The Taft University System

Taft Law School William Howard Taft University Consumer Information Guide January 2023



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This Guide is a Catalog Supplement to the Catalogs of Taft Law School and William Howard Taft University. Prospective students are advised to review this Guide in conjunction with their review of the General Catalog and the Catalog Supplement for the Degree Program.

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 that 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.

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California Business & Professions Code Section 6061.7(a)

DEAC Consumer Information Disclosure Form – WHTU

DEAC Consumer Information Disclosure Form – TLS

TLS Juris Doctor Attorney Track Program (Directed Study) Handbook

TLS Juris Doctor Executive Track Program (Directed Study) Handbook

TLS Juris Doctor Attorney Track Program (Independent Study) Handbook

TLS Juris Doctor Executive Track Program (Independent Study) Handbook

WHTU Academic Catalog JDET

WHTU Academic Catalog NON JDET Programs

WHTU Student Handbook 1 2023

TUS Campus Security Report

The Taft University System – Mission Statement

The mission 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.

Taft Law School Institutional Objectives

Taft is committed to providing a quality legal education responsive to the needs of society, now and into the future. It is an objective of Taft to utilize advancing technologies in the delivery of its educational services. Students enrolling in the JDAT Program have many different career or personal goals. Many intend to practice law, but equal numbers elect to enter private enterprise or devote their lives to public service. Regardless of the career plans of graduates, a major objective of the JDAT Program is to prepare students for the California Bar Examination.

Each academic year consists of 48 weekly lesson assignments plus a three or four week review period. The majority of these assignments contain research/writing projects and/or quizzes which are submitted electronically and evaluated by faculty. The goal of the assignments, practice exams and quizzes are to teach students how to analyze and think in an analytical manner (i.e. a lawyer-like manner). Many of the assignments and exams are mirrored after the California Bar test.

Taft's objective is to teach the student not only the black letter law, but to prepare the student for the Baby Bar examination and the California General Bar examination.

It is Taft's goal to teach students to understand the law, exam writing techniques, and multistate (i.e., multiple choice) test taking skills which will bread success. This will give the student the skills needed to pass the California Baby Bar and California General Bar examination.

William Howard Taft University Institutional Objectives

It is an objective of the University to utilize advancing technologies in the delivery of its educational services.

Each academic year consists of three semesters and each semester consists of two eight week terms. Taft's objective is for each student to complete at least one course in every eight week term.

It is a goal of Taft University to move away from traditional static notion of "educational objectives" and point to the more dynamic revised Bloom's taxonomy which uses verbs rather than the nouns of the original taxonomy. These "action words" describe the cognitive processes by which thinkers encounter and work with knowledge.

The objective of the assignments, quizzes and exams is to teach students how to analyze and think critically.

Overview of The Taft University System

The Taft University System (hereinafter sometimes referred to the "University" or "TUS") currently consists of two educational divisions *Taft Law School* and *William Howard Taft University*.

Prior to 2008, Taft Law School operated as a school within William Howard Taft University. As a result of a reorganization, which was reviewed and approved by faculty, regulatory bodies and its accrediting agency, Taft Law School and William Howard Taft University have become educational divisions of The Taft University System.

The Taft University System, which now has its principal location in Lakeview, Colorado, has been providing quality distance education programs to mature adults and professionals for four decades. Few people would have projected when it offered its first continuing education programs to certified public accountants in 1976, that The Taft University System would evolve into a nationally accredited distance learning institution.

This Guide is a resource. Other resources include the General Catalogs for Taft Law School and William Howard Taft University as well as the various Catalog Supplements. All are available for viewing and/or downloading through The Taft University System's website (www.taftu.edu). In addition, every Taft Law School student will be provided with a Student Handbook which contains specific policies and procedures applicable to the student.

Should you require further information, assistance is only a phone call or e-mail away. Let us know how we may assist you in reaching your educational goals.

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Sincerely,

The Taft University System Administration, Faculty and Staff

The Taft University System's 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:

- 1. Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible to others.
- 2. Records of a law enforcement unit of an educational institution.
- 3. Personnel records; records related to a person as an employee not used for any other purpose.
- 4 Medical records
- 5. 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.

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

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

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

- a. School officials with legitimate educational interest.
- b. Other schools to which a student seeks or intends to enroll.
- c. Specified officials for audit and evaluation purposes.
- d. Appropriate parties in connection with Financial Aid to a student.
- e. Organizations conducting studies for or on behalf of the school.
- f. Accrediting organizations.
- g. To comply with a judicial order or lawfully issued subpoena.
- h. Appropriate officials in cases of health and safety emergencies.
- i. State and local authorities, pursuant to state law.
- j. Information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act of 1994.
- k. 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. A school official is defined as:
 - 1. A person employed by the University in an administrative, supervisory, academic, research, or support staff position.
 - 2. A person employed by or under contract to the University to perform a task.
 - 3. A person serving on an institutional governing body or committee.
- b. A school official has a legitimate educational interest if they are:
 - 1. Performing a task specified in their job description/contract.
 - 2. Performing a task related to a student's education.
 - 3. Providing a service or benefit relating to the student or student's family.
 - 4. Representing a school in which a student seeks to enroll; and then only after notification has been attempted to the student.
 - 5. Federal and State authorities auditing compliance of Federal or State-Support programs.
 - 6. 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.

- 7. State and local officials complying with laws in effect prior to 1974 requiring disclosure.
- 8. Performing studies on behalf of educational institutions.
- 9. Accrediting organizations carrying out their function.
- 10. Complying with a judicial order or lawfully issued subpoena; provided notification to the student is made before complying with the subpoena.
- 11. Performing responsibilities as committee members.
- c. 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.
- d. 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:
 - 1. Student has an unpaid financial obligation with the University.
 - 2. There is an unresolved disciplinary action against the student.
- e. 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.
- f. Students have the right to request in writing a copy of the University's FERPA policy.
- g. 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

h. 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.

- a. Student 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.
- b. 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.
- c. 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.
- d. 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.

- e. 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.
- f. 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.
- g. 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.
- h. 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:

- 1. Confidential letters and recommendations for which they have waived their rights of inspection.
- 2. Educational records containing information about more than one student (access is permitted only to that part of the record concerning the inquiring student).
- 3. Records of instructional, supervisory, administrative and certain educational personnel which are in the possession of the originator.
- 4. 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.)
- 5. 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.

Requirement to Submit Transcripts of Prior Education

The Taft University System 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:

- <u>Taft Law School</u> All official transcripts of pre-legal education must be submitted within 30 days of the start of courses.
- <u>William Howard Taft University</u> All official transcripts required for admission must be submitted within 30 days of the start of courses.

Policy for Evaluation of Credit

All students must provide Taft Law School (Taft) with official school transcripts. Taft will verify through the official transcript/transcripts that an applicant is eligible to be enrolled in the law program. A student can transfer credits from another law school and it is generally accepted. However, how many credit units are awarded is determined by the California State Bar with a maximum allowed of 50% credit value assigned by the original institution. No credit will be accepted for courses in which the student has received a grade lower than C minus.

Requirement to Submit Photographic Identification

The Taft University System is required to verify the identity of all of 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.

Student Financial Aid Consumer Information 2022-2023

This section is applicable to students seeking Federally insured student loans. Students not seeking such loans can skip to page 14 (Prior Loan Deferments).

Degree seeking students that are U.S. citizens or eligible non-citizens enrolled in an eligible program may apply for student financial aid as a means of assisting with financing their education. The Taft University System participates in the Federal Direct Loan Program for its Juris Doctor-Attorney Track Program, Juris Doctor-Executive Track Program, Master of Business Administration Program, Doctor of Education Program, Education Specialist Program, Master of Education Program, and Master of Public Administration Programs only. (The Federal Direct Loan Program includes Stafford Unsubsidized Loans, Stafford Subsidized Loans, and Federal PLUS Loans. It is important to note that students enrolled in all other University programs (including the Juris Doctor-Attorney Track Independent Study Program, the Juris Doctor-Executive Attorney Track Independent Study Program, Bachelor of Science in Business Administration Program, Master in Science in Taxation Program, and Master of Laws in Taxation Programs) are NOT eligible for these loans.

The University does **NOT** participate in the following Federal Aid Programs:

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

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 Grants may be found on the Taft University System's websites.

- For Purposes of counting semester units for completed undergraduate coursework, the financial aid office will accept 60 semester units as completed for those students who have earned either an Associate's of Science or an Associate's of Arts Degree from an Accredited institution.
- If a student has completed other undergraduate coursework beyond an Associate's of Science or an Associate's of Arts Degree from an accredited institution, at the same or any other accredited institution, the financial aid office will only accept and count units completed with a grade of C- or higher. However, if student's cumulative GPA is 2.00 or higher we will count units with a grade of D or higher. If the Bar has previously accepted any units with a grade of D or higher, we will count those units as well.

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 other private aid programs that 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; and
- 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.

Statement of Educational Purpose

Federal Financial Aid is to be used solely for the students educational expenses related to their enrollment in The Taft University System eligible programs.

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Application Process

Students may apply for student financial aid after submitting an application for admission to the Admissions Office. The following forms are required to begin the application process for student financial aid loans.

- Free Application for Federal Student Aid (FAFSA)
- Federal Direct Loan Master Promissory Note (for individuals interested in Stafford loans) if applicant is a first time borrower, has discharged loans, paid off all prior loans, or previous MPN has expired
- Entrance Counseling Form if applicant is a first time borrower, has discharged loans, or has paid off all prior loans
- Taft University System Enrollment Agreement documents
- If necessary, complete and submit a Withdrawal/Clearance Letter to release prospective student's prior FSA obligation at prior school.

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 Taft Law School, the amount of that Federal Student Aid will be taken into consideration when determining his/her eligibility for Federal Student Aid at Taft.

We highly recommend following our online financial aid process listed on our website at https://www.taftu.edu/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.

The average processing time for financial aid is 30-60 days. Prospective students should plan accordingly.

Verification

A student may be chosen to participate in the verification process of information submitted on his or her 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 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. Student will receive written notification from the University of verification requirements and the timelines for completion of the process.

Verification must be completed within 2 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 Programs

Federal Direct Loans

Federal Direct Loans are received from the federal government. The loans students receive will be subsidized and/or unsubsidized.

A *subsidized* loan is awarded on the basis of financial need. Student will not be charged any interest before student begins repayment or during deferment periods. The federal government subsidizes the interest during these periods.

An *unsubsidized* loan is not awarded on the basis of need. Student will be charged interest from the time the loan is disbursed until it's paid in full. If 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 his or her loan and additional interest will be based on that higher amount. Student can choose to pay the interest as it accumulates.

The amounts students can borrow will depend on his or her grade level, determined at the time application for admission is submitted, and his or her dependency status. The following table indicates Stafford Loan funding limits based on student's status of dependent undergraduate, independent undergraduate, or a graduate student. A student whose parent cannot obtain a PLUS loan is allowed to borrow additional unsubsidized Stafford amounts. Student's dependency status will be determined based on his or her answers to questions on the FAFSA.

