



The Taft University System

January 2024 Consumer Information Guide

Taft Law School and William Howard Taft University

Taft Law School
3000 W. MacArthur Blvd., Suite 300
Santa Ana, CA 92704
714-850-4800
<https://taftu.edu>

William Howard Taft University
1325 S. Colorado Blvd., Building B
Suite 404
Denver, CO 80222
303-867-1155
<https://www.taft.edu/>

This guide is a resource for students attending Taft Law School and/or William Howard Taft University. Prospective students are advised to review this guide in conjunction with their review of the institution's catalogs.

The Taft University System has procedures to ensure that it does not misrepresent the nature of its educational programs. These procedures include a review of all website materials by the Director of Compliance to ensure that the information is accurate. If you find any information that you believe is not accurate, please notify The Taft University System as directed in the next paragraph.

All institutions that participate in Federal Student Aid and Veterans Administration Programs are required to notify enrolled and prospective students and prospective employees regarding consumer information that is available to them. This document provides access to all of the required consumer information that you have the right to request and review. Where additional information is available, the specific location of the information is noted in each section. If you have any questions on the material in this Guide, you may contact the director of administration at the offices of The Taft University System.©



The Taft University System, Inc.

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Consumer Information

This guide is a resource. Federal regulations require that institutions receiving federal financial (Title IV) assistance provide specific consumer information about the school to prospective and currently enrolled students and, in some cases, employees. This guide, available on the TUS websites at <https://www.taft.edu/> and <https://taftu.edu/> contains important information that TUS is required to disclose on an annual basis.

About Taft University System

TUS has over four decades of providing quality independent study programs to mature adults and professionals. Few people would have projected when we offered its first continuing education programs to certified public accountants in 1976, that the university would evolve into one of the most respected nationally accredited distance learning institutions in the country offering innovative graduate degree programs. In 1976, computer-assisted research was in its infancy and the Internet was known only to a few individuals in the Department of Defense. The massive expansion of the Internet now allows students access to quality learning resources from virtually anywhere in the world.

In 1984, TLS was initiated and now law courses were readily available for those individuals who wanted to become attorneys via distance education. Almost five decades later, TUS continued its expansion and now includes WHTU and TLS. TUS is still going strong and is honored to have helped so many achieve their dreams.

For more information on WHTU, visit: <https://www.taft.edu/>

For more information on TLS, visit: <https://taftu.edu/>



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TUS Contact Information

TUS offers programs in law, business, and education. Detailed information regarding each academic program and its modality is outlined in the appropriate catalog supplement, which may be reviewed on the TLS or WHTU websites. Questions regarding available programs should be directed to:

Taft Law School

3000 W. MacArthur Blvd., Suite 300
Santa Ana, CA 92704

info@taftu.edu

www.taftu.edu

1.800.882.4555

Office Hours: 9:00-5:30 pm Pacific Time
(M-T); 9:00-3:30 pm Pacific Time
(Friday)

William Howard Taft University

1325 S. Colorado Blvd., Building B, Suite
404

Denver, CO 80222

admissions@taftu.edu

www.taftu.edu

1.877.894.8238

Office Hours: 9:00-5:00 pm Mountain
Time

Administrators:

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Patrick Knolla, BA, TUS Director of Financial Aid

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Margaret Trester, JD, TLS & WHTU Associate Dean of Law

Stephanie Estlow, BSBA, WHTU Director of Student Affairs

Todd Becker, JD, TLS Dean of Admissions & Dean of Student Services

Annie Cruz, BA, TLS Director of Student Affairs and Marketing

Tiru Chandran, BA, TLS Student Services Coordinator

Jacob Wisdom, TUS Sr. System Administrator

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The Taft University System, Inc.

TUS Institutional Mission and Purpose

Mission Statement

The mission and purpose of The Taft University System, comprised of William Howard Taft University and Taft Law School, is to offer unique, innovative distance learning educational programs at a reasonable cost to qualified applicants, providing for positive career outcomes in the law, business, and education sectors.

Purpose

TUS is committed to providing a quality legal education responsive to the needs of society, now and into the future. Valuing the rich variety of culture, races, ages, religions, and ethnic backgrounds in the world today, the organization seeks students from all regions of the United States, and English- speaking students from around the world.



The Taft University System, Inc.

Accreditation and Authorizations

Accreditation

As an educational institution, TUS is accredited by the Distance Education Accrediting Commission. The Distance Education Accrediting Commission is listed by the US Department of Education as a recognized accrediting agency. The Distance Education Accrediting Commission is recognized by the Council for Higher Education (CHEA).

Distance Education Accrediting Commission (DEAC)

1601 18th Street, NW, Washington, D.C. 20009
202-234-5100
www.deac.org

WHTU Authorizations

State of Colorado

<https://cdhe.colorado.gov/>

WHTU is licensed to operate by the State of Colorado's Commission on Higher Education and under the Degree Authorization Act. Additionally, WHTU is an institutional participant in the National Council for State Authorization (SARA) as authorized by the Colorado Department of Higher Education.

Colorado Department of Higher Education

1600 Broadway, Suite 2200
Denver, CO 80202
(303) 996.1329

NC SARA

[NC-SARA Homepage | NC-SARA](#)

The U.S. Department of Education requires that any U.S. college or university offering online or distance programs to citizens in a state where it is not physically located to meet those other states' requirements to legally offer postsecondary, online education to their residents. The regulations for authorization vary from state to state. TUS, located in Colorado, is a member of the National Council for State Authorization Reciprocity Agreements (NC Sara).

NC Sara

3005 Center Green Drive, Suite 130
Boulder, CO 80301
(720) 680.1600

WHTU State Authorization – State of California

www.bppe.ca.gov

WHTU has registered with the State of California's Bureau for Private Postsecondary Education (BPPE) as an out-of-state institution. These state licenses and authorizations allow WHTU to enroll students in all states.

Bureau for Private Postsecondary Education

PO Box 980818
West Sacramento, CA 95798-0818



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TLS Authorizations – State of California

www.calbar.ca.gov

TLS is registered with the Committee of Bar Examiners of the State Bar of California (CBE) as an unaccredited correspondence law school. TLS' authority to grant a JD degree, which qualifies graduates to take the California Bar Examination (GBX) and obtain admission to the practice of law in California, is through the CBE. TLS students must pass the First-Year Law Students' Examination (FYLX) upon passing the first year of law school study.

The State Bar of California

180 Howard Street
San Francisco, CA 94105
(415) 538.2000

TLS is approved to operate by the California Bureau for Private Postsecondary Education (BPPE) by institution license through accreditation www.bppe.ca.gov

Bureau for Private Postsecondary Education

PO Box 980818
West Sacramento, CA 95798-0818



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2023-2024 Financial Aid Consumer Information

TUS participates in federal direct loan programs. For complete information concerning federal student loans can be found: <https://studentaid.gov/sa/types/loans/subsidized-unsubsidized>.

Statement of Educational Purpose

Federal financial aid is to be used solely for the students' educational expenses related to their enrollment in TUS' eligible programs.

About Financial Aid

Federal direct loans are received from the federal government. The amounts students can borrow will depend on their grade level and their dependence status, as determined at the time application for admission is submitted. As TUS is only eligible to participate in loan programs for graduate students, the following chart indicates loan funding limits based on the student's graduate status.

TUS participates in the following Federal Direct Loan programs which consists of:

- **Direct Unsubsidized Loans**
- **Federal PLUS Loans**

Federal Direct Loans

<https://studentaid.gov/understand-aid/types/loans>

An unsubsidized loan is not awarded on the basis of need. Students will be charged interest from the time the loan is disbursed until it is paid in full. If a student allows the interest to accrue while student is in school or during other periods of nonpayment, it will be added to the principal amount of their loan and additional interest will be based on that higher amount. Students can choose to pay the interest as it accumulates. If a student chooses not to pay the interest while in school, during grace periods and deferment/forbearance periods, the interest will accrue and be capitalized (the interest will accumulate and be added to the principal amount of the loan).

The amounts students can borrow will depend on their grade level, determined at the time application for admission is submitted, and his or her dependency status.

Key benefits:

- Fixed interest rate.
- No payments while enrolled in school.
- Eligibility is not based on demonstrated financial need or credit.
- Multiple repayment plans (including income-based) available.

Loan Limits: For Borrowing Limits: [Subsidized and Unsubsidized Loans | Federal Student Aid](#)



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Federal Direct PLUS Loans

<https://studentaid.gov/understand-aid/types/loans/plus>

The US Department of Education makes Direct PLUS Loans to eligible parents and graduate or professional students through schools participating in the direct loan program. For more information on this loan, please visit the website listed above.

TUS does not participate in the following federal aid programs:

- Federal Perkins Loans
- Federal Pell Grant
- Academic Competitiveness Grant, National SMART Grant
- Federal Supplemental Educational Opportunity Grant

Academic Programs

WHTU has received certification from the US Department of Education to participate in the following Title IV HEA programs:

- Master of Education (directed study option only)
- Doctor of Education with a Concentration in Charter School Administration (directed study option only)
- Doctor of Education with a Concentration in Educational Technology (directed study option only)
- Doctor of Education with a Concentration in Leadership and Administration (directed study option only)
- Education Specialist with a Concentration in Charter School Administration (directed study option only)
- Education Specialist with a Concentration in Education Administration (directed study option only)
- Education Specialist with a Concentration in Educational Technology (directed study option only)
- Juris Doctor Executive Track Program (directed study option only)
- Master of Public Administration (directed study option only)
- Doctor of Business Administration (directed study option only)
- Master of Business Administration with a Concentration in Healthcare Administration (directed study option only)
- Master of Business Administration (directed study option only)

For a listing of all WHTU programs, please visit: <https://www.taft.edu/>

WHTU Licensure Disclosure

These programs are designed to service a national market and do not purport to provide licensure or credential certification in any state. Applicants interested in licensure or credential certification are encouraged to contact the relevant licensing body for their state before enrolling: <https://nc-sara.org/professional-licensure-directory>

TLS has received certification from the US Department of Education to participate in the following Title IV HEA program:

<https://taftu.edu/academics/>

- Juris Doctor Attorney Track Program (directed study option only)

TLS Licensure Disclosure

The principal objective of the JDAT program is to maintain educational courses that are designed to qualify its graduates for admission to the California Bar. The courses offer instruction in the traditional theoretical subjects generally regarded as the core of the law school curriculum while providing exposure to and training in the approach and skills necessary to successfully complete the California State Bar exam. As a result of TLS' compliance with



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specific rules established by the CBE and the California Supreme Court, graduates of the school's JDAT become eligible to sit for the California State Bar exam. Upon successful completion of the requirements for admission to practice law in California, a graduate may become an attorney in the State of California eligible to practice in California and certain Federal Courts. For a summary of these requirements, please go to:

<https://taftu.edu/academics/california-bar-exam/>

Please note students enrolled in any university program through **independent study modality DO NOT MEET ELIGIBILITY TO PARTICIPATE IN THESE PROGRAMS.**

Financial Aid Basic Eligibility

<https://studentaid.gov/understand-aid/eligibility/requirements>

- The student must be a US citizen, national, or eligible non-citizen.
- The student must have earned a high school diploma or the equivalent (i.e., GED).
- The student must be enrolled at least half-time in an eligible degree or certificate program.
- The student must not be in default on any existing federal student loans and not in an overpayment status on a federal grant.

