CRESTPOINT UNIVERSITY

2026-2027 Consumer Guide

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INTRODUCTION

Mission Statement

The mission of Crestpoint University is to provide high-quality, accessible education that empowers students with diverse backgrounds and life circumstances to fulfill their academic and professional potential. We seek to provide students with the skills and knowledge they need for personal growth and career advancement, and to inspire students to promote honesty, ethical behavior, fairness, and equity in their communities.

Accreditation, Affiliations, License, and approvals

Crestpoint University is accredited by the Distance Education Accrediting Commission. The Distance Education Accrediting Commission is listed by the United States Department of Education as a recognized accrediting agency. The Distance Education Accrediting Commission is recognized by the Council for Higher Education Accreditation (CHEA).

Crestpoint University is licensed by the Arizona Board for Private Postsecondary Education.

Crestpoint University has been approved by Arizona to participate in the National Council for State Authorization Reciprocity Agreements. NC-SARA is a voluntary, regional approach to state oversight of postsecondary distance education.

Crestpoint University is pleased to have all of its undergraduate courses recommended for transfer credit by the National College Credit Recommendation Service, a branch of the University of the State of New York. While NCCRS recommendations are not binding, and while credit transfer decisions are always at the discretion of the receiving institution, more than 1,500 colleges and universities have expressed a willingness to accept NCCRS recommendations

Associate Member of the American Association for Paralegal Education

Crestpoint University is an associate member of the American Association for Paralegal Education (AAfPE). AAfPE is a national organization that serves the needs of paralegal educators and institutions offering paralegal educational programs. AAfPE's primary purposes are to foster the continuing development of higher quality education for paralegal students and to be the main source of authority in paralegal academics.

Member of the National Association of Legal Assistants

Crestpoint University is a member of National Association of Legal Assistants. NALA is the nation's leading professional association for paralegals and legal assistants. As a non-profit organization, NALA provides continuing education and professional development programs for paralegals - from novice to experienced professionals.

GENERAL REQUIREMENTS

Students enrolled in an eligible academic degree program who are U.S. citizens, or eligible noncitizens, may apply for federal financial aid to assist with educational expenses. Students may obtain more information about financial aid through https://www.crestpoint.edu/FinancialAid.

Detailed information about available assistance, program terms and requirements, eligibility criteria, rights and responsibilities may be reviewed in the FEDERAL FINANCIAL AID and TITLE IV AID sections below.

Students who are in default on their tuition payments may be denied access to their program until payments are made current.

UNDERGRADUATE TRANSFER CREDIT POLICY

Crestpoint University accepts transfer credits from colleges and universities that are accredited by an accrediting agency that is recognized by the United States Department of Education if those credits were earned in the pursuit of an academic degree. Crestpoint University also accepts transfer credits that are recommended for credit by the American Council on Education (ACE), the National College Credit Recommendation Service (NCCRS) or the Connecticut Credit Assessment Program (CCAP). For a course to be accepted by Crestpoint University as transfer credit, the student must have earned a grade of C- or better for the course.

VETERANS AFFAIRS CREDIT EVALUATION POLICY This institution will inquire about each veteran or veteran-benefit-eligible person's previous education and training, and request transcripts from all prior institutions, including military training, traditional college coursework and vocational training. Previous transcripts will be evaluated, and credit will be granted, as appropriate.

GENERAL TRANSFER CREDIT RULES These rules apply to all Crestpoint University academic programs.

Courses transferred that would replace core courses for any program at Crestpoint University must substantially cover the same material as the corresponding courses offered at Crestpoint University. Courses transferred that would replace other courses that are part of the substantive course program must be courses that are substantially related to the program. For example, courses that would replace required legal studies courses as part of a degree in legal studies would have to be substantive legal studies courses.

A general education course transferred to Crestpoint University can replace a general education requirement if it is substantially related to that general education area. For example, a transferred calculus course would count towards the general education requirement in mathematics, while a chemistry course would count towards the general education requirement in natural science.

Any general education course can also replace a general elective at Crestpoint University as long as it qualifies as a general education course. A general education course ordinarily provides students with critical reasoning and/or writing skills. Such courses are usually in the areas of social and behavioral science, English composition and literature, foreign language, mathematics, humanities, natural science, and the fine arts. Courses specifically designed to develop vocational and technical skills or that are remedial in nature are not classified as general education.

Examples of courses that are not classified as general education include, but are not limited to, physical education, performing arts, and keyboarding.

In making determinations as to whether a course covers the same material as a corresponding Crestpoint University course, whether a course is substantially related to a degree program, whether a course satisfies a general education requirement or qualifies as a general education course, Crestpoint University may consider the course description and course syllabus of the transferred course. In all cases, the decisions of the Crestpoint University administration on these matters are final.

TRANSFER CREDIT RULES APPLICABLE TO SPECIFIC PROGRAMS:

- Paralegal Certificate Program: Students may transfer credit for up to three substantive legal courses (totaling 9 credits) towards the Certificate's requirement of 24 credits.
- Associate of Paralegal Studies Program: Students may transfer up to four substantive legal courses (totaling 12 credits) towards an Associate Degree in Paralegal studies. Students may also transfer up to 24 general education credits towards a degree at Crestpoint University. Students must take at least 24 credits in areas of legal studies at Crestpoint University.
- Bachelor of Science in Legal Studies Program: Students may transfer up to four substantive legal courses (totaling 12 credits) towards a Bachelor of Science in Legal Studies Degree. Students may also transfer up to 72 general education credits towards a degree at Crestpoint University. Students must take at least 36 credits in areas of legal studies at Crestpoint University.
- Bachelor of Business Administration Program: Students may transfer up to four business courses (totaling 12 credits) towards a Bachelor of Business Administration Degree. Students may also transfer up to 72 general education credits towards a degree at Crestpoint University. Students must take at least 36 credits in areas of business administration at Crestpoint University.

STUDENT CODE OF CONDUCT

Students are expected to adhere to a standard of behavior that is appropriate and conducive to the furtherance of the academic standards and professional goals Crestpoint University has established for its programs.

Crestpoint University's administration at its discretion may, without cause and/or prior notice to the student, deny the student access to live classrooms and/or chatrooms, due to exhibited behavior or statements it deems inappropriate. Crestpoint University's administration at its discretion may, without cause and or prior notice to the student, deny a student a certificate or any degree, due to behavior it deemed inappropriate, Students who are not in compliance with the standards of professional ethics will be placed on probation. Crestpoint University reserves the right to limit the student's access to live audio lectures, text interactivity and live Q & A sessions. All information provided by the student to Crestpoint University must be accurate and as complete as possible. A student may not permit another individual to use his/her password. The student agrees that all exams and quizzes taken and written assignments submitted by the student will be in accordance to the terms and conditions promulgated by Crestpoint University. No student may benefit from information provided by another individual while taking an exam or quiz.

Copyright Infringement and Peer-to-Peer File Sharing Policy Copyright Law

The student acknowledges that all study materials provided are created by Crestpoint University and are copyright protected. The student agrees that he/she will not at any time during or after the completion of the student's studies at Crestpoint University copy material for any purpose other than the student's personal education. Crestpoint University does not condone the unauthorized distribution of copyrighted material. Any acts of copyright infringement in the course of study will constitute a violation of the Student Code of Conduct.

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, 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.

For more information, please see the website of the U.S. Copyright Office at www.copyright.gov, and FAQ at www.copyright.gov/help/faq.

Family Educational Rights and Privacy Act FERPA

Crestpoint University maintains compliance with the Family Educational Rights and Privacy Act (FERPA) of 1974 (amended in January 1975 and appearing in its final form in June 1976). FERPA defines requirements designed to protect students' privacy concerning their educational records. The disclosure includes students' rights and the procedure to review their records and correct inaccuracies. Generally, student records will not be released to a third party without written authorization from the student, a lawfully issued subpoena or by judicial order. Educational records pertain to all records an institution maintains about a student. A student who has questions or concerns regarding compliance with the Privacy Act is encouraged to contact the president of the school at (800) 371-6105 x 101.

Crestpoint University reserves the right to release certain directory information. Former students of Crestpoint University have the opportunity to limit the release of directory information by notifying the student services director in writing.

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day Crestpoint University receives a request for access. The student should submit a written request that identifies the record(s) the student wishes to inspect. The Crestpoint University official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the Crestpoint University official responsible for the record, clearly identify the part of the record the student wants changed and specify why it should be changed.

If Crestpoint University decides not to amend the record as requested, Crestpoint University will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before Crestpoint University discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

Crestpoint University discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is typically a person employed by Crestpoint University in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official

also may include a volunteer or contractor outside of Crestpoint University who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for Crestpoint University.

Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Crestpoint University to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

   Family Policy Compliance Office
   U.S. Department of Education
   400 Maryland Avenue, SW
   Washington, DC 20202

See the list below of the disclosures that postsecondary institutions may make without consent.

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within Crestpoint University whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in
  § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))

- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))

- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)

- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

ACADEMIC PROGRAMS AND INSTRUCTIONAL FACILITIES INFORMATION

Programs Offered

Paralegal Certificate Program, 24 credits

The certificate program is recommended for those who want the fastest way possible to earn an Crestpoint University credential, for those students already working in a law office or similar environment and who need to earn a paralegal certificate to advance their careers and for career changers for whom time is of the essence.

Upon successful completion of the Certificate in Paralegal Studies program, students will be able to:

- Locate and apply relevant state and federal statutes from every jurisdiction.
- Research applicable federal and state case law using LexisNexis or a similar online legal database for any relevant issue.
- Perform legal tasks in an ethical manner in accordance with the Model Rules of Professional Conduct.
- Avoid unauthorized practice of law by distinguishing between tasks that must be done by an attorney and those that can be done by a legal assistant.
- Prepare and write legal memoranda, motions, and other court documents for review by an attorney.
- Draft interoffice memoranda for the purpose of advising or informing supervising attorneys.

Associate of Paralegal Studies, 60 credits

This is the "entry-level" Crestpoint University degree program. This 60-credit program includes the core Crestpoint University courses, along with the student's choice of 24-33 additional credits in legal studies. The remainder of the degree is to be completed with general education courses, including at least one course apiece in math and English. This option is recommended for students who want to combine the accomplishment of earning a degree with the efficiency of being able to do so in as little as 15 months (though 1.5-2 years is more common). It is especially recommended for students who may have transfer credits available. For such students, an Associate's Degree in Paralegal Studies can be a very economical and time- efficient option.

Upon successful completion of the Associate of Paralegal Studies degree program, students will be able to:

- Locate and apply relevant state and federal statutes from every jurisdiction.
- Research applicable federal and state case law using LexisNexis or a similar online legal database for any relevant issue.
- Draft basic legal documents such as complaints, answers, contracts, etc. from scratch or from an existing template.
- Perform legal tasks in an ethical manner in accordance with the Model Rules of Professional Conduct.
- Avoid unauthorized practice of law by distinguishing between tasks that must be done by an attorney and those that can be done by a legal assistant.
- Prepare and write legal memoranda, motions, and other court documents for review by an attorney.
- Assist in the civil litigation process by conducting various investigative and discovery-related tasks.
- Draft interoffice memoranda for the purpose of advising or informing supervising attorneys.
- Take and pass the Certified Paralegal exam given by the National Association of Legal Assistants and earn the designation Certified Paralegal.
- Exhibit proficiency in writing letters, memoranda, and other communications in a corporate or law firm environment.
- Apply concepts from a wide variety of legal disciplines, as well as other disciplines such as business, accounting, mathematics and economics, to their assigned tasks in a law firm or corporate environment.