Federal Direct Stafford Loan Limits

Annual Loan Limits for Subsidized and Unsubsidized Federal Direct Stafford Loans

	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate/Professional Student [90+ Semester Units]
1st Year [Semester Units 0-29]	\$5,500—No more than \$3,500 of this amount may be in subsidized loans	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.	\$20,500 in Direct Unsubsidized Loans per academic year. Graduate and professional students are not eligible to receive Direct Subsidized Loans. *_knowledge-center_fsa-handbook_2022- 2023_vol3_ch5-direct-loan-periods-and- amounts.pdf
2nd Year [Semester Units 30-59]	\$6,500—No more than \$4,500 may be in subsidized loans	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.	,
3rd and 4th Year (each) [Semester Units 60-89]	\$7,500—No more than \$5,500 may be in subsidized loans	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.	
Maximum Total Debt from Stafford Loans Upon Graduation	\$31,000—No more than \$23,000 of this amount may be in subsidized loans	\$57,500—No more than \$23,000 of this amount may be in subsidized loans.	\$138,500—No more than \$65,500 of this amount may be in subsidized loans. The graduate debt limit includes Stafford Loans
			received for undergraduate study.

Please note that student may also receive less funding if student receives other financial aid (such as private or military tuition assistance) that is used to cover a portion of his or her Cost of Attendance.

Interest rates for new subsidized Stafford Loans for undergraduate students disbursed on or after July 1, 2009:

First disbursement	of a loan:	Interest rate on the
Made on or after	Made before	unpaid balance
July 1, 2011	July 1, 2013	3.40 percent
July 1, 2013	July 1, 2014	3.86 percent
July 1, 2014	July 1, 2015	4.66 percent
July 1, 2015	July 1, 2016	4.29 percent
July 1, 2016	July 1, 2017	3.76 percent
July 1, 2017	July 1, 2018	4.45 percent
July 1, 2018	July 1, 2019	5.05 percent
July 1, 2019	July 1, 2020	4.53 percent
July 1, 2020	July 1, 2021	2.75 percent
July 1, 2021	July 1, 2022	3.75 percent
July 1, 2022	July 1, 2023	4.99 percent

Interest rates for new Federal Direct Subsidized and Unsubsidized Loans for graduate students disbursed on or after July 1, 2008 up until July 1, 2012:

First disbursement	of a loan:	Interest rate on the
Made on or after	Made before	unpaid balance
July 1, 2008	July 1, 2009	6.80 percent
July 1, 2009	July 1, 2010	6.80 percent
July 1, 2010	July 1, 2011	6.80 percent
July 1, 2011	July 1, 2012	6.80 percent

After July 1, 2012, the Department of Education no longer offers the Federal Direct Subsidized Loans for graduate level students going into a graduate level program. However Federal Direct Unsubsidized Loans will still be offered.

Interest rates for new Federal Direct Unsubsidized Loans for graduate students disbursed on or after July 1, 2012:

First disbursement	of a loan:	Interest rate on the
Made on or after	Made before	unpaid balance
July 1, 2012	July 1, 2013	6.80 percent
July 1, 2013	July 1, 2014	5.41 percent
July 1, 2014	July 1, 2015	6.21 percent
July 1, 2015	July 1, 2016	5.84 percent
July 1, 2016	July 1, 2017	5.31 percent
July 1, 2017	July 1, 2018	6.00 percent
July 1, 2018	July 1, 2019	6.60 percent
July 1, 2019	July 1, 2020	6.08 percent
July 1, 2020	July 1, 2021	4.30 percent
July 1, 2021	July 1, 2022	5.28 percent
July 1, 2022	July 1, 2023	6.54 percent

Interest rates for new Federal Direct Grad Plus Loans for graduate students disbursed on or after July 1, 2008:

First disbursement	of a loan:	Interest rate on the
Made on or after	Made before	unpaid balance
July 1, 2010	July 1, 2011	7.90 percent
July 1, 2011	July 1, 2013	7.90 percent
July 1, 2013	July 1, 2014	6.41 percent
July 1, 2014	July 1, 2015	7.21 percent
July 1, 2015	July 1, 2016	6.84 percent
July 1, 2016	July 1, 2017	6.31 percent
July 1, 2017	July 1, 2018	7.00 percent

July 1, 2018	July 1, 2019	7.60 percent
July 1, 2019	July 1, 2020	7.08 percent
July 1, 2020	July 1, 2021	5.30 percent
July 1, 2021	July 1, 2022	6.28 percent
July 1, 2022	July 1, 2023	7.54 percent

The Federal Direct Loan Program does charge an origination fee, which is taken out of the loan proceeds by the federal government. However, as part of the changes to the student loan programs made by the Higher Education Reconciliation Act of 2005 (the HERA), Pub. L. 109-171, the origination fee for Direct Subsidized Loans and Direct Unsubsidized Loans was reduced. For more information on loan terms, refer to the "Borrower's Rights and Responsibilities" section of the Federal Stafford Loan Master Promissory Note (MPN).

The origination fees for Federal Direct Subsidized Loans and Direct Unsubsidized are:

First disbursement of all Federal Direct Subsidized & Unsubsidized Loans:		
Made on or after	Made before	Loan Origination Fee
July 1, 2012	July 1, 2013	1.000 percent
July 1, 2013	December 1, 2013	1.051 percent
December 1, 2013	October 1, 2014	1.072 percent
October 1, 2014	October 1, 2015	1.073 percent
October 1, 2015	October 1, 2016	1.068 percent
October 1, 2016	October 1, 2017	1.069 percent
October 1, 2017	October 1, 2018	1.066 percent
October 1, 2018	October 1, 2019	1.062 percent
October 1, 2019	October 1, 2020	1.059 percent
October 1, 2020	October 1, 2022	1.057 percent
October 1, 2022	October 1, 2023	1.059 percent

The origination fees for Federal Direct Grad PLUS Loans are:

First disbursement of all Federal Direct Grad Plus Loans:		
Made on or after	Made before	Loan Origination Fee
July 1, 2012	July 1, 2013	4.000 percent
July 1, 2013	December 1, 2013	4.204 percent
December 1, 2013	October 1, 2014	4.288 percent
October 1, 2014	October 1, 2015	4.292 percent
October 1, 2015	October 1, 2016	4.272 percent
October 1, 2017	October 1, 2018	4.264 percent
October 1, 2018	October 1, 2019	4.248 percent
October 1, 2019	October 1, 2020	4.236 percent
October 1, 2020	October 1, 2022	4.228 percent
October 1, 2022	October 1, 2023	4.228 percent

After submitting a current Free Application for Student Aid (FAFSA) and the student has completed and forwarded the Master Promissory Note (MPN), if required, to the Department of Education, the School will retrieve and review the information and then an estimate award letter and award letter will be prepared and sent to the student. The estimate award letter and award letter will inform the student of the types (subsidized, if eligible, unsubsidized or PLUS) and amount of student loans awarded for the loan period. The student will also receive a disclosure statement from Direct Loans with the same information. At the time disbursements are processed by the School the Department of Education will email/mail a disclosure statement and notify student of anticipated disbursement dates. Prior to the funds requested, the University will verify that student has maintained eligibility and is currently registered for classes. Any changes and/or breaks in attendance or failure to start classes as scheduled, may prevent federal student aid from being disbursed.

Loans for Taft Law School (TLS) are processed for an academic year. Students can reapply for subsequent loans after successfully completing these requirements. TLS will disburse the loan in two installments, with the first half disbursed approximately 38 days after the beginning of the academic year and the second half disbursed at

approximately 26 weeks after the first disbursement, provided student maintains satisfactory academic progress as defined and has met all class requirements as outlined in the Syllabi. No mid-terms/and or class work should be completed prior to schedule date in Syllabi in order to request Financial Aid excess funds.

Loans for William Howard Taft University are processed every semester. William Howard Taft University will disburse the loan proceeds after 30 days of continual enrollment.

Entrance counseling will be provided to first time Federal Direct Loan borrowers before the first disbursement of a loan will be made, and exit counseling upon leaving the University. If student withdraws prior to completing the exit counseling process, student may have the opportunity to complete online exit counseling or materials will be mailed to his or her last known address and should be completed and returned to the address provided.

Federal Direct PLUS Loans

Graduate students are now eligible to borrow under the PLUS Loan Program up to the cost of attendance minus other estimated financial assistance from the Federal Direct Loan program. This loan is credit-based. The terms and conditions applicable to the Parent PLUS Loan also apply to Graduate PLUS loans. Applicants are also required to complete the FAFSA and are given an opportunity to request the maximum eligibility under the Federal Direct Loan Program when applying for a Graduate PLUS loan. Students are responsible for all interest accrued during the life of the loan.

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 will include an explanation of the use of an 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 student completes his or her course of study or withdraws from the University.

Entrance Counseling

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 regarding entrance counseling information.

- 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 hi s or her 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 lender's 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 and wages garnished and the borrower loses eligibly 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 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 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.
- Information will be provided about Graduate PLUS loan eligibility for graduate degree students, and include the requirement that students must have applied for the annual loan maximum under the Federal Direct Subsidized and Unsubsidized Loan Program. Students must also complete the Free Application for Federal Student Aid (FAFSA), PLUS Credit Counseling, and the PLUS MPN. It will be explained during entrance counseling that

the student borrower is obliged to repay the full loan even if he or she doesn't finish the program, can't get a job after graduating, or is dissatisfied with the University's educational program or other services.

- The student should be aware that all forms of aid (i.e. scholarships, grants and loans) are considered when determining a student's eligibility for federal student aid. The student should be informed of the Cost of Attendance for their program. Information that the Expected Family Contribution from the ISIR, is then deducted from the Cost of Attendance to arrive at the student's need, must be given to each student. Any scholarship that the student receives is then deducted and the remaining need may be filled with student loans.
- The student must be made aware of the office to contact when he/she wishes to withdraw. An exit interview will be conducted by the Office of Student Financial Aid. A student, who does not complete a program within the required time frame and is asked to leave the school, must complete an exit interview with the Financial Aid Office. The name of the person to contact should the student wish to withdraw, must be provided to the student.
- A student may access NSLDS through the website, https://nsldsfap.ed.gov/login. The student will need his/her FSA User ID to receive access to this site. This website has a listing of all loans that a student received at all schools that the student attended.
- A sample monthly repayment schedule based on the average borrower indebtedness of Direct Loan borrowers at
 the University will be provided and will include the current interest rate and also provide the applicable grace
 period.
- The counseling process will stress the student's obligation to keep the lender informed about address changes, changes in enrollment, name changes or changes in a Social Security Number. A student is required to inform the lender when he or she graduates, changes schools or withdraws from the school.
- The borrower will be reminded of the refund and other polices that may affect withdrawals and the status of Direct Loans.
- The importance of keeping loan records will be stressed to assist in referencing school and lender documents.

