

UNIVERSITY OF THE CUMBERLANDS

Master of Science in Health and Human Performance

Online Program



Academic Handbook

and

Course Catalog

2015-2016

Accreditation

University of the Cumberlands is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate, baccalaureate, masters, education specialist, and doctorate degrees. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404.679.4500 for questions about the accreditation of University of the Cumberlands.

Non-Discrimination Policy

University of the Cumberlands does not illegally discriminate on the basis of race, color, national or ethnic origin, sex, disability, age, religion, genetic information, veteran status, because a person is a smoker or nonsmoker, or any other basis on which the University is prohibited from discrimination under local, state, or federal law, in its employment or in the provision of its services, including but not limited to its programs and activities, admissions, educational policies, scholarship and loan programs, and athletic and other University-administered programs. In order to fulfill its purpose, the University may legally discriminate on the basis of religion in employment, and the University has sought and been granted exemption from certain regulations promulgated under Title IX of the Education Amendments of 1972 which conflict with the University's religious tenets.

The following person has been designated to handle inquiries or complaints regarding the disability non-discrimination policy, including compliance with Section 504 of the Rehabilitation Act of 1973: Dr. Tom Fish, Dean of Undergraduate Studies, Retention, and Assessment, Library Office 021, 606.539.4216. Tom.fish@ucumberlands.edu

The following person has been designated to handle employee inquiries or complaints regarding the sex nondiscrimination policy including compliance with Title IX of the Education Amendments of 1972: Ms. Pearl Baker, Human Resources Director and Title IX Coordinator, Gatliff Administration Office 116, 606.539.4211.

Pearl.baker@ucumberlands.edu

The following person has been designated to handle student inquiries or complaints regarding the sex nondiscrimination policy including compliance with Title IX of the Education Amendments of 1972: Dr. Emily Coleman, Student Success Coordinator and Deputy Title IX Coordinator, Gatliff Administration Office 103, 606.539.4171.

Emily.coleman@ucumberlands.edu

The following person has been designated to handle inquiries or complaints regarding all other portions of the non-discrimination policy: Mr. Steve Morris, Vice President for Business Services, Gatliff Administration Office 001, 606.539.4597.

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University of the Cumberland

Master of Health and Human Performance

Faculty and Staff

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University of the Cumberland's Mission Statement

University of the Cumberland has historically served students primarily, but not exclusively, from the beautiful mountain regions of Kentucky, Tennessee, West Virginia, Virginia, Georgia, North Carolina, South Carolina, Ohio and Alabama which have traditionally been described as Appalachia. The University's impact can be seen in the achievements of its graduates who have assumed roles of leadership in this region and throughout the nation.

While located in the resort like area of Appalachia, with emphasis primarily on serving the beautiful mountain area, the University now reaches into every state and around the world through its student body and alumni.

UC continues to offer promising students of all backgrounds a broad-based liberal arts program enriched with Christian values. The University strives for excellence in all of its endeavors and expects from students a similar dedication to this pursuit. Its commitment to a strong academic program is joined with a commitment to a strong work ethic. UC encourages students to think critically and creatively so that they may better prepare themselves for lives of responsible service and leadership. This focus of its

undergraduate programs is extended and extrapolated into its graduate programs. These programs also nurture critical and creative thinking in pursuit of the “life-more-abundant” for both the individual and society. At UC, graduate study prepares professionals to be servant-leaders in their disciplines and communities, linking research with practice and knowledge with ethical decision-making.

Program Description

The Master of Science in Health and Human Performance at University of the Cumberlands focuses on understanding the health and physical activity at all levels. Chronic health diseases are directly linked to health behaviors and physical activities. Since obesity is considered a global problem, it is important and should be addressed at all levels of physical activity. By determining current health and fitness status, strategies and theories such as education, intervention, and behavior may be implemented appropriate to social and cultural factors. The program emphasizes practical application while offering strong academic content in all areas.

Within the HHP program, there will be two concentrations: 1) Health and Fitness Promotion, 2) Coaching and Fitness Leadership. For both concentrations, students will complete six common core course requirements that will give students a firm foundation and practical application in research, statistics, nutrition, psychology, exercise physiology, health and fitness testing, and program design. The Health and Fitness Promotion concentration will focus on chronic disease prevention and intervention skills to develop, implement, and evaluate health promotion programs for diverse populations. The Coaching and Fitness Leadership concentration will focus on how to teach and influence individual and/or team performance by developing an ethical and effective leadership style.