Financial Aid Application Process

[Home](#) | [Federal Student Aid](#)

To qualify for federal student aid, students must submit an application for admission to the admission's office. The following forms are required to begin the application process for student financial aid loans.

1. Complete the free application for federal student aid (FASFA) or renewal FASFA (for returning students)
2. If the applicant is a first-time borrower, has discharged loans, paid off all prior loans, or previous MPN has expired, complete the federal Direct Loan Master Promissory Note.
3. If the applicant is a first-time borrower, has discharged loans, or has paid off all prior loans, complete the Entrance Counseling Form.
4. Complete all TUS enrollment documents.
5. If necessary, complete and submit a Withdrawal/Clearance letter to release any prior FSA obligations at prior schools.

It is highly recommended that students follow the online financial aid process listed on the website at: <https://www.taft.edu/payment-plans-financial-aid>. This link will give the student an overview of the steps to complete the required student financial aid documents, which begins with the Free Application for Federal Student Aid (FAFSA) form. A student must apply for Federal Student Aid for each academic year of study.

Requirements Relating to Previously Received Federal Aid Funds

The student must:

- Not be in default on a Title IV federal education loan or owe a refund on a Title IV federal education grant or loan overpayment. If the student has borrowed in excess of annual or cumulative Title IV federal education loan limits, the student must return the excess funds to the lender.
- Have repaid Title IV federal student aid funds obtained fraudulently.
- Not have property subject to a judgment lien for a debt owed to the U.S. government.

Maintaining Aid Eligibility

To retain eligibility for federal student aid, the student must:



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- Remain in compliance with basic eligibility criteria.
- Make satisfactory academic progress (SAP). For complete information regarding SAP, refer to the satisfactory academic progress policy in this document.
- Complete the FASFA form annually.

Students' eligibility for Title IV federal aid may be affected by such factors as remedial coursework, correspondence study, distance education study, programs of study and incarceration.

Interest Rates and Fees

<https://studentaid.gov/help-center/answers/article/what-is-current-interest-rate-for-direct-unsubsidized-loans>

The interest rates on direct unsubsidized loans are fixed and do not change over the life of the loan. For loans disbursed after July 1, 2023, and prior to July 1, 2024, the interest rate for graduate/professional students' direct unsubsidized loans is 7.05%.

Interest rates are reset on July 1 of each year. These new rates will apply to all loans disbursed during the period of July 1, 2024, and through June 30, 2025.

Every year on July 1, interest rates are reset based on current market rates. The interest rates are based on the 10-year Treasury rate.

The current origination fee on Federal Direct Loans is 1.057% (effective 10/1/2020). Fees are deducted from each loan disbursement. Students must repay the total amount borrowed, including origination fees.

Loan Limits:

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>

The Department of Education sets both an aggregate limit and an annual limit for the amount of loans that a student may borrow in Federal Student Aid. Regardless of the number of schools that a student attends during an academic year, a student may not receive more than the annual limit for loans for their grade level. If a student has received Federal Student Aid at another institution before enrolling at a TUS institution, the amount of that Federal Student Aid will be taken into consideration when determining the student's eligibility for Federal Student Aid at Taft.

For graduate/professional students, the total amount borrowed cannot exceed \$138,500. No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study. The following table indicates Stafford Loan funding limits based on student's status of a graduate student. A student whose parent cannot obtain a PLUS loan is allowed to borrow additional unsubsidized Stafford amounts. A student's dependency status will be determined based on his or her answers to questions on the FAFSA.

Year	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$9,500 – No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$10,500 – No more than \$4,500 of this amount may be in subsidized loans.
Third Year and Beyond Undergraduate Annual Loan Limit	\$12,500 – No more than \$5,500 of this amount may be in subsidized loans.



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Graduate or Professional Student Annual Loan Limit	\$20,500 (subsidized only)
Subsidized and Unsubsidized Aggregate Loan Limit	\$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students – No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

These figures represent the maximum annual borrowing limits; not all students will qualify for the maximum amount.

The average processing time for financial aid is 30-60 days.



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Cost of Attendance

WHTU Programs

MBA Program

AY 23-24 Master of Business Administration (MBA) - Both Concentrations		Cost
Tuition (12 Units @ \$315/unit) - Direct Cost		\$3,780.00
Application - Direct Cost		\$75.00
Enrollment Fee - Direct Cost		\$100.00
Technology Library Resource Fee - Direct Cost		\$190.00
Books & Supplies - Indirect Cost		\$1,200.00
Room & Board - Indirect Cost		\$10,432.00
Food Allowance - Indirect Cost		\$4,432.00
Transportation - Indirect Cost		\$9,064.00
Personal/Miscellaneous Fees - Indirect Cost		\$8,856.00
Total Annual COA for the MBA Program		\$38,129.00

MEd Program

AY 23-24 Master of Education (MEd) Program		Cost
Tuition (12 Units @ \$275/unit) - Direct Cost		\$3,300.00
Application & Enrollment Fee - Direct Cost		\$75.00
Enrollment Fee - Direct Cost		\$100.00
Technology & Library Resource Fee - Direct Cost		\$190.00
Books & Supplies - Indirect Cost		\$850.00
Room & Board - Indirect Cost		\$10,432.00
Food Allowance - Indirect Cost		\$4,432.00
Transportation - Indirect Cost		\$9,064.00
Personal/Miscellaneous Fees - Indirect Cost		\$8,856.00
Total Annual COA for the MEd Program		\$37,299.00



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MPA Program

AY 23-24 Master of Public Administration (MPA)	Cost
Tuition (12 Units @ \$315/unit) - Direct Cost	\$3,780.00
Application Fee - Direct Cost	\$75.00
Enrollment Fee - Direct Cost	\$100.00
Technology & Library Resource Fee - Direct Cost	\$190.00
Books & Supplies - Indirect Cost	\$1,838.00
Room & Board - Indirect Cost	\$10,432.00
Food Allowance - Indirect Cost	\$4,432.00
Transportation - Indirect Cost	\$9,064.00
Personal/Miscellaneous Fees - Indirect Cost	\$8,856.00
Total Annual COA for the MPA Program	\$38,767.00

EdS Program

AY 23-24 Education Specialist (EdS) All Concentrations	Cost
Tuition (12 Units @ \$360/unit) - Direct Cost	\$4,320.00
Application Fee - Direct Cost	\$75.00
Enrollment Fee - Direct Cost	\$100.00
Technology Library Resource Fee - Direct Cost	\$190.00
Books & Supplies - Indirect Cost	\$1,164.00
Room & Board - Indirect Cost	\$10,432.00
Food Allowance - Indirect Cost	\$4,432.00
Transportation - Indirect Cost	\$9,064.00
Personal/Miscellaneous Fees - Indirect Cost	\$8,856.00
Total Annual COA for the EdS Programs	\$38,633.00



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DBA Program

AY 23-24 Doctor of Business Administration (DBA)	Cost
Tuition (12 Units @ \$395/unit) - Direct Cost	\$4,740.00
Application Fee - Direct Cost	\$75.00
Enrollment Fee - Direct Cost	\$100.00
Technology Library Resource Fee - Direct Cost	\$190.00
Books & Supplies - Indirect Cost	\$1,312.00
Examination Fees - Indirect Cost	\$450.00
Room & Board - Indirect Cost	\$10,432.00
Food Allowance - Indirect Cost	\$4,432.00
Transportation - Indirect Cost	\$9,064.00
Personal/Miscellaneous Fees - Indirect Cost	\$8,856.00
Total Annual COA for the DBA Program	\$39,651.00

EdD Program

AY 23-24 Doctor of Education (EdD) All Concentrations	Cost
Tuition (12 Units @ \$360/unit) - Direct Cost	\$2,880.00
Application Fee - Direct Cost	\$75.00
Enrollment Fee - Direct Cost	\$100.00
Technology Library Resource Fee - Direct Cost	\$190.00
Books & Supplies - Indirect Cost	\$1,164.00
Examination Fees - Indirect Cost	\$450.00
Room & Board - Indirect Cost	\$10,432.00
Food Allowance - Indirect Cost	\$4,464.00
Transportation - Indirect Cost	\$10,664.00
Personal/Miscellaneous Fees - Indirect Cost	\$8,856.00
Total Annual COA for the EdD Programs	\$39,275.00



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JDET Program

AY 23-24 Juris Doctor Executive Track (JDET) - WHTU	Cost
Tuition (24 Units @ \$395/unit) - Direct Cost	\$9,480.00
Application - Direct Cost	\$35.00
Registration Fee - Direct	\$75.00
Technology Library Resource Fee - Direct Cost	\$225.00
Books & Supplies - Indirect Cost	\$1,910.00
Living Expense - Housing - Indirect Cost	\$15,648.00
Living Expense - Food Allowance - Indirect Cost	\$6,696.00
Transportation - Indirect Cost	\$13,596.00
Personal/Miscellaneous - Indirect Cost	\$13,284.00
Total Annual COA for the JDET Program	\$60,949.00

TLS Program

JDAT Program

AY 23-24 Juris Doctor Attorney Track (JDAT) - Main Campus	Cost
Tuition (24 Units @ \$365/unit) - Direct Cost	\$8,760.00
Application Fee - Direct Cost	\$35.00
Registration Fee - Direct Cost	\$75.00
Technology Library Resource Fee - Direct Cost	\$225.00
Books & Supplies - Indirect Cost	\$1,910.00
CalBar Registration Fee - Indirect Cost	\$119.00
Living Expense - Housing - Indirect Cost	\$22,656.00
Living Expense - Food Allowance - Indirect Cost	\$6,696.00
Transportation - Indirect Cost	\$14,484.00
Personal/Miscellaneous - Indirect Cost	\$17,844.00
Total Annual COA for the JDAT Program	\$72,804.00

Scholarships and Grants

Students may also be eligible to reduce their tuition through university grant offers. Student eligibility is not need based or credit based. Additional information on TUS grants: <https://www.taft.edu/scholarships> and <https://taftu.edu/tuition/grants-scholarships/>

Application of Funds to Student's University Account

Through completion of the Federal Direct Loan Master Promissory Note (MPN), the student will have authorized the university to apply federal funds to their university account. The funds must be applied to the student account within three days of receipt from the Federal Government. If a student is eligible to receive any remaining funds,



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the excess funds in the form of a check will either be electronically deposited to the student's bank account or mailed via Certified 1st Class Mail to the student's address of record. At that time, the student will be notified of the disposition of the funds that the university retained. The university must disburse excess loan funds to the students within 14 days.

If the student becomes ineligible to receive financial aid due to failed grades, failure to maintain satisfactory academic progress or a change in their enrollment status which impacts the amount of their expected financial aid, the student will be responsible for any tuition incurred during the payment period.

Financial Aid Entrance and Exit Counseling

Students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) program, have discharged loans, or have paid off prior loans are required to complete entrance counseling.

Entrance Counseling

[Entrance Counseling](#) | [Federal Student Aid](#)

Entrance counseling will include an explanation of the use of a Master Promissory Note (MPN), the importance of the repayment obligation, a description of the consequences of default, sample repayment schedules, information in reference to a borrower's rights and responsibilities, as well as other terms and conditions. Loan exit counseling will be provided when a student completes their course of study or withdraws from the university.

Entrance counseling is completed by the student who will review the following information on the U.S. Department of Education's website. The student must take and pass a quiz provided by the Department of Education regarding entrance counseling information.