Bachelor of Science in Legal Studies, 120 credits

The Crestpoint University Bachelor of Science in Legal Studies is the highest undergraduate credential Crestpoint University offers in legal studies. This 120-credit program features at least 48 credits in legal studies courses (students can choose to take up to 90 credits in legal studies courses as part of this degree program) including the core courses and at least 9 credits in advanced legal studies. This program produces the strongest education for an aspiring paralegal of our undergraduate programs. As with the Associate's Degree program, transfer credits may be available to make earning the degree quicker and more affordable.

Upon successful completion of the Bachelor of Science in Legal Studies degree program, students will be able to:

- Locate and apply relevant state and federal statutes from every jurisdiction.
- Research applicable federal and state case law using LexisNexis or a similar online legal database for any relevant issue.
- Draft basic legal documents such as complaints, answers, contracts, etc. from scratch or from an existing template.
- Perform legal tasks in an ethical manner in accordance with the Model Rules of Professional Conduct.
- Avoid unauthorized practice of law by distinguishing between tasks that must be done by an attorney and those that can be done by a legal assistant.
- Prepare and write legal memoranda, motions, and other court documents for review by an attorney.
- Assist in the civil litigation process by conducting various investigative and discovery-related tasks.
- Draft interoffice memoranda for the purpose of advising or informing supervising attorneys.
- Take and pass the CLA/CP exam given by the National Association of Legal Assistants and earn the designation Certified Paralegal / Certified Legal Assistant.
- Exhibit proficiency in writing letters, memoranda, and other communications in a corporate or law firm environment.
- Apply concepts from a wide variety of legal disciplines, as well as other disciplines such as business, accounting, mathematics and economics, to their assigned tasks in a law firm or corporate environment.
- Prepare complex legal documents such as appellate briefs, combined discovery requests, or commercial contracts.
- Perform advanced legal research and writing tasks using online and in-person library resources for a wide variety of legal problems.
- Edit and refine previously prepared legal documents to accommodate changes in circumstances and changes in law.

Bachelor of Business Administration

The BBA program brings Crestpoint University's expertise in the legal field to the business environment by providing a comprehensive course of study in business administration that is geared specially to produce business administrators and managers who will have a working knowledge and expertise in the legal issues that are relevant and important to the business environment. The BBA program consists of eight core courses in management, marketing, accounting and economics and at least 24 credits in additional business administration courses, along with the same general education requirements of the Bachelor of Science in Legal Studies. BBA students may earn a standard BBA or a BBA with a concentration in Human Resources Management and/or Business Law.

Upon successful completion of the Bachelor of Business Administration program, students will be able to:

- Apply principles of marketing and management to everyday business processes and decision making.
- Apply appropriate quantitative and qualitative techniques (including using principles of accounting and statistics) to solving business problems.
- Differentiate various roles and tasks of different types of business leaders and professionals in industry and organizations.
- Demonstrate effective written communication skills in a business environment.

Identify and analyze ethical conflicts and social responsibility issues that involve business decisions, especially with regard to ethical issues that result from competing interests among business stakeholders, their consumers and society.

- Use analytical and reflective thinking techniques to identify and analyze problems, develop viable alternatives, and make effective decisions.
- In addition, those students who complete the Bachelor of Business Administration program with a concentration in Human Resources Management will be able to:
- Contribute to the management of human resources in complex organizations.
- Identify and analyze problems, develop viable alternatives, and make effective decisions with regards to human resources management issues.
- Assist with the development of various human-resources related initiatives, such as compensation plans, training and development and achieving and creating a positive environment for diversity in the workplace.

Master of Science in Legal Studies, 36 credits

The Master of Science in Legal Studies degree is recommended for anyone with a bachelor's degree who wishes to work in the legal field or teach law-based undergraduate courses. A Crestpoint Master of Science in Legal Studies degree can provide you with a possible edge in the job market over candidates possessing only a bachelor's degree or paralegal certificate.

Upon successful completion of the Master of Science in Legal Studies Degree program, students will be able to:

- Effectively conduct legal research in a variety of areas of law.
- Effectively produce memoranda and legal essays and brief sections subject to supervision by an attorney.
- Prepare various types of legal documents subject to supervision by an attorney.
- Conduct legal analysis subject to supervision by an attorney.
- Substantially contribute to the legal work conducted by a law firm, corporate legal departments, government agency or non-profit organization.

The MSLS program does not qualify students to sit for any U.S. State bar examination.

Master of Science in Compliance Law, 36 credits

The Crestpoint Master of Science in Compliance Law degree program is designed for people who need the skills necessary to effectively comply with complex federal and/or state regulations. The degree program focuses on the most common areas of government regulation that are relevant to businesses and provides the knowledge and skills to promote compliance in businesses, nongovernment organizations and government agencies.

Upon completion of the Master of Science in Compliance Law degree program, Employment Law track, students will be able to:

- Effectively conduct legal research and prepare legal writings in a variety of areas of law.
- Prepare various types of documentation related to compliance with government regulations subject to supervision by an attorney.
- Substantially contribute to the compliance-related work done on behalf of corporate and other clients.
- Assist Human Resources departments of companies with ensuring that the human resources procedures carried out by the companies comply with state and federal regulations.
- Assist in the development, implementation and management of a corporate compliance program that conforms to the requirements of §8B2.1 of the United States Sentencing Guidelines.
- Train and educate others as to their ethical and compliance responsibilities in a corporate setting.
- Assist in the process of auditing and monitoring for compliance and in responding to illegal activity in the corporate setting.
- Ensure that privacy protections required by federal law and regulation are adhered to.

Upon completion of the Master of Science in Compliance Law degree program, Corporate Regulation track, students will be able to:

- Effectively conduct legal research and prepare legal writings in a variety of areas of law.

- Prepare various types of documentation related to compliance with government regulations subject to supervision by an attorney.
- Substantially contribute to the compliance-related work done on behalf of corporate and other clients.
- Work with administrative agencies and agency resources to ensure compliance with applicable regulations.
- Assist firms and corporations with compliance with banking and securities related tasks.
- Ensure that privacy protections required by federal law and regulation are adhered to.

The MSCL program does not qualify students to sit for any U.S. State bar examination.

CP Exam

Crestpoint University paralegal certificate program satisfies the NALA legal coursework requirement to qualify the student for the Certified Paralegal (CP) exam. Crestpoint University associate and bachelor degree programs satisfy the complete NALA educational requirements to qualify the students for the CP exam.

Crestpoint University does not guarantee or pay for the CP exam. Crestpoint University offers a two-month review course to prepare students and alumni for the CP Exam. The review course starts two months before each examination date. There is no additional tuition cost for the review, but the purchase of books may be required.

In order to ascertain that you have met the requirements to sit for the exam, please visit the NALA website at http://www.nala.org

STUDENT'S RIGHTS AND RESPONSIBILITIES

Students receiving federal financial aid have varying rights and responsibilities. A student applicant or recipient of federal financial aid has a right to:

- confidentiality; as outlined in the Family Educational Rights and Privacy Act (FERPA);
- reasonable access to his/her financial aid record;
- reasonable access to all application forms on a timely basis;
- a written notification of his/her financial aid eligibility, including the Cost of Attendance (COA) and Expected Family Contribution (EFC) used to determine the amount of eligibility;
- request COA and EFC to be re-evaluated based on unusual circumstances;
- written information that describes the terms and conditions of all awards;
- return any portion of a disbursed student or parent loan within the period identified by federal regulations;
- and appeal his/her financial aid status.

A student applicant for or a recipient of federal financial aid has a further responsibility to

- read and understand all communications;
- read the Office of Student Financial Aid notifications;
- be aware of all eligibility requirements and application procedures for financial aid;
- comply with requests for information regarding the application;
- submit all necessary documentation, if selected for verification;
- understand and comply with the terms and conditions of all awards received;
- maintain satisfactory academic progress;
- officially withdraw from Crestpoint University to begin the exit process if the student does not attend, or stops attending during a course for which he/she received federal financial aid;
- complete exit counseling if the student has received a TIV loan while attending the institution,
- inform the Office of Student Financial Aid of changes affecting eligibility for federal financial aid,
- scholarships, and/or benefits assisting with educational costs received from outside agencies;
- ensure address and contact information is kept current with Crestpoint University; and
- develop a personal budget plan to maintain the lowest possible student loan debt.

STUDENT GRIEVANCE PROCEDURE

Crestpoint University encourages students to contact staff and/or faculty directly with questions or concerns. A student with a grievance should first attempt to resolve it directly with Crestpoint University. Students are encouraged to use the Crestpoint University internal grievance procedure (outlined below) or discuss the problem with an instructor. A student who has a complaint that cannot be worked out with his or her instructor, mentor, or the applicable Crestpoint University staff or faculty member, should contact the following Crestpoint University Supervisory Staff Members:

- Amy Dubitsky, Crestpoint University Director of Compliance (amy@ crestpoint.edu or 800-371-6105 x 122), for administrative matters, including those involving enrollment, course enrollment or financial aid
- Stephen Haas, Crestpoint University Dean (shaas@crestpoint.edu or 800- 371-6105 x 104), for academic matters

Crestpoint University Supervisory Staff Members will review all forwarded student issues and provide concrete response to the student within fifteen (15) business days. If the student grievance is not resolved after the above steps, the student may appeal via a formal written grievance letter. Formal grievances should be filed in a timely manner. The student must clearly state the nature of the grievance, attach copies of any supporting materials (e.g. enrollment agreement, transcript, e-mails, etc.), evidence of prior attempted resolution, and the specific relief sought. The student should retain original copies of supporting materials. The formal grievance must be dated and signed by the student filing the grievance. Grievance letters should be mailed by certified mail, return receipt requested, to:

Director of Student Services
Crestpoint University
717 E. Maryland Ave
Phoenix, AZ 85014

Within three business days of receipt of the letter, the student services director will forward a copy to the school president. The school president and student services director or education director will discuss the allegations within three business days of the president's receipt of the letter. The matter will be referred to a panel of three members drawn from Crestpoint University's faculty and management. If the complaint concerns an Crestpoint University staff or faculty member, the Crestpoint University member will be granted five (5) business days to provide a response. The panel will, by majority vote, decide to what remedy, if any, the student is entitled. The student services director will mail a response to all formal grievance letters to the student within thirty (30) business days of receipt of the formal written grievance. Only the school President shall have the authority to override the determination of this panel.

If the complaint cannot be resolved through the Crestpoint University grievance procedure, the student may file a complaint with the Distance Education Accrediting Commission or the Arizona State Board for Private Postsecondary Education.

Distance Education Accrediting Commission
1101 17th Street NW
Suite 808
Washington, DC 20036
202-234-5100
http://www.deac.org.

