to ED.

Official Withdrawal: Although a student who wishes to withdraw may inform the University in any manner, FSA students who expressed their withdraw intent are asked to submit an Official Withdrawal Request form to the FSAO as part of the official withdraw process. The official withdrawal date is the date the students informed the University of their withdrawal intent. For semester withdrawals, the official withdrawal date will be used to calculate the percentage for Return of Title IV.

Unofficial Withdrawal: For FSA students who do not notify the University that they have ceased attendance and do not complete the course(s) by the semester end date, the unofficial withdrawal effective date is determined by either the midpoint of the semester or the latest academically related activity date in the semester, whichever comes later. For semester withdrawals, the unofficial withdrawal effective date will be used to calculate the percentage for Return of the Title IV.

For previous borrowers in the Federal Student Loan programs, the consequences of withdrawal include, but are not limited to:

- Loss of in-school deferment status.
- Loan repayment grace period will start.
- Exhaust of grace period and immediate loan repayment.

Previous Federal Student Loan borrowers who drop to a less than halftime status, withdraw from the semester, or graduate are required to complete Exit Counseling through the Federal Student Aid website (<https://studentaid.gov/exit-counseling>).

17 Return to Title IV (R2T4)

Refer to “Tuition Refund Policy” in the University Catalog.

If a student cancels enrollment within seven days resulting in the removal of enrollment history, FSA will be processed based on the new enrollment status. If FSA fund has been disbursed, UMT must calculate the amount to return to the appropriate OFSA program.

17.1 Calculate R2T4

Course withdrawal: The return amount is determined by the refund policy.

Semester withdrawal: FSA fund is disbursed on the assumption that a student will complete a semester so if a student withdraws, the FSAO will calculate the R2T4 amount on a pro rata basis and return the unearned amount.

The percentage of the semester completed up to the withdrawal date is used to calculate the amount of FSA the student has earned. For example, if a student completed 25 percent of the semester, s/he has earned 25 percent of the FSA fund and 75 percent needs to be returned to OFSA. If the withdrawal date is after the 60 percent point in the semester, the student has earned 100 percent FSA and a return is not required.

17.2 Order and Timeframe of R2T4

UMT returns unearned FSA in the following order:

1. Federal Unsubsidized Direct Loans
2. Federal Subsidized Direct Loans
3. Federal Direct PLUS Loans
4. Federal Pell Grant

UMT will return unearned FSA within 45 days from the determination of a student’s withdrawal.

17.3 Post-withdrawal Disbursement

UMT will notify students in writing if they did not receive all of the funds that they earned and are due a post-withdrawal disbursement. Students have 14 days from notification to accept earned funds. If the post-withdrawal disbursement includes loans, students should consider declining the loan to avoid incurring additional debt.

UMT may automatically use all or a portion of students' post-withdrawal disbursements for tuition and fees. For all other school charges, UMT needs the students' permission. Students who do not grant permission will be offered the funds. However, by granting permission, they may be able to reduce their debt to the school.

Example of Post-Withdrawal Disbursement:

Tom officially withdraws from the university and earned 34 percent of FSA; however, he only received 17 percent of FSA fund. UMT notifies Tom that he is eligible to receive the remaining as a "post-withdrawal disbursement."

Tom has 14 days to accept or decline earned FSA. If an acceptance is not received within 14 days, UMT will return the funds to the appropriate OFSA program.

18 Federal Compliance

18.1 Campus Safety and Security

UMT has established a campus and workplace safety program to provide a safe and healthful environment for employees, students, and visitors.

Any conduct that threatens, intimidates, or coerces another employee, student, or a member of the public at any time, including off-duty periods, will not be tolerated. This prohibition includes all acts of harassment, including harassment that is based on an individual's sex, race, age, or any characteristic protected by federal, state, or local laws.

All threats of (or actual) violence, both direct and indirect, should be reported as soon as possible to one's immediate supervisor, the Safety Manager, or any other member of the management.