This program seeks to

- Prepare candidates to analyze the role of lifestyle behaviors including physical activity on general health and chronic disease.
- Prepare candidates to implement health and fitness assessment, intervention, and planning appropriate to diverse populations.
- Prepare candidates to select and adapt ethical and effective leadership strategies in physical activity from fitness to competitive sport levels.
- Prepare candidates to communicate with and educate participants on behavior changes, assessment procedures and results, and program implementation.

Admission Requirements

Admission requirements are as follows:

- Completed graduate application form.
- Payment of \$30.00 application fee.

- Official transcripts for all undergraduate and graduate work from accredited colleges or universities which show a cumulative GPA of 2.5 or above on a 4.0 scale.
- A 500-word or more essay describing your professional experiences and/or goals as they relate to the pursuit of the Master of Health and Human Performance.
- Two letters of recommendation assessing the applicant's academic potential, character, and maturity. One letter must be from a person associated with this professional area who can provide an evaluation of the applicant's involvement in and commitment to health and performance.
- Candidates may take either the Graduate Record Examination (GRE) or the Miller Analogies Test (MAT) to fulfill the entrance test requirement. Additionally, the test requirement may be waived if one of the following conditions is met: the candidate has an overall undergraduate GPA of 3.0+ on a 4.0 scale, the candidate currently holds a Master's degree from an accredited institution, or the candidate has obtained at least 30 hours of graduate level work with a minimum overall GPA of 3.0 on a 4.0 scale.
- A cumulative grade point average (GPA) of 2.5 for undergraduate work. Undergraduate work may have been completed in a related major.
- Documentation of language fluency for non-native speakers of English, such as a score report from the Test of English as a Foreign Language (TOEFL) or the International English Language Testing System (IELTS). The minimum acceptable TOEFL or IELTS scores for admission are:
 - o Paper-based TOEFL (PBT) – 550
 - o Computer-based TOEFL (CBT) – 213
 - o Internet-based TOEFL (IBT) – 79
 - o IELTS – 6

Transfer of Credit Policy

A student may transfer a maximum of nine semester hours of credit into the Master of Science in Health and Human Performance program from an accredited graduate institution or program. Transfer credits must be in courses equivalent to courses in the program. All transfer credits must be approved by the Program Director and the Registrar and have been earned within the past ten years.

Tuition and Expenses

Tuition for the program is \$873.00 for each three-hour course *(\$315 per credit hour) plus a \$50 technology fee each Bi-Term. If a student takes two courses in one Bi-Term, the student pays only one technology fee. Required textbooks are not included in the tuition cost and must be purchased by the student.

*Tuition per credit hour may vary, if taking a course from a different program.

1) \$315 per credit hour

2) \$50 technology fee per term (we offer six eight-week terms per year: 2 in the spring, 2 in the fall, and 2 in the summer)

You can roughly figure the following cost for tuition and fees based on 30 credit hour program completed in 10 months (5 eight-week terms, 2 classes per term).

Tuition Fees \$9,450
\$315 per credit hour x 30 credit hours

Technology Fee \$250
\$50 per semesters x 5 eight week semesters

Total Tuition and Fees \$9,700

Program of Study

The Master of Science in Health and Human Performance is comprised of 30 credit hours. All candidates complete a common core of courses, an area of concentration, and a program portfolio.

The Master of Science in Health and Human Performance requires the following:

1. Completion of a six (6) course **common core** requirement (18 credit hours):

- HHP 530 – Research Methods
- HHP 531 – Applied Statistics
- HHP 532 – Applied Nutrition
- HHP 533 – Health and Fitness Psychology
- HHP 534 – Exercise Physiology
- HHP 535 – Exercise Testing and Prescription

2. Completion of two (2) courses for an **area of concentration** (6 credit hours):

- a. Health and Fitness Promotion concentration

- HHP 536 – Health Promotion Principles and Practices
- HHP 630 – Health and Fitness Promotion Programming

- b. Coaching and Fitness Leadership concentration

- HHP 537 – Coaching and Fitness Leadership
- HHP 631 – Advanced Coaching and Fitness Leadership

