



UNDERGRADUATE ADMISSIONS

FINANCIAL AID OFFICE

The Financial Aid Office provides a wide range of financial services designed to help students meet the cost of attending the University of Guam. Financial aid is awarded in the form of grants, scholarships, loans, employment, and tuition waivers that help pay the costs of tuition, fees, books, supplies, room and board, transportation, and other personal expenses. The University coordinates and administers a variety of federal, state, private, and institutional programs (each with different regulations, requirements, procedures, and forms). Information on the various types of financial assistance available, applications and eligibility requirements are available at the Financial Aid Office located at the Calvo Field House.

FEDERAL AID

The Title IV Federal Financial Aid Programs are governed by federal regulations and are subject to modification by the U.S. Department of Education and the U.S. Congress; therefore, financial aid information in this catalog is subject to change without notice.

All federally funded programs require the completion of the Free Application for Federal Student Aid (FAFSA) on an annual basis; therefore, students who wish to receive federal financial aid must complete a FAFSA for the academic year in which benefits are expected.

FAFSAs are available beginning on Oct. 1 of each year for classes beginning in the fanuchånan (Aug.–Dec.) semester of the following year. The financial aid process may be lengthy, as it is governed by federal, state, and institutional regulations. The financial aid process can be further delayed if students do not return required documentation in a timely manner.

Upon receipt of the Student Aid Report (SAR) from the U.S. Department of Education, each student must complete the Financial Aid Information Sheet and submit it to the Financial Aid Office. (See the Financial Aid Office website for more information at www.uog.edu/financial-aid.)

Students must meet the following minimum criteria established by the federal government to be considered for the federal programs offered at UOG:

- Be a U.S. citizen or an eligible non-citizen;
- Demonstrate need;
- Be making satisfactory academic progress;
- Be enrolled in a degree-granting program;
- Not be in default on any Title IV loans;
- Not owe repayment of any Title IV funds;
- Be registered with Selective Service (if applicable).

Students are encouraged to complete the FAFSA online at <http://www.fafsa.ed.gov>. Completing the application online reduces processing time and errors. To complete the FAFSA online, students will need an FSA ID from the U.S. Department of Education, which they can request at <https://fsaid.ed.gov/npas/index.htm>. The FSA ID will be sent to the student via email and/or regular mail. It usually takes less than 48 hours to receive an FSA ID by email. For dependent students completing the online FAFSA, at least one parent must also have an FSA ID.

NOTE: Part-time students may receive federal or state-funded financial aid. Some aid programs, such as the Pell Grant, are restricted to undergraduate students.

Federal aid is disbursed throughout each semester based on the date filed.

GOVERNMENT OF GUAM AID

The Government of Guam Student Financial Assistance Programs (SFAP) are governed by local legislation and are appropriated each fiscal year. The appropriation may not necessarily be sufficient to fund all new eligible applicants. Applicants are encouraged to apply well before the published due date. (See www.uog.edu/financial-aid/ for more information.)



SFAP provides financial assistance for undergraduate and graduate studies at the University of Guam or at a U.S.-accredited off-island institution (but only for majors not offered or equivalent to those offered at UOG).

SFAP consists of the following programs:

- Merit Scholarship Program
- Access to Higher Education Financial Assistance Program
- Health Professions Training Scholarship (Nursing Training or Social Work)
- Research/Teaching Assistantship Program
- Jesus U. Torres Professional/Technical Award (PROTECH)
- Pedro "Doc" Sanchez Professional Scholarship
- Dr. Antonio C. Yamashita Teacher Corps Program

The applications are available yearly. See the Financial Aid website for posted deadlines.

OTHER FINANCIAL ASSISTANCE

Other scholarship and assistance opportunities exist. Each program will have its own application process and qualifications. Private scholarships are funded by organizations within the Guam community and may be viewed on the Financial Aid webpage, while the Federated States of Micronesia, Palau, and other island governments in the region provide some aid for the residents of their perspective islands.

FEDERAL SATISFACTORY ACADEMIC PROGRESS POLICY

Federal regulations require the Financial Aid Office to monitor the progress of all students toward the completion of their degree. This monitoring process is called the Satisfactory Academic Progress (SAP). The Department of Education requires that a school monitor SAP both quantitatively and qualitatively.

SAP is essential to remain eligible to receive funds from any Federal Title IV, state, or university aid programs.

SAP is assessed by the Financial Aid Office for any student who applies for financial aid. A student must be eligible

by this policy whether or not a recipient of aid during the evaluated period of attendance.

These rules must apply to all students whether or not they were recipients of any financial aid at the University of Guam or any other college. This policy is effective immediately and supersedes the previous policies.

Federal regulations state that the rules must include the following elements:

- A maximum timeframe for students to complete his or her program (i.e. based on credits attempted);
- A minimum number of units to be completed;
- A minimum GPA.

At the end of each semester, the Financial Aid Office will monitor each undergraduate and graduate student's academic progress to determine financial aid eligibility.

To maintain SAP, the following minimum requirements must be met:

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- Complete at least 75% of credit hours attempted with a passing grade (see chart below);
- Attempt no more than 186 credit hours for bachelor's degree program (based on a 150% of 124 credit hour requirement degree program. Maximum credit hours for programs requiring more than 124 credits will be adjusted accordingly.);
- Maintain a 2.00 cumulative GPA.