Crime statistics are reported to the Department of Education annually and additional information or copies of reports can be obtained from UMT's Safety Manager. Refer to "University Administration" in the University Catalog. Additional information may be obtained from the Department of Education (ED)'s Campus Safety and Security website (<https://ope.ed.gov/campusafety/>).

The UMT Safety Manager has the responsibility for implementing, administering, monitoring, and evaluating the safety program. Success depends on the alertness and personal commitment of all.

18.2 U.S. Constitution Day

UMT encourages students to study the *United States Constitution*. In accordance with OFSA regulations, UMT requires its students to study the *United States Constitution* on 17 September annually by visiting <https://www.archives.gov/education/lessons/constitution-day> and/or <https://www.archives.gov/education/lessons/constitution-workshop>.

18.3 Disability Services

The location of UMT provides reasonable accommodation(s) for persons defined as disabled under Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and all other local and state requirements dealing with students or visitors who have recognized disabilities.

Students can request additional services and/or accommodations by voluntarily self-disclosing and providing documentation to the Student Services Office for review. After review, UMT will recommend accommodation and notify faculty and staff of agreed accommodations. Students must notify Student Services upon each new registration, so faculty and staff are aware of the accommodations.

Online students should refer to the "Online Education" in the University Catalog for more guidance.

18.4 Electronic Signatures

The E-Sign Act⁵ permits schools to use electronic signatures and electronic records in place of traditional signatures and records. UMT seeks voluntary consent from a potential FSA recipient via the online application before conducting additional electronic transactions.

18.5 Vaccinations

International students and students who study on UMT campus, vaccinations are required in accordance to https://www.vaccines.gov/who_and_when/adults. UMT has no vaccination requirements to its online students.

18.6 Voter Registration

UMT makes a good faith effort to distribute electronically a voter registration form to each student enrolled in a degree or certificate program and physically in attendance at UMT. UMT's online students will be responsible for their voter registrations locally based on their residence.

18.7 Facility

UMT is located in a commercial class B building at 1901 Fort Myer Drive, Arlington, VA, 22209-1609. The facility consists of 4,744 square feet of administrative offices.

18.8 Title IV Loan Code of Conduct

UMT disseminates the following information annually to all of the institution's officers, agents, and employees.

The institution's officers, agents, and employees may not receive the following direct or indirect payment for securing applicants for Title IV loans from a guaranty agency or eligible lender, which includes but is not limited to: points, premiums, payments, stock or other securities, prizes, travel, entertainment expenses, tuition payment or reimbursement, the provision of information technology equipment at below market value, additional financial aid funds or any other inducement.

The institution or its employees may not provide names and addresses and/or e-mail addresses of students or prospective students or parents to eligible lenders or guaranty agencies for the purpose of conducting unsolicited mailings, by either postal or electronic means, of student loan applications.

The institution will not allow any employee of the guaranty agency or eligible lender to perform any school-required function for a school participating in the Loan Program, except exit counseling. The institution will not permit guaranty agencies to conduct fraudulent or misleading advertising concerning loan availability, terms or conditions.

UMT will not permit an employee to enter into a consulting arrangement or other contract with an eligible lender.

The institution will not permit an employee working in the student financial aid office to serve on an advisory board for an eligible lender.

18.9 Drug and Alcohol Abuse Prevention and Policy

18.9.1 Standards of Conduct

UMT desires to provide a drug-free, healthy, and safe campus and workplace. To promote this goal, while on UMT premises, conducting business-related activities off UMT premises, or at any activity UMT sponsors, no employee or student may unlawfully use, possess, distribute or sell illicit drugs and alcohol. In addition to referral for prosecution by local and federal authorities, students and employees will be subject to University disciplinary action, up to and including termination for an employee or expulsion for a student.

⁵ The Electronic Signatures in Global and National Commerce Act (E-Sign Act) was enacted on June 30, 2000. The E-Sign Act provides, in part, that a signature, contract, or other record relating to a transaction may not be denied legal effect, validity, or enforceability solely because it is in electronic form or because an electronic signature or electronic record was used in its formation.