- An explanation of the use of the MPN.
- The importance of the repayment obligation.
- Description of consequences of default.
- Sample repayment schedules.
- Information in reference to a borrower's rights and responsibilities.
- Information on the National Student Loan Data System (NSLDS).
- Information on possible loss of eligibility for additional Direct Subsidized Loans.
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined.
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods, and periods of authorized deferment.
- Impact of borrower responsibility for accruing interest on the borrower's total debt
- Other term and conditions
- Information will be provided in reference to the seriousness and importance of the repayment obligation. Although payment coupons or billing statements may be sent as a convenience for the borrower, not receiving them does not relieve the borrower of their obligation to make payments.
- The counseling information provided will describe the likely consequences of default, including adverse credit reports. Federal offset and litigation. In addition, charges might be imposed for delinquency or default, such as the lenders or guarantor's collection expenses (including attorney fees). A defaulter is no longer eligible for any deferment provision if he or she would otherwise qualify. Finally, a defaulter's federal and state tax refunds may be seized, wages garnished, and the borrower loses eligibility for any further funding from the student financial aid programs.
- The multi-year feature of the Master Promissory Note (MPN) will be explained indicating that students



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will be able to obtain additional loans from the Direct Loan programs without having to sign a new promissory note for each period of enrollment. If a student enrolling with the university has an existing MPN, they will need to sign an MPN Authorization. Student will be required to complete a new MPN if he or she is a first-time borrower, has discharged loans, has paid off all prior loans, or existing MPN is expired.

Exit Counseling

<https://studentaid.gov/exit-counseling/>

Some of the information presented at the entrance counseling session will again be presented during the exit counseling.

- An explanation of the use of the MPN.
- The importance of the repayment obligation
- A description of the consequences of default
- Sample repayment schedule3s
- Information in reference to the borrower’s rights and responsibilities
- Information on the NSLDS
- Information on the possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower’s maximum eligibility period, remaining eligibility period, and subsidized usage period are determined.
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized loans during in-school periods, grace periods, and periods of authorized deferment.
- Impact of the borrower’s responsibility for accruing interest on the borrower’s total debt
- Other terms and conditions

Deferment

<https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment>

TUS students are eligible to defer repayment of existing federally insured student loans during their enrollment period. Students enrolled in any TUS programs are eligible for this benefit. There is no charge for the completion of loan deferral forms. Deferment forms should be obtained from the loan servicer. Students must submit all deferment forms to the Financial Aid Office. The loan servicer will make the final determination of granting the deferment request.

While enrolled in school at least half-time, direct loans may be placed into deferment, which means students do not have to make any payments. In addition, students do not have to make payments during the six-month grace period after graduation or if the student drops below half-time enrollment status. The interest on the student’s direct unsubsidized loans will begin to accrue as soon as all the loan funds are sent to the school. Even though the student is not making any payments, interest is still adding up.

Students may also obtain deferments for several reasons including but not limited to unemployment, economic hardship, serving in the Peace Corps, under the Domestic Volunteer Service Act. Receiving a deferment is not automatic; therefore, the student must apply for it. Borrowers must formally request a deferment through the procedures established by the servicer of their loan(s).



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Repayment

<https://studentaid.gov/sites/default/files/repaying-your-loans.pdf>

There are many options for the student regarding repayment. For samples of repayment schedules or to get an idea of what loan payments are available and what the repayment loan amounts might be, please visit:

<https://studentaid.gov/loan-simulator/>

Default

<https://studentaid.gov/manage-loans/default>.

If a student does not make their loan payments, they risk going into default. Defaulting on a student loan has serious consequences. The school, the financial institution that made or owns the loan, the loan guarantor, or the federal government can all take action to recover the money owed to them. To understand defaulting on a student loan and what the student needs to do if their loan is in default or if a student thinks the default on their loan is in error, is critical. The consequences of default can be severe:

- The entire unpaid balance of the loan (and interest) is immediately due and payable.
- The student will lose eligibility for deferment, forbearance, and repayment plans.
- The student will lose eligibility for additional federal student aid.
- The student's loan account is assigned to a collection agency.

Payment Policies

Tuition for each course must be paid according to the terms and conditions as outlined on the tuition and fees exhibit to the student's enrollment agreement. All tuition, fees and payment policies are determined prior to enrollment and outlined in the enrollment documents.

Overpayment of Federal Funds

In rare circumstances a student may have received FSA funds in error. Such a student who owes an overpayment because of withdrawal from the university and a subsequent Return of Title IV program funds calculation will retain FSA funding eligibility for 45 days from the date that the university sends a notification to the student of the overpayment. During the 45 days, the student will have the opportunity to take appropriate action that can continue their eligibility for FSA funds. This may be accomplished by repaying the overpayment in full to the university or by signing a repayment agreement with the U.S. Department of Education. If the student does not take one of these two actions during the 45-day period, he or she becomes ineligible for future funding on the 46th day. Further information on signing a repayment agreement with the U.S. Department of Education may be obtained from the university's Financial Aid Office. A student is not obligated to return a grant overpayment of less than \$25 and is therefore eligible to receive FSA funding if the student returns to the university. A student is liable for an overpayment of less than \$25 when that amount is a remaining balance. A remaining balance occurs when the overpayment amount was originally \$25 or more, but it is now less than \$25 because the student has made payments.

Financial Aid Verification

<https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2021-2022/application-and-verification-guide/ch4-verification-updates-and-corrections>

A student may be chosen to participate in the verification process of information submitted on their FAFSA. Students will be selected by the Department of Education's Central Processor (CPS), following procedures established by federal regulations. The CPS prints an asterisk next to the EFC on the ISIR, SAR or SAR



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Acknowledgement to identify students who have been selected for verification. If a student is selected for verification, the university will usually request the student to complete a verification worksheet. An IRS Transcript may also be required. Additional documents may be requested by the university to complete the verification process. Students will receive written notification from the University of verification requirements and the timelines for completion of the process.

Verification must be completed within two weeks of notification from the university. Corrections involving the federal processor must be made prior to the Federal Student Aid Report (SAR) correction deadline. An applicant's failure to provide required documentation within the specified time frame will result in the loss of all Title IV aid and the tuition balance becomes due immediately.

Any conflicting information, even if the ISIR is not selected for verification, must be resolved before federal student aid may be disbursed. Students will be notified of any changes needed to be made to an ISIR because of the verification process. Any information which requires a change to the ISIR will be made with the student's authorization. A student who becomes aware of the need for a change to the ISIR should notify the Office of Student Finance so the necessary correction can be made.

Should the student receive a payment and then withdraw from the University and this withdrawal results in an overpayment; the Office of Student Finance will complete a Return of Title IV Funds and notify the student of his/her responsibility in making repayment.

Federal Student Aid Student Loan Ombudsman

<https://studentaid.gov/feedback-ombudsman/disputes/prepare>

If a student has a dispute regarding their federal student loans, contact the Federal Student Aid Student Loan Ombudsman at the above website address, or:

FSA Ombudsman Group

PO Box 1843

Monticello KY 42633

(877) 577.2575



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Institutional Policies

Arbitration

TLS

Any non-academic controversy or claim arising out of or relating to this agreement, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association under its Commercial Arbitration rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Any hearings under this provision shall be held in Orange County, California. Any demand for arbitration must be filed with the American Arbitration Association within two years of the date of this agreement, or one year from the date of the controversy or claim, whichever shall first occur. **THE STUDENT AND SCHOOL AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN THEIR INDIVIDUAL CAPACITIES, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.**

WHTU

Any non-academic controversy or claim arising out of or relating to this agreement, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Any hearings under this provision shall be held in Denver, Colorado. Any demand for arbitration must be filed with the American Arbitration Association within two years of the date of this agreement, or one year from the date of the controversy or claim, whichever shall first occur. The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. **THE STUDENT AND THE UNIVERSITY AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN THEIR INDIVIDUAL CAPACITIES, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.**

Attendance Policies

TLS

Since the school's program is presented on a distance learning basis, TLS has no residential attendance requirements. **All students in the directed study courses must post attendance.** All students are required to log into the platform and either participate in a discussion forum, assignment discussion forum, submit an assignment, take a quiz, or take a midterm exam. A student who fails to meet attendance for 14 consecutive days will be immediately administratively dismissed.

WHTU

Students may cease enrollment at any time in their academic program, in any manner, subject to the terms of the enrollment agreement. The official date of withdrawal for a voluntary withdrawal is the date student affairs receives notification from the student. Refunds and adherence to continuous enrollment policies are based on the official date of withdrawal.

Students must meet attendance requirements based on the learning modality they are enrolled in to demonstrate academic progress. Attendance is assessed through participation in a discussion forum, submission of an assignment, or by participating in a quiz or exam. Simply logging on to the learning management system does not represent attendance. A student who does not post attendance in the first seven days of an eight-week term (add/drop period) is withdrawn from the session and the registration is canceled. All tuition paid and/or financial aid dollars awarded will be refunded within 30 days.



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Students who are not active for 14 consecutive days, after the first week of the session (add/drop period) will be administratively withdrawn from the course. A withdrawal in the first four weeks of the eight-week course will receive a W on the transcript and no credit will be rewarded. The course will not be included in the cumulative GPA calculation.

Students who withdraw after the first four weeks of a course (29th day) will be administratively withdrawn and a grade of WF will be posted on the academic transcript. The date of the withdrawal will be the last date of activity in the course or the notification date from the student, whichever is the earliest date. All withdrawals will be included in the credit hours attempted calculation in adherence to the satisfactory academic progress (SAP) policy.

Campus Facilities

TUS is an online institution; therefore, does not have residential campuses. Operations are conducted:

William Howard Taft University
1325 S. Colorado Blvd., Building B, Suite 404
Denver, CO 80222
(303) 367.1155
<https://www.taft.edu/>

Taft Law School
3000 W. MacArthur Blvd., Suite 300
Santa Ana, CA 92704
(714) 850.4800
<https://taftu.edu/>

Campus Security Report

The TUS Campus Security Report can be accessed at: <https://taftu.edu/wp-content/uploads/2022/12/22-23-TUS-Campus-Security-Report-With-Annual-Survey.pdf>

Constitution Day

Constitution Day is on September 17th. Each year on that day the TUS holds a presentation regarding the Constitution for all students. An e-mail is sent to all students a couple of weeks prior to Constitution Day giving students information on how to participate in the Constitution Day event.

Copyright Infringement and Peer-to-Peer file Sharing

TUS expects their students, faculty, staff, and affiliates to comply with U.S. copyright laws. Although most people understand that copying from books or other published materials may be a copyright violation, sharing digital files may also be a violation. Most software, music, and other original works of creativity have intellectual property protections. Violation of copyright right law can subject a person to both civil and criminal penalties.

TUS may also act if it discovers a copyright violation. Copyright infringement and illegal peer to peer file sharing will subject the person or persons involved to discipline including termination from TUS. TUS reserves the right to remove or limit access to material posted on TUS-owned computers if it is alleged that U.S. copyright laws have been violated. If TUS determines that U.S. intellectual property laws have in fact been violated, the infringing material will be permanently removed.



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Penalties for copyright infringement: The Copyright Act provides for both civil and criminal liability for acts of copyright infringement.