3. Completion of two (2) **elective** courses - (6 credit hours):

- HHP 632 – Current Issues in Health Promotion
- HHP 633 – Current Issues in Coaching and Fitness Leadership
- HHP 634 – Strength and Conditioning
- HHP 635 – Youth Health and Fitness
- HHP 636 – Supplementation for Health and Human Performance
- HHP 637 – Applied Sports Medicine

HHP 638 – Administrative and Management Strategies
HHP 639 – Special Topics
Course within a concentration or double concentration

4. **Program Portfolio** (0 credit hour)

HHP 690 – Program Portfolio in Health and Human Performance

Course Descriptions

HHP 530 Research Methods – This is an introduction to the research process to provide practical tools to understanding, planning, conducting, assessing, and presenting research.

HHP 531 Applied Statistics - The focus of this course is to teach basic statistical and evaluative techniques, computer application skills in data analysis, and effective communication of results for research, reports, and presentations. Prerequisite: HHP 530

HHP 532 Applied Nutrition – Fundamental and diverse nutritional education and practices will be addressed in the framework of allied health professionals working with various populations of active individuals.

HHP 533 Health and Fitness Psychology - Various psychological principles associated with health and fitness will be covered. Topics may include psychological variables that hinder or heighten performance, factors influencing adherence to exercise, behavior change, and injury recovery.

HHP 534 Exercise Physiology – This is a study of various factors that affect human performance to include regulatory mechanism, adaptations, and changes as a result of physical activity.

HHP 535 Exercise Testing and Prescription – This course studies the principles of exercise testing and prescription for healthy and diseased states. This course will assist in the preparation for any personal trainer exam and the ACSM EP-C (Certified Exercise Physiologist) test for national certification.

HHP 536 Health Promotion Principles and Practices – This course will overview concepts related to chronic diseases and provide an understanding of principles and skills necessary to develop, implement, and evaluate health promotion programs for diverse populations.

HHP 537 Coaching and Fitness Leadership - This course develops a theoretical base for teaching sport and exercise skills and to be used for practical application. The course includes the development of a leadership philosophy, with an emphasis on

ethics and establishing a leadership style. An examination of the contemporary trends and issues in this area will be included.

HHP 630 Health and Fitness Promotion Programming – In this course, students will demonstrate their competencies of health promotion and disease prevention, assessment and screening, intervention, and program planning and evaluation. This course will assist in the preparation for the ACSM/NPAS for Physical Activity in Public Health Specialist Certification exam. Prerequisites: HHP 536

HHP 631 Advanced Coaching and Fitness Leadership - This course provides an in-depth study of the influence on individual and team performance in sport and exercise settings. There will be a focus on interpersonal aspects such as cohesion and leadership along with topics such as communication, management, skill acquisition, and risk management. Prerequisite: HHP 537

HHP 632 Current Issues in Health Promotion – This course investigates current issues and trends in the areas of health and fitness.

HHP 633 Current Issues in Coaching and Fitness Leadership – This course investigates current issues and trends in the areas of sport and exercise.

HHP 634 Strength and Conditioning - This course is designed to study the principles and methods of training and conditioning in sports and exercise. The focus is to develop holistic training programs that include exercise and nutrition. This course will assist in the preparation for the NSCA-CSCS (Certified Strength and Conditioning Specialist) test for national certification.

HHP 635 Youth Health and Fitness - The course is designed to explore the health and developmental benefits of fitness training on youth. This course will also assist in the understanding of safe, age-appropriate exercise, fitness assessment, and program design. This course assists in the preparation for the JrFit Youth Fitness Specialty Certificate.

HHP 636 Supplementation for Health and Human Performance - The purpose of this course is to examine the safety and effectiveness of dietary supplements used for health and human performance.

HHP 637 Applied Sports Medicine – This course will overview prevention, recognition, and management of sport and exercise injuries and other conditions influencing human performance and safety.

HHP 638 Administrative and Management Strategies - The course will study basic concepts, theories, and practical application pertaining to administration and management of sport and fitness programs. Topics may include organizational structure and function, program development and administration, human resource management, financial management, information management, and legal considerations.

HHP 639 Special Topics – The course is designed to provide information that is of particular interest to the fields of Health and Human Performance. Topics will vary. Course may be repeated with different topics.