18.9.2 Legal Sanctions

Federal law requires that we inform you of a description of the applicable legal sanctions under local, state or federal law for the unlawful possession or distribution of illicit drugs and the abuse of alcohol.

State Laws

Virginia laws related to unlawful possession, use or distribution of illicit drugs and alcohol are the possible legal penalties for violation of these laws can be found at:

- <https://law.lis.virginia.gov/vacode/title4.1/chapter3/> - Alcohol
- <https://law.lis.virginia.gov/vacode/title18.2/chapter7/> - Drug offences (Article 1), Driving while Intoxicated (Article 2)

Federal Laws

The established classifications of controlled substances can be found at: <https://www.dea.gov/documents/2020/2020-04/2020-04-13/drugs-abuse>. Federal Penalties and sanctions for illegal possession of a controlled substance are as follows:

FEDERAL TRAFFICKING PENALTIES

DRUG/SCHEDULE	QUANTITY	PENALTIES	QUANTITY	PENALTIES
Cocaine (Schedule II)	500–4999 grams mixture	First Offense: Not less than 5 yrs, and not more than 40 yrs. If death or serious injury, not less than 20 or more than life. Fine of not more than \$5 million if an individual, \$25 million if not an individual.	5 kgs or more mixture	First Offense: Not less than 10 yrs, and not more than life. If death or serious injury, not less than 20 or more than life. Fine of not more than \$10 million if an individual, \$50 million if not an individual.
Cocaine Base (Schedule II)	28–279 grams mixture		280 grams or more mixture	
Fentanyl (Schedule II)	40–399 grams mixture		400 grams or more mixture	
Fentanyl Analogue (Schedule I)	10–99 grams mixture		100 grams or more mixture	
Heroin (Schedule I)	100–999 grams mixture	Second Offense: Not less than 10 yrs, and not more than life. If death or serious injury, life imprisonment. Fine of not more than \$8 million if an individual, \$50 million if not an individual.	1 kg or more mixture	Second Offense: Not less than 20 yrs, and not more than life. If death or serious injury, life imprisonment. Fine of not more than \$20 million if an individual, \$75 million if not an individual. 2 or More Prior Offenses: Life imprisonment. Fine of not more than \$20 million if an individual, \$75 million if not an individual.
LSD (Schedule I)	1–9 grams mixture		10 grams or more mixture	
Methamphetamine (Schedule II)	5–49 grams pure or 50–499 grams mixture		50 grams or more pure or 500 grams or more mixture	
PCP (Schedule II)	10–99 grams pure or 100–999 grams mixture		100 gm or more pure or 1 kg or more mixture	
PENALTIES				
Other Schedule I & II drugs (and any drug product containing Gamma Hydroxybutyric Acid)	Any amount	First Offense: Not more than 20 yrs. If death or serious injury, not less than 20 yrs, or more than life. Fine \$1 million if an individual, \$5 million if not an individual. Second Offense: Not more than 30 yrs. If death or serious bodily injury, life imprisonment. Fine \$2 million if an individual, \$10 million if not an individual.		
Flunitrazepam (Schedule IV)	1 gram			
Other Schedule III drugs	Any amount	First Offense: Not more than 10 years. If death or serious injury, not more than 15 yrs. Fine not more than \$500,000 if an individual, \$2.5 million if not an individual. Second Offense: Not more than 20 yrs. If death or serious injury, not more than 30 yrs. Fine not more than \$1 million if an individual, \$5 million if not an individual.		
All other Schedule IV drugs	Any amount			
Flunitrazepam (Schedule IV)	Other than 1 gram or more	First Offense: Not more than 5 yrs. Fine not more than \$250,000 if an individual, \$1 million if not an individual. Second Offense: Not more than 10 yrs. Fine not more than \$500,000 if an individual, \$2 million if other than an individual.		
All Schedule V drugs	Any amount			