Criminal Infringement

Any person who willfully infringes a copyright shall be punished as provided under section 2319 of title 18, if the infringement was committed:

- A. For purposes of commercial advantage or private financial gain.
- B. By the reproduction or distribution, including by electronic means, during any 180-day period, of 1 or more copies or phone records of 1 or more copyrighted works, which have a total retail value of more than \$1,000.
- C. By the distribution of a work being prepared for commercial distribution, by making it available on a computer network accessible to members of the public, if such person knew or should have known that the work was intended for commercial distribution. 17 U.S.C. § 506(a).

The penalties for criminal infringement are determined by the extent of infringement, e.g. the number of copies made, or the value of the material infringed. They range from a misdemeanor penalty of up to one year imprisonment and/or a fine up to \$25,000 for individuals, to a felony penalty of up to 5 years imprisonment and/or a fine of up to \$250,000 for individuals and \$500,000 for organizations. 18 U.S.C. § 2319.

Copyright Rules for Faculty

The Copyright Act of 1976 contains a Fair Use provision that allows educators to use copyrighted material in their courses. There are four factors that must be met to qualify as Fair Use of the material. See: U.S. Copyright Office. *Fair Use* and Limitations on exclusive rights: Fair use. Those qualifications are:

- A. The purpose and character of the use, including whether such use is of a commercial nature or is for non-profit educational purposes.
- B. The nature of copyrighted work.
- C. The amount and substantiality of the portion used in relation to the copyrighted work as a whole.
- D. The effect of the use upon the potential market for or value of the copyrighted work.
- E. The practical translations of these four factors are:
 - The purpose of the material must be strictly for educational use.
 - The material must be a published work (and *not* consumable such as workbook pages).
 - The material must be a *portion* of the original work, such as a chapter in a book or an article from a periodical or newspaper.
 - The material must be from an original work legally obtained or purchased and a *limited* number of copies made, such as for one class.

In addition, instructors may also meet the test of spontaneity and brevity. For example, if an instructor finds an article appropriate to something being taught in the course, and there is not enough time to get permission from the copyright owner, they may make copies as are necessary to instruct the class. Likewise, only a portion of a work may be copied, and the copied material may be used for only one course. Instructors, who intend to use the material for more than one course, must obtain permission from the copyright owner.

Exceptions to the Copyright Law

Some materials are not protected by copyright. For example: ideas, facts, U.S. government works, works for which copyright has expired, works in the public domain, and live performances which are not "fixed."

Links to copyright sites:

The Library of Congress.



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U.S. Copyright Law.

Copyright & Fair Use Stanford University Libraries <http://fairuse.stanford.edu/>

Copyright: an overview Cornell Legal Information Institute <http://www.law.cornell.edu/topics/copyright.html>

Copyright Resources Health Sciences Library - University at Buffalo:

<https://library.buffalo.edu/aboutus/policies/information-use/copyright.html>

Disability Policy

TUS prohibits discrimination against people with disabilities and will continue to develop training and resources to encourage and increase sensitivity and awareness of disability issues. The institution provides reasonable accommodation for people with disabilities. Therefore, the institution will continue to develop and coordinate policies and procedures, and provide services and access to academic courses, activities, and programs. The school respects the independence, rights, and dignity of people with disabilities. Therefore, identifying oneself and/or requesting accommodations is completely voluntary. In accordance with the Family Education Rights and Privacy Act (FERPA), the institution will handle all data on students with disabilities confidentially.

TUS' mission with respect to disability services is to provide equal access to applicants and students with disabilities while maintaining the integrity of the school's academic standards. TUS' administration provides accommodations and services to qualified students with disabilities so they may achieve their full educational potential. This includes educating TUS' faculty and staff about disabilities, federal regulations, and accommodation methods.

TLS students with disabilities which require special attention should notify the school well in advance of the final examination period and contact the CBE to request special arrangements for the bar examinations. The school will generally follow for final examination purposes the same arrangements approved by the CBE for the bar examinations.

Diversity Policy

TUS is dedicated to nurturing a thriving learning community that embraces a diverse group of students, faculty, staff, and leadership, each contributing unique backgrounds, cultures, languages, and experiences to the organization. Together, through a shared interest in education, the university brings forth a rich tapestry of experiences reflective of our global communities. TUS believes that cultivating mutual understanding and practicing respectful communication are vital in shaping accomplished and ethically responsible global citizens, poised to make significant contributions to the betterment of society.

Fall Enrollment – August 1 – October 31, 2022

Ethnicity	Men %	Women %
Black/African American	26%	28%
American Indian/Alaska Native	1%	1%
Asian	14%	6%
Hispanic	6%	10%
White	43%	41%
Pacific Islander/Native Hawaiian	1%	0%
Unknown	9%	15%



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Drug and Alcohol Abuse Prevention Policy

TUS is committed to promoting a drug-free learning environment. TUS has a vital interest in maintaining a safe and healthy environment for the benefit of its employees and students. Drug abuse affects all aspects of life. It threatens the workplace as well as homes, schools, and community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees. Consistent with the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226), all students and employees are advised that individuals who violate federal, state, or local laws and campus policies are subject to TUS disciplinary action and criminal prosecution.

Standards of Conduct

Students are expected to conduct themselves ethically, honestly and with integrity as responsible members of TUS' community. TUS' community must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession, or use of any illicit drug is prohibited on TUS property. If an individual is apprehended for violating any alcohol or other drug-related law while at a TUS location or activity, TUS will fully support and cooperate with federal and state law enforcement agencies. TUS enforces a "zero tolerance" policy regarding underage drinking.

Institutional Sanctions

Any member of the TUS community found possessing or selling illegal drugs on TUs property shall be subject to discipline on a case-by-case basis:

- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from TUS.
- In all cases, TUS will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.
- Penalties may include required participation in and completion of appropriate rehabilitation programs.
- TUS has adopted a zero-tolerance policy regarding alcohol and drug violations.

Legal Sanctions (Federal, State, and Local)

There are numerous legal sanctions under local, state, and federal laws which can be used to punish violators. Penalties range from suspensions, revocation, denial of a driver's license, and/or 20-50 years' imprisonment at hard labor without benefit or parole. Property may be seized. Community services may be mandated. For more information about federal penalties and sanctions visit the Drug Enforcement Administration website.

Federal anti-drug laws affect a number of areas in everyone's lives. Students could lose eligibility for financial aid, could be denied other federal benefits, such as social security, retirement, welfare, health care, disability, and veteran benefits.

In addition to local and state authorities, the federal government has four agencies employing approximately 52,500 personnel engaged in fighting illicit drugs. These agencies are: The Drug Enforcement Agency, U.S. Customs Service, Federal Bureau of Investigations, and the U.S. Coast Guard.

Federal Financial Aid Penalties for Drug Violations

According to the Higher Education Act (HEA), if a student is convicted of a drug-related felony or misdemeanor that took place while they were receiving federal student aid, the student will become ineligible to receive further aid during a period of enrollment for which they were receiving federal student aid. If the student was convicted of **both** possessing and selling illegal drugs during a period for which the student was receiving federal student aid, and the



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periods of ineligibility are different, then the student will be ineligible for the longer period. If the conviction was reversed, set aside, or removed from the student's record, or if the conviction occurred while the student was a juvenile (unless the student was tried as an adult) it will not affect student's eligibility. If students lose their financial aid eligibility, TUS will notify them of their status in writing including how to regain eligibility.

Health Risks Associated with Use and Abuse

Students should be aware there are significant psychological and physiological health risks associated with the use of illicit drugs and alcohol. Drug abuse is the utilization of natural and/or synthetic chemical substances for non-medical reasons affecting the body and its processes, the mind and nervous system, and behavior. The abuse of drugs can affect a person's physical and emotional health and social life. Alcohol is the most abused drug in the United States.

Drugs can be highly addictive and injurious to the body, as well as oneself. People tend to lose their sense of responsibility, control, and coordination. Restlessness, irritability, anxiety, paranoia, depressions, acting slow moving, inattentiveness, loss of appetite, sexual indifference, comas, convulsions, serious damage to vital organs or even death can result from overuse or abuse of alcohol and drugs.

A description of alcohol and drug categories, their effects, symptoms of overdose, withdrawal symptoms and indications of misuse can be found at:

- The U.S. Drug Enforcement Administration <https://www.dea.gov/factsheets>
- Substance Abuse and Mental Health Services Administration: <http://www.samhsa.gov/>

Drug and Alcohol Counseling/Treatment Availability

The following resources are available for assisting students and employees with possible problems of alcohol or drug abuse:

- **Alcoholics Anonymous Support Group:** <http://www.aa.org/?Media=PlayFlash>
- **National Institute on Alcohol Abuse and Alcoholism:** <http://www.niaaa.nih.gov/>
- **National Council on Alcoholism and Drug Dependence:** <https://www.ncadd.org/>
- **The National Institute on Drug Abuse Hotline-** information and referral line that directs callers to treatment centers in the local community, (800) 662-HELP or visit <https://findtreatment.gov/>
- **The National Institute on Drug Abuse (NIDA)-** ensures the effective translation, implementation, and dissemination of scientific research findings to improve the prevention and treatment of substance use disorders and enhance public awareness of addiction as a brain disorder. Visit <https://www.drugabuse.gov/>

Equal Opportunity and Non-Discrimination Policies

Consistent with sound educational policy, TUS does not discriminate based on sex, race, color, ancestry, religious creed, national origin, disability, medical condition, age, marital status, political affiliation, sexual orientation, or veteran status.

Evaluation of Transcripts

TUS is required to verify, through the evaluation of official transcripts, that an applicant is eligible to be enrolled in a program. The deadline for submission of transcripts is as follows:

- **TLS** - All official transcripts of pre-legal education must be submitted within 30 days of the start of courses.
- **WHTU** - All official transcripts required for admission must be submitted within 30 days of the start of courses. The amount of transfer credit will vary depending on the specific program. The



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acceptance of transfer credits between academic institutions lies within the discretion of the receiving college or university. Credits earned at WHTU may or may not be accepted by another institution, depending upon its own programs, policies, and regulations.

Students seeking transfer or portfolio credit should reach out to their admissions representative for full requirements and procedures prior to matriculation into a program of study. Credit requests are evaluated on a case-by-case basis. Official transcripts must be received to finalize the transfer credit calculation. Applicants will be notified prior to enrollment what transfer or portfolio credit if any, will be accepted.

Faculty

A listing of TUS faculty members is available at: <https://www.taft.edu/our-faculty>

Family Educational Rights and Privacy Act (FERPA) and Consumer Privacy Policy

Student records are regarded as confidential for all schools receiving funding under programs administered by the U.S. Department of Education in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA). Generally, information pertaining to students' records shall not be released to a third party without written authorization of the student, judicial order, or a lawfully issued subpoena.

Education records are all records an institution maintains regarding a student.

Exception: The following are not interpreted as education records:

- Personal records maintained by an individual must be kept in the sole possession of the individual and are not accessible to others.
- Records of a law enforcement unit of an educational institution.
- Personnel records: records related to a person as an employee not used for any other purpose.
- Medical records.
- Records created after the student is no longer a student, alumni records.

Information Which May Be Disclosed

In compliance with FERPA, the following student record information may be disclosed by the university's designated representative without prior written consent of the student, a judicial order, or a lawfully issued subpoena.

- Dates of attendance at the university.
- Dates of admission to the university.
- University programs of study.
- University degree completion dates and types of degrees earned.
- Student's current enrollment status (full-time, part-time, withdrawn).
- Most recent previous institutions attended by students and degree(s) earned.
- Grade level (i.e. first semester graduate student, second year first professional degree student)
- Photographs.