Exit Counseling

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

- Several topics that were present in the entrance counseling will be reviewed during exit counseling to include the consequences of default and the importance of the repayment obligation, the use of the MPN and the obligation to repay the loan even if the borrower drops out, doesn't get a job, or is otherwise dissatisfied with the quality of the University's education programs and services.
- A sample monthly repayment schedule based on the average borrower indebtedness of Direct Loan borrowers at the University will be provided and will include the current interest rate and also provide the applicable grace period.
- A comparative analysis of each payment plan including actual payments as compared to average payments. The following website allows the student to enter the amount of each type of loan borrowed into a form and the website will calculate the payments under each payment plan: www.studentaid.gov The average payments are contained in the Exit Counseling Guide for Direct Loan Borrowers.
- Terms and conditions to obtain full or partial loan forgiveness or discharge:
 Discharge refers to cancellation of a loan, even one in default, due to a school closure, false certification, the student's death or total and permanent disability.
- Cancellation or sometimes forgiveness of a loan is based on the borrower performing certain types of service such as teaching in a low-income school. A defaulted loan cannot be cancelled based on qualifying service.

Terms and conditions to obtain a full or partial loan forgiveness or discharge may be reviewed by going to the website http://studentaid.ed.gov/. This same website can be used to view the terms and conditions to obtain deferment and forbearance.

- The exit counseling will review the options for loan repayment, such as the standard, extended, graduated and income-contingent plans. The option of consolidating loans will also be provided.
- In addition to a review of debt management strategies, the counseling will reinforce the availability of forbearance, deferment and cancellation for certain situation and indicate that in most cases the borrower must start the process by applying to the lender.
- Prepayment: Should a student be in a position where he/she can pay the loan in its entirety, he/she has the option to do that at any time. A student may request a shorter repayment schedule or change repayment plans at any time as long as the student is not in default.
- A student must repay his/her loan even if he/she did not complete the program or did not complete the program
 within the regular completion time of that program, is unable to obtain employment, or is dissatisfied with the
 education received.
- Exit counseling will also explain the availability of loan information on NSLDS and the availability of the FSA Ombudsman's office. The borrower's loan history can be viewed online at the Website for the National Student Loan Data System (FSA User ID required for access). The Ombudsman's office is a resource for borrowers when other approaches to resolving student loan problems have failed. Borrowers should first attempt to resolve complaints by contacting the University, company, agency or office involved. If the borrower has made a reasonable effort to resolve the problems through normal processes and has not been successful, he or she should contact the FSA Ombudsman.
- Exit counseling will include a request to obtain the borrower's expected permanent address after leaving the University, the address of the borrower's next of kin and the name and address of the borrower's expected employer. The University will also request changes in the borrower's name, address, Social Security Number, or references, and will obtain the borrower's current driver's license number and state of issuance.
- A student who fails to make loan payments on time or if the student defaults on his/her loans, the consequences are serious:
 - 1. The entire unpaid balance and accrued interest on the loan would be immediately due and payable.
 - 2. Deferment options are lost
 - 3. No further federal student financial aid may be received
 - 4. The account will be turned over to a collection agency, increasing the total debt by late fees, additional interest, court costs, collection fees, attorney's fees and other costs
 - 5. The debt will be reported to credit bureaus as delinquent which may damage the student's credit rating
 - 6. The federal government can take your federal tax refunds.
 - 7. The employer, at the request of the federal government can withhold (garnish) part of your wages and give them to the federal government.
 - 8. The Federal Government may take legal action.

Effects of Loan Consolidation:

The interest rate on a consolidation loan is the weighted average of the interest rates on the loans being consolidated.

Depending on the loan amount, Consolidation loans can be repaid over 10-30 years. This may be longer than the repayment period on your current loans. A longer repayment period means a lower monthly repayment but it also means that you will be paying more interest over the life of the loan, so your total repayment amount will be higher. If you are comfortable with higher monthly repayments, you have the right to ask for a shorter repayment period. You can also choose to prepay the loan.

A student may consolidate student loans that are in their grace period as well as loans that are in repayment. However, you lose the benefit of any remaining grace period. There is no grace period on a Consolidation loan and the first payment will usually be due within 60 days of the day of disbursement.

The same deferment and forbearance provisions are available, as for a Stafford Loan (in particular the in-school deferment and the unemployment and economic hardship deferments).

Consolidation loans do not have a cancellation/forgiveness provision for teachers at low-income schools or for child-care providers. However, all of the other cancellation provisions that are available for a Stafford Loan are also available with a Consolidation loan, including permanent disability, unpaid school refund, forgery of aid documents and attending a school that closed.

National Student Loan Data System

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. The University updates students enrollment status in NSLDS every 60 days.

The student may, at any time, go into NSLDS, through the following website: http://www.nslds.ed.gov/nslds_SA/. The student must have his/her FSA User ID to receive access. NSLDS has the most up-to-date information on student loans.

Application of Funds to Student's University Account

Through completion of the Federal Direct Loan Master Promissory Note, the student will have authorized the University, to apply federal funds to his or her University account. The funds must be applied to the student account within 3 days of receipt from the Federal Government. If student is eligible to receive any remaining funds, the excess funds will be mailed via Certified 1st Class Mail to the student's address of record to the student in the form of a check. 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.

Prior Loan Deferments

Taft Law School and William Howard Taft University students are eligible to defer repayment of <u>existing</u> federally insured student loans during their enrollment period. Students enrolled in any University System 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.

Students receiving federal education loans may also obtain deferments while serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field on community service. Borrowers must formally request a deferment through the procedures established by the holder of their loan(s).

Financial Policies and Procedures

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.

DANTES Reimbursement

The Taft University System participates in tuition assistance (TA) for those who serve in active military. Our programs and courses offered are listed on the Defense Activity for Non-Traditional Education Support (DANTES) website. In certain situations, spouses of military personnel may also be eligible for education assistance benefits.

Tuition assistance policy questions must be directed to the respective branch of Service. Information regarding tuition assistance (TA) for each branch of service can be found on the <u>DANTES Website</u>. The first step is to contact the military educational counselor to discuss the program options and the TA approval process. Please contact the University's <u>Financial Aid Office</u> with any questions your counselor cannot answer.

Department of Veterans Reimbursement

William Howard Taft University is approved to participate in VA education programs.

Veterans can discuss eligibility directly with a VA education representative, using a toll free number 888-442-4551. They will answer your questions and provide instructions on the application process.

You can visit the VA web address to either print off application forms or apply online using VONAPP: http://vabenefits.vba.va.gov/vonapp/main.asp

You can also review information on the GI Bill website: http://gibill.va.gov/

Taft Law School has not been approved to participate in VA education programs.

Overpayment of Federal Funds

In rare circumstances a student may have received FSA funds in error. Such a student who owes an overpayment as a result 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.

Post-Withdrawal Disbursement

If the total amount of FSA funds the student earned as calculated under the Return of Title IV funds policy is greater than the total amount disbursed, the student may be eligible to receive a post-withdrawal disbursement of FSA funds. The University will offer any loan amount to a post-withdrawal disbursement that is due within 180 days of the date that the University determined that the student withdrew by providing a written notification that will include the following:

- The type and amount of FSA funds that make up the post-withdrawal disbursement that is not credited to the student's account.
- The type and amount of FSA funds that have been credited to the student's account.
- An explanation that the student or parent may accept or decline some or all of the post-withdrawal disbursement that is not credited to the student's account.
- A request for confirmation to credit loan funds to the student's account. If the confirmation is not provided, the student and/or parent, for a parent PLUS loan, may not receive any loan funds as a direct disbursement unless the University concurs.
- Information in reference to the student and/or parent's (for a parent PLUS loan) obligation to repay the FSA loan funds if disbursed.
- An explanation that no post-withdrawal disbursement will be made if the student and/or parent, for a parent PLUS loan, do not respond within 14 days of the letter date.

If the student and/or parent, for a parent PLUS loan, respond to the University's notice within 14 days and instruct the University to make all or a portion of the post-withdrawal disbursement, the funds will be requested and disbursed in the manner specified in their response within 180 days of the date of the University's determination that the student withdrew. If the student and/or parent do not respond to the University's notice, the post-withdrawal disbursement of grant funds will be made only for appropriate outstanding charges.

Requirements for Officially Withdrawing from Taft Law School or William Howard Taft University

Any student who may find it necessary to interrupt their studies by withdrawing from any program should follow the procedures set forth in their Enrollment Agreement. For refund calculation purposes, any withdrawal shall become effective on the date the student notifies the University, in any manner, of his or her intention to withdraw.

It is recommended, but not required, that a student contacts Student Services prior to requesting a withdrawal to investigate possible alternatives such as requesting a leave of absence or restarting a semester or academic year.

Student Rights and Grievances

In addition to the specific policies outlined in the Student Handbook regarding harassment and appeals for reevaluation of grades, The Taft University System, which operates William Howard Taft University and Taft Law School (hereinafter called the "University"), provides the following process to file a formal grievance in the unlikely event that a dispute cannot be easily or immediately resolved.

Fundamental to the process is the principle that all parties make good-faith efforts to resolve all issues prior to initiating a formal grievance. The following actions are recommended to resolve any issue, complaint or grievance.

- 1. Informal Resolution: The complainant is encouraged to resolve the issue informally with the faculty or staff member involved.
- 2. Formal Grievance Filing: If a prompt resolution cannot be achieved through informal discussion the complainant should document in writing and submit it to the Director of Student Services. Current students should use the Request and Appeal Form. A copy of this form, which may be reproduced, is included as Exhibit "B" of the Student Handbook.

A formal grievance must clearly and concisely set forth what is sought, the reasons therefore, and any supporting information or documentation.

The Director of Student Services will conduct an initial review of the grievance and convene the faculty, Associate Dean, and administration as necessary to arrive at a resolution. Additional information may be requested from the complainant. If the requested information is not received within 15 days, the complaint may be considered abandoned and may not be continued. If no resolution can be reached in a reasonable amount of time (generally 1 -2

weeks), the grievance and supporting documentation will be forwarded to the Dean who will render a decision in writing within 1 week. The Dean's decision shall be final.

In all cases, the University will take follow-up action as necessary based on the review and the decisions rendered. The complainant will be keep informed of progress throughout the grievance process. Records of all formal grievance filings are kept on file at the University.

Any complainant that does not believe that his or her grievance has been satisfactorily resolved may lodge a complaint with either The Taft University System's home state regulatory body, the Colorado Department of Higher Education or its accrediting body the Distance Education Accrediting Commission. Information to contact these agencies is listed below.

Any current or former student of The Taft University System who believes that the University, or anyone representing the University, has acted unlawfully, has the right to file a complaint with the accrediting commission, Distance Education Accrediting Commission (DEAC), the Colorado Department of Higher Education, or the State Bar of California. Information to contact these agencies is listed below.