FEDERAL TRAFFICKING PENALTIES—MARIJUANA

DRUG	QUANTITY	1st OFFENSE	2nd OFFENSE *
Marijuana (Schedule I)	1,000 kg or more marijuana mixture; or 1,000 or more marijuana plants	Not less than 10 yrs. or more than life. If death or serious bodily injury, not less than 20 yrs., or more than life. Fine not more than \$10 million if an individual, \$50 million if other than an individual.	Not less than 20 yrs. or more than life. If death or serious bodily injury, life imprisonment. Fine not more than \$20 million if an individual, \$75 million if other than an individual.
Marijuana (Schedule I)	100 kg to 999 kg marijuana mixture; or 100 to 999 marijuana plants	Not less than 5 yrs. or more than 40 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine not more than \$5 million if an individual, \$25 million if other than an individual.	Not less than 10 yrs. or more than life. If death or serious bodily injury, life imprisonment. Fine not more than \$20 million if an individual, \$75 million if other than an individual.
Marijuana (Schedule I)	More than 10 kgs hashish; 50 to 99 kg marijuana mixture More than 1 kg of hashish oil; 50 to 99 marijuana plants	Not more than 20 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine \$1 million if an individual, \$5 million if other than an individual.	Not more than 30 yrs. If death or serious bodily injury, life imprisonment. Fine \$2 million if an individual, \$10 million if other than an individual.
Marijuana (Schedule I)	Less than 50 kilograms marijuana (but does not include 50 or more marijuana plants regardless of weight) 1 to 49 marijuana plants;	Not more than 5 yrs. Fine not more than \$250,000, \$1 million if other than an individual.	Not more than 10 yrs. Fine \$500,000 if an individual, \$2 million if other than individual.
Hashish (Schedule I)	10 kg or less		
Hashish Oil (Schedule I)	1 kg or less		

*The minimum sentence for a violation after two or more prior convictions for a felony drug offense have become final is a mandatory term of life imprisonment without release and a fine up to \$20 million if an individual and \$75 million if other than an individual.

18.9.3 Health Risks

- Alcohol
 - Although alcohol is “legal”, it is the most commonly abused substance in school environments and in the workplace. It can lead to:
 - poor judgment and coordination
 - drowsiness and mood swings
 - liver damage and heart disease
- Cigarettes and other Nicotine Products
 - In 1989, the U.S. Surgeon General issued a report that concluded that cigarettes and other forms of tobacco, such as cigars, pipe tobacco and chewing tobacco, are addictive and that nicotine is the drug in tobacco that causes addiction. Nicotine is both a stimulant and a sedative to the central nervous system. It is readily absorbed from tobacco smoke in the lungs and it does not matter whether the tobacco smoke is from cigarettes, cigars or pipes. Nicotine is also absorbed readily when tobacco is chewed.
 - Major cause of stroke
 - Third leading cause of death in the US
 - Increases the chance of cardiovascular diseases
 - Higher expectancy rate of lung cancer, emphysema, and bronchial disorders
- Marijuana
 - Recent studies suggest that marijuana is addictive. In addition, marijuana is much stronger than it was twenty years ago. It can cause:
 - impaired short-term memory
 - slowed reaction time
 - lung disease and infertility
- Prescription Drugs
 - Prescription drugs are not safe unless they are taken as prescribed. If abused they can lead to:
 - sluggishness or hyperactivity
 - impaired reflexes
 - addiction and brain damage
- Cocaine and Crack