Arizona State Board for Private Postsecondary Education
1740 W. Adams Street, Suite 3008
Phoenix, AZ 85007
602-542-5709
https://ppse.az.gov/document-category/complaints.

SARA Complaint Process

The Arizona SARA Council has jurisdiction over Arizona SARA-approved institutions, including Crestpoint University, in relation to non-instructional complaints by distance education students residing outside Arizona. Instructional complaints, such as grade grievances, are not reviewed by the Council and should not be submitted for review. Prior to registering a non-instructional complaint with the Arizona SARA Council, the student/complainant must complete Crestpoint University's complaint process, as listed above, and the Arizona State Board for Private Post Secondary Education's complaint process at https://ppse.az.gov/document-category/complaints. Non- instructional complaints may be submitted here.

Students also have the right to contact state authorization or accrediting agency contracts for specific issues.

State Licensure Agencies

In compliance with the U.S. Department of Education, under the provisions of 34 C.F.R. 668.43 (b), Crestpoint University provides its enrolled or prospective students with contact information for filing complaints with the relevant State official or agency that would handle a student's complaint, regardless of whether the State regulates the institution.

Alabama
Alabama Commission on Higher Education
P.O. Box 302000
Montgomery, AL 36130-2000
http://www.ache.edu
Alabama Department of Postsecondary Education – Private School Licensing Division
P.O. Box 302130
Montgomery, AL 36130-2130
https://www.accs.edu/student-complaints/

Alaska
Alaska Commission on Postsecondary Education
P.O. Box 110505
Juneau, AK 99811-0505
https://acpe.alaska.gov/ConsumerProtection

Arkansas
Arkansas Department of Higher Education
423 Main Street, Suite 400
Little Rock, AR 72201
https://adhe.edu/institutions/division-of-academic-affairs

California
California Bureau for Private Postsecondary Education
P.O. Box 980818
West Sacramento, CA 95798-0818
https://www.bppe.ca.gov/enforcement/complaint.shtml

Colorado
Colorado Department of Higher Education
1560 Broadway, Suite 1600
Denver, CO 80202
https://highered.colorado.gov/filing-student-complaint

Connecticut
Academic Affairs and Student Services
Office of Higher Education
450 Columbus Boulevard, Suite 510
Hartford, CT 06103-1841
https://www.ohe.ct.gov/StudentComplaints.shtml#:~:text=Filing%20a%20Complaint%20with%20the,posted%20on%20the%20institution's%20website

Delaware
Delaware Department of Education
401 Federal Street
Dover, Delaware 19901
https://helc.osse.dc.gov/topic/helcadmin/community-stakeholders/public-complaints

District of Columbia
Higher Education Licensure Commission – Postsecondary Education
Office of the State Superintendent of Education
1050 First St. NE, 5th Floor
Washington, DC
https://helc.osse.dc.gov/topic/helcadmin/community-stakeholders/public-complaints

Florida
Florida Department of Education
Postsecondary Reciprocal Distance Education
Commission for Independent Education
325 West Gaines Street, Suite 1414
Tallahassee, FL 32399-0400
https://www.fldoe.org/schools/higher-ed/fl-college-system/about-us/concerns-complaints.stml

Georgia
Georgia Nonpublic Postsecondary Education Commission
2082 E Exchange Pl. #220
Tucker, GA 30084-5334
https://gnpec.georgia.gov/student-complaint-forms/

Hawaii
Office of Consumer Protection - Department of Commerce and Consumer Affairs
235 South Beretania Street, Room 801
Honolulu, HI 96813-2419
http://cca.hawaii.gov/hpeap/hpeap-sara-complaint-process/

Idaho
Idaho State Board of Education - State Coordinator for Private Colleges & Proprietary Schools
650 West State Street, Suite 307
Boise, Idaho 83720-0037
https://boardofed.idaho.gov/higher-education-private/private-colleges-degree-granting/student-complaint-procedures/

Illinois
Illinois Board of Higher Education
1 N. Old State Capitol Plaza, Suite 333
Springfield, IL 62701-1377
https://complaints.ibhe.org/

Indiana
Indiana Commission on Proprietary Education
302 West Washington Street, Room E201
Indianapolis, IN 46204
https://www.in.gov/che/2744.htm
https://www.in.gov/bpe/

Iowa
Iowa College Student Aid Commission
475 SW Fifth St., Suite D
Des Moines, IA 50309
https://iowacollegeaid.gov/StudentComplaintForm

Kansas
Kansas Board of Regents
1000 SW Jackson, Suite 520
Topeka, KS 66612-1368
https://www.kansasregents.org/academic_affairs/private_out_of_state/complaint_process

Kentucky
Kentucky Council on Postsecondary Education
1024 Capital Center Drive, Suite 320
Frankfort, KY 40601
http://cpe.ky.gov/campuses/consumer_complaint.html
Kentucky Commission on Proprietary Education
300 Sower Boulevard, 4th Floor
Frankfort, KY 40601
https://kcpe.ky.gov/Documents/FormtoFileaComplaint.pdf

Louisiana
Louisiana Board of Regents
P.O. Box 3677
Baton Rouge, LA 70821-3677
https://www.laregents.edu/resources/

Maine
Maine Department of Education
23 State House Station
Augusta, Maine 04333-0023
Consumer Protection Division of the Office of the Maine Attorney General
https://www.maine.gov/doe/learning/highered/sara

Maryland
Maryland Higher Education Commission
6 North Liberty Street
Baltimore, MD 21201
https://mhec.maryland.gov/institutions_training/Pages/career/pcs/complaint.aspx

Massachusetts
Massachusetts Board of Higher Education
One Ashburton Place, Room 1401
Boston, MA 02108
https://www.mass.edu/foradmin/sara/complaints.asp

Michigan
Michigan Department of Licensing and Regulatory Affairs
CSCL/Complaints
PO Box 30018
Lansing, Michigan 48909
https://www.michigan.gov/leo/-/media/Project/Websites/leo/Documents/WD/Programs_Services/PSS/Post-Secondary_Complaint_Instructions_FINAL_08172023.pdf

Minnesota
Minnesota Office of Higher Education
1450 Energy Park Drive, Suite 350
St. Paul, MN 55108
http://www.ohe.state.mn.us/mPg.cfm?pageID=1078

Mississippi
Mississippi Commission on College Accreditation
3825 Ridgewood Road
Jackson, MS 39211-6453
http://www.mississippi.edu/mcca/sara.asp
Commission on Proprietary Schools and College Registration
3825 Ridgewood Road
Jackson, MS 39211
https://www.mccb.edu/student-consumer-info

Missouri
Missouri Department of Higher Education
P.O. Box 1469
Jefferson City, MO 65102-1469
https://dhe.mo.gov/DistanceEducation.php

Montana
Montana University System –Office of the Commissioner of Higher Education
2500 Broadway Street
P.O. Box 203201
Helena, MT 59620-3201
http://mus.edu/MUS-Statement-of-Complaint-Process.asp

Nebraska
Nebraska Coordinating Commission for Postsecondary Education
P.O. Box 95005
Lincoln, NE 68509-5005
https://ccpe.nebraska.gov/student-complaint-form

Nevada
Nevada Commission on Postsecondary Education
8778 South Maryland Parkway Suite 115
Las Vegas, Nevada 89123
http://cpe.nv.gov/Students/Students_Home/

New Hampshire
New Hampshire Department of Education
101 Pleasant Street
Concord, NH 03301-3494
https://www.education.nh.gov/who-we-are/commissioner/complaints-and-concerns

New Jersey
New Jersey Commission on Higher Education
P.O. Box 542
Trenton, NJ 08625-0542
https://www.state.nj.us/highereducation/OSHEComplaintInstructions.shtml

New Mexico
New Mexico Higher Education Department
2048 Galisteo Street, Suite 4
Santa Fe, NM 87505-2100
http://www.hed.state.nm.us/students/hed-student-complaint-form.aspx

New York
New York State Education Department
Office of College and University Evaluation
EBA Room 960
89 Washington Avenue
Albany, NY 12234
http://www.nysed.gov/college-university-evaluation/filing-complaint-about-college-or-university

North Carolina
North Carolina Post-Secondary Education Complaints
c/o Student Complaints
University of North Carolina System Office
910 Raleigh Road
Chapel Hill, NC 27514
https://www.northcarolina.edu/post-secondary-education-complaints/#:~:text=Information%20about%20Student%20Complaints&text=North%20Carolina%20residents%20may%20call,(919)%20716%2D0058

North Dakota
North Dakota University System
600 East Boulevard Avenue, Dept. 215
Bismarck, ND 58505-0230
https://ndus.edu/state-authorization-sara/

Ohio
Ohio Department of Higher Education
25 South Front Street
Columbus, OH 43215
https://highered.ohio.gov/students/current-college-students/student-complaints/student-complaints
Ohio State Board of Career Colleges and Schools
30 East Broad Street, Suite 2481
Columbus, OH 43215
https://scr.ohio.gov/information-for-students/file-a-complaint

Oklahoma
Oklahoma State Regents for Higher Education – Academic Affairs Office
655 Research Parkway, Suite 200
Oklahoma City, OK 73104
http://www.okhighered.org/current-college-students/complaints.shtml
Oklahoma Department of Career and Technology Education
1500 West 7th Avenue
Stillwater, OK 74074-4398
https://oklahoma.gov/careertech/policies/comments-or-complaints.html

Oregon
Office of Degree Authorization
255 Capitol St. NE
Salem, OR 97310
https://www.oregon.gov/highered/about/Pages/complaints.aspx

Pennsylvania
Pennsylvania Department of Education
333 Market Street, 12th Floor
Harrisburg, PA 17126-0333
https://www.education.pa.gov/Postsecondary-Adult/CollegeCareer/Pages/Students-Complaints.aspx

Puerto Rico Council on Higher Education
P.O. Box 1900
San Juan, PR 00910-1900
http://www.agencias.pr.gov/agencias/cepr/inicio/DocumentosCEPR/Documents/SARA/SARA_Complaint_Process.pdf

Rhode Island
Rhode Island Office of the Postsecondary Commissioner
560 Jefferson Boulevard Suite 200
Warwick, RI 02886
https://riopc.edu/policies/student-complaint-procedures/

South Carolina
South Carolina Commission on Higher Education –Academic Affairs
1122 Lady Street, Suite 300
Columbia, SC 29201
https://che.sc.gov/sites/che/files/Documents/Licensing%20updates/Complaint_Procedures_and_Form.pdf

South Dakota
Office of the Attorney General – Division of Consumer Protection
1302 East Hwy 14 Ste 3
Pierre SD, 57501
https://consumer.sd.gov/complaintform.aspx

Tennessee
Tennessee Higher Education Commission – Division of Postsecondary School Authorization
404 James Robertson Parkway, Suite 1900
Nashville, TN 37243-0830
https://www.tn.gov/thec/bureaus/student-aid-and-compliance/postsecondary-state-authorization/request-for-complaint-review.html