Distance Education Accrediting Commission (DEAC) 1101 17th Street, NW, Suite 808 Washington, D.C. 20036 Phone: 202-234-5100

DEAC Policy on Complaints: http://www.deac.org/Student-Center/Complaint-Process.aspx

Colorado Department of Higher Education 1560 Broadway, Suite 1600, Denver, CO 80202 Phone 303-862-3001 Fax 303-996-1329 Colorado Department of Higher Education Policy on Complaints: http://highered.colorado.gov/Academics/Complaints/default.html

The Star Bar of California Committee of Bar Examiners 180 Howard Street San Francisco, CA 94105 Phone: 415-538-2310

Bureau for Private Postsecondary Education P.O. Box 980818
West Sacramento, CA 95798-0818
www.bppe.ca.gov/forms_pubs/complaint.pdf

Referrals to the Office of Inspector General

The Taft University System is required by law to make referrals to the Office of Inspector General of any cases of suspected fraud and abuse involving the Title IV programs.

Academic Program and Instructional Facilities Information and General Contact Information

The Taft University System 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 website of Taft Law School or William Howard Taft University.

Questions regarding available programs should be directed to:

Taft Law School

3700 South Susan Street, Suite 200 Santa Ana, CA 92704 info@taftu.edu www.taftu.edu

1-800-882-4555

Office Hours: 9:00 - 5:00 p.m. Pacific Time (Mon-Thu) 9:00 - 3:30 p.m. Pacific Time (Friday)

Financial Aid Office Hours:

Office Hours: 9:00 - 5:00 p.m. Pacific Time (Mon-Thu) 9:00 - 3:30 p.m. Pacific Time (Friday)

William Howard Taft University

3333 South Wadsworth Blvd., Suite D-228 Lakewood, CO 80227 admissions@taft.edu www.taft.edu

1-877-894-TAFT (8238)

Office Hours: 9:00 - 5:00 p.m. Mountain Time

Entities that Accredit, License, or Approve The Taft University System

The Taft University System, Inc. is accredited by the Distance Education Accrediting Commission. The Distance Education Accrediting Commission is listed by the U.S. Department of Education as a recognized accrediting agency. The Distance Education Accrediting Commission is recognized by the Council of Higher Education Accreditation (CHEA).

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

State Agencies

Recognition of Taft Law School by the State Bar of California

Taft Law School's degree granting ability is regulated by the Committee of Bar Examiners of the State Bar of California. The Committee also regulates admission to practice law in California. As a result of Taft Law School's compliance with specific rules of the Committee, the School is authorized to award law degrees, and graduates of the School's Juris Doctor-Attorney Track Programs become eligible to sit for the California Bar Examination.

The State Bar of California Committee of Bar Examiners Office of Admissions 180 Howard Street San Francisco, CA 94105 (415) 538-2300

Approval/Authorization of William Howard Taft University

William Howard Taft University is registered in the State of Colorado and is in good standing as a fully authorized postsecondary institution by the Colorado Commission on Higher Education. Authorization allows the University to accept students, offer instruction, award credits toward a degree, and award degrees. University degrees are awarded pursuant to the laws of the State of Colorado. Contact information for the Colorado Department of Higher Education is as follows:

State of Colorado
Department of Higher Education
Colorado Commission on Higher Education
1560 Broadway, Suite 1600
Denver, Colorado 80202
(303) 866-2723
http://highered.colorado.gov/

Federal Agency

The Taft University System has entered into a Program Participation Agreement with the United States Department of Education.

William Howard Taft University is approved to participate in Veterans education programs under the direction of the Colorado Office of Veterans Education and Training (COVET).

Taft Law School has not applied for approval and is therefore not eligible to participate in Veterans education programs.

Services for Disabled Students

The Taft University System recognizes and accepts its obligations under the Americans with Disabilities Act of 1990 and the Rehabilitation Act of 1973, prohibiting discrimination on the basis of a disability and requiring the University to provide reasonable accommodations to qualified disabled students in all University programs and activities. Students have the responsibility to both self-disclose and request accommodation through the Director of Student Services. Communication with faculty or other staff members does not constitute in itself fulfilling the University ADA accommodation requirements. Verification through documentation from a health care provider may be required prior to accommodations being determined and fulfilled. Student Services will review documentation for accommodation consideration and is responsible for managing student ADA process including negotiations and finalizing appropriate student accommodations.

For more complete information about services for disabled students, please review the information posted on our website. (http://www.taftu.edu/TLS/disabilityservices.htm)

Faculty

All Taft Law School and William Howard Taft University faculty members are employed by The Taft University System. Some have responsibilities in both Taft Law School and Taft University. All are qualified to undertake the level of instruction or course development that they are assigned.

Faculty information may be found in the Faculty Catalog Supplement, which is available on the School's website.

A Faculty Member's contact information is posted in each course that faculty member teaches. Students having difficulty contacting a faculty member should contact the Student Services Department for that school.

Taft Law School Joan Slavin slavin@taftu.edu (800) 882-4555 William Howard Taft University Stephanie Estlow student_support@taftu.edu (888) 748-1842

Campus Security Report

The Taft University System (hereinafter sometimes referred to the "University" or "TUS") currently consists of two educational divisions Taft Law School and William Howard Taft University.

In 1998, the federal government passed the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act of 1990. The law requires colleges and universities receiving federal funding to disclose reported instances of criminal activity on their campus

The University is committed to assisting all members of the TUS community in providing for their own safety and security. The Annual Security and Fire Safety Report is available on the TUS website at https://taftu.edu/wp-content/uploads/2022/12/22-23-TUS-Campus-Security-Report-With-Annual-Survey.pdf and a pdf copy is attached with the appendices at the end of this guide.

The Annual Security and Fire Safety Report contain information regarding campus security and personal safety including topics such as: crime prevention, fire safety, university police law enforcement authority, crime reporting policies, disciplinary procedures and other matters of importance related to security and safety on and off campus. It also contains information about crime statistics for the three previous calendar years concerning reported crime that occurred on campus; in certain off-campus building (if applicable) or property own or controlled by TUS; and on public property within, or immediately adjacent to and accessible from the campus. This information is required by law and is provided by The Taft University System.

For the complete Annual Security and Fire Safety Report please go to: https://taftu.edu/wp-content/uploads/2022/12/22-23-TUS-Campus-Security-Report-With-Annual-Survey.pdf

Policy against Copyright Infringement and Peer to Peer file Sharing

Taft Law School and William Howard Taft University (hereinafter the "System") 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.

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

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

Criminal Infringement.—

- (1) In general. 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; or
 - (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 Instructors:

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 in order 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:

- 1. The purpose and character of the use, including whether such use is of a commercial nature or is for non-profit educational purposes
- 2. The nature of the copyrighted work
- 3. The amount and substantiality of the portion used in relation to the copyrighted work as a whole
- 4. The effect of the use upon the potential market for or value of the copyrighted work

The practical translations of these four factors are:

- 1. The purpose of the material must be strictly for educational use
- 2. The material must be a published work (and *not* consumable such as workbook pages)
- 3. 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
- 4. 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, he/she may make copies as are necessary to instruct the class. Likewise, only a portion of a work may be copied and the copied material 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.

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. http://library.buffalo.edu/aboutus/policies-

use/copyright.php

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 its 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

Constitution Day

Constitution Day is on September 17th. Each year on that day the Taft University System 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.

Academic Calendars

- <u>Taft Law School Academic Calendar</u> (https://www.taftu.edu/academic-calendar)
- William Howard Taft University Academic Calendar (https://www.taft.edu/academic-calendar)

Taft Law School Office Description

Taft Law School is located at 3700 South Susan Street Office # 200 Santa Ana CA 92704. The office is a Two-Story Office Building with a conference room, a lobby, and restrooms. The square footage of the working office space is 4,865 square feet.

JURIS DOCTOR PROGRAMS

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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 Juris Doctor – Attorney and Executive Track (JDAT and JDET) programs consist 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 the ACADEMIC STANDING AND RETENTION sections of the handbook. 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.

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 <u>attempts</u> 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 Taft Law School. 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 <u>included</u> in the 150% computation.

received an Incomplete, the course is evaluated as set forth in the syllabus for 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 may only transfer from the Juris Doctor – Attorney Track (JDAT) Program to the Juris Doctor – Executive Track (JDET) Program; and only at the end / completion of an academic year. Units earned or attempted in the JDAT Program will be used in the calculation for determining the 150% of the published length of the JDET Program.

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 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 may only transfer from the JDAT program to the JDET program; and only at the end/completion of an academic year. Units earned or attempted in the JDAT program will be used in the calculation for determining the 150% of the published length of the JDET program.

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 in the Juris Doctor Programs

A. 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 the Student Handbook.

B. 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.)

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.

C. 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.

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 after midpoint, 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 in a timely manner.

After Year One (for Advanced Students and Students Re-Enrolling)

If a student did not make SAP in their prior year, they will be placed on a SAIP. Academic progress for students on 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 in a timely manner.
- 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.

Special Rules for First Year Students

California Business and Professional Code Section 6060 requires that Bar candidates must pass the First-Year Law Students' Examination (FYLSX) to receive credit for their time studying law. To ensure the best possible

^{*}Second installments cannot be requested prior to the last scheduled midterm due date as stated on syllabi.

^{*}Second installments cannot be requested prior to the last scheduled midterm due date or half of assignments for courses without midterms due date as stated on syllabi.

outcome on the FYLSX, only students who achieved a 2.0 GPA or above on their first-year courses may automatically advance to year two, prior to taking the FYLSX.

For students in the JDAT Program

To advance from first to second year:

- A student must pass all first-year courses to advance.
- A student with a GPA of 2.0 or above may advance at their discretion.
- A student with a GPA of 1.33 to a 1.99 may petition to advance.
- A student with a GPA below 1.33 must pass the FYLSX before allowed to advance or an appeal is approved based on extenuating circumstances.

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

For students in the JDET Program Only

In all years each student will be evaluated based upon the law school's standards for measuring SAP.

If a JDET student fails one required course, but otherwise satisfies the SAP standard, that student will have to make up that course either before advancing or during the next academic year.

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 a 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 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 regraded, 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 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, and be reinstated as a Title IV student after failing to make SAP if the student meets the following minimum criteria:

- a. The student has successfully completed at least one academic year on academic probation.
- b. A recalculated grade point average indicates that the student now has a cumulative GPA of 2.0 or higher; and
- c. It is possible for the student to complete the program in not more than the maximum number of units allowed (144 for the JDAT).

Cost of Attendance for the Juris Doctor Directed Study Programs

The University establishes standard student budgets as a basis for awarding federal student financial aid funds. These budgets are not intended to represent exact living expenses that will be incurred but represent average expenses based on information from the Bureau of Labor Statistics. The Cost of Attendance (COA) includes average living expenses, books and supplies, tuition, computer library fee and registering as a law student with the State Bar of California, if applicable.