- Highly addictive, cocaine and crack can speed up performance, but the effect is short lived. More long-lasting effects are:
 - shortened attention span
 - irritability and depression
 - seizure and heart attack
- Barbiturates
 - In small doses, barbiturates produce calmness, relaxed muscles, and lowered anxiety. Larger doses cause slurred speech, staggering gait, and altered perception. Very large doses or doses taken in combination with other central nervous system depressants (e.g., alcohol) may cause:
 - Respiratory depression, coma and even death
 - Poor muscle control
 - May appear drowsy or drunk
 - Become confused, irritable, or inattentive
 - Or have slowed reactions
- Amphetamines
 - Amphetamines, methamphetamines, or other stimulants can cause increased heart rate and respiratory rates, elevated blood pressure, and dilated pupils. Larger doses cause:
 - Rapid or irregular heartbeat
 - Tremors and physical collapse
 - An individual using amphetamines might begin to lose weight, have the sweats, and appear restless, anxious, moody, and unable to focus. Extended use may produce psychosis, including hallucinations, delusions and paranoia.
- Hallucinogens
 - PCP, or angel dust, interrupts the part of the brain that controls the intellect and keeps instincts in check. PCP blocks pain receptors.
 - Violent episodes, including self-inflicted injuries
 - Memory loss and speech difficulty
 - Convulsions, coma and heart failure
 - Sleeplessness, confusion, anxiety, and panic
- Steroids (anabolic)
 - Anabolic steroids are human-made substances related to male sex hormones. Some athletes abuse anabolic steroids to enhance performance. Abuse of anabolic steroids can lead to:
 - Serious health problems, some of which are irreversible
 - depression, hallucinations, paranoia
 - severe mood swings and aggressive behavior
 - liver tumors and cancer
 - jaundice, high blood pressure, kidney tumors, severe acne and trembling
 - In males side effects may include shrinking of the testicles and breast development. In females, side effects may include growth of facial hair, menstrual changes and deepened voice. In teenagers, growth may be halted prematurely and permanently.
- Narcotics
 - Because narcotics are generally injected, the use of contaminated needles may result in the contraction of many different diseases, including AIDS and hepatitis. Symptoms of overdose include shallow breathing, clammy skin, convulsions, and coma and may result in death. Some signs of narcotic use are euphoria, drowsiness, constricted pupils, and nausea. Other symptoms include:
 - Itchy skin
 - Needle or “track” marks on the arms and legs
 - Nodding
 - Lack of sex drive and appetite
 - Sweating

18.9.4 Drug and Alcohol Abuse Prevention Programs

The prevention program is comprised of the following components:

- Education and information about the dangers of drug abuse in the workplace and on University property will be disseminated through University newsletters, bulletin boards, and special programs to employees, faculty and students.
- Programs which address unlawfully controlled substance use, including personnel actions that may result from such violations, are conducted and coordinated by the Human Resources Department and included in the *Employee Handbook* and *Student Handbook*.
- Employees at UMT who are with the group insurance can access United Health Care drug and alcohol rehab centers and services provided by OptumHealth Behavioral Solutions. These services include confidential support in managing a wide range of personal issues, from everyday challenges to more serious problems. Employees are encouraged to speak with Human Resources for more information on private and public sources of assistance. Students are encouraged to seek help in their local area or through online programs and hotlines. Most communities offer a wide variety of resources. They include groups such as Alcoholics Anonymous, Narcotics Anonymous, hospitals, mental health centers, social service agencies, and private therapists. Some provide free services. Most of these groups are listed in your telephone book. Some other sources of assistance are:

National Institute on Drug Abuse Hotline: 1-800-662-HELP

National Cocaine Hotline: 1-800-COCAINE

National Council on Alcoholism: 1800-NCA-CALL

Partnership for a Drug Free America: 1-855-378-4373

Drug & Alcohol Treatment Referral National Hotline: 1-800-662-4357

Narcotics Anonymous, World Service Line: (818) 773-9999

National Alcoholics Anonymous: 212-870-3400

UMT conducts a biennial review of the Drug and Alcohol Prevention Program's effectiveness, implements changes, if needed, and ensures that the disciplinary sanctions are consistently enforced. The biennial review takes place in September in years ending with an odd number (i.e., 2024, 2026, etc.) The University solicits feedback or suggestions from students, employees and Advisory Committee members may have to increase the effectiveness of this program.