Texas
Texas Workforce Commission
101 East 15th Street, Room 226T
Austin, Texas 78778-0001
https://twc.texas.gov/jobseekers/career-schools-colleges-students
Texas Higher Education Coordinating Board
1200 East Anderson Lane
Austin, TX 78752
https://www.highered.texas.gov/links/student-complaints/

Utah
Utah Division of Consumer Protection
160 East 300 South
Salt Lake City, UT 84114
https://consumerprotection.utah.gov/complaints.html?f=c

Vermont
Agency of Education
219 North Main Street, Suite 402
Barre, VT 05641
https://education.vermont.gov/documents/postsecondary-program-complaint-resolution

Virginia
State Council of Higher Education for Virginia
101 North 14th Street, 9th Floor
Richmond, VA 23219
https://www.schev.edu/students/resources/student-complaints

Washington
917 Lakeridge Way SW
Olympia, WA 98502
https://www.wsac.wa.gov/student-complaints
Washington Workforce Board
128 10th Avenue SW
PO Box 43105
Olympia, WA 98504-3105
https://www.wtb.wa.gov/private-career-schools/school-complaints/

West Virginia
West Virginia Higher Education Policy Commission
1018 Kanawha Boulevard, East, Suite 700
Charleston, WV 25301-2800
http://www.wvhepc.edu/wp-content/uploads/2014/10/Student-Complaint-Process-revised.pdf

Wisconsin
Department of Safety and Professional Services
4822 Madison Yards Way
Madison WI 53705
https://dsps.wi.gov/Pages/SelfService/FileAComplaint.aspx

Wyoming
Wyoming Department of Education
122 W. 25th Street, Suite E200
Cheyenne, WY 82002
https://edu.wyoming.gov/beyond-the-classroom/school-programs/private-school-licensing/

American Samoa Board of Higher Education
P.O. Box 2609
Pago Pago, AS 96799-2609

Commonwealth of Northern Mariana Islands
P.O Box 501250
Saipan, MP 96950-1250

Federated States of Micronesia – Department of Education
P.O. Box PS 87
Palikir, Pohnpei, FM 96941

Guam Board of Regents
UOG Station
Mangilao, Guam 96923

Republic of the Marshall Islands – RMI Scholarship and Loan Board
P.O. Box 1436
Majuro, Marshall Islands 96960

Republic of Palau – Ministry of Education
P.O. Box 189
Koror, Palau PW 96940

US Virgin Islands Department of Education
1834 Kongens Gade
St. Thomas, VI 00802-674

TUITION AND PAYMENT PLANS

Crestpoint University offers tuition payment plans to students in all programs. A detailed payment plan is listed in the Crestpoint University Catalog. http://crestpoint.edu/Tuition.aspx and http://juris.crestpoint.edu/Tuition.aspx

Crestpoint University also offers a two-week no-obligation free trial to all accepted students with access to course materials, message boards, interactive classrooms and chat rooms. A full description is located in the School Catalog.

FEDERAL FINANCIAL AID

Federal, State and Institutional Financial Aid Programs

Crestpoint University students in the Associates and Bachelor programs may be eligible for federal financial aid programs, which include Federal Direct Subsidized / Unsubsidized Loans, Federal Pell Grant, and Federal Direct PLUS Loans. Cash payment plans are available for all programs offered at Crestpoint University, and Crestpoint University will also accept any private lender of choice to cover tuition.

Federal 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 (ED) or designee. A subsidized loan is awarded based on financial need. Borrower will not be charged any interest before repayment begins or during deferment periods as 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. Borrower can choose to pay the interest as it during in-school, in-grace, deferment and forbearance periods. The amounts borrowed depend on student grade level and dependency status at the institution. 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. The following table indicates Federal Direct loan limits based on status of dependent undergraduate, independent undergraduate or graduate student.

Federal Stafford Direct Subsidized and Unsubsidized Annual loan limits

	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate/Professional Student
1stYear	$5,500 –No more than $3,500 of this amount can be subsidized loan	$9,500 –No more than $3,500 of this amount can be subsidized loan	$20,500
2ndYear	$6,500 –No more than $4,500 of this amount can be subsidized loan	$10,500 –No more than $4,500 of this amount can be subsidized loan	
3rd&4thYears	$7,500 –No more than $5,500 of this amount can be subsidized loan	$12,500 –No more than $5,500 of this amount can be subsidized loan	
Please note you may also receive less funding if you receive other financial aid that is used to cover a portion of cost of attendance.			

A dependent student whose parent cannot obtain a parent loan for undergraduate student (PLUS) loan is allowed to borrow additional unsubsidized Direct Loan amounts. Student dependency status will be determined based on answers to questions on the Free Application for Federal Student Aid (FAFSA).

Aggregate Limits

Undergraduate

- Dependent students = $31,000 (up to $23,000 may be subsidized)
- Independent students and dependent students whose parents cannot borrow PLUS = $57,500 (up to $23,000 may be subsidized)

Graduate students

- Subsidized = $65,500 (includes undergraduate borrowing)
- Unsubsidized = $138,500 (included undergraduate borrowing); certain health professions students may borrow up to
  $224,000 (included undergraduate borrowing)

Terms and Conditions

For more information on loan terms and conditions, refer to the Borrower's Rights and Responsibilities section of the Federal Direct Subsidized / Unsubsidized Master Promissory Note (MPN). After you have completed the MPN, an award letter is sent from Crestpoint University and a disclosure statement from the lender informing you of the types and amount of student loans awarded for the loan period. When the funds are received, Crestpoint University will confirm eligibility and current registered courses. Any changes and/or breaks in attendance or failure to start class as scheduled may prevent your federal financial aid funds from being disbursed. Loans are processed for an academic year, which is a minimum of 24 credits and 32 weeks of instructional time (master's students have a minimum 18 credits and 45 weeks of instructional time). A student can reapply for subsequent loans after successfully completing these Academic Year requirements. Crestpoint University will disburse federal financial aid loans in multiple installments. The first is disbursed at the beginning of the loan period, with a 30-day delay from the start of the first course and then they are generally released at the start of each course for the next 3 courses. The student's participation and progress in prior and currently scheduled courses impact the timeliness of all disbursements. Disbursement 5 is disbursed starting at the midpoint of the academic year. In order to meet eligibility standards for the second set of loan disbursements the student must successfully complete the credits from the previous pay period and meet the calendar and instructional week midpoint of the loan period.

Federal Direct Parent Loan for Undergraduate Student (PLUS)

If you are a dependent undergraduate student, your parents may apply for a PLUS loan to assist with your educational expenses. The application process includes completion and submission of a PLUS loan application by your parents. The application process is completed through the Federal Direct Loan Program. This loan is based on credit worthiness as determined by the U.S. Department of Education (ED).

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. The parent has the option to defer payment on the loan and interest while the student is enrolled in school. Repayment on the loan begins six months after the date student ceases to be enrolled at least half-time. Under certain circumstances, your parents may receive a deferment or forbearance on their loan, as long as it is not in default. Generally, the same deferment or forbearance provisions that apply to Stafford loans also apply to PLUS loans.

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 Master Promissory Note (MPN).

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.

Direct PLUS Loan Application and Master Promissory Note.

Fixed Rates for Loans First Disbursed on or After July 1, 2018

Interest Rates for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans First disbursed on or after July 1, 2018 and before July 1, 2019			
Loan Type	**10-Year Treasury Note High Yield**	**Add-On**	**Fixed Interest Rate**
Direct Subsidized Loans and Direct Unsubsidized Loans for Undergraduate Students	2.995%	2.05%	5.05%
Direct Unsubsidized Loans for Graduate and Professional Students	2.995%	3.60%	6.60%
Direct PLUS Loans for Parents of Dependent Undergraduate Students and for Graduate or Professional Students	2.995%	4.60%	7.60%

Note: For loans first disbursed prior to July 1, 2018, please refer your loan details at StudentLoans.Gov.

Loan fees collected in advance by ED:

Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received.

The table below reflects the origination fee percentages based on the first disbursement date for Direct Subsidized Loan, Direct Unsubsidized Loan, and Direct PLUS Loan awards.

For any loan disbursement for a loan where the first disbursement is/will be…	**The origination fee percentage for Direct Subsidized Loans and Direct Unsubsidized Loans is…**	**The origination fee percentage for Direct PLUS Loans is…**
On or after October 1, 2017 and before October 1, 2018	1.066	4.264
On or after October 1, 2018 and before October 1, 2019	1.062	4.248

Entrance Counseling

Crestpoint University requires students to complete loan entrance counseling that is conducted online at the Department of Education website, https://studentloans.gov/myDirectLoan/index.action , before a borrower takes out a loan. The interview includes:

- 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; and
- other terms and conditions.

Students applying for financial aid must complete online Entrance Counseling before loans may be originated. Once students complete Entrance Counseling the College Financial Aid office will originate the loans and process for approval.

Exit Counseling

Crestpoint University encourages students to complete online loan exit counseling prior to student's graduation or withdrawal. The students will be notified to complete the exit counseling which is provided at www.studentloans.gov. For withdrawn students, once the student completes the exit counseling, and no later than 30 days after it is determined the student has withdrawn, the financial aid office will finalize the student's Title IV withdrawal. Students are required by the Department of Education (ED) to complete exit interviews prior to graduation or not later than 30 days after withdrawal from the institution. Students who do not complete the exit counseling online will be sent an email with exit counseling information no later than 30 days after graduation or the determination that the student has withdrawn. The exit counseling includes:

- 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; and
- other terms and conditions.

Calculators and interest rates through use of The Federal Direct Loan Program

Please read the description of each plan and the instructions for each data entry page carefully.

∂ Net Price Calculator

Determine expenses and income in order to create a budget for college.

Description of repayment plans There are several types of repayment plans: standard, extended, graduated, and income contingent. How much you pay and how long you take to repay your loans will vary depending on the repayment plan you choose. Consolidation loans also have varying repayment plans. For more information on repayment plans speak to your lender or visit studentloans.gov. CRESTPOINT UNIVERSITY also works with Student Connections, a non-profit organization, that assists students with their repayment options and avoiding default. Students can visit repaymyloans.org or talk to a student success counselor at no cost at (866) 497-8723.

PRIOR LOAN DEFERMENTS

If you are registered and attending classes at Crestpoint University at least half-time, you may defer federal financial aid loans from previous institutions. Deferment forms can generally be obtained from the loan servicer of those loans. Be sure to contact the loan servicers for all of your loans, don't assume they are all being serviced by the same company. Identify the loan servicer through https://www.nslds.ed.gov/nslds/nslds_SA/.

Return all deferment forms to the financial aid office via email or fax. If sending via email, do not include personally identifiable information such as SSN. The financial aid office will forward the forms to your servicer for processing. The loan holder makes the final determination of whether to grant your deferment request.

Students receiving federal financial aid funds may also obtain deferments for example, 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. 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 www.studentaid.ed.gov, or your loan servicer website. Receiving a deferment is not automatic; therefore, you or your parents must apply for it. Note: once you leave Crestpoint University, you may apply for deferments or forbearances for the loans received while in attendance at Crestpoint University. Be sure to contact the Crestpoint University FA office or Student Connections if you need assistance. Students and former students can visit repaymyloans.org or talk to a student success counselor at no cost at (866) 497-8723.