Exception: If a student submits a written request that his or her directory information not be released, NO INFORMATION MAY BE RELEASED, absent a judicial order or a lawfully issued subpoena. A request of this nature is only valid throughout the student's term of enrollment.

As of January 3, 2012, the U.S. Department of Education's FERPA regulations expand the circumstances under which your education records and personally identifiable information (PII) contained in such records – including



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your Social Security Number, grades, or other private information – may be accessed without your consent. First, the U.S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or state and local education authorities (“Federal and State Authorities”) may allow access to your records and PII without your consent to any third party designated by a Federal or State Authority to evaluate a federal- or state-supported education program. The evaluation may relate to any program that is “principally engaged in the provision of education,” such as early childhood education and job training, as well as any program that is administered by an education agency or institution. Second, Federal and State Authorities may allow access to your education records and PII without your consent to researchers performing certain types of studies, in certain cases even when we object to or do not request such research. Federal and State Authorities must obtain certain use-restriction and data security promises from the entities that they authorize to receive your PII, but the Authorities need not maintain direct control over such entities. In addition, in connection with Statewide Longitudinal Data Systems, State Authorities may collect, compile, permanently retain, and share without your consent PII from your education records, and they may track your participation in education and other programs by linking such PII to other personal information about you that they may obtain from other Federal or State data sources, including workforce development, unemployment insurance, child welfare, juvenile justice, military service, and migrant student record systems.

Information Which Must Not Be Released:

In compliance with FERPA, the following student information shall not be released by the University without the prior written consent of the student, a judicial order or a lawfully issued subpoena. The student’s signature on the written requests shall be verified before acting upon the request.

- Date and place of birth. *
- Home addresses, email addresses, and phone numbers. *
- Individual record number (IRN). **
- Class schedules.
- Employment information including employer, position held, work address, or work phone number.
- Academic performance information, such as academic suspension, probation, disqualification or academic dishonesty charges.
- Admission information, including test scores or entry grade point averages.
- Financial/accounting information.

***Rationale:** Although this information may be disclosed without prior written consent according to FERPA, the university's policy is to maintain the confidentiality of this student information. The university will notify students to provide contact information directly to a third party when this information is requested.

****Rationale:** Student IRNs, SSNs or FSA User ID's generally should not be released to a third party, unless it is necessary to perform a required task (i.e. Student Financial Agreement, FBI Request, etc.). These non-directory identifiers should not be released even with a signed FERPA Release form in order to avoid the risk of personal identity theft.

Exceptions: The university may release information to school officials with legitimate educational interest. The university may release information under the following conditions:

- School officials with legitimate educational interest.
- Other schools to which a student seeks or intends to enroll.
- Specified officials for audit and evaluation purposes.
- Appropriate parties in connection with financial aid to a student.
- Organizations conducting studies for or on behalf of the school.
- Accrediting organizations.



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- To comply with a judicial order or lawfully issued subpoena.
- Appropriate officials in cases of health and safety emergencies.
- State and local authorities, pursuant to state law.
- Information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act of 1994.
- To the Attorney General of the United States or to his/her designee in response to an ex-parte order in connection with the investigation or prosecution of terrorism crimes specified in 2332b(g)(5)(5) and 2331 of Title 18, U.S. Code.

A school official is defined as:

- A person employed by TUS in an administrative, supervisory, academic, research, or support staff position.
- A person employed by or under contract to TUS to perform a task.
- A person serving on an institutional governing body or committee.

A school official has a legitimate educational interest if they are:

- Performing a task specified in their job description/contract.
- Performing a task related to a student's education.
- Providing a service or benefit relating to the student or student's family.
- Representing a school in which a student seeks to enroll; and then only after notification has been attempted to the student.
- Federal and State authorities auditing compliance of Federal or State-Support programs.
- Disclosing information in connection with financial aid; to determine financial aid eligibility; amount of aid, conditions for the aid, or to enforce the terms of conditions of the aid.
- State and local officials complying with laws in effect prior to 1974 requiring disclosure.
- Performing studies on behalf of educational institutions.
- Accrediting organizations carrying out their function.
- Complying with a judicial order or lawfully issued subpoena; provided notification to the student is made before complying with the subpoena.
- Performing responsibilities as committee members.

Students shall have reasonable access to their University records and may request to review their educational records and may challenge the contents of their educational records which they feel to be inaccurate, misleading, or otherwise in violation of their privacy or other rights.

The university reserves the right to deny transcripts or copies of records not required to be made available by the FERPA in any of the following situations:

- Student has an unpaid financial obligation with the university.
- There is an unresolved disciplinary action against the student.

Under FERPA, schools may charge a reasonable fee for this service. The current fee for copies is \$10.00 per transcript, depending on the program, and/or .25¢ per page for all non-transcript related material.

Students have the right to request in writing a copy of the university's FERPA policy.



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With respect to FERPA matters, students have the right to file a complaint with the Family Policy Compliance Office in Washington, D.C. Inquiries should be directed to:

Family Policy Compliance Office
United States Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5920

For a period of 25 years following the death of a student, requests for education records on deceased students must have written authorization from the estate executor. Beyond this time, requests for these records may be released to anyone after review and approval from the registrar's office.

Procedure

Students alleging that their university records are inaccurate or misleading, or who allege violations of the Family Educational Rights and Privacy Act of 1974, may present their challenges to the university registrar.

Students have the right to correct record keeping errors, but not to seek to overturn administration decisions and/or assessments. The registrar shall review students' challenges and when appropriate amend students' records accordingly. Students will be notified within 15 days of the Registrar's actions and based on the action may request a formal hearing.

- Students must submit a request for amendment in writing to the registrar identifying the specific portion of their record they want changed and why they believe it's inaccurate or in violation of his/her privacy. The registrar will respond to the request within 15 days.
- If the university denies the request to change the record, the registrar will notify the student of the decision and advise them of their right to challenge the information.
- Students' request for a formal hearing must be made in writing and submitted to the attention of the registrar at the offices of the university. The registrar will arrange for a hearing, and notify the student in advance, of the date, place, and time of the hearing. Students may present relevant evidence and may be assisted or represented at the hearings by one or more persons of their choice, including an attorney, at the student's expense.
- The university shall be represented by a hearing panel appointed by the director of administration of the university. The panel shall consider all relevant evidence supporting students' allegations of inaccurate or misleading information in students' records. Decisions of the panel will be final.
- The university will prepare a written decision based on evidence presented at the hearing and will include a summary of evidence presented and the rationale for the decision.
- If the university decides that the challenged information is not misleading, inaccurate, or in violation of the student's privacy rights, it will notify the student of their right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.
- The statement will be maintained as a part of the student's record as long as the contested portion is maintained. If the university discloses the contested portion of the record, it must also disclose the statement.
- If the university decides the information is inaccurate or in violation of the student's right of privacy, it will amend the record and notify the student, in writing, that the record has been amended.

Exception: Students may not inspect and review the following records absent a judicial order or legally issued subpoena:

- Confidential letters and recommendations for which they have waived their rights of inspection.
- Educational records containing information about more than one student (access is permitted only to that



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part of the record concerning the inquiring student).

- Records of instructional, supervisory, administrative, and certain educational personnel which are in the possession of the originator.
- Records connected with an application to attend the university if the application was denied. (i.e., a student is enrolled in an undergraduate program and applies for admission to a graduate program but is denied.
- The university cannot deny students access to their records. Copies do not need to be provided, absent a judicial order or a lawfully issued subpoena unless by not providing copies, the student's rights are denied.

Exception: The university may release foreign transcripts to students because original transcripts from institutions in other countries may be difficult or impossible for students to replace.

Housing and Transportation

TUS is an online institution and therefore does not provide either housing or transportation to students.

Leave of Absence (LOA's)

WHTU does not offer leaves of absence.

TLS

The CBE requires that a student complete a minimum of 864 hours of study during an academic year of not less than 48 nor more than 52 consecutive weeks. Due to this CBE rule, **LOA's are not permitted during the academic year.** If due to unforeseen circumstances, a student cannot fulfill these academic requirements, a student may withdraw. After withdrawal, the student may petition to start over in a new academic year. Students should keep in mind the CBE requirements of 864 hours of study must be completed in the NEW 48-to-52-week period and the study log should reflect the new period.

A student who fails to return on the date specified on the LOA request form will have his/her enrollment status reported as withdrawn from the program in the National Student Loan Data System (NSDLS). For a student with a Federal Direct Loan, who does not return on their scheduled LOA date, the grace period will begin on the date student was deemed withdrawn.

Net Price Calculator

The TUS Net Price Calculator is located at: <https://tus.taftu.edu/npcalc/>

Notice Concerning Transferability of Units and Degrees Earned at TUS

The transferability of credits earned at TUS is at the complete discretion of an institution to which students seek to transfer. Acceptance of the diploma or degree earned at TUS is also at the complete discretion of the institution to which students may seek to transfer. If the credits, diploma, or degree that earned at this institution are not accepted at the institution to which students seek to transfer, students may be required to repeat some or all of the course work at the institution. For this reason, students should make certain that their attendance at this institution will meet educational goals. This may include contacting an institution to which students may seek to transfer after attending TUS to determine if your credits, diploma or degree will transfer.

All TLS students must provide the school with official transcripts of all previous college work within 30 days of the date of enrollment. Transcripts must be received by the school directly from the student's prior college or university. Student copies are not acceptable.



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TLS will prepare and keep a permanent transcript for each student who was or is enrolled in any course at TLS. The transcript will contain:

- Information sufficient to clearly identify the student.
- Information sufficient to establish admission status as a regular or special student.
- Date of admission.
- Whether the student is or is not a Juris Doctor degree candidate.
- Any credit allowed for law study at another institution, either at the time of admission or thereafter, listing law school, course or courses taken, when taken, unit credit allowed, and grades received.
- All academic credit granted for courses taken at the law school and all courses in which the student registered, clearly indicating by beginning and ending dates the semester, quarter, or other applicable academic period and year, the courses and their unit value, credit granted and grade(s) received, and if there is a change or correction on the face of the transcript, a notation of the reason(s) for the change.
- The date or dates on which the student took the FYLSX and whether the student passed or failed each examination.
- A notation of any academic, administrative, or disciplinary action taken, indicating the nature and date thereof.
- A notation of any leaves of absence granted or other interruptions in study, whether authorized or not.
- The date and nature thereof as withdrawal, disqualification, transfer, graduation, or otherwise, and if graduated, the degree conferred.

Notice Concerning Transfer or Articulation Agreements

WHTU has entered into an articulation agreement with Anaheim University.

Refund, Cancellation and Withdrawal Policies

TLS has adopted the following refund policy which will apply to this agreement.

If a student cancels enrollment within five days of student's execution of this agreement, the school will refund all money paid by student. "Enrollment" for refund purposes is considered to have become effective upon execution of this agreement by student. Should student cancel this agreement within 14 days after the start date of the current academic year, the school will refund 100% of tuition charges paid by the student.