The Federal Direct Loan for the first award year (first year students), if approved, will be paid in two equal disbursements. The first disbursement to the student will be made approximately 45 days <u>after</u> the start of instruction. (Checks are sent via US mail to the student's address of record.) The second disbursement will be made about 26 weeks after the first disbursement. However, pursuant to federal regulations, to qualify for these disbursements the student must meet the requirements before each disbursement is requested. That means to qualify the first disbursement, the student must submit all of his or her official transcripts, pass the *Introduction to Law* course, complete 30 days of enrollment and satisfy all Financial Aid requirements, including being fully packaged. Failure to satisfy either requirement will prevent the School from drawing down any loan funds on the student's behalf. There is no exception to these requirements. Therefore applicants/students should request that official transcripts be sent to Taft Law School as soon as possible.

To qualify for the second disbursement, the student must complete his or her assignments for the first half of the academic year, which includes taking all midterms for courses that have midterms.

Taft will provide, as part of the tuition, the books for *Introduction to Law*. (*Introduction to Law* covers the first two weeks of the academic year.) Your loan will not be funded prior to the time you will need books for your *Legal Writing, Torts* and *Criminal Law* courses and perhaps the *Contracts* course. Although most students buy all of their books at the start of the year, you do not have to do this. You will need your course materials when each course starts. You will therefore need your *Legal Writing* materials by week 3, your *Torts* materials by week 4, your *Criminal Law* materials by week 6 and your *Contracts* materials by week 7." Please plan to start buying your books now.

Federal Direct Loans for years two, three, and four will also be distributed in two equal disbursements on a similar schedule to the first year. Students must also meet similar requirements to qualify for disbursements in years two, three, and four.

Cost of Attendance/Budget – First Academic Year Juris Doctor-Directed Study Programs

COA Component	Off-Campus	With Parent
Tuition (24 units @ \$365.00 per unit)	\$ 8,760.00	\$ 8,760.00
Technology/Library Resource Fees	\$ 225.00	\$ 225.00
Registration Fee	\$75.00	\$75.00
Books and Supplies*	\$ 1,854.00	\$ 1,854.00
Other Special Program Fees: CalBar Registration (JDAT Program only)	\$ 119.00	\$ 119.00
Subtotal	\$ 11,033.00	\$ 11,033.00
Computer* (Upon written request for 1st Year Students Only)	\$ 900.00	\$ 900.00
Internet (Upon written request)	\$ 600.00	\$ 600.00
Subtotal	\$ 12,533.00	\$ 12,533.00
Transportation (Independent \$263/month; With Parent \$176/month)	\$ 3,156.00	\$ 2,112.00
Room and Board: Living Independent (\$1,292/month)	\$ 15,504.00	

Living with Parents (\$865/month)		\$10,380.00
Miscellaneous: Personal Living Expenses (Independent \$861/month; With Parent \$577/month)	\$ 10,332.00	\$ 6,924.00
Total of Potential Costs:	\$ 41,525.00	\$ 31,949.00

^{*}During subsequent years cost of books will vary and there will be no allocation for computer purchase.

The College Board's 2020-21 twelve month living expense budgets show living expense costs by region and metropolitan area. Both a moderate and a low budget are provided. The budgets reflect increases in the Consumer Price Index (calculated by the U.S. Bureau of Labor Statistics) of 2.1 percent for 2018. The budgets are developed based on data from the most recent years' Consumer Expenditure Survey (CES), produced by the U.S. Bureau of Labor Statistics.

The approximate cost of new first year books is \$1,854.00. Used books are often available online via Amazon or Barnes and Noble, Barristerbooks.com, Half.com, or at local law bookstores. You could also check out www.bookrenter.com. Booklists are e-mailed to the student upon receipt of Enrollment Instructions, when enrollment documents are sent and again when course materials are sent, along with detailed instructions for purchasing. The cost for books in years two, three, and four are usually slightly less but will vary depending upon the courses in which student is enrolled. Booklists are e-mailed to the student upon receipt of Enrollment Instructions, when enrollment documents are sent and again when course materials are sent, along with detailed instructions for purchasing. The student should use the booklist provided by the University to determine the current cost of books for future years. Booklists for Taft Law School programs are posted on the website at https://www.taftu.edu/catalogs.

Leave of Absence Policy

The purpose of this *leave of absence* (LOA) policy at Taft Law School is to provide students with an opportunity to petition for a LOA when there is a gap period for longer than 63 days but less than six months in between academic years only. The LOA period allows students to remain active during the period between the end of one academic period and the next available start date without withdrawing or affecting Satisfactory Academic Progress (SAP).

The Dean or designee may authorize an LOA under the following circumstances:

- An LOA can only be taken in between academic years.
- CBE Rule prohibits taking a LOA during the current academic year.
- An LOA will be granted only to students who have petitioned and received an approved LOA.
- The student must provide a signed written request for an LOA on the Taft LOA Request form. Under the Authority of the Higher Education Relief Opportunities for Student Act a verbal request may be granted an LOA in case of exceptional circumstances.
- Under no circumstances may a LOA exceed 180 calendar days in any 12-month period.
- No additional charges will be incurred during an approved LOA

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.

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A *Net Price Calculator* is available on our website to further assist in calculating the cost of attendance.

Refund Policies

Institutional Refund Policy

The University has adopted a refund policy, which is believed to be fair and equitable. It reserves the right to change this policy without notice in order to comply with any legislative or regulatory changes imposed by the government or accrediting agencies. A specific detailed refund formula is included in each enrollment agreement and is reproduced below.

For Juris Doctor Programs:

Student's Right to Cancel and Refund Policy

The School has adopted the following refund policy which will apply to this Agreement. If 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 prorate 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 Student withdraws or is dismissed, Student shall be entitled to a prorata 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 Student notifies the School, in any manner, of Student's intent. However, for the withdrawal to be effective Student 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 Administration or when Student fails to maintain the academic standards set forth in the Student Handbook, whichever shall occur first. As an example of the refund policy: a student started their academic year on July 3, 2017, paying tuition in the amount of \$8,760.00 and withdrawing on September 11, 2017 (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. Student is advised that some financial institutions require Taft Law School to repay any refunds due directly to the lender and Student expressly authorizes the School to comply with such requests.

If Student withdraws or is dismissed after Student receives a Federal Direct Student Loan disbursement, it will often be necessary for the School 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 students tuition account. In such a case, Student agrees to pay to the School any balance of tuition owed from his or her personal funds within 30 days of the withdrawal or dismissal.

Juris Doctor Program Refund Schedule

The following refund policy (as set forth in the Enrollment Agreement) is applicable to students enrolled in the Juris Doctor Program:

Time of Withdrawal		<u>Percentage of Net</u> <u>Tuition Considered Non-Refundable</u>
During Days 1-7	(Week # 1)	0%
During Days 8-14	(Week # 2)	0%
During Days 15-21	(Week # 3)	6%
During Days 22-28	(Week # 4)	8%
During Days 29-35	(Week # 5)	10%
During Days 36-42	(Week # 6)	12%
During Days 43-49	(Week # 7)	14%
During Days 50-56	(Week # 8)	16%

During Days 57-63	(Week # 9)	18%
During Days 64-70	(Week # 10)	20%
During Days 71-77	(Week # 11)	22%
During Days 78-84	(Week # 12)	24%
During Days 85-91	(Week # 13)	26%
During Days 92-98	(Week # 14)	28%
During Days 99-105	(Week # 15)	30%
During Days 106-112	(Week # 16)	32%
During Days 113-119	(Week # 17)	34%
During Days 120-126	(Week # 18)	36%
During Days 127-133	(Week # 19)	38%
During Days 134-140	(Week # 20)	40%
During Days 141-147	(Week # 21)	42%
During Days 148-154	(Week # 22)	44%
During Days 155-161	(Week # 23)	46%
During Days 162-168	(Week # 24)	48%
During Days 169-175	(Week # 25)	50%
During Days 176-182	(Week # 26)	52%
During Days 183-189	(Week # 27)	54%
During Days 190-196	(Week # 28)	56%
During Days 197-203	(Week # 29)	58%
During Days 204-210	(Week # 30)	60%
After Day 210	(After Week # 30)	100%
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Refunds are not paid for completed courses, Computer Library Fees, Administrative/Accounting Fees, and Surcharge Fees.

Return to Title IV Refund Policy

For students receiving Federally insured student loans, the University 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.

For the Juris Doctor Programs, Taft University System 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:

1. Determine the amount of Title IV aid that was disbursed and that could have been disbursed. (Step 1 on Worksheet.)

- 2. 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. Completed days/total days = percentage.
- 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. (Step 3)
- 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. (Step 4)
- 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. (Step 5, 6, 7 and 8)
- 6. 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.

The University will use a worksheet to calculate the responsibility, if any, for the return of Title IV funds. A copy of the worksheet will be provided to the student. Since the University 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. The University will also calculate any refund that may be owed to the student pursuant to the University's Refund Policy. If a refund is due, monies will be returned pursuant to Federal, State and accreditation regulations.

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Disclosures

STUDENT DISCLOSURE STATEMENT OF TAFT LAW SCHOOL JURIS DOCTOR-ATTORNEY TRACK PROGRAM, Directed Study

Disclosures

- 1. Taft Law School is accredited by the Distance Education Accrediting Commission. However, it is not accredited by the Committee of Bar Examiners of the State Bar of California.
- 2. Taft Law School has not applied to the Committee of Bar Examiners for accreditation in the past.
- 3. Under Federal law, this Program is classified as a Directed Study program. However, the Committee of Bar Examiners classifies distance education law schools into two categories, "distance learning law schools" and "correspondence law schools." By CBE rule, a "distance learning law school" must require that students participate in not less than 135 hours of synchronous (live) interactive classes per year. Because Taft Law School students reside in many time zones, Taft faculty believe it would be an unreasonable hardship to require students to be available on specific days and at specific times. Therefore, it has NOT implemented any policies that would require its students to participate in live classes. As a result, for Committee of Bar Examiners purposes, Taft Law School has elected to be classified as a correspondence law school. (It is important for students to note that this classification has no bearing whatsoever on a student's eligibility to sit for the California Bar Examination or admission to practice law in California.)
- 4. Therefore, under Federal law the method of instruction is Directed Study while under the Committee of Bar Examiners definition, the method of instruction for this Program is principally by correspondence.
- 5. Since the School has offered a Juris Doctor Program that will qualify its graduates for the California Bar Examination continually since 1984, the Committee of Bar Examiners has determined that it is exempt from the requirement to disclose a statement of assets and liabilities. However, in the interest of assuring prospective students that Taft Law School will be able to meet its future obligations, the following information is presented:
- •The Taft University System is required by the Federal Department of Education to submit audited financial statements and to achieve a minimum composite score. During each year The Taft University System has participated in the Federal Direct Loan Program, it has exceeded all financial requirements of the Federal Department of Education.
- The Taft University System also satisfies the financial responsibility provisions of the Distance Education Accrediting Commission.
- 6. The number and passage results of Taft Law School students who have taken the First-Year Law Students' Examination and General Bar Examination in the past five years is as follows:

FIRST-YEAR LAW STUDENTS' EXAMINATION PASSAGE STATISTICS

Data Source: State Bar of California

All Takers					First Timers					Repeaters			
Exam			%				%				%		
Date	Took	Passed	Passed		Took	Passed	Passed		Took	Passed	Passed		
10/22	15	2	13.3		5	2	40		10	0	0.00		
6/22	14	0	0.00		5	0	0.00		9	0	0.00		
10/21	26	5	9.2		10	3	33.3		16	2	12.5		
6/21	28	5	17.9		18	2	11.1		10	3	33.3		
11/20	31	1	3		10	1	10		21	0	0		
6/20	20	1	5		10	1	10		10	0	0		
10/19	19	2	10.5		10	1	10.0		17	1	5.89		
6/19	29	7	24		14	2	14.3		15	5	33.3		
10/18	25	6	24		10	2	20		15	4	26.7		
6/18	37	5	13.5		15	1	6.67		22	4	18.2		
TOTAL	244	34	13.9		107	15	14.0		137	19	13.9		

GENERAL BAR EXAMINATION PASSAGE STATISTICS

Data Source: State Bar of California

All Takers					First Timers					Repeaters		
Exam Date	Took	Passed	% Passed		Took	Passed	% Passed		Took	Passed	% Passed	
2/23	10	0	0		3	0	0		7	0	0	
7/22	11	2	18.2		3	1	33.5		8	1	12.5	
2/22	16	6	37.5		8	5	62.5		8	1	12.5	
7/21	14	2	14.3		5	2	40		9	0	0	
2/21	9	3	33.3		2	1	50		7	2	28.6	
10/20	16	9	56.3		2	0	0		14	9	64.3	
2/20	15	3	20		4	1	25		11	2	18.2	
7/19	12	2	16.7		3	0	0		9	2	22.2	
2/19	12	3	25		3	1	33.3		9	2	22.2	
7/18	11	1	9.1		2	0	0		9	1	11.1	
TOTAL	126	31	24.6		35	11	31.4		91	20	22	

- 7. Due to the distance education teaching modality utilized by the School, the School does not maintain a traditional law library. However, all law students have access to the extensive online legal library of the *Lexis Advance*® system.
- 8. The educational background, qualifications, and experience of the faculty and the names of any faculty or administrators who are members of the State Bar of California or who are admitted in another jurisdiction is as follows:

Melody Jolly is the Dean of the School. She holds a Bachelor's degree from California State University, Fullerton and a Juris Doctor degree from Western State University, College of Law. She is a member of the State Bar of California.

Joan L. Slavin is the Director of Student Services. She holds a Juris Doctor Degree from Western State University, College of Law. She is not a member of the State Bar of California.

Julie Abutal (Juris Doctor, Whittier Law School), Jorge Alesna, Jr. (Juris Doctor, Taft Law School), Todd Becker (Juris Doctor, Western State University, College of Law), Sarah Condor Fisher (Juris Doctor, Taft Law School), Deanna Gilbertson (Juris Doctor, Whittier Law School), Meng Li (Juris Doctor, Taft Law School), Donna M. McGovern (Juris Doctor, William Howard Taft University), Tracy Reinmiller (Juris Doctor, Western State

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University, College of Law), Scott A. Resnick (Juris Doctor, Arizona State University College of Law), Edward J. Romano (Juris Doctor, Suffolk University Law School), Jennifer Settani-Stephens (Juris Doctor William Howard Taft University) and Margaret A. Trester (Juris Doctor, Whittier College School of Law) are current faculty members. All are members of the State Bar of California, except Edward J. Romano who is a member of the Rhode Island State Bar.

Because of the distance education nature of the programs, the School does not employ resident faculty in a traditional manner. School faculty handle many different roles and work with students and administration in a sundry of capacities. Faculty assignments are made in both a course-driven and task-driven manner.

9. The ratio of faculty to students for the previous five years has been:

2022	One Faculty Member per 15 Students
2021	One Faculty Member per 18 Students
2020	One Faculty Member per 19 Students
2019	One Faculty Member per 18 Students
2018	One Faculty Member per 18 Students

10. The education provided by Taft Law School may not satisfy the requirements of other jurisdictions for the practice of law. Applicants should contact the jurisdiction in which they may wish to practice for that jurisdiction's requirements to practice law.

11. Attrition* Rates of Enrolled Students in Subsequent Years of Law Study

Students enrolled in this law school's J.D. Degree Program by year of study:

	First Year:	Second Year:	Third Year:	Fourth Year:
9/15/18:	95	29	11	8
9/15/19:	77	30	13	13
9/15/20:	89	34	12	14
9/15/21:	77	19	13	17
9/15/22:	71	22	5	5

^{*} In accordance with Guideline 5.22 of the *Guidelines for Unaccredited Law School Rules*:"A student who does not pass the First-Year Law Students' Examination within three (3) administrations after first becoming eligible to take the examination must be promptly disqualified from a law school's J.D. program." Other reasons for student attrition vary and include, but are not limited to, students voluntarily withdrawing from law school due to personal, family, business, career or financial issues and students who may have been dismissed by the law school because the students did not maintain academic good standing or who were unable to complete the mandatory curriculum requirements to earn a Juris Doctor degree.

12. Taft Law School has not been issued a Notice of Noncompliance by the Committee of Bar Examiners.

13. Guideline 2.3(D) of the Guidelines for Unaccredited Law School Rules provides:

The method of instruction at Taft Law School for the Juris Doctor (J.D.) degree programs is principally by correspondence. (See comment above.)

Students enrolled in the Juris Doctor-Attorney Track Programs at Taft Law School who successfully complete the first year of law study must pass the First-Year Law Students' Examination required by Business and Professions Code §6060(h) and Title 4, Division 1 of the Rules of the State Bar of California (Admissions Rules) as part of the requirements to qualify to take the California Bar Examination. A student who passes the First-Year Law Students' Examination within three (3) administrations of the examination after first becoming eligible to take it will receive credit for all legal studies completed to the time the examination is passed. A student who does not pass the examination within three (3) administrations of the examination after first becoming eligible to take it must be promptly disqualified from the law school's Juris Doctor-Attorney Track Program. If the dismissed student

subsequently passes the examination, the student is eligible for re-enrollment in this law school's Juris Doctor-Attorney Track Program, but will receive credit for only one year of legal study.

Study at, or graduation from, this law school may not qualify a student to take the bar examination or to satisfy the requirements for admission to practice in jurisdictions other than California. A student intending to seek admission to practice law in a jurisdiction other than California should contact the admitting authority in that jurisdiction for information regarding the legal education requirements in that jurisdiction for admission to the practice of law.

STUDENT DISCLOSURE STATEMENT OF TAFT LAW SCHOOL AND WILLIAM HOWARD TAFT UNIVERSITY JURIS DOCTOR-EXECUTIVE TRACK PROGRAM, DIRECTED STUDIES

Disclosures

- 1. Taft Law School and William Howard Taft University are accredited by the Distance Education Accrediting Commission. However, neither it is not accredited by the Committee of Bar Examiners of the State Bar of California and the program will not qualify graduates to sit for any bar examination.
- 2. The Taft University System is required by the Federal Department of Education to submit audited financial statements and to achieve a minimum composite score. During each year The Taft University System has participated in the Federal Direct Loan Program, it has exceeded all financial requirements of the Federal Department of Education.
- 3. The Taft University System also satisfies the financial responsibility provisions of the Distance Education Accrediting Commission.
- 4. Due to the distance education teaching modality utilized by the School, the School of Law does not maintain a traditional law library. However, all law students have access to the extensive online legal library of the *Lexis Advance* $^{\text{@}}$ system.
- 5. The educational background, qualifications, and experience of the faculty and the names of any faculty or administrators who are members of the State Bar of California or who are admitted in another jurisdiction is as follows:

Melody Jolly is the Dean of the School of Law. She holds a Bachelor's degree from California State University, Fullerton and a Juris Doctor degree from Western State University, College of Law. She is a member of the State Bar of California.

Dr. Anita Cassard is the Dean of the School of Business and the School of Law and Government. She received her PhD in Applied Management and Decision Sciences with a specialization in Leadership and Organizational Change from Walden University, Minnesota and her MPS from Milano New School for Social Research.

Joan L. Slavin is the Director of Student Services. She holds a Juris Doctor Degree from Western State University, College of Law. She is not a member of the State Bar of California.

Julie Abutal (Juris Doctor, Whittier Law School), Jorge Alesna, Jr. (Juris Doctor, Taft Law School), Todd Becker (Juris Doctor, Western State University, College of Law), Sarah Condor Fisher (Juris Doctor, Taft Law School), Deanna Gilbertson (Juris Doctor, Whittier Law School), Meng Li (Juris Doctor, Taft Law School), Donna M. McGovern (Juris Doctor, William Howard Taft University), Tracy Reinmiller (Juris Doctor, Western State University, College of Law), Scott A. Resnick (Juris Doctor, Arizona State University College of Law), Edward J. Romano (Juris Doctor, Suffolk University Law School), Jennifer Settani-Stephens (Juris Doctor William Howard Taft University) and Margaret A. Trester (Juris Doctor, Whittier College School of Law) are current faculty members. All are members of the State Bar of California, except Edward J. Romano who is a member of the Rhode Island State Bar.

Because of the distance education nature of the programs, the School does not employ resident faculty in a traditional manner. School faculty handle many different roles and work with students and administration in a sundry of capacities. Faculty assignments are made in both a course-driven and task-driven manner.

6. The ratio of faculty to students for the previous five years has been:

2022	One Faculty Member per 15 Students
2021	One Faculty Member per 18 Students
2020	One Faculty Member per 19 Students
2019	One Faculty Member per 18 Students

- 7. The education provided by Taft Law School and William Howard Taft University may not satisfy the requirements of other jurisdictions for the practice of law. Applicants should contact the jurisdiction in which they may wish to practice for that jurisdiction's requirements to practice law.
- 8. As of May 2021 the Juris Doctor-Executive Track Program is only offered through William Howard Taft University's School of Government and Law. It is not offered at Taft Law School. California State Bar Examination information can be found in the Taft Law School Juris Doctor-Attorney Track Program disclosure above.