A student's cost of attendance (COA) is established for use in calculating the amount of federal financial aid awards. Some private lenders may also require this data. The COA consists of various components to determine eligibility for a period of enrollment.

The Crestpoint University COA is made up of the following components: Room & Board, Personal, Tuition, Books and Supplies.

The estimated **average** monthly living expenses, based on full-time attendance of an independent student*, electronic course material, and book estimates used in the federal COA are below. It should be noted that less than full-time attendance will increase the length of time it takes to complete the academic year and may result in a higher overall cost of attendance:

Associates Degree- Cost of Attendance per academic year:

Tuition – 8 courses per academic year	$7,800
Lexis Nexis and Resource Fee (one-time only)	$195
Room & Board	$8,072
Books	$781.20
Personal	$3,416
Total Cost of Attendance	$20,264.20

Bachelors of Business Administration- Cost of Attendance per academic year:

Tuition	$7,800
Lexis Nexis and Resource Fee (one-time only)	$195
Room & Board	$8072
Books	$1,207.04
Personal	$3,416
Total Cost of Attendance	$20,690.04

Bachelors of Legal Studies- Cost of Attendance per academic year:

Tuition	$7,800
Lexis Nexis and Resource Fee (one-time only)	$195
Room & Board	$8,072
Books	$994
Personal	$3,416
Total Cost of Attendance	$20,477

Masters Degrees- Cost of Attendance per academic year:

Tuition	$5,850
Lexis Nexis and Resource Fee (one-time only)	$195
Room & Board	$11,855.75
Books	$1,031.52
Personal	$5,017.25
Total Cost of Attendance	$23,949.2

*Dependent student or lives with parent Personal expenses are $57/week and Room and Board $101/week

TUITION

Please refer to the School Catalog for a detailed tuition breakdown and costs. This information can also be found at http://crestpoint.edu under the Tuition & Financial Aid section.

ELECTRONIC COURSE MATERIALS AND BOOKS

Books

Students will be using Crestpoint University provided Courseware for some of their courses, but many courses require textbooks. Students will be responsible for purchasing required textbooks for their specific course. Textbook information is provided at: http://crestpoint.edu/ubooks.aspx and https://juris.nationalparalegal.edu/Gbooks.aspx.

Courseware

Attorneys have written custom courseware material for Crestpoint University which includes thousands of self-test questions with detailed explanations. Included are sample legal documents, forms, and multimedia presentations. Also included are the full text of thousands of relevant integrated statues and cases.

LexisNexis/LexisAdvance

LexisNexis is the leading, completely online, legal database in the country. All legal program students receive LexisAdvance accounts and participate in a Lexis legal research training program.

CANCELLATION, WITHDRAWAL AND TUITION REFUND POLICY

Denied Admission: An applicant denied admission to the school is entitled to a refund of any and all monies paid.

Five-Day Cancellation: A student may provide notice to cancel an enrollment agreement in any manner that effectively and unambiguously communicates the student's intention to withdraw, although a written notification is requested and preferred. The notice of cancellation must be within 5 days (excluding Saturday, Sunday, and state and federal holidays) of the program start date. The school shall provide a refund of 100% of all student fees and tuition paid for the students. A student may in a similar manner provide notice of withdrawal from a particular course, within 5 days of its start date, and receive a refund of 100% of tuition paid for that particular course.

Refund after the commencement of classes:

Procedure for withdrawal/withdrawal date:

- A student choosing to withdraw from Crestpoint University after the commencement of classes may withdraw by notification to Crestpoint University in any manner that effectively and unambiguously communicates the student's intention to withdraw, although a written notification is requested and preferred. The notice should indicate the expected last date of attendance and should be signed and dated by the student (electronic signatures are acceptable). The withdrawal date contained in this notification or the date that Crestpoint University receives the notice of withdrawal (whichever is later) shall be the effective date of the withdrawal.
- A student who is on authorized leave of absence (LOA) and fails to return to school as scheduled will be considered to have withdrawn from Crestpoint University. The withdrawal will be effective as of the date the student was scheduled to return from the leave of absence and failed to do so.
- For a student who is dismissed from the college, the withdrawal date will be considered the date that the student is first notified that he or she has been dismissed. The withdrawal process for students using financial aid, will be completed according to federal financial aid regulations. Financial aid students who fail to participate in an academically related activity for 14 consecutive calendar days may be withdrawn.
- In the event that, while on academic probation (see the Crestpoint University Academic Probation policy, below), the student's over-all grade point average remains below 2.0 for two additional consecutive course periods, the student may be dismissed from Crestpoint University for poor academic performance. In such event, VA students receiving GI Bill benefits will have their benefits interrupted. If the student has shown substantial improvement in his or her work or if the student has shown that his or her poor work was a product of an event or circumstance that is likely to end, the Dean may, at his or her discretion, allow the student to remain in the

school even after the passage of two additional consecutive course periods. However, any VA Benefits or Title IV financial aid cannot be reinstated by the Dean.

- Course specific tuition charges/refunds: 1. If the student withdraws before the beginning of classes or within the first five days of the course, the student is entitled to a refund of 100% of the tuition of that course. 2. If the student withdraws after the five-day cancellation period, a tuition refund will be calculated on a per-course basis.

The student will be responsible for the course tuition as follows:

If student withdraws...	**Crestpoint University Student liability:**	**Student Liability**
During 1st week of course	$0	$0
During 2nd week of course	$121	$81
During 3rd week of course	$243	$162
During 4th week of course	$365	$243
During 5th week of course	$487	$325
During 6th week of course	$975	$406
During 7th week of course	$975	$487
During 8th week of course	$975	$568
During 9th week of course	N/A	$650
After the 9th week or completion of course	$975	$975

Institutional Refunds will be issued within 30 days of the date of student notification, or date of school determination that the student has withdrawn (withdrawal due to absences or other criteria as specified in the school catalog), or in the case of a student not returning from an authorized Leave of Absence (LOA) within 30

days of the date the student was scheduled to return from the LOA and did not return.

Students may voluntarily withdraw from Crestpoint University at any time by notifying Crestpoint University in any manner that communicates the student's intention to withdraw. Upon withdrawal, students who have paid-in-full for any courses are entitled to complete such courses and retain access to all course materials according to the terms set forth in the course Syllabus. Please see Crestpoint University Student Handbook and Catalog for additional information and examples of policy.

Return of Title IV Aid for Students Who Withdraw

The Federal Return of Title IV Policy (R2TIV) is separate from the Institutional Refund policy. The R2TIV policy determines the amount of TIV that has been earned by the student and what portion, if any, must be returned by the institution and/or the student to the TIV programs. The Institutional Policy determines the amount of the charges incurred based on the student's enrollment through Withdrawal from the Institution. The requirements for federal financial aid funds when a student withdraws are separate from the Institutional Refund Policy and State Refund Policies. Therefore, a student may still owe funds to Crestpoint University to cover unpaid institutional charges.

The formula for calculating the percentage of Title IV earned is based on federal Return of Title IV Refund Policy as follows:

For students who withdraw from the institution, the number of days from the start date of the payment period to the last date of academically related activity is divided by the total days in the payment period to determine the percentage of aid earned. Scheduled periods of non-participation (LOA, school closures of 5 days or more) are not included in the period considered completed. If the percent earned is greater than 60%, 100 % is earned.

All unearned portions of federal aid are returned to the appropriate programs in the following order:

1. Direct Unsubsidized Stafford Loans
2. Direct Subsidized Stafford Loans
3. Direct PLUS Loans (Parents)
4. Federal Pell Grant for which a return of funds is required

If applicable, refunds to Title IV programs will be made within 45 days of the date the student is determined to have withdrawn either by notification from the student or based on the institution's withdrawal policy. Notification will be sent to the students of all refunds made.

The date of determination that the student has officially withdrawn is the date the student notified the institution of the intent to withdraw but no case is it later than 14 days from the last date of academically related activity. For those who do not officially withdraw, the date of determination that the student has withdrawn is the earlier of 14 days from the last date of academically related activity or the date the student was dismissed for violation of an institutional policy.

Return of student credit balances upon graduation

Upon graduation, if a credit balance still exists, the credit balance will be used to cover any additional institutional and non-institutional charges, including but not limited to current and/or prior year balances. If the credit balance is due to TIV funds, no more than $200 will be used to cover prior year balances. Any amount remaining at that point will be returned to the student or if authorized by the student, refunded to the TIV programs in the same order as described above.

Institutional Refunds

Once the return of Title IV funds calculation is made and the unearned portion, if applicable, is returned to the applicable Title IV program, the institutional refund policy may be applied, if applicable.

Determination of student balances

As a result of the "Return of Title IV funds" calculation, in some circumstances, funds previously received on behalf of the student may be required to be returned to the TIV programs. **This can result in the student owing a balance to Crestpoint University even though the student's account might have shown no balance due while the student was still attending or after application of the Institutional refund policy.** As set forth in the Enrollment Agreement, the student is responsible for any balance owed Crestpoint University, and Crestpoint University is responsible for the payment of any refunds due based on the combined application of both the Institutional refund policy and or Title IV (R2T4) refund policy.

Post-Withdrawal disbursements

If a student is eligible for a post-withdrawal disbursement (PWD) from the Title IV Loan programs, a letter will be mailed identifying the source and the amount of the available Title IV loans. The student will have 14 days in which to accept the loan disbursement(s). If there is no response, the applicable awards will be reduced. If accepted, these loan funds will first be used to reduce the obligation of the student to Crestpoint University for any unpaid charges remaining unpaid after the application of both the Institutional refund policy and the R2T4 policy. Any remaining credit balance will be sent to the student to the last known address. Any remaining balance due remains the obligation of the student.

For PWD from the Pell Grant program, funds will automatically be drawn down and first used to reduce the obligation of the student to Crestpoint University for any unpaid charges remaining unpaid after the application of both the Institutional refund policy and the R2T4 policy. If there is a credit balance remaining after the Pell Grant is posted and used to pay unpaid charges, the overage will be sent to the student at the last known address.

Funds sent to the student that are not cashed by the student within 90 days may be returned to the applicable TIV program.

COURSE WITHDRAWAL – ACADEMIC CONSEQUENCES

If a student withdraws from a course voluntarily prior to the course start date or during its first week, the course will not appear on his or her transcript or academic records at all.

If a student withdraws from a course voluntarily after the first week of the course but prior to the end of the fourth week of the course for undergraduate courses, or the end of the 6th week for graduate courses, he or she shall receive a grade of "W" for the course. This will not impact his or her grade point average (GPA).

If a student withdraws from a course voluntarily after the end of the fourth week of the course for undergraduate courses, or the end of the 6th week for graduate courses (without having completed sufficient work to pass the course), he or she shall receive a grade of "F" for the course unless the Dean or program director determines that extreme and unforeseen circumstances warrant allowing the student to receive a "W" for the course instead of an "F."

If a student is involuntarily withdrawn from a course (without having completed sufficient work to pass the course) due to being dismissed from the school or similar reason prior to the end date of the course (generally the date of the last lecture), the student shall receive a grade of "W" for the course.