Refunds are calculated on a prorated basis, based on a fifty-two (52) week academic year. The prorated amount is 2% per week up to 60% of the academic year. Thereafter, if a student withdraws or is dismissed, the student shall be entitled to a pro rata refund of tuition charges up to thirty weeks from the date of enrollment. No refunds are payable after week thirty and refunds are not payable for completed courses or administrative fees. For refund calculation purposes, any withdrawal shall become effective on the date student notifies the school, in any manner, of student's intent. However, for the withdrawal to be effective, students must follow the procedures set forth in the "Notices" section of this agreement. **Dismissals shall be effective on the date such action is taken by the administration or when a student fails to maintain the academic standards set forth in the student catalog, whichever shall occur first.** As an example of the refund policy: a student started their academic year on July 3, 2023, paying tuition in the amount of \$8,760.00 and withdrawing on September 11, 2023 (a period of 10 weeks) without completing any courses would receive a refund of \$7,008.00, (\$8,760.00 multiplied by 80%. On September 11th, 80% of the academic year remained.). Refund computations are based on the total tuition obligation, not the amount of tuition previously paid. Unless otherwise noted in writing, other school fees are non-refundable. The school will issue refunds pursuant to the above conditions within 30 days from the date the withdrawal notice is received by the school. If a loan was obtained to pay for tuition, it is student's responsibility to repay the full amount of any loan plus any interest. The student is advised that some financial institutions require TLS to repay



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any refunds due directly to the lender and the student expressly authorizes the school to comply with such requests.

Accreditation regulations and university policy dictate the minimum and maximum time to complete degree programs. In no case may a student complete a degree program in less than one calendar year. **The maximum time to complete the JDAT program is seven years.** A student may be administratively dismissed for failure to complete a program within the time frame outlined.

# of Days Enrolled	% of Tuition Earned by Taft	# of Days Enrolled	% of Tuition Earned by Taft	# of Days Enrolled	% of Tuition Earned by Taft
1-14	0%	78-84	24%	148-154	44%
15-21	6%	85-91	26%	155-161	46%
22-28	8%	92-98	28%	162-168	48%
29-35	10%	99-105	30%	169-175	50%
36-42	12%	106-112	32%	176-182	52%
43-49	14%	113-119	34%	183-189	54%
50-56	16%	120-126	36%	190-196	56%
57-63	18%	127-133	38%	197-203	58%
64-70	20%	134-140	40%	204-210	60%
71-77	22%	141-147	42%	211 +	100%

Withdrawing from School

Before withdrawing, it is recommended the student discuss their options with an academic advisor. Students may withdraw from school without prejudice by written notification to the admissions office any time prior to the final examination period. Submission of the request for withdrawal form will withdraw the student from all currently enrolled courses.

For students that paid tuition using financial aid, a Title IV refund (R2T4) calculation will be completed in conjunction with Taft's refund calculation to determine the amount of tuition earned by TLS, in addition to any potential funds that must be returned by TLS to Title IV on the student's behalf. Any tuition due to TLS that was not covered by Title IV funds is the responsibility of the student to pay.

Any refund due to a student who paid out-of-pocket or by third-party tuition assistance, will be returned to the authorizer via the same method used for the original payment(s).

If the student withdraws or is dismissed after the student receives a federal direct student loan disbursement, it will often be necessary for TLS to return money to the federal government in accordance with the policy set forth in the consumer information guide. This may include amounts previously credited to the student's tuition account. In such a case, the student agrees to pay TLS any balance of tuition owed from their personal funds within 30 days of the withdrawal or dismissal.

For the withdrawal to be effective, the student must follow these procedures, including filling out the request to withdrawal from located on TLS website in the student center:



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- With the exception of cancellation or withdrawal notices, any notices to TLS under this agreement may be sent by first class mail, postage prepaid to Taft Law School, 3000 W. MacArthur Blvd, Suite 300, Santa Ana, CA 92704-6954, (714) 850-4800, or emailed to cruz@taftu.edu. Notices to the student shall be sent to the address of record in the student's academic file.
- For the protection of the student, notices of cancellation or withdrawal should be in writing, signed by the student, and sent or emailed to the above addresses within five business days of the time the student expressed their intention to cancel or withdraw. Please see comment about the Request to Withdrawal form.
- In providing written notice of withdrawal by mail, the student should utilize certified mail or the services of a common carrier such as Federal Express or United Parcel Service.
- Provided the student follows the above procedure, refunds will be calculated based on the date the student expressed, in any manner, their intention to withdraw. If the student fails to follow this procedure, refunds will be calculated based on the date TLS receives actual written knowledge.
- Dismissals shall be effective on the date such action is taken by the administration or when the student fails to maintain the administrative/academic standards set forth in the student handbook, whichever shall occur first.

Cancellations

If a student cancels enrollment within five days of student's execution of the enrollment agreement, TLS will refund all money paid by the student. "Enrollment" for refund purposes is considered to have become effective upon execution of the enrollment agreement by the student. Should a student cancel this agreement within 14 days after the start date of the current academic year, TLS will refund 100% of tuition charges paid by the student.

Refunds are calculated on a prorated basis, based on a fifty-two (52) week academic year. The prorated amount is 2% per week up to 60% of the academic year. Thereafter, if the student withdraws or is dismissed, the student shall be entitled to a prorated refund of tuition charges up to thirty weeks from the date of enrollment. No refunds are payable after week thirty and refunds are not payable for completed courses. For refund calculation purposes, any withdrawal shall become effective on the date the student notifies TLS, in any manner, of the student's intent.

Return to Title IV (R2T4) Calculation

If a student receives federal student aid and decides to withdraw or is dismissed from TLS before completing 60% of a payment period, federal law requires that TLS, and in some instances the student, return unearned funds to the U.S. Department of Education. For these cases, a student's financial aid must be reassessed using the percentage of aid earned using the following R2T4 funds formula:

1. Determine the amount of Title IV aid that was disbursed and that could have been disbursed.
2. Determine the date of withdrawal or dismissal and determine the percentage of the payment period attended by the student.
3. Determine the amount of Title IV aid earned by the student by multiplying the total Title IV aid for which the student was eligible by the percentage of time enrolled.
4. Compare the amount earned to the amount disbursed. If the amount earned is greater than the amount disbursed, then a post-withdrawal disbursement must be made if the student is eligible for a "late disbursement" under the cash management rules (34 CFR 668.164(g)). If the amount disbursed exceeds the amount earned, the Title IV aid must be returned.
5. Allocate the responsibility for returning unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered.



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6. Distribute the unearned Title IV aid back to the Title IV programs. Unearned aid which TLS is responsible for repaying shall be returned to the following sources, in order, up to the total net amount disbursed from each source:
 - a. Unsubsidized Direct Loans
 - b. Subsidized Direct Loans
 - c. Grad Plus Direct Loans

WHTU has adopted the following refund policy. Refundable tuition is defined as the tuition set in the enrollment documentation. For the purposes of refunds, each eight-week session is considered independent of other sessions. If a student cancels enrollment within the first week of a session (first seven days), the university will refund all tuition paid by the student. If the student withdraws or is dismissed after seven days of the start of the session, the student shall be entitled to a prorated refund as outlined below.

The chart below outlined tuition refunds based upon the date the university receives notification of intent to withdraw.

<u>Week</u>	<u>Day of Semester</u>	<u>% of Tuition Refund</u>
First Week	Day 1 to 7 of the 8-week session	100% tuition refund
Second Week	Day 8 to 14 of the semester	80% tuition refund
Third Week	Day 15 to 21 of the semester	60% tuition refund
Fourth Week	Day 22 to 28 of the semester	40% tuition refund
Fifth Week	Day 29 to 35 of the semester	20% tuition refund
Sixth Week	Day 36 or later	No Refund

No refunds are payable after the start of week six in the eight-week session. Refunds are not payable for completed courses. As an example of the refund policy, a student who withdraws the fourth week of the eight-week session (day 25), having paid tuition in the amount of \$1,000 would receive a refund of \$400 (\$1,000 multiplied by 40%).

For refund calculation purposes, any withdrawal shall be based on the date student notifies the university with an intent to withdraw. Withdrawal does not relieve students of the obligation to pay for charges incurred prior to the date of withdrawal. Unless otherwise noted in writing, university fees are non-refundable. The university will issue refunds pursuant to the above conditions within 30 days of notification.

Dismissals shall be effective on the date such action is taken by the administration or when a student fails to maintain the academic standards set forth in the catalog, whichever shall occur first. If a loan was obtained to pay for tuition, it is the student's responsibility to repay the full amount of any loan plus any interest. Student is advised that some financial institutions require the university to repay any refunds due directly to the lender and student expressly authorizes the university to comply with such requests.

Return to Title IV (R2T4)

When a Title IV student withdraws from the university, a return to Title IV (R2T4) calculation is completed, which may require the student to return unearned funds to the Department of Education. A student will not receive additional Title IV awards until the dollars have been repaid.

Although a student may receive financial aid funds at the beginning of a term, the student must "earn" funds over the course of a term by continuing to meet academic and attendance requirements. When a student does not complete a term of study, the university will determine the earned and unearned portion of the student's aid within federal regulations.



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During a Return to Title IV Funds calculation, the payment period is defined as the semester the student withdrew. To determine the percentage earned, divide the total number of days completed before the student withdrew from the course or program by the total number of days in the payment period. If a student meets academic participation requirements for over 60% of the term before the withdrawal occurs, the student has earned all their federal financial aid and is not required to return any funds. If a student withdraws having met 60% or less of academic participation requirements, there will be unearned funds to return.

Withdrawal and Readmission

Voluntary Withdrawal

Students may withdraw without prejudice by written notification to student support at any time within the semester as indicated in their enrollment agreement. Additional procedures to terminate enrollment may be found in the enrollment agreement.

A student who has not voluntarily withdrawn and who fails to complete a course or courses within the required time period will receive an **administrative dismissal** for the subject course(s) unless the student has appealed for additional time and such appeal was approved by WHTU.

Refunds of tuition upon withdrawal will be granted in accordance with the refund policy set forth in the enrollment agreement.

Students who find they must withdraw because of financial difficulties are urged to seek counseling before taking action to ensure that they have considered all of the financial assistance options which are available to WHTU students.

Readmission After Withdrawal in Good Standing

A student who has successfully completed any credits at WHTU and who has taken an approved leave of absence longer than one calendar year must appeal to the dean (or his/her designate) to be allowed to reenroll as a continuing student. As a condition to their readmission, a student who has withdrawn for longer than one calendar year may be required to repeat courses taken prior to his/her withdrawal. Readmission after withdrawal is at the discretion of the dean and is reviewed on a case-by-case basis. If the student's absence has been greater than one calendar year, the student will also be required to complete the application process for re-entry.

Readmission After Dismissal

An individual who wishes to be readmitted after dismissal must appeal to the Admissions Office directly and show the requisite ability for successful study or evidence demonstrating a stronger potential for study. If the student's absence has been greater than one calendar year, the student will also be required to complete the application process for re-entry.

WHTU Return to Title IV Refund Policy

For students receiving federally insured student loans, WHTU is required to apply the federal return provisions for recipients of Federal Student Aid (FSA). The Return of Title IV Refund Policy is in addition to the school's tuition refund policy. Both calculations will be completed when the student withdraws. DEAC has additional institutional refund policy provisions. If a student withdraws before completing more than 60% of the payment period, the percentage of FSA funds earned will equal the percentage of the calendar days completed in the payment period up to the withdrawal date on a prorata basis. After the 60% point in the payment period, a student has earned 100% of the FSA funds he or she was scheduled to receive during the period.



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TLS Return to Title IV Refund Policy

For the Juris Doctor programs, TLS will determine the earned and unearned portion of Title IV aid when a student ceases enrollment prior to the planned completion date. Up through 60% of the 26-week Payment Period, an otherwise eligible student earns Title IV aid on a pro rata basis. After 60%, the student has earned 100% of Title IV benefits.