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STUDENT DISCLOSURE STATEMENT OF TAFT LAW SCHOOL JURIS DOCTOR-ATTORNEY TRACK PROGRAM, INDEPENDENT STUDY

Disclosures

- 1. Taft Law School is accredited by the Distance Education Accrediting Commission. However, it is not accredited by the Committee of Bar Examiners of the State Bar of California.
- 2. Taft Law School has not applied to the Committee of Bar Examiners for accreditation in the past. .
- 3. The Committee of Bar Examiners classifies distance education law schools into two categories, "distance learning law schools" and "correspondence law schools." By CBE rule, a "distance learning law school" must require that students participate in not less than 135 hours of synchronous (live) interactive classes per year. Because Taft Law School students reside in many time zones, Taft faculty believe it would be an unreasonable hardship to require students to be available on specific days and at specific times. Therefore, it has NOT implemented any policies that would require its students to participate in live classes. As a result, for Committee of Bar Examiners purposes, Taft Law School has elected to be classified as a correspondence law school. (It is important for students to note that this classification has no bearing whatsoever on a student's eligibility to sit for the California Bar Examination or admission to practice law in California.)
- 4. Under the Committee of Bar Examiners definition, the method of instruction for this Program is principally by correspondence.
- 5. Since the School has offered a Juris Doctor Program that will qualify its graduates for the California Bar Examination continually since 1984, the Committee of Bar Examiners has determined that it is exempt from the requirement to disclose a statement of assets and liabilities. However, in the interest of assuring prospective students that Taft Law School will be able to meet its future obligations, the following information is presented:
- The Taft University System is required by the Federal Department of Education to submit audited financial statements and to achieve a minimum composite score. During each year The Taft University System has participated in the Federal Direct Loan Program, it has exceeded all financial requirements of the Federal Department of Education.
- The Taft University System also satisfies the financial responsibility provisions of the Distance Education Accrediting Commission.
- 6. The number and passage results of Taft Law School students who have taken the First-Year Law Students' Examination and General Bar Examination in the past five years is as follows:

FIRST-YEAR LAW STUDENTS' EXAMINATION PASSAGE STATISTICS

Data Source: State Bar of California

All Takers					First Tim	ers	Repeaters				
Exam			%				%				%
Date	Took	Passed	Passed		Took	Passed	Passed		Took	Passed	Passed
10/22	15	2	13.3		5	2	40		10	0	0.00
6/22	14	0	0.00		5	0	0.00		9	0	0.00
10/21	26	5	9.2		10	3	33.3		16	2	12.5
6/21	28	5	17.9		18	2	11.1		10	3	33.3
11/20	31	1	3		10	1	10		21	0	0
6/20	20	1	5		10	1	10		10	0	0
10/19	19	2	10.5		10	1	10.0		17	1	5.89
6/19	29	7	24		14	2	14.3		15	5	33.3
10/18	25	6	24		10	2	20		15	4	26.7
6/18	37	5	13.5		15	1	6.67		22	4	18.2
TOTAL	244	34	13.9		107	15	14.0		137	19	13.9

GENERAL BAR EXAMINATION PASSAGE STATISTICS

Data Source: State Bar of California

All Takers					First Timers					Repeaters		
Exam			%				%				%	
Date	Took	Passed	Passed		Took	Passed	Passed		Took	Passed	Passed	
2/23	10	0	0		3	0	0		7	0	0	
7/22	11	2	18.2		3	1	33.5		8	1	12.5	
2/22	16	6	37.5		8	5	62.5		8	1	12.5	
7/21	14	2	14.3		5	2	40		9	0	0	
2/21	9	3	33.3		2	1	50		7	2	28.6	
10/20	16	9	56.3		2	0	0		14	9	64.3	
2/20	15	3	20		4	1	25		11	2	18.2	
7/19	12	2	16.7		3	0	0		9	2	22.2	
2/19	12	3	25		3	1	33.3		9	2	22.2	
7/18	11	1	9.1		2	0	0		9	1	11.1	
TOTAL	126	31	24.6		35	11	31.4		91	20	22	

- 7. Due to the distance education teaching modality utilized by the School, the School does not maintain a traditional law library. However, all law students have access to the extensive online legal library of the *Lexis Advance*® system.
- 8. The educational background, qualifications, and experience of the faculty and the names of any faculty or administrators who are members of the State Bar of California or who are admitted in another jurisdiction is as follows:

Melody Jolly is the Dean of the School. She holds a Bachelor's degree from California State University, Fullerton and a Juris Doctor degree from Western State University, College of Law. She is a member of the State Bar of California.

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members. All are members of the State Bar of California, except Edward J. Romano who is a member of the Rhode Island State Bar.

Because of the distance education nature of the programs, the School does not employ resident faculty in a traditional manner. School faculty handle many different roles and work with students and administration in a sundry of capacities. Faculty assignments are made in both a course-driven and task-driven manner.

9. The ratio of faculty to students for the previous five years has been:

2022	One Faculty Member per 15 Students
2021	One Faculty Member per 18 Students
2020	One Faculty Member per 19 Students
2019	One Faculty Member per 18 Students
2018	One Faculty Member per 18 Students

- 10. The education provided by Taft Law School may not satisfy the requirements of other jurisdictions for the practice of law. Applicants should contact the jurisdiction in which they may wish to practice for that jurisdiction's requirements to practice law.
- 11. Attrition* Rates of Enrolled Students in Subsequent Years of Law Study

Students enrolled in this law school's J.D. Degree Program by year of study:

	First Year:	Second Year:	Third Year:	Fourth Year:
9/15/18:	95	29	11	8
9/15/19:	77	30	13	13
9/15/20:	89	34	12	14
9/15/21:	77	19	13	17
9/15/22:	71	22	5	5

^{*} In accordance with Guideline 5.22 of the *Guidelines for Unaccredited Law School Rules*:"A student who does not pass the First-Year Law Students' Examination within three (3) administrations after first becoming eligible to take the examination must be promptly disqualified from a law school's J.D. program." Other reasons for student attrition vary and include, but are not limited to, students voluntarily withdrawing from law school due to personal, family, business, career or financial issues and students who may have been dismissed by the law school because the students did not maintain academic good standing or who were unable to complete the mandatory curriculum requirements to earn a Juris Doctor degree.

- 12. Taft Law School has not been issued a Notice of Noncompliance by the Committee of Bar Examiners.
- 13. Guideline 2.3(D) of the Guidelines for Unaccredited Law School Rules provides:

The method of instruction at Taft Law School for the Juris Doctor (J.D.) degree programs is principally by correspondence. (See comment above.)

Students enrolled in the Juris Doctor-Attorney Track Programs at Taft Law School who successfully complete the first year of law study must pass the First-Year Law Students' Examination required by Business and Professions Code §6060(h) and Title 4, Division 1 of the Rules of the State Bar of California (Admissions Rules) as part of the requirements to qualify to take the California Bar Examination. A student who passes the First-Year Law Students' Examination within three (3) administrations of the examination after first becoming eligible to take it will receive credit for all legal studies completed to the time the examination is passed. A student who does not pass the examination within three (3) administrations of the examination after first becoming eligible to take it must be promptly disqualified from the law school's Juris Doctor-Attorney Track Program. If the dismissed student subsequently passes the examination, the student is eligible for re-enrollment in this law school's Juris Doctor-Attorney Track Program, but will receive credit for only one year of legal study.

Study at, or graduation from, this law school may not qualify a student to take the bar examination or to satisfy the requirements for admission to practice in jurisdictions other than California. A student intending to seek admission to practice law in a jurisdiction other than California should contact the admitting authority in that jurisdiction for information regarding the legal education requirements in that jurisdiction for admission to the practice of law.	

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STUDENT DISCLOSURE STATEMENT OF TAFT LAW SCHOOL AND WILLIAM HOWARD TAFT UNIVERSITY JURIS DOCTOR-EXECUTIVE TRACK INDEPENDENT STUDY

Disclosures

- 1. Taft Law School and William Howard Taft University are accredited by the Distance Education Accrediting Commission. However, neither are accredited by the Committee of Bar Examiners of the State Bar of California and this program will not qualify graduates to sit for any bar examinations.
- 2. The Taft University System is required by the Federal Department of Education to submit audited financial statements and to achieve a minimum composite score. During each year The Taft University System has participated in the Federal Direct Loan Program, it has exceeded all financial requirements of the Federal Department of Education.
- 3. The Taft University System also satisfies the financial responsibility provisions of the Distance Education Accrediting Commission.
- 4. Due to the distance education teaching modality utilized by the School, the School does not maintain a traditional law library. However, all students have access to the extensive online legal library of the *Lexis Advance*® system.
- 5. The educational background, qualifications, and experience of the faculty and the names of any faculty or administrators who are members of the State Bar of California or who are admitted in another jurisdiction is as follows:

Melody Jolly is the Dean of the School of Law. She holds a Bachelor's degree from California State University, Fullerton and a Juris Doctor degree from Western State University, College of Law. She is a member of the State Bar of California.

Joan L. Slavin is the Director of Student Services. She holds a Juris Doctor Degree from Western State University, College of Law. She is not a member of the State Bar of California.

Julie Abutal (Juris Doctor, Whittier Law School), Jorge Alesna, Jr. (Juris Doctor, Taft Law School), Todd Becker (Juris Doctor, Western State University, College of Law), Sarah Condor Fisher (Juris Doctor, Taft Law School), Deanna Gilbertson (Juris Doctor, Whittier Law School), Meng Li (Juris Doctor, Taft Law School), Donna M. McGovern (Juris Doctor, William Howard Taft University), Tracy Reinmiller (Juris Doctor, Western State University, College of Law), Scott A. Resnick (Juris Doctor, Arizona State University College of Law), Edward J. Romano (Juris Doctor, Suffolk University Law School), Jennifer Settani-Stephens (Juris Doctor William Howard Taft University) and Margaret A. Trester (Juris Doctor, Whittier College School of Law) are current faculty members. All are members of the State Bar of California, except Edward J. Romano who is a member of the Rhode Island State Bar.

Because of the distance education nature of the programs, the School does not employ resident faculty in a traditional manner. School faculty handle many different roles and work with students and administration in a sundry of capacities. Faculty assignments are made in both a course-driven and task-driven manner.

6. The ratio of faculty to students for the previous five years has been:

2022	One Faculty Member per 15 Students
2021	One Faculty Member per 18 Students
2020	One Faculty Member per 19 Students
2019	One Faculty Member per 18 Students
2018	One Faculty Member per 18 Students

7. The education provided by Taft Law School and William Howard Taft University may not satisfy the requirements of other jurisdictions for the practice of law. Applicants should contact the jurisdiction in which they may wish to practice for that jurisdiction's requirements to practice law.



STUDENT DISCLOSURE STATEMENT OF WILLIAM HOWARD TAFT UNIVERSITY MASTER OF LAWS

Disclosures

- 1. Taft University is accredited by the Distance Education Accrediting Commission. However, it is not accredited by the Committee of Bar Examiners of the State Bar of California and the program will not qualify graduates to sit for any bar examinations.
- 2. The Taft University System is required by the Federal Department of Education to submit audited financial statements and to achieve a minimum composite score. During each year The Taft University System has participated in the Federal Direct Loan Program, it has exceeded all financial requirements of the Federal Department of Education.
- 3. The Taft University System also satisfies the financial responsibility provisions of the Distance Education Accrediting Commission.
- 4. Due to the distance education teaching modality utilized by the School, the School of Law does not maintain a traditional law library. However, all law students have access to the extensive online legal library of the *Lexis Advance*[®] system.
- 5. The educational background, qualifications, and experience of the faculty and the names of any faculty or administrators who are members of the State Bar of California or who are admitted in another jurisdiction is as follows:

Melody Jolly is the Dean of the School of Law. She holds a Bachelor's degree from California State University, Fullerton and a Juris Doctor degree from Western State University, College of Law. She is a member of the State Bar of California.