If a student withdraws from the course (without having completed sufficient work to pass the course) after the course end date (generally the date of the last lecture), whether voluntarily or involuntarily, the student shall receive a grade of "F" for the course unless the Dean or program director determines that extreme and unforeseen circumstances warrant allowing the student to receive a "W" for the course instead of an "F."

If a student comes close to passing a course, the Dean or program director may, at his or her discretion, allow the student to complete prescribed extra credit assignment(s) to raise the grade to the passing level.

If a student re-takes and passes a course that he or she previously failed, the first (failed) course will not appear on the student's official transcript.

GRADING POLICY

Each student who completes the requisite assignments and exams in a course will be given a letter grade from "A" through "F" upon completion of the course. The course will be graded on approximately the following basis:

First Examination: 20%
Second Examination: 20%
Third Examination: 20%
Assignments: 40%

Examinations

Examinations may consist of both essay and multiple-choice questions. Students receive a numeric grade from 0 to 100 on each examination, as well as written feedback from the instructor where appropriate. Partial credit for incorrect or incomplete answers is awarded at the discretion of the grader.

Assignments

Assignments should be adequately researched and thought out before submission. The exact amount of research and length of the assignment are left to the discretion of the student, unless otherwise noted on the course syllabus, in the course materials or by the instructor.

However, the following minimum guidelines should be noted:
Assignments calling for research (which includes most assignments in law courses) should contain at least two citations to appropriate legal authorities. Citations may be to cases, statutes or other scholarly journals or treatises, as appropriate. Citations to the course textbook are not acceptable replacements for citations to cases, statutes and other sources of law, as one of the goals of the Crestpoint University curriculum is to train the student to become adept at legal research and writing. Assignments that do not call for legal research (such as document drafting or opinion and analysis assignments) do not have this requirement.

Assignments that call for essay responses should be no shorter than 500 words. It is uncommon for more than 1,000 words to be necessary or appropriate for an assignment unless specifically stated otherwise in the assignment or course syllabus. While students will not be penalized for exceeding 1,000 words, being unnecessarily repetitive or discussing tangential or irrelevant issues are legitimate grounds for grade reduction.

Assignments that do not conform to the minimum guidelines will receive an appropriate grade reduction. Assignment grades are administered on a 0-4 scale on the following basis:
Grades will be on the following basis:
4 = excellent
3 = good
2 = satisfactory
1 = poor
0 = fail
Partial assignment points may also be awarded (e.g., 3.5)

The following grading rubric is used to determine a student's assignment grade:

Factor	4 (Excellent)	3(Good)	2(Satisfactory)	1 (Poor)	0 (no credit)
Thoroughness	Answered all questions in the exercise completely and in the appropriate order.	Answered all questions in the exercise but not completely and/or not on the appropriate order.	Answered most of the questions in the exercise but not completely and/or not on the appropriate order.	Did not answer the questions in the exercise in a satisfactory manner but did make some reasonable effort to do so.	Made little or no reasonable effort to answer the questions posed in the assignment.
Demonstrated Understanding of the Assignment and has come to an appropriate conclusion	Response demonstrates a thorough understanding of the exercise and the student has justified and enunciated an appropriate conclusion.	Response demonstrates an understanding of the exercise and comes to a conclusion.	Response demonstrates some understanding of the exercise. The conclusion that the student comes to may not be appropriately justified by the rest of the essay.	Response demonstrates some understanding of the exercise but shows a high level of confusion on the part of the student. The student's conclusion, if any, is not supported by the rest of the essay.	Response demonstrates a very poor understanding of the subject matter presented by the assignment.
Documentation/ Legal research	Student has cited at least two excellent sources and has applied them appropriately. Appropriate sources are documented and well cited and well-integrated.	Student has cited one excellent source or two or more good sources but has missed at least one excellent source. Sources are integrated well in the assignment.	Student has cited appropriate sources but has missed the best available OR student has cited good sources but has done a poor job of integrating them.	Student has cited poor or inappropriate authorities or has failed to establish the relevance of the sources that he or she has cited.	Student has not cited any legal authorities or has cited authorities that are irrelevant.
Organization	Essay is organized very well; the reader can clearly understand where the essay is going at all point and a cohesive easy-to-follow argument is made in the essay. Separate paragraphs are used for separate ideas.	Essay is well organized. The essay is coherent, though may not flow freely. Different components of the essay are broken up appropriately.	Essay shows some level of organization, but is difficult to follow. The essay is not as focused as it should be. Essay may go back and forth between points without using new paragraphs.	Essay is poorly organized and/or is very difficult to follow. The student did not appropriately separate thoughts and did not properly organize the essay.	There is no reasonable attempt to organize the essay coherently.
Critical Thinking and Analysis	Shows excellent critical thinking and analysis. The student was able to apply the cited law to the facts of the given case in a	Shows good critical thinking and analysis. The student's points are well argued and well supported.	Shows adequate critical thinking and analysis. The student's points are supported by logic, but are not	Shows minimal critical thinking and analysis. The student's arguments are weak and unconvincing.	Shows no or inadequate effort critical thinking or analysis.
	clear and convincing manner.		exceptionally convincing.		

Weekly Interaction Requirement

To ensure that all students are involved and participating in the course as the course moves forward, each student enrolled in this course must, at least once during each week, either:

1) Attend a live lecture and pass a short quiz; OR

2) Submit at least one assignment; OR

3) Take at least one examination; OR

4) Answer a weekly "interaction" question that will be posted on the "Assignments and Exams" page.

The weekly "interaction" question(s) will be straightforward and will cover material covered in class each week. Answers to these questions should be short (typically 1-3 sentences) and to the point. The student's response (which is necessary only if the student does not attend a live lecture or take an exam or submit an assignment in the given week) will be graded on a pass/fail basis. The interaction questions will be posted no later than Monday of each week and must be answered on or before the following Sunday. Any student who does not fulfill this requirement during a given week will receive a reduction in his or her over-all grade of 2 percentage points (10 raw points).

Any student who does not fulfill this requirement during a given week will receive a reduction in his or her over-all grade of 2 percentage points (10 raw points). Conversely, any student who demonstrates excellent participation either through message board participation or through relevant in class discussion may receive an increase in his or her over-all grade, at the discretion of the instructor.

Please also note that a student who does not fulfill an interaction during the first two weeks of a course may be automatically withdrawn from that course, as it will be assumed that the student who does not interact during the first two weeks has no intention of attending the course. If an emergency prevents attendance in this period, please email Susan Israel (susan@crestpoint.edu) or Stephen Haas (shaas@crestpoint.edu) as soon as possible.

Message Board Participation

At Crestpoint University, we believe that interaction with instructors and fellow students is a key component of online education. However, we are cognizant of the fact that many people cannot attend the live online lectures which provide the best opportunity for this interaction. Therefore, the next best way to provide students with an interactive learning experience is through the Crestpoint University message boards.

Asking questions or making comments on the message boards is a great way to solicit feedback not only from instructors, but from classmates as well. Lively message board discussions add immeasurably to the learning experience for all students.

Policies regarding message board participation may vary from course to course. So, please see your course syllabus for more information.

Although message board participation is not required to earn a perfect grade, an instructor may, at his or her discretion, give a student a moderate amount of extra credit (typically, one-third of a letter grade) for excellent message board participation.

Final Course Grade

Students who have completed their assignments and exams will be issued a final grade shortly after their last assignment or exam is graded. Course grades are assigned based on a raw point scale. The maximum number of raw points that can be earned in a course is 500 (exclusive of any extra credit offered and earned).This is divided proportionally among assignments and exams in accordance with the course syllabus. Raw scores may be increased through extra credit or decreased through extension penalties or missed weekly interactions.

Once the student's raw score is determined, a letter grade is assigned based on the following scale:

Raw Points	Letter Grade	Quality (grade) Points
>474	A+	4.0
445-474	A	4.0
420-444	A-	3.67
395-419	B+	3.33
365-394	B	3.0
340-364	B-	2.67
315-339	C+	2.33
285-314	C	2.0
260-284	C-	1.67
230-259	D	1.0
<230	F	0.0

OFFICIAL TRANSCRIPTS

Students in good standing can receive an official transcript, or have an official transcript mailed to an educational institution or employer by request through Parchment, a third-party servicer. Click on the "Request an Official Transcript" button on the My Courses page when logged into the Crestpoint University website. Official transcripts cost $5 each. Crestpoint University/Parchment may request information to verify the identity of the person requesting the transcript. If a student or former student has not complied with an administrative request, has an outstanding balance, or has been delinquent in their scheduled payments, Crestpoint University may deny the request for issuance of an official transcript. As a transcript is a complete record of a student's courses and grades while attending Crestpoint University, we cannot issue a partial transcript. A student with a delinquent account may request an unofficial transcript and should contact the bursar's office to discuss a payment arrangement.

POLICY ON SATISFACTORY ACADEMIC PROGRESS (SAP)

All Crestpoint University students must adhere to the SAP policy described below to participate in the Federal Title IV programs (TIV).

TIV participating students in the undergraduate degree programs are required to successfully complete 24 credits (or the number of credits remaining to complete the program, if that number is smaller than 24) and 32 instructional weeks each academic year. Students in graduate programs participating in TIV are required to successfully complete the lesser of 18 credits or the number of credits remaining to complete the program, and 45 instructional weeks each academic year. For students not participating in TIV programs, please refer to the Catalog and Student Handbook for a detailed SAP Policy.

For undergraduate degree programs, Crestpoint University uses an 8-week course length format. During each 8-week course period, a student may take up to three courses totaling 9 credit hours. For graduate programs, Crestpoint University graduate division uses a 12-week course length format. During each 12-week course period, a student may take up to three courses totaling 9 credit hours. Courses may overlap. TIV Satisfactory Academic Progress is measured at the end of each payment period (one-half of the academic year). A typical schedule has courses starting each month with the exception after the last course in each academic year when no new course is scheduled.

At the end of each payment period (SAP evaluation point, one half of the academic year), students must meet the following minimum standards:

Qualitative Standard

Students must maintain a minimum cumulative grade average of 2.0 for undergraduate programs and 3.0 for graduate programs;

And

Quantitative Standard

Students must have successfully completed (i.e., passed) a minimum of 66.67% of the total attempted credit

hours. For example: A student who has attempted 36 credits must have successfully completed 24 credits (66.67%). See also “Maximum Time Frame” rules described below.

Financial Aid Warning

If a student’s cumulative grade point average falls below 2.0 and/or the percentage of attempted credits falls below 66.67% at the end of any payment period, the student will be placed on financial aid Warning status for the following payment period and will be notified of such. Financial aid funds continue to be paid during the Warning period. Students who do not meet the qualitative and quantitative Standards at the end of the Warning period are no longer eligible for TIV aid unless they file a successful appeal.