HHP 690 Program Portfolio in Health and Human Performance – In this program-exit activity, students develop an e-portfolio based upon signature assignments from previous courses. In framing the significance of these professional artifacts, students demonstrate their expertise and competence in the field of health and human performance and explore a selected topic related to their coursework and professional goals. The e-portfolio may include a practical application of their coursework or a scholarly literature review. Students typically enroll in this course after at least 24 credit hours have been earned toward the degree. Students must earn a satisfactory “S” score on this portfolio. Credit, 0 credit hour.

Policies and Procedures

Grading The Health and Human Performance program uses the following grades and quality points:

- A** Superior performance, four quality points are earned for each semester hour with a grade of “A”
- B** Performance distinctly above average, three quality points are earned for each semester hour with a grade of “B”
- C** Average performance, two quality points are earned for each semester with a grade of “C”
- F** Failure, given for unsatisfactory work, no quality points.
- W** Withdrawn from class without punitive grade.
- I** Incomplete, assigned only in instances where a small unit of work is not complete because of verifiable, extenuating circumstances. An “I” contract is submitted to the Registrar’s Office with each “I” grade assigned.

The grade point average is computed on all graduate course work with the exception of “W.” The grade of “I” is computed as an “F” in determining qualifications for candidacy. If the grade point average is below 3.0 (B), the candidacy application is held until the incomplete is cleared and the grade earned is then considered in determining the grade point average. Courses with a grade of “F” cannot be used toward degree or non-degree programs but will be used toward computing GPA. Candidates for a graduate degree are required to have a combined cumulative grade point average of “B” in all

courses. A “W” grade has no bearing on the grade point average. Students wishing to withdraw prior to completing the semester should complete an official withdrawal form from the Office of Academic Affairs.

The grade of incomplete is awarded only when legitimate circumstances warrant. The grade of “I” will be recorded on the graduate student’s transcript and will remain until the faculty member awarding this grade makes the appropriate change or until the time specified on the “I” contract expires. The maximum length of time an “I” may remain on a transcript is one calendar year. At the end of a one calendar year period, the incomplete will change to the grade of “F” if the student has not completed the course requirement as specified by the instructor. Each submitted incomplete must be accompanied by a valid contract for this grade. This contract will indicate all of the necessary steps to be taken by the student to satisfactorily change the grade of “I”.

Academic Status

The following standards will determine a student’s academic status:

1. Students must maintain a GPA of 3.0 to complete the program successfully. Students may have a maximum of two grades (six credit hours) of "C" on their transcript that count toward the degree. Students may retake a course once to raise a “C” grade."
2. A student whose GPA drops below 3.0 will be placed on academic probation. The student then has two semesters to improve the GPA to a 3.0 or higher. If the student fails to do so, the student will normally not be allowed to continue in the program.
3. A student must pass a course that is a prerequisite for another course with a “B” or better before taking the following course.
4. Students must complete all program requirements within four years of matriculation.

High standards of personal honesty and ethics are essential for those who are preparing for a career in the field of Health and Human Performance. Students are expected to demonstrate integrity in their work as well as strong academics. Students who submit the work of others as their own or intentionally do not follow instructions for taking tests or act in other unethical ways will be dismissed from the program.

Being placed on probation is a warning to the student that academic performance is below the minimum requirements of the Program. During the probation period, a student has the opportunity to raise the GPA or correct other specifically identified problems. If these deficiencies are not remediated, a student may be dismissed from the Program. Probationary status is determined and monitored by the Program Director in

consultation with the Academic Coordinator and the Registrar. The minimum length of probation is one semester.

Academic Appeals

A student wishing to appeal a grade must appeal first to the professor of the course. If the situation remains unresolved, the student may then appeal to the Program Director. Following the ruling of the Program Director, either the professor or the student may file a complaint with the Academic Appeals Committee of the University. This formal written appeal must be filed by the end of the 4th week of classes in the next regular term following the term in which the course in question was taken. The Academic Appeals Committee then gathers information from the student, the instructor, and any other relevant parties. The Committee will deliver its recommendation on the complaint to the Vice President for Academic Affairs. After reviewing this recommendation and concurring with or amending it, the Vice President for Academic Affairs will inform the student and instructor of the disposition of the complaint no later than the last day of classes of the term in which the complaint was filed.