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- Complete at least 75% of credit hours attempted with a passing grade (see chart below);
- Attempt no more than 54 credit hours for master's degree program (based on a 150% of 36 credit hour requirement degree program. Maximum credit hours for programs requiring more than 54 credits will be adjusted accordingly.);
- Must maintain a 3.00 cumulative GPA

BREAKDOWN OF REQUIRED NUMBER OF CREDITS

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Credit Hours Attempted*	Enrollment Status	Minimum Credits to Complete Each Semester
21	Full-time	16 credits
19 – 20	Full-time	15 credits
18	Full-time	14 credits
17	Full-time	13 credits
15 – 16	Full-time	12 credits
14	Full-time	11 credits
13	Full-time	10 credits
12	Full-time	9 credits
11	¾ - time	9 credits
10	¾ - time	8 credits
9	¾ - time	7 credits
6 – 8	½ - time	6 credits
Below 6 credits	Less than ½ time	Must pass all credits

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Credit Hours Attempted*	Enrollment Status	Minimum Credits to Complete Each Semester
12	Full-time	9 credits
9	Full-time	7 credits
6 – 8	½ - time	6 credits

Credit Hours Attempted*	Enrollment Status	Minimum Credits to Complete Each Semester
Below 6 credits	Less than ½ time	Must pass all credits

* *Credit Hours Attempted: Number of credit hours enrolled after the Add/Drop period of each semester. The Add/Drop period for regular semesters ends the Tuesday AFTER the first day of classes. The Finakpo' (June–Aug.) Add/Drop period ends on the first day of each session.*

» *To determine the amount of credits required (75% completed with a passing grade), multiply the number of credits you are enrolled in after the Add/Drop period by .75.*

SATISFACTORY ACADEMIC PROGRESS WARNING

Undergraduate students who fail to complete a minimum of 75% of credit hours attempted from the previous semester and/or maintain a 2.00 cumulative GPA will be placed on SAP warning for the following semester enrolled. Students will continue to receive their financial aid funds while on warning status.

Graduate students who fail to complete a minimum of 75% of credit hours attempted from the previous semester will be placed on SAP warning for the following semester enrolled. They will continue to receive their financial aid funds while on credit hour warning. If a graduate student does not meet the cumulative GPA of a 3.00 at the end of the previous semester or is placed on academic probation by the graduate school, he or she will no longer be eligible to receive financial aid funds until he or she is off academic probation from the graduate school.

SUSPENSION OF AID

A student's financial aid will be suspended for any of the following reasons:

1. Failure to make progress toward the minimum required cumulative GPA for two consecutive semesters (fanuchānan/fañomnākan/finakpo');

2. Failure to complete a minimum of 75% of the credit hours attempted for two consecutive semesters (fanuchānan/fañomnākan/finakpo’);
3. Complete withdrawal from the University of Guam during the semester for which aid was received;
4. Dismissal from the University of Guam for any reason;
5. Attempting more than 186 credit hours (undergraduates) or 54 credit hours (graduates) toward their degree program without having received a bachelor’s/ master’s degree;
6. Failure to receive a passing grade (A, B, C, D, or P) for all of the credit hours attempted during the semester;
7. Placement on Continued Probation by the Office of Admissions & Records at the end of a semester;
8. Being in the first semester after a Dismissal or Suspension from the Office of Admissions & Records;
9. Current academic status with the Office of Admissions & Records shows any of the following: Continued Probation, Suspension, or Dismissal.
10. Not following signed Planning Agreement from the Financial Aid Office (Appeal Process).

personal illness or injury, or documents that prove some special circumstance that was beyond the student’s control.

2. What has changed. The petition must include a self-evaluation explaining what steps the student is taking to ensure his or her academic success in future semesters. If necessary, the student should provide documentation from a service provider supporting his or her ability to be academically successful.

A student should submit a petition at least 30 calendar days before the start of the term and no later than 30 calendar days before the end of the semester for which the financial aid is desired. Failure to adhere to this timeline will result in the student losing his or her right to appeal the suspension.

Appeals with mitigating circumstances must be approved by the director of the Financial Aid Office. Financial Aid advisors must prepare a briefing for the director with recommendations for the student’s appeal.

All appeals should be reviewed and forwarded for approval to the director within 30 working days of the student’s submission. A response on the status of the appeal to the student will be given within 45 working days after submission.

If an appeal is approved, the student will be contacted to come into the Financial Aid Office to sign a Planning Agreement. If the Planning Agreement is not followed, the student will lose his or her eligibility for financial aid and there will be no second appeal granted. The student will have to find other sources to pay for tuition and fees until he or she meets the SAP policy requirements.

For more detailed information, contact:

University of Guam Financial Aid Office
 UOG Station
 Mangilao, Guam 96913
 Location: Calvo Field House
 Tel: (671) 735-2288/87
 Fax: (671) 734-2907
 Email: finaid@triton.uog.edu
 Website: www.uog.edu/financial-aid
 School Code: 003935

HOW TO RE-ESTABLISH AID ELIGIBILITY

If a student is on suspension, he or she may submit an appeal. If the appeal is approved, he or she will receive one probationary semester with contractual performance requirements. Approval is not guaranteed, and the student will be held responsible for any debts incurred if he or she enrolls while on financial aid suspension. Financial aid eligibility may be reinstated for the semester during which the petition is approved but not for prior semester(s) that the student may have attended while on financial aid suspension.

Appeal Process A student must submit a written petition to appeal any financial aid suspension if the student believes his or her failure to make satisfactory progress was due to special circumstances. The petition should be one legible page and address the following:

1. Why the student failed to meet the SAP requirements. It must list the special circumstances that impacted the student’s ability to be academically successful. If it was due to an illness, accident, or death of an immediate family member, the petition should provide documentation such as death certificate, proof of a