Appeals

Students who are not in compliance with above referenced satisfactory academic policies at the end of the Warning period will be removed from financial aid. However, students undergoing unforeseeable hardships may appeal such decision. An appeal must be submitted to the appeal committee per instructions that will be provided to the student. The appeal will be in writing, outlining the basis for the appeal, including any mitigating or extenuating circumstances, resolution of such circumstances, and provide supporting documentation. The appeal must be submitted within 14 days of the student being notified that he or she is being removed from financial aid, but preferably within 3 business days. The designated appeals committee will rule on the student's appeal within three business days of its receipt and will inform the student in writing of the decision. Any decision to approve an appeal and to allow the student to remain on financial aid shall include a period of financial aid probation. The student may also be subjected to terms and conditions imposed by the appeals committee, whose purpose shall be to put the student in the best position to achieve the SAP requirements within the next payment period. By way of example (but not limitation), the student may be barred from taking deadline extensions for any reason at all, required to do extra credit assignments and/or to achieve high target grades for specified courses. If the appeal is denied, the student will be removed from financial aid. The decision of the designated appeals committee as to whether to grant an appeal and as to what conditions to attach to granting an appeal shall be final.

Financial Aid Probation

Students are placed on financial aid probation if they have filed a successful appeal. The probation period is for the payment period following the Warning period. Students who do not meet the qualitative and quantitative Standards at end of the probation period are no longer eligible for TIV aid. Students that do not abide by any probation restrictions included on their agreement or the accompanying email may be withdrawn at any time during the probation period. In limited instances, if the appeal committee determines, based on the content of the appeal, that the student will require more than one payment period to meet progress standards, the student may be placed on probation for one payment period and be required to agree to an academic plan. Students on an academic plan who do not meet the SAP requirements at the end of the probation period but are deemed to

be making adequate progress towards meeting SAP, may be allowed an additional payment period to meet the SAP requirements.

Reinstatement

Students who do not file an appeal, or are not granted an appeal, may regain eligibility for TIV only by achieving the qualitative and quantitative standards discussed above and then filing a successful appeal. If a student did not file or is not granted an appeal but then takes a leave of absence or is withdrawn and then re-enrolled, they may then submit a new appeal for consideration. Those achieving these standards at an evaluation point after the loss of aid may request the opportunity to appeal and regain TIV eligibility beginning with the next payment period. TIV funds are not paid for the period prior to reinstatement of eligibility.

If additional information is received after the SAP evaluation is completed for a payment period, it may be considered in the appeal process and may render a Warning or Probation Status unnecessary. For example, if a student is allowed to submit extra credit work, submit a late assignment or retake a test, the revised GPA and MTF evaluation may be reviewed for those in a Warning or Probation status for a reevaluation of the SAP status for the current payment period. Students may request this re-evaluation from the financial aid department. It may not be done automatically. All students will have the updated grades taken into consideration at the next evaluation point.

Incompletes, Course Withdrawals, Course Repetitions

If a student is involuntarily withdrawn from a course (without having completed sufficient work to pass the course) due to being dismissed from the school or similar reason prior to the end date of the course (generally the date of the last lecture), the student shall receive a grade of "W" for the course. A "W" does not count towards the student's GPA but is included in the quantitative SAP calculations.

Students who repeat a course will have only the higher of the two grades received for the course included in the calculation of the overall cumulative grade average. All repeated courses will be counted as attempted credits for the quantitative (time-based) SAP purposes.

Re-Enrolled Students

Students who withdrew from Crestpoint University or were dismissed from Crestpoint University and later re-enroll, re-enter with the same SAP Status as was in effect at the time of their withdrawal. Students who were in warning or FA probation status at the time of withdrawal or dismissal may be required to work with an academic advisor to determine eligibility for re-entry. Students who were not at an evaluation point but had a GPA below the required 2.0 (3.0 for Masters degree programs) may be required to reenter in a Financial Aid Warning status.

Leave of Absences

Students participating in TIV programs are expected to be enrolled in at least one course at all times. Students with gaps between courses may need to request a leave of absence, in writing, from the school. For more information on leaves of absences, please see the Leave of Absence Policy in the Crestpoint University School Catalog. Students on approved leave of absences (LOA) are not considered withdrawn for TIV purposes. The LOA period does not negatively impact SAP, it is not included in the MTF determination. Generally, students complete all of the current courses prior to starting the LOA. If any courses were not completed, depending on much work remains, they may be given a grade of incomplete, they would then able to submit the remaining work for the courses upon return from the LOA.

Students who fail to resume classes within the first week of the course designated) for return from the LOA (unless a particular date is specified, in which case they must return on the date specified will lose eligibility for TIV aid and a TIV "return to TIV" funds calculation will be performed. Students who are neither attending school nor on leave of absence may be withdrawn from the school. For more information, please see the withdrawal policy in the Crestpoint University School Catalog. Students not on LOA with a gap in scheduled courses may be allowed to remain enrolled with written intention to resume enrollment in a course that is scheduled no more than 45 days after the end of the prior course. Participation must resume within a 45-day window. Contact the FA department to see if you qualify.

Maximum Time Frame (MTF)

To maintain eligibility for TIV, students must complete their programs within a maximum time frame not to exceed 1.5 times the normal length of time required to complete the program. The normal length of time is defined in terms of the number of credit hours in the program. By way of example, given a 60-credit program, 150% would be a maximum of 90 credits attempted. In no instance shall the maximum time frame exceed 150% of the designed program credits. Transfer credits accepted towards an Crestpoint University degree are factored into the maximum time frame calculation and are considered as both attempted and completed credits. Since progress is measured based on credits scheduled, both part-time and full-time students are allowed 1.5 times their scheduled timeframe.

Application Process

Students interested in applying for Financial Aid will need to refer to the Crestpoint University website Financial Aid tab. If further assistance is needed, students may contact the Crestpoint University Financial Aid office Monday-Thursday 8am-5pm MST and Friday from 8 am – 2 pm MST. The Students that want to apply for Financial Aid will first need to apply for an FSA ID at http://www.fafsa.ed.gov. This ID will be used to complete your Master Promissory Note, your entrance counseling, and the Free Application for Federal Student Aid (FAFSA). If the student has applied for Federal FA in the past and does not remember their sign-on or password, follow the steps online to obtain the sign-on or reset the password.

To complete the FAFSA the student will need to log into the Department of Education website http://www.fafsa.ed.gov. The FAFSA collects financial and other information used to calculate the expected family contribution (EFC) and to determine a student's eligibility. The financial aid office will than receive the EFC for the student and calculate the student's financial aid budget and notify the student of his/her award.

The data used to calculate the EFC comes from the information the student provides on the FAFSA. The EFC formula uses many variables, including income, assets, the number of persons in the households, and the number attending college for the award year.

Required Documentation

- Apply on the Web at http://crestpoint.edu
- Authorization to Pay Credit Balance Form
- You can apply for federal financial aid after submitting an application for admission to Crestpoint University.
- Free Application for Federal Student Aid (FAFSA)
- Federal Direct Loan Master Promissory Note (MPN)
- Entrance Counseling
- Personal Data Sheet
- Title IV Authorization Form
- High School Attestation Form
-

Please go to the financial aid tab on our website, while you are logged in, to complete and electronically sign required student financial aid documents. There you will also find a link to complete the FAFSA. Students qualifying for financial aid may receive a new award each academic year (the period of time the student successfully completes a minimum of 24 credit hours and 32 weeks of instructional time for undergraduate students or 18 credits/45 weeks for graduate students). Therefore, the student may have his/her eligibility assessed for grants and/or loans several times during a program of study. A student should complete a new FAFSA each time it becomes available.

TITLE IV AID

Application of Funds

Crestpoint University will only apply federal financial aid funds to allowable charges. Allowable charges are defined as tuition, LexisNexis fees and electronic course materials, including the Resource Fee. Federal financial aid is retained at the time of disbursement to pay all allowable charges owed to NP

C before credit balances are determined. The balance due may also be caused by funds previously received being sent to the student or parent or returned to the federal financial aid programs.

Authorization to Hold Funds

Crestpoint University applies federal financial aid funds to a student account for current allowable charges, for the academic year and prior year charges up to $200.

If a student authorized Crestpoint University, through completion of the Authorization to Hold for Future Charges form during the financial aid application process, Crestpoint University also holds federal financial aid funds for unpaid estimated future charges owed to Crestpoint University for the academic year.

If a student is eligible to receive any remaining funds for the payment period and did not sign the authorization of Title IV funds form, the credit balance funds are returned to the student as a living expense check (stipend). At that time, the student is notified of the disposition of funds Crestpoint University retained. Total processing time is approximately two weeks from date Crestpoint University receives the Title IV funds. While you are logged-in to your Crestpoint University account, click “View Ledger, “on the menu on the left side of the screen, to view your ledger information.

Delivery of Title IV Funds

Crestpoint University awards Title IV loan funds by academic year and TIV grant funds by award year. Each award amount is determined by the credits and weeks in the payment periods within these academic and award years. Funds are disbursed within each payment period by course.

Academic Years are a minimum of 24 credits/32 instructional weeks for undergrad programs or 18 credits and 45 weeks of instructional time in the graduate programs. Payment Periods are one half of an academic year. For the undergraduate programs, there are typically 8 courses in a full academic year with 4 courses in each payment period. There are typically 6 courses in a full academic year for graduate programs with 3 courses in each payment period. The number of courses in the final academic year vary depending on the number of transfer credits the student has been granted. The payment periods for the final academic year are generally one half of the remaining credits/weeks unless there are 4 courses remaining for an undergraduate student or 3 for a graduate student, in which case, the final academic year is also the final payment period.

A student generally can receive the first disbursement of federal financial aid funds at the start of the program or academic year. A student will not have their first installment disbursed until 30 calendar days after the program of study begins. Disbursements for the remaining courses in the payment period are generally disbursed at the start of the course. Students who have not participated in a course and those who have not been

submitting work and/or participating in prior courses regularly may have the funds for courses held until the student shows adequate participation in the current and prior courses.

The student becomes eligible to receive a disbursement of federal financial aid funds for the courses started in the second payment period when he successfully completes one-half the weeks of instructional time AND one-half the credit hours in the academic year being funded.

Funds for second and subsequent academic years will not be delivered until both the weeks and credits in the prior academic year have been successfully completed. Successful completion requires a passing grade. Grades of I, F and W do not result in earned credits and therefore are not considered successful completed.

Title IV Financial Aid will be delivered to the school by EFT, into the student's account at Crestpoint University. Based on the instructions on the Title IV Authorization Form, excess funds will be retained on account or paid to the student within 14 days of receipt. (Title IV Authorization Form).

Participation Policy

To remain eligible for Title IV Aid a student must be continuously enrolled. For a detailed explanation please refer to the Course Completion Policy with an emphasis on the weekly interaction section. Students are expected to take subsequent courses with no breaks; except for the Crestpoint University scheduled breaks and/or an authorized leave of absence. Participation is documented using the policies listed above in the Course Completion section.

Students participating in TIV programs are expected to be enrolled in at least one course at all times. Students with gaps between courses may need to request a leave of absence, in writing, from the school. For more information on leaves of absences, please see the Leave of Absence Policy in the Crestpoint University School Catalog. Students on approved leave of absences (LOA) are not considered withdrawn for TIV purposes. The LOA period does not negatively impact SAP, it is not included in the MTF determination. Generally, students complete all of the current courses prior to starting the LOA. If any courses were not completed, depending on much work remains, they may be given a grade of incomplete, they would then able to submit the remaining work for the courses upon return from the LOA.