- A return calculation is still required even if a student has earned 100% of Title IV benefits to determine whether a post-withdrawal disbursement (PWD) to the student is required. The deadline for PWD response is no later than 30 days from the school's date of determination.
- If funds are to be returned, funds will be deposited in our federal account for a loan recovery to be processed no later than 45 days of the date of determination.
- Unearned aid which the school is responsible for repaying shall be returned to the following sources, in order, up to the total net amount disbursed from each source:
 1. Unsubsidized Direct Loans,
 2. Subsidized Direct Loans and
 3. Grad Plus Direct Loans.

The formula in brief is as follows:

- Determine the amount of Title IV aid that was disbursed and that could have been disbursed. (Step 1 on Worksheet.)
- Determine the date of withdrawal and determine the percentage of the payment period attended by the student. (Step 2)
 - A. When a student officially withdraws or is dismissed (unofficial withdrawal) during a payment period, the date of dismissal for Return to Title IV purposes will be the last date of student's learning activity.
 - B. Divide the calendar days completed in the period by the total number of days in the period.
 - C. Completed days/total days = percentage.
- Determine the amount of Title IV aid earned by the student by multiplying the total Title IV aid for which the student was eligible by the percentage of time enrolled. (Step 3)
- Compare the amount earned to the amount disbursed. If the amount earned is greater than the amount disbursed, then a post-withdrawal disbursement must be made if the student is eligible for a "late disbursement" under the cash management rules (34 CFR 668.164(g)). If the amount disbursed exceeds the amount earned, the Title IV aid must be returned. (Step 4)
- Allocate the responsibility for returning unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered. (Step 5, 6, 7 and 8)
- Distribute the unearned Title IV aid back to the Title IV programs. Unearned aid which the School is responsible for repaying shall be returned to the following sources, in order, up to the total net amount disbursed from each source: 1.) Unsubsidized Direct Loans, 2.) Subsidized Direct Loans and 3.) Grad Plus Direct Loans.

TUS will use a worksheet to calculate the responsibility, if any, for the return of Title IV funds. A copy of the worksheet is provided to the student. Since TUS does not participate in any grant programs, the formula above will only be used to calculate the amount of Title IV loans that may need to be returned. TUS will also calculate any refund that may be owed to the student pursuant to the TUS' Refund Policy. If a refund is due, monies will be returned pursuant to Federal, State and accreditation regulations.



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Satisfactory Academic Progress (SAP) Policies

WHTU

This section applies to all students regardless of whether they are receiving financial aid through the Federal Direct Student Loan programs. In this section, an individual receiving Title IV funds will be referred to as a student.

Federal regulations require institutions to establish a reasonable Satisfactory Academic Progress (SAP) policy for determining whether an otherwise eligible student is meeting SAP in an educational program and may receive financial aid under the Title IV HEA programs. The SAP policy applies to all students including those not receiving federal financial aid under the Title IV HEA programs.

All students must continually maintain the following standards of SAP to maintain eligibility to obtain federally insured student loans.

The policies and procedures that make up the satisfactory academic progress requirements consist of:

- A Qualitative Component
- A Quantitative Component
- Appeal Procedures

Qualitative and Quantitative Components

A student is subject to all of the requirements set forth in the SAP policy section of the academic catalog. In addition, once a student has been enrolled in the program for two semesters, they must have earned a minimum grade point average (GPA) that would allow them to graduate with at least a 3.0 GPA (2.0 for BSBA, JDET, or LLM students) and maintain this minimum cumulative GPA throughout the program.

A student must complete their studies in not more than 150% of the published length of the program. (For purposes of this component, “published length of the program” refers to the required number of credits.) For example, the MBA program requires completion of 30 credit hours to meet the degree requirements. A student who does not complete the program with 45 credits (150% of the total credit required) will become ineligible for additional student loans and the student will lose financial aid eligibility from the university.

With respect to repeated courses, students may only repeat courses that they withdrew from, were dismissed from, or failed. Only the most recent grade is computed into a student’s GPA. However, repeated courses are included in the 150% computation.

Students must meet the attendance policies, as outlined in the catalog or they will be administratively withdrawn from their course and deemed NOT to be making SAP.

Applicants seeking transfer credit for units earned at another institution will be evaluated on a case-by-case basis. Transfer credit may only be accepted for courses offered at the university.

Academic Warning

A student whose cumulative GPA is less than a 3.0 (2.0 for BSBA, JDET, or LLM students) after the most recent semester is not making SAP and will be placed on academic warning. A student will also be placed on academic warning when they reenroll in the university after being academically dismissed.



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A. Academic Probation

A student whose cumulative GPA is less than a 3.0 (2.0 for BSBA, JDET, or LLM students) after the most recent semester is not making SAP, will be placed on academic probation, and is subject to dismissal. However, a student may appeal the SAP determination. If the appeal is granted, the student will be allowed to continue as a student on academic probation but will be placed on a Student Academic Improvement Plan (SAIP). SAP for a student on academic probation will be monitored at the conclusion of the next semester. If at the end of the next semester, while on academic probation, a student fails to satisfy the SAIP requirements, the student is again subject to dismissal. All students are subject to all the requirements set forth in the academic catalog.

B. Failure to Cure Academic Probation

Failure to meet the minimum standards prior to the program will subject a student to dismissal from the program. Once a student fails to make SAP, academic probation will be in effect until the completion of the next semester. A student with a cumulative GPA below 3.0 (2.0 for BSBA, JDET, or LLM students) is subject to dismissal. The student may appeal. If there are mitigating circumstances, grades may be reassessed (see academic appeal).

C. Financial Aid Probation

Students who do not achieve SAP at the end of a semester will lose further federal financial aid eligibility. Students may appeal this financial aid status determination to regain financial aid eligibility for one payment period (see financial aid appeal). If the appeal is granted, a student will be put on financial aid probation, may retain financial aid eligibility for one additional payment period and is put on a SAIP. SAP will be monitored at the end of each payment period in the next academic year to determine the student's financial aid eligibility status.

If at the end of the semester while on financial aid probation, a student fails to satisfy the SAIP requirements, the student will lose further financial aid eligibility.

Qualifying for Financial Aid

First Semester

First disbursement

- Successfully complete 30 days of enrollment.
- Submit official transcripts within 30 days of enrollment.
- Satisfy all financial aid requirements, including being fully packaged.

Future Semesters

Continuing disbursements (a student that needs to be repackaged must complete new financial aid documents)

- Successfully complete 30 days of enrollment.
- Satisfy all financial aid requirements, including being fully packaged.
- Satisfy all SAP requirements.
- Complete midterms (JDET students)

In all semesters each student will be evaluated based upon the university's standards for measuring SAP. For JDET students SAP will be evaluated at the end of the academic year.

Continuation as a Non-Title IV Student on Academic Probation

If a student fails to make SAP, the student will be on academic probation and is subject to dismissal. The decision to allow a student to continue on academic probation will be made by the university president or assigned designate. During this period, the student is not eligible for federal financial aid but may continue to take courses and will be responsible for tuition and fees.



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Academic Appeal

A student may appeal a determination that the student is not making SAP by sending an appeal to the director of student services at the administrative offices of the university. The appeal should set forth in detail why the student did not achieve SAP and what the student will do to achieve SAP going forward.

The appeal will then be given to the Academic Review Committee (ARC) that will review the student's academic record and evaluate the student's written comments. The ARC may question the student or request additional information.

If the ARC determines that the student's grades were properly awarded, the student will be notified, and the grades will stand as awarded.

If the ARC determines that the student's grades were not properly awarded, the ARC will design a remedy to correct the grades. This may include, but is not limited to, allowing a student to retake such examinations as may be appropriate, having current examinations re-graded, or order such other actions that may equitably resolve the student's appeal.

Once the appeal is resolved and if any action is required, the director of financial Aid will be notified to reevaluate whether the student has met the SAP standards.

Financial Aid Appeal

A student may appeal a determination of being ineligible for financial aid by sending an appeal to the university program dean. The appeal should set forth in detail a concise statement detailing what extenuating circumstances occurred that caused the student to have the inability to meet SAP and what has changed so that the student may now meet SAP.

The appeal will then be given to the chief academic officer who will review the student's file and evaluate the student's written comments. The financial aid director may also request information from the ARC and/or may question the student or request additional information.

If the appeal is denied the student will be notified, and the probation status will stand.

If the appeal is approved, the probation status may be cleared.

Once the appeal is resolved and if any action is required, the director of financial aid will notify the student of its outcome and whether the appeal was approved or denied.

Reinstatement as a Title IV Student

A student may, subject to the approval of the financial aid director, be reinstated for Title IV after failing to make SAP if the student meets the following minimum criteria:

- The student has successfully completed at least one semester on academic probation.
- A recalculated grade point average indicates that the student now has a cumulative GPA of 3.0 (2.0 for BSBA, JDET, or LLM students) or higher; and
- It is possible for the student to complete the program in 150% of the published length.



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TLS

This section applies to all students regardless of whether they are receiving financial aid through the federal direct student loan programs. In this section, an individual receiving Title IV funds will be referred to as a student.

Federal regulations require institutions to establish a reasonable satisfactory academic progress (SAP) policy for determining whether an otherwise eligible student is meeting SAP in an educational program and may receive financial aid under the Title IV HEA programs. The SAP policy applies to all students including those not receiving federal financial aid under the Title IV HEA programs.

All students must continually maintain the following standards of SAP.

The policies and procedures that make up the SAP requirements for the JDAT program and consists of:

- A Qualitative Component
- Quantitative Component
- Appeal Procedures

Qualitative and Quantitative Components

A student is subject to the requirements set forth in the Academic Requirements and Expectations and Academic Standing and Retention policies in this catalog. In addition, once a student has been enrolled in the program for two academic years, they must have earned a minimum GPA that would allow them to graduate with at least a 2.00 GPA and maintain this minimum cumulative GPA at the end of year three.

Quantitative Component

A student must complete their studies in not more than 150% of the published length of the program. (For purposes of this component, “published length of the program” refers to the required number of units.)

The JDAT program requires completion of 96 units for graduation. Therefore, any student who attempts more than 144 units will become ineligible for additional federally insured student loans.

Applicants seeking transfer credit for units earned at another institution will be evaluated on a case-by-case basis. Transfer credit may only be accepted for courses offered at TLS. Any transfer credit accepted will be calculated for determining the 150% of the published length of the program. Transfer students must also earn a minimum cumulative GPA of 2.00 or higher at the program midpoint to meet financial aid eligibility.

If a student fails or withdraws from a course, such course shall be calculated as units attempted in the calculation in determining the 150% of the published length of the program.

With respect to repeated courses, students may only repeat courses that they withdrew from, were dismissed from, or failed. However, if a student fails one course in the JDAT program, pursuant to the Committee of Bar Examiners rules, they must repeat the entire year. Only the most recent grade is computed into a student’s GPA. However, repeated courses are included in the 150% computation.

Incomplete grades are not calculated into the measures of quantitative or qualitative process. All students must complete all courses before moving forward. If a student does not complete final examinations during the academic period, that student may petition for an incomplete. Upon establishing extraordinary circumstances, an incomplete may be granted for a specific period to allow the student to complete their final examinations. When a student completes a course for which they have received an incomplete, the course is evaluated as set forth in the syllabus for



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that course. If a student does not complete a course during the period of an incomplete, that student will fail that course and the failure will be calculated into the measures of quantitative and qualitative process.