An appeal of any application of program policy made by the Program Director may also be filed with the Vice President for Academic Affairs, who will make the final determination in the matter.

Leave of Absence

A leave of absence from the M.S. in Health and Human Performance program may be granted by the Program Director for medical or personal reasons. Requests for leaves of absence must be made in writing to the Program Director. A student on a leave of absence may be permitted to resume course work upon receipt of documentation that satisfactory resolution has occurred of the problem necessitating the leave of absence. Repetition of course work satisfactorily completed prior to the leave of absence will not be required provided resumption in training occurs within one academic year from the date the leave of absence begins.

Withdrawal

Students may voluntarily withdraw from the M.S. in Health and Human Performance program in accordance following the University's general policies and procedures. Written notice of intent to withdraw must be provided to the Program Director prior to initiating the formal withdrawal process.

A student desiring to withdraw from University of the Cumberlands within any semester must complete required paperwork and receive permission from the Vice President for

Academic Affairs. The following policies and procedures govern withdrawal from the University for the current term.

1. The permanent record of a student who withdraws from University of the Cumberland up until the last day to drop a class published on the Academic Calendar for that semester or bi-term will list a mark of "W" for all courses for which another grade (such as an "aF") has not been previously posted. A "W" carries no grade point penalty.
2. Students withdrawing after the last day to drop a course for the semester or bi-term will receive a grade as determined by the professor. In many cases this may be an "F."
3. A student who does not attend or ceases to attend a class but never officially drops or withdraws will receive an "aF" for each class when appropriate. An administrative withdrawal will be processed when aF's are posted for all courses on a student's schedule.
4. No student who withdraws from University of the Cumberland is entitled to a grade report or transcript of credits until the student's account is cleared by the Bursar's Office.
5. The official date of withdrawal will be used by the Bursar's Office and the Office of Financial Planning to determine any adjustments involving financial aid and financial charges.

Medical / Emergency Withdrawal. Students who must withdraw from classes for medical reasons or because of dire personal circumstances may submit a written request to the Academic Affairs Office as soon as the student intends to stop attending classes. This request must be supported by a letter from a medical professional or other source supporting the student's request with specific information on the student's diagnosis, current condition, and continuing treatment requirements, or on the student's personal emergency that necessitates the withdrawal request. If the medical / emergency withdrawal is granted, the student will receive grade of a "W" in all current classes. NOTE: Normally, partial medical / emergency withdrawals are not permitted (that is, withdrawal from one or two courses while the student continues in others).

Readmission

Any individual who has previously matriculated and failed to complete the entire program of study within the required time period will be required to initiate a new application for admission. Likewise, applicants who have been previously offered admission into the Program but failed to matriculate in the designated class will also be required to initiate a new application for admission.

Student Privacy and Informed Consent

Students pursuing a Master of Science in Health and Human Performance are granted privacy through the Family Educational Rights and Privacy Act of 1974 (FERPA) enacted to protect the privacy associated with educational records, to establish the rights of students to inspect and review their educational records, and to provide guidelines for the correction of inaccurate or misleading data through informal and formal hearings.

Privacy Rights of Students

The University is subject to the provision of the Family Educational Rights and Privacy Act (FERPA). This federal law affords students certain rights with respect to the student's education records. These rights are:

- 1. The right to inspect and review the student's education records within 45 days of the day the University receives a request for access.** Students should submit to the Office of the Registrar written requests that identify the record(s) they wish to inspect. The Registrar will make arrangements for access and notify the student of the time and place the records may be inspected.
- 2. The right to request the amendment of the student's education records that the student believes are inaccurate.** Students may ask the University to amend a record that they believe is inaccurate. They should write the Registrar, clearly identify the part of the record they want changed, and specify why it is inaccurate. If the Registrar decides not to amend as requested, the Registrar will notify the student of the decision and advise the student of his or her right to a hearing regarding the request and will provide the student with additional information regarding the hearing procedures.
- 3. The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent.** One exception which permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by the University in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the University has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. Upon request, the University discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