Students who fail to resume classes within the first week of the course designated for return from the LOA (unless a particular date is specified, in which case they must return on the date specified) will lose eligibility for TIV aid and a TIV "return to TIV" funds calculation will be performed. Students who are neither attending school nor on leave of absence may be withdrawn from the school. For more information, please see the withdrawal policy in the Crestpoint University School Catalog. Students not on LOA with a gap in scheduled courses may be allowed to remain enrolled with written intention to resume enrollment in a course that is scheduled no more than 45 days after the end of the prior course. Participation must resume within a 45-day window. Contact the FA department to see if you qualify.

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 (CPS), following procedures established by federal regulations. CPS

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 students selected for verification.

If you are selected for verification, Crestpoint University may request a copy of tax transcripts for you and, if applicable, your parent(s) or spouse. Crestpoint University will also require a signed verification worksheet. Additional documents may be requested by Crestpoint University to complete the verification process. You will receive written notification from Crestpoint University that you have been selected for verification with a link to our verification system - Campus Logic. Once you create an account, the system will indicate your verification requirements and the deadlines for completion of the process. 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 for some students awarded need-based federal financial aid. Students selected for verification will be required to submit the verification documentation to Crestpoint University financial aid office via mail, email, or fax within 14 days of their notification. Students who do not complete the verification documents in the time allotted may be required to make cash payments, until student can resolve outstanding verification issues. Do not send personally identifiable information via email. Additionally, some students awarded either need-based or non-need-based aid may be required to provide documentation to verify their identity and/or their high school graduation or GED completion.

Veterans Educational Benefits

Crestpoint University participates in the Military Tuition Assistance programs which include; Montgomery GI Bill, Post 9-11, DANTES for Active Duty Service Members, Dependents Education Assistance (DEA) and Vocational Rehabilitation and Employment (VR&E) and the Purple Heart Scholarship Fund. For more information please visit the Crestpoint University School Catalog or website at http://crestpoint.edu. Military students may also visit http://www.gibill.va.gov/ for more information on their military benefits. Students who are entitled to Department of Veterans Affairs (DVA) education benefits must make initial contact with the Crestpoint University veteran affairs certifying official. A formal application for admission to Crestpoint University should be completed before applying for VA education benefits. Application for veteran education benefits should be sent to the Crestpoint University certifying official for submission to the DVA on your behalf. VA education benefits eligibility and payment rates vary depending on each individual's military history and educational program. Only the DVA can determine VA applications eligibility. For information, contact a DVA representative in your area, toll free at 1- 888-GI-BILL-1 (1-888-442-4551) or review www.gibill.va.gov/ .

VA Tuition Assistance

To obtain federal military tuition assistance, email or call the student services office to develop your education plan. From that point, you can submit a military Tuition Assistance request. You can currently receive 100% federal tuition assistance from military service, with a $250 cap per semester hour and a $4,500 annual limit. This maximum amount will not cover Crestpoint University's entire tuition. If you want to apply the military tuition assistance, you will need to submit a completed authorization form to your Military Representative at least two weeks before your class start date.

Top-Up Benefit (TATU)

Active duty students requesting to use the Tuition Assistance Top-Up (TATU) benefit program should direct all questions or concerns to the Department of Veteran Affairs (DVA) at 1-888-GI-BILL-1 (1-888-442-4551) or their website at www.gibill.va.gov. Crestpoint University VA certifying official is not involved in the processing of any TATU request.

Voter Registration

State by State Voter Laws and Regulations are found at
http://www.eac.gov/voter_resources/register_to_vote.aspx.

This website will allow you to determine your eligibility to vote and to register to vote.

Selective Service

Students applying for Title IV financial aid must have registered with selective service before the age of 25. Almost all male U.S. citizens, and male aliens living in the U.S., who are 18 through 25, are required to register with Selective Service. It is important to know that even though he is registered, a man will not automatically be inducted into the military. In a crisis requiring a draft, men would be called in sequence determined by random lottery number and year of birth. Then, they would be examined for mental, physical and moral fitness by the military before being deferred or exempted from military service or inducted into the Armed Forces. For more information on eligibility requirements and registration please proceed to http://www.sss.gov/ for further assistance.

Other Data Base Matches

As a part of FAFSA processing, the eligibility requirements listed will be confirmed using data matches with the National Student Loan Data System and other federal databases such as Social Security, Selective Service, and Immigration (Department of Homeland Security).

GENERAL CONTACT INFORMATION

Hours of Operation

The hours of operation at Crestpoint University are 9:00 AM to 8:00 PM, Monday through Thursday, and from 9:00 AM to 4:00 PM on Friday, Eastern Time.

Crestpoint University OPED: 041574-00

Phone Number: **800-371-6105**
Fax Number: **866-347-2744**

Admissions Department

Ext.	101	Avi Katz	President
Ext.	126	Dana Wasserstrom	Admissions Director

Student Services Department

Ext.	102	David Cohen	Technical Director
Ext.	106	Ayala Wohlgelerntner	Student Services Director
Ext.	123	Rachel Nudell	Student Services Associate

Education Department

Ext.	104	Stephen Haas	Dean, Education Director
Ext.	131	Jeremy Rovinsky	Dean, Graduate Studies

Financial Aid Department

Ext.	107	Lisa Pimber	Financial Aid Director
Ext.	110	Rosa Garcia	Financial Aid Assistant Director

Faculty

The Crestpoint University team of professionals includes attorneys who have practiced law in the United States and aboard, computer professionals, and support personnel who have intimate knowledge of the day-to-day problems that challenge a busy law office.

DRUG FREE COLLEGE ENVIRONMENT

Crestpoint University proudly participates in a drug free environment. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees (Safe and Drug Free Schools and Communities Act).

Health Risks of Alcohol and Other Drugs

The health consequences of drugs and alcohol depend on the frequency, duration, and the intensity of use and can include both physical and psychological effects.

Overdose is a risk for all drugs. It can result in coma, convulsions, psychosis or death. Combinations of certain drugs, such as alcohol and barbiturates, can be lethal. The purity and strength of doses of illegal drugs are uncertain.

Continued use of substances can lead to tolerance (requiring more and more of a drug to get the same effect), dependence (physical or psychological need), or withdrawal (painful, difficult and dangerous symptoms when stopping the use of drugs).

Long-term use of drugs can lead to malnutrition, organ damage, and psychological problems. The risk of AIDS and other diseases increases if drugs are injected.

The consumption of alcohol or drugs when pregnant may cause abnormalities in babies.

Referral services and booklets can be obtained by accessing the resources listed below:

The Center for Substance Abuse Treatment and Referral Hotline

Information and referral line that directs callers to treatment centers in the local community: 1-800-662-HELP (4357).

The Drug Free Workplace Helpline

A line that provides information only to private entities about workplace programs and drug testing: 1-800-967-5752.

The National Clearinghouse for Alcohol and Drug Information

Information and referral line that distributes U.S. Department of Education publications about drug and alcohol prevention programs as well as material from other federal agencies: 1-800-258-8413.

The Partnership for a Drug Free Kids

These experienced health care professionals, including substance abuse counselors and nurses, have been supporting families for over 30 years.

Partnership for Drug-Free Kids can be reached at www.drugfree.org or 1-855-378-4373 (1-855-DRUGFREE).

The Council on Alcohol and Drugs

The Council on Alcohol and Drugs is a 40+ year-old nonprofit, 501(c)3 substance abuse prevention and education agency that develops programs and materials based on the most current research on drug use and its impact on community. The Council is an official affiliate of the Georgia Chamber of Commerce and a partnership program of the South Carolina State Chamber of Commerce. Offices are located in the Georgia Chamber of Commerce headquarters in Atlanta. The Council's Drugs Don't Work program has been the official drug free workplace provider for the state of Georgia since 1993. Drugs Don't Work in Georgia is funded by the Georgia Department of Behavioral Health and Developmental Disabilities, Division of Addictive Diseases, Office of Prevention Services and Programs. www.livedrugfree.org or (404) 223-2480

STANDARDS OF CONDUCT

Pell Grant

Federal guidelines state the student grantee must certify that he 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 (HEOA) states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties. Federal financial aid includes

- Federal Pell Grant
- Federal Stafford Direct Loan (DL) Program
- Federal Stafford Direct Parent Loan for Undergraduate Student (PLUS)

Penalties for Drug Convictions

Possession of Illegal Drugs:

- First Offense: Loss of eligibility for federal financial aid for one year from the date of conviction.
- Second Offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Third and Subsequent Offenses: Indefinite ineligibility for federal financial aid, from the date of conviction.

Sale of Illegal Drugs:

- First Offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Second and Subsequent Offenses: Indefinite ineligibility from the date of conviction.

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

Free Application for Federal Student Aid (FAFSA)

Question 23 on the FAFSA asks students if they have been convicted of a drug-related offense. Failure to answer the question automatically disqualifies students from receiving federal financial aid; until it is answered. Answering this question falsely could result in fines up to $20,000, imprisonment, or both.

Convictions during Enrollment

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid, to notify Financial Aid Services immediately. Students may become ineligible for further federal financial aid and must still repay federal financial aid received after the conviction.

DEFAULT PREVENTION

Crestpoint University participates in a default prevention plan from the Department of Education. Crestpoint University's goal is to educate the students receiving Title IV funds.

Importance of repayment.

The regulations also require that entrance counseling emphasize the seriousness and importance of the repayment obligation. The lender or Direct Loan Servicing Center (DLSC) sends payment coupons or billing statements as a convenience for the borrower. Not receiving them does not relieve the borrower of his or her obligation to make payments. (Direct Loan borrowers are encouraged to set up electronic debiting of a bank account to repay their loans—electronic debiting is also available through many FFEL lenders.)

Consequences of default.

The regulations require that entrance counseling describe the likely consequences of default, including adverse credit reports, federal offset, and litigation. See additional recommendations listed under "Entrance Counseling for FFEL & DL Student Borrowers" earlier in this section.

Repayment required

Emphasize that the student borrower is obligated to repay the full amount of the loan even if the student borrower does not complete the program, is unable to obtain employment upon completion of the program or is otherwise dissatisfied with or does not receive the educational or other services that the student borrower purchased from the school.

Consequences of Defaulting for Borrowers on Student Loans

Borrowers who default on student loans face serious consequences. Stafford loans are considered in default after 270 days without payment. At the time of default, outstanding interest is capitalized, and collection fees may be added, resulting in a loan balance that is higher than the amount borrowed. Defaulted loans are reported to credit bureaus, causing borrowers to sustain long-term damage to their credit rating. Defaulters may also face their wages garnished, and their federal income tax refunds and other federal payments seized. Until the default is resolved, collection efforts continue, and the defaulter will be ineligible for additional federal student aid.

ALUMNI INFORMATION

Crestpoint University Graduates will receive lifetime access to the Crestpoint University website, which will allow the student to view and interact with the message board, along with viewing student course materials. Students will also receive Crestpoint University Placement assistance.