A student must complete an academic year of 52 weeks (two payment periods) which includes 45 weeks of instruction. (The remaining weeks are reserved for review and final examinations.) All students in directed study courses must each week log on to their learning platform to confirm that they are still participating. Students are required to log into the platform and either participate in a discussion forum, assignment discussion forum, submit an assignment, take a quiz, or take a midterm exam. Students who do not log on and participate will be dismissed from the program and therefore deemed NOT to be making SAP.

Evaluation Points

A student's academic progress is evaluated at the end of each academic year. The definition of an academic year consists of a period of time of not less than 48 nor more than 52 consecutive weeks and usually consists of 24 semester credits. For students on a satisfactory academic improvement plan (SAIP), SAP is evaluated at the end of each payment period.

The Qualitative Component

Academic Probation

A student whose cumulative GPA is less than a 2.0 after the most recent academic year is not making SAP and will be placed on academic probation and is subject to dismissal. However, a student may appeal the SAP determination. If the appeal is granted, the student will be allowed to continue as a student on academic probation but will be placed on a SAIP. SAP for a student on academic probation will be monitored at the midpoint and end of the next academic year. If at the midpoint or end of the next academic year, while on academic probation, a student fails to satisfy the SAIP requirements, the student is again subject to dismissal.

Once a student has been enrolled in the program for two academic years, they must have earned a cumulative GPA of 2.0 or higher and maintain a minimum 2.0 cumulative GPA at the end of year two to make SAP. Transfer students must also earn a minimum cumulative GPA of 2.00 or higher at the program midpoint to meet financial aid eligibility.

All Juris Doctor program students are subject to all of the requirements set forth in the Academic Requirements and Expectations and the Academic Standing and Retention sections of this catalog.

Failure to Cure Academic Probation

Failure to meet the minimum standards prior to the program length midpoint will subject a student to dismissal from the program. Once a student fails to make SAP, academic probation will be in effect until the completion of the next grading period. At the program length midpoint and beyond, students with a cumulative GPA below 2.0 is subject to dismissal. The student may appeal. If there are mitigating circumstances, grades may be reassessed. (See Academic Appeal process on page 5 of this document.)

Financial Aid Probation

Students who do not achieve SAP at the end of an academic year, a 2.0 GPA, will lose further federal financial aid eligibility. Students may appeal this financial aid status determination to regain financial aid eligibility for one payment period. (See Financial Aid Appeals process on page 5 of this document.) If the appeal is granted, a student will be put on financial aid probation, may retain financial aid eligibility for one additional payment period and is put on a SAIP. SAP will be monitored at the end of each payment period in the next academic year to determine the student's financial aid eligibility status.



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If at the end of the first payment period while on financial aid probation, a student fails to satisfy the SAIP requirements, the student will lose further financial aid eligibility.

If at the end of that academic year, while on financial aid probation, a student fails to satisfy the SAIP requirements, the student will lose further financial aid eligibility.

Should the minimum SAP requirement not be achieved at the midpoint of the program or thereafter, the student loses further financial aid eligibility, until SAP is achieved.

If at the end of the first payment period while on financial aid probation, a student fails to satisfy the SAIP requirements, the student will lose further financial aid eligibility.

If at the end of that academic year, while on financial aid probation, a student fails to satisfy the SAIP requirements, the student will lose further financial aid eligibility.

Should the minimum SAP requirement not be achieved at the midpoint of the program or thereafter, the student loses further financial aid eligibility, until SAP is achieved.

Qualifying for Financial Aid

During Year One

Financial aid is distributed in two equal installments. To qualify for the first installment, a student must:

1. Submit official transcripts for degree determining program eligibility.
2. Pass Introduction to Law (the first three-week course).
3. Successfully complete 30 days of enrollment.
4. Satisfy all Financial Aid requirements, including being fully packaged.

To qualify for the second installment, a student must:

1. Successfully complete at least 26 weeks of study.
2. Complete all midterms for all courses in which the student is enrolled.
3. Midterms must be completed within stated timeframes.
4. Second installments cannot be requested prior to the last scheduled midterm due date as stated on syllabi.

After Year One (for advanced students and students reenrolling)

If a student did not make SAP in their prior year, they will be placed on a SAIP. Academic progress for students on a SAIP will be evaluated at midpoint and at the end of the academic year. If the student has not satisfied the SAIP requirements, they may lose financial aid eligibility unless the student appeals and the appeal is approved.

To qualify for the first installment of financial aid after year one, a student must:

1. If a transfer student, submit official transcripts for degree determining program eligibility and prior law for which transfer credit was granted.
2. Successfully complete 30 days of enrollment.
3. Satisfy all financial aid requirements, including being fully packaged.

To qualify for the second installment, a student must:

1. Successfully complete at least 26 weeks of study.
2. Complete all midterms for all courses that have midterms.
3. Midterms must be completed within stated timeframes.



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4. If a student is enrolled in a course that does not have a midterm, the student must have completed at least half of the assignments for that course.
5. second installments cannot be requested prior to the last scheduled midterm due date or half of assignments without midterms due date as stated in syllabi.

Special Rules for First Year Students

California Business and Professional Code Section 6060 requires that bar candidates must pass the FYLSX to receive credit for their time studying law. To ensure the best possible outcome on the FYLSX, only students who achieved a 2.00 GPA or above on their first-year courses may automatically advance to year two, prior to taking the FYLSX.

To advance from first to second year:

1. A student must pass all first-year courses to advance.
2. A student with a GPA of 2.00 or above may advance at his or her discretion.
3. A student with a GPA of 1.33 to a 1.99 may petition to advance.
4. A student with a GPA below 1.33 must pass the FYLSX before allowed to advance or appeal is approved based on extenuating circumstances.

In all other years a student must pass all courses to advance and meet the TLS' standards for measuring SAP.

Continuation as a Non-Title IV Student on Academic Probation

If a student fails to make SAP at the midpoint of the program or thereafter, the student will be on academic probation and is subject to dismissal. However, a student may be eligible to continue but will not be eligible for financial aid. The decision to allow the student to continue on academic probation will be made by the Dean of the school of law or their designate. During this period, the student is not eligible for federal financial aid but may continue to take courses and will be responsible for tuition and fees.

Academic Appeal

A student may appeal a determination that the student is not making SAP by sending an appeal to the Director of Student Services at the administrative offices of the law school. The appeal should set forth in detail why the student did not achieve SAP and what the student will do to achieve SAP going forward.

The appeal will then be given to the ARC that will review the student's academic record and evaluate the student's written comments. The ARC may question the student or request additional information.

If the ARC determines that the student's grades were properly awarded, the student will be notified, and the grades will stand as awarded.

If the ARC determines that the student's grades were not properly awarded, the ARC will design a remedy to correct the grades. This may include, but is not limited to, allowing a student to retake such examinations as may be appropriate, having current examinations regarded or order such other actions that may equitably resolve the student's appeal.

Once the appeal is resolved and if any action is required, the director of financial aid will be notified to reevaluate whether the student has met the SAP standards.



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Financial Aid Appeal

A student may appeal a determination of being ineligible for financial aid by sending an appeal to the Dean of the law school. The appeal should set forth in detail a **CONCISE STATEMENT DETAILING WHAT EXTENUATING CIRCUMSTANCES OCCURRED THAT CAUSED STUDENT THE INABILITY TO MEET SAP AND WHAT HAS CHANGED SO THAT STUDENT MAY NOW MEET SAP.**

The appeal will then be given to the ARC who will review the student's financial aid file and evaluate the student's written comments. The financial aid director may also request information from the ARC and/or may question the student or request additional information.

If the financial aid director denies the appeal, the appeal is denied, and the student will be notified, and the probation status will stand.

If the ARC approves the appeal, the probation status may be cleared.

Once the appeal is resolved and if any action is required, the ARC will notify the student of its outcome and whether the appeal was approved or denied.

Reinstatement as a Title IV Student

A student may, subject to the approval, be reinstated as a Title IV student after failing to make SAP if the student meets the following minimum criteria:

- The student has successfully completed at least one academic year on academic probation.
- A recalculated GPA indicates that the student now has a cumulative GPA of 2.00 or higher.
- It is possible for the student to complete the program in not more than the maximum number of units allowed (144).

Student Rights and Responsibilities

Students receiving Federal Student Aid have varying rights and responsibilities. These rights and responsibilities include receiving the following information:

- The need-based and non-need-based federal financial aid that is available to students.
- The need-based and non-need-based state and local aid programs, university aid programs, and what other private aid programs are available.
- How students apply for aid and how eligibility is determined.
- How the school distributes aid among students.
- How and when financial aid will be disbursed.
- The terms of the schedules for, and the necessity of loan repayment and required loan entrance and exit counseling.
- The criteria for measuring satisfactory academic progress; and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal financial aid.

Textbooks

The required textbooks for each of the courses throughout the period of study are presented in the syllabus for each course. Please refer to Moodle LMS for the syllabus.



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Title IX Compliance

Title IX of the Education Amendments Act of 1972 prohibits discrimination on the basis of sex in any education program or activity operated by a recipient that receives federal financial assistance. As an educational institution subject to Title IX, Taft University System affirms it:

- Does not discriminate on the basis of sex, including in admissions and employment, and is committed to providing an educational and workplace environment that is free from sex-based discrimination, harassment, and retaliation;
- Prohibits discrimination on the basis of sex in its educational programs and activities, as required by law;
- Is committed to promoting fairness and equity in all aspects its operations; and
- Values and promotes the equal dignity of all community members and is committed to the pursuit of just resolutions with respect the rights of all parties involved.

This Policy is adopted to prevent discrimination prohibited under Title IX and provide a prompt, fair, and impartial process to address complaints of alleged discrimination based on sex.

TUS' Title IX Coordinator is identified below and may be contacted with questions about this policy, to file a report or formal complaint, or to otherwise assist individuals in ensuring equal access to the university's educational programs or activities in compliance with Title IX.

Title IX Coordinator: Charlotte Hislop, PhD
Address: 3000 W. MacArthur Blvd., Suite 300, Santa Ana, CA 92704
Tel.: (714) 850-4800
Email: hislop@taftu.edu
Web: <https://taftu.edu/>

Tuition/Fees/Textbooks

WHTU

Tuition and fees: <https://www.taft.edu/tuition-fees>

Textbooks: <https://www.taft.edu/course-materials>

TLS

Tuition and fees: <https://taftu.edu/tuition/>

Textbooks: The required textbooks for each of the courses throughout the period of study are presented in the syllabus for each course. Please refer to Moodle LMS for the syllabus.

Vaccination Policy

As an online school, TUS students are not required to provide proof of immunization for admissions to TLS or WHTU.

Verification of Identification

TUS is required to verify the identity of all its students. To do this, students are required to submit a copy of government issued photographic identification within 30 days of the start of courses. TUS has systems in place to identify and resolve discrepancies in information received from different sources including the use of false identities. Suspected violators will be referred to the Inspector General of the US Department of Education.



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Voter Registration Information

The Federal Higher Education Act requires all California colleges and universities that participate in Federal student aid programs to make voter registration forms available to their students. The link below will take you to the website of the Secretary of State of California where you can register to vote in any county in California (providing you are a resident of the State of California and otherwise qualified.) Most other states have similar websites.

http://www.sos.ca.gov/elections/elections_vr.htm