The University may also disclose without the student's consent "directory information" unless the student has advised the Registrar in writing at least five days following registration that the student does not wish part or all of the directory information to be made public. Once filed, this instruction becomes a permanent part of the student's record until the student instructs the University, in writing, to have the request removed. The primary purpose of directory information is to allow the University to include this type of information in certain University publications, the media, and outside organizations. The University has designated the following as examples of directory information: The student's name, addresses including electronic mail address, telephone numbers, date and place of birth, major field of study, degree sought, attained class level, expected date of completion of degree requirements and graduation, degrees and awards received, picture, dates of attendance, full or part-time enrollment status, the previous educational agency or institution attended, class rosters, participation in officially recognized activities and sports, weight and height of athletic team members and denominational preference. The University may disclose education records in certain other circumstances, but shall do so only upon the authorization of the Registrar.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the University to comply with the requirements of FERPA. The name and address of the office which administers FERPA and to which complaints are to be sent is: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC, 20202-4605.

Office of Financial Planning

To learn more about financial aid options, please contact the Office of Financial Planning by calling 606.539.4220.

**UNIVERSITY OF THE CUMBERLANDS Cancellation Deadlines
(ALL Undergraduate/Graduate Programs)**

Any student who does not cancel prior to their required deadline will be assessed a minimum fee of \$150 for classes and a minimum fee of \$150 for room and board. Deadline dates are posted with the Registrar Office and Bursar Office.

Cancellation Deadlines for 2015-2016

	Fall Term 2015	Spring Term 2016
Returning Students	July 1, 2015	January 2, 2016
Freshman/Transfer	August 1, 2015	January 2, 2016

Refund Policy

Students must officially withdraw through the Office of Academic Affairs. Students who fail to officially withdraw forfeit all rights to a refund or reduction in fees.

Refund Schedule

Courses Fifteen Weeks or Greater in Length

Official Date of Withdrawal	Charge	Refund
Last day to Register	0%	100%
Week 2 of classes	20%	80%
Week 3 of classes	40%	60%
Week 4 of classes	60%	40%
Week 5 of classes	80%	20%
After 5th week of classes	100%	0%

Courses Greater than Six Weeks but Less than Fifteen Weeks in Length

Official Date of Withdrawal	Charge	Refund
Last day to Register	0%	100%
Week 2 of classes	50%	50%
After 2nd week of classes	100%	0%

Courses Six Weeks or Less in Length

Official Date of Withdrawal	Charge	Refund
Last day to Register	0%	100%
After 1st week of classes	100%	0%

If a student officially withdraws after the posted cancellation deadline and on or before the first day of the term, they will be charged a **non-cancellation fee of \$150 for tuition and \$150 for room and board** for the fall and spring term. There is no non-cancellation fee for the summer term(s).

If a student officially withdraws after the first day of classes, they will be charged an **administrative withdrawal fee of \$100 for the fall and spring terms and \$50 fee for the summer and bi-terms.**

A student is **not eligible for any financial aid prior to the first day of class** attendance.

TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants, National SMART grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you

received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a prorated basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you are originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period. If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt.

Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If you receive (or your school or parents receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of: 1. Your institutional charges multiplied by the unearned percentage of your funds, or 2. The entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refunds policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-fedaid (1-800-433-3243). TTY users may call

1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Disability Accommodations

University of the Cumberlands accepts students with certified disabilities and provides reasonable accommodations for their certified needs in the classroom, in housing, in food service or in other areas. (Please see the University's Non-Discrimination Policy on page 2.) Students with disabilities may incur additional costs for services not provided by the University. The University's obligation to reasonably accommodate any student's disability ends where the accommodation would pose an undue hardship on the University or where accommodation in question would fundamentally alter the academic program.

For accommodations to be awarded, a student must submit a completed Accommodations Application form and provide documentation of the disability to the Disability Services Coordinator, Dr. Michelle Dykes-Anderson in the Student Services Office, 606.539.3561. Documentation may include copies of accommodation records from a high school or previously attended educational institution, testing results and evaluation by a licensed psychometrician, and/or statements from a physician describing the disability and the necessary restrictions. When all paperwork is on file, a meeting between the student and the Coordinator will be arranged to discuss possible accommodations before accommodations are formally approved. Students must then meet with the Coordinator at the beginning of each semester before any academic accommodations can be certified for that term. Certifications for other accommodations are normally reviewed annually. All accommodations may be reviewed at any time at the request of the student or the Disabilities Coordinator.