Dr. Anita Cassard is the Dean of the School of Business and the School of Law and Government. She received her PhD in Applied Management and Decision Sciences with a specialization in Leadership and Organizational Change from Walden University, Minnesota and her MPS from Milano New School for Social Research.

Julie Abutal (Juris Doctor, Whittier Law School), Jorge Alesna, Jr. (Juris Doctor, Taft Law School), Todd Becker (Juris Doctor, Western State University, College of Law), Sarah Condor Fisher (Juris Doctor, Taft Law School), Deanna Gilbertson (Juris Doctor, Whittier Law School), Meng Li (Juris Doctor, Taft Law School), Donna M. McGovern (Juris Doctor, William Howard Taft University), Tracy Reinmiller (Juris Doctor, Western State University, College of Law), Scott A. Resnick (Juris Doctor, Arizona State University College of Law), Edward J. Romano (Juris Doctor, Suffolk University Law School), Jennifer Settani-Stephens (Juris Doctor William Howard Taft University) and Margaret A. Trester (Juris Doctor, Whittier College School of Law) are current faculty members. All are members of the State Bar of California, except Edward J. Romano who is a member of the Rhode Island State Bar.

Because of the distance education nature of the programs, the School does not employ resident faculty in a traditional manner. School faculty handle many different roles and work with students and administration in a sundry of capacities. Faculty assignments are made in both a course-driven and task-driven manner.

6. The ratio of faculty to students for the previous five years has been:

2022	One Faculty Member per 15 Students
2021	One Faculty Member per 18 Students
2020	One Faculty Member per 19 Students
2019	One Faculty Member per 18 Students
2018	One Faculty Member per 18 Students

may wish to practic	ner jurisdictions for ce for that jurisdiction	on's requirements	to practice law.	•	•

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California Committee of Bar Examiners Disclosures

Degree Granting Authority

Degree granting authority in connection with its students qualifying to take the California Bar Examination and obtain admission to the practice of law in California is based on Taft Law School's registration as an unaccredited law school with the Committee of Bar Examiners.

The following disclosure applies to the JDAT™ program:

The method of instruction at this law school for the Juris Doctor - Attorney Track (J.D.) degree program is principally by correspondence. Students enrolled in the J.D. degree program at this law school who successfully complete the first year of law study must pass the First-Year Law Students' Examination required by Business and Professions Code § 6060(h) and Title 4, Division 1 of the Rules of the State Bar of California (Admissions Rules) as part of the requirements to qualify to take the California Bar Examination. A student who passes the First-Year Law Students' Examination within three (3) administrations of the examination after first becoming eligible to take it will receive credit for all legal studies completed to the time the examination is passed. A student who does not pass the examination within three (3) administrations of the examination after first becoming eligible to take it must be promptly disqualified from the law school's J.D. degree program. If the dismissed student subsequently passes the examination, the student is eligible for re-enrollment in this law school's J.D. degree program, but will receive credit for only one year of legal study.

Study at, or graduation from, this law school may not qualify a student to take the bar examination or to satisfy the requirements for admission to practice in jurisdictions other than California. A student intending to seek admission to practice law in a jurisdiction other than California should contact the admitting authority in that jurisdiction for information regarding the legal education requirements in that jurisdiction for admission to the practice of law.

The following disclosure applies to the JDETst and LLM programs:

The method of instruction at this law school for professional law degree programs is principally by correspondence.

Completion of a professional law degree program for the Juris Doctor - Executive Track degree does not qualify a student to take the California Bar Examination or to satisfy the requirements for admission to practice law in California. It may not qualify a student to take the bar examination or to satisfy the requirements for admission to the practice of law in any other jurisdiction. A student intending to seek admission to practice law should contact the admitting authority in the jurisdictions where the student intends to seek to qualify to sit for the bar examination or for admission to practice for information regarding the legal education requirements in that jurisdiction for admission to the practice of law.

As of May 2021 the Juris Doctor-Executive Track Program is only offered through William Howard Taft University's School of Government and Law. It is not offered at Taft Law School. California State Bar Examination information can be found in the Taft Law School Juris Doctor-Attorney Track Program disclosure above.

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William Howard Taft University Programs Undergraduate, Master's Programs, First Professional & Doctorate Programs.

Satisfactory Academic Progress (SAP) Policies

SAP Policy for Students Enrolled in the Title IV Master and Doctoral Programs

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, 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 academic 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. 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 grade point average of 3.0 GPA (2.0 for BSBA, or LLM students) or higher to meet financial aid eligibility.

Academic Warning

A student whose cumulative GPA is less than a 3.0 (2.0 for BSBA 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.



Satisfactory Academic Progress (SAP) Policies

Academic Probation

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.

In all semesters each student will be evaluated based upon the university's standards for measuring SAP.

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.

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.

Satisfactory Academic Progress (SAP) Policies

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 as a Title IV student after failing to make SAP if the student meets the following minimum criteria:

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



Cost of Attendance/Budget for the Master of Business Administration (MBA) Program

(Below is a general cost of attendance for one academic year of the Program. Your actual costs may vary)

One academic year COA Components	Off Campus
Level in School	Graduate (BS)
	, ,
Tuition (\$295/credit)	\$3,540.00
12 Units	
Computer Library Fees	\$190.00
Enrollment Commitment Fee	
Out of Country Surcharge Fee	\$0.00
Dooley and Counties	4000.00
Books and Supplies Other Special Program Fees:	\$800.00
CalBar Registration	\$0.00
Subtotals	\$4,530.00
Computer (1st Year Students Only) (\$900)	TBD
Internet (\$600)	TBD
Subtotal	\$4,530.00
Transportation: Independent (\$263/month)	\$3,592.00
Transportation: Dependent (\$176/month; \$2,112/ year)	\$0.00
Room and Board: Independent (1,292/month)	\$10,984.00
Room and Board: Dependent (\$865/month; \$10,380/year)	\$0.00
Miscellaneous: Independent Personal Living Expenses (\$861/month)	\$6,552.00
Miscellaneous: Dependent Personal Living Expenses (\$577/month; \$6,924/year)	\$0.00
Living Expenses Subtotals	\$21,128.00
Subtotals	\$25,658.00
Dependent Child Care Per Dependent	
*Expenses for Students w/Disabilities: (i.e. Special books, CD's or software) *On a case-by- case basis Totals	\$25,658.00
EFC	¥23,030.00
Other Aid Received	

A <u>Net Price Calculator</u> is available on our website to further assist in calculating the cost of attendance.



You will be required to purchase textbooks for each of the courses and can obtain them from any source you wish. You should not order books too far in advance of any semester because courses and textbooks are updated regularly. For a listing of all required textbooks for your courses please go to http://www.taft.edu/texts.htm.

Cost of Attendance/Budget for the Master of Education (MEd) Program

One Semester COA Components	Off-Campus	With Parent
Tuition (6 credits @ \$275.00 per credit)	\$ 1,650.00	\$ 1,650.00
Computer Library Fee	\$ 95.00	\$ 95.00
Enrollment Fee (Charges only in first semester)	\$ 100.00	\$ 100.00
Books and Supplies (average per semester)	\$ 450.00	\$ 450.00
Subtotal	\$ 2,295.00	\$ 2,295.00
Internet (Upon written request)	\$ 200.00	\$ 200.00
Transportation (\$449/month)	\$ 1,796.00	\$ 1,796.00
Subtotal	\$ 4,291.00	\$ 4,291.00
Room and Board: Living Independent (\$1,373/month)	\$ 5,492.00	
Living with Parents (\$920/month)		\$ 3,680.00
Miscellaneous:		
Personal Living Expenses (\$819/month)	\$ 3,276.00	\$ 3,276.00
Total of 1st Semester Potential Costs:	\$13,059.00	\$11.247.00

A Net Price Calculator is available on our website to further assist in calculating the cost of attendance.

You will be required to purchase textbooks for each of the courses and can obtain them from any source you wish. You should not order books too far in advance of any semester because courses and textbooks are updated regularly. For a listing of all required textbooks for your courses please go to http://www.taft.edu/texts.htm.



Cost of Attendance/Budget for the Master of Public Administration (MPA) Program

One Semester COA Components	Off-Campus	With Parent
Tuition (6 credits @ \$295.00 per credit)	\$ 1,770.00	\$ 1,770.00
Computer Library Fee	\$ 95.00	\$ 95.00
Enrollment Fee (Charges only in first semester)	\$ 100.00	\$ 100.00
Books and Supplies (average per semester)	\$ 450.00	\$ 450.00
Subtotal	\$ 2,415.00	\$ 2,415.00
Internet (Upon written request)	\$ 200.00	\$ 200.00
Transportation (\$449/month)	\$ 1,796.00	\$ 1,796.00
Subtotal	\$ 4,411.00	\$ 4,411.00
Room and Board: Living Independent (\$1,373/month)	\$ 5,492.00	
Living with Parents (\$920/month)		\$ 3,680.00
Miscellaneous:		
Personal Living Expenses (\$819/month)	\$ 3,276.00	\$ 3,276.00
Total of 1st Semester Potential Costs:	\$13,179.00	\$11.367.00

A Net Price Calculator is available on our website to further assist in calculating the cost of attendance.

You will be required to purchase textbooks for each of the courses and can obtain them from any source you wish. You should not order books too far in advance of any semester because courses and textbooks are updated regularly. For a listing of all required textbooks for your courses please go to http://www.taft.edu/texts.htm.

Cost of Attendance/Budget for the Doctor of Business Administration (DBA) Program

One Semester COA Components	Off-Campus	With Parent
Tuition (6 credits @ \$360.00 per credit)	\$ 2,160.00	\$ 2,160.00
Computer Library Fee	\$ 95.00	\$ 95.00
Enrollment Fee (Charges only in first semester)	\$ 100.00	\$ 100.00
Books and Supplies (average per semester)	\$ 450.00	\$ 450.00
Subtotal	\$ 2,805.00	\$ 2,805.00
Internet (Upon written request)	\$ 200.00	\$ 200.00
Transportation (\$449/month)	\$ 1,796.00	\$ 1,796.00
Subtotal	\$ 4,801.00	\$ 4,801.00
Room and Board: Living Independent (\$1,373/month)	\$ 5,492.00	
Living with Parents (\$920/month)		\$ 3,680.00
Miscellaneous:		
Personal Living Expenses (\$819/month)	\$ 3,276.00	\$ 3,276.00
Total of 1st Semester Potential Costs:	\$13,569.00	\$11.757.00

A <u>Net Price Calculator</u> is available on our website to further assist in calculating the cost of attendance.

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You will be required to purchase textbooks for each of the courses and can obtain them from any source you wish. You should not order books too far in advance of any semester because courses and textbooks are updated regularly. For a listing of all required textbooks for your courses please go to http://www.taft.edu/texts.htm.

Cost of Attendance/Budget for the Doctor of Education (EdD) Program in all concentrations

One Semester COA Components	Off-Campus	With Parent
Tuition (6 credits @ \$360.00 per credit)	\$ 2,160.00	\$ 2,160.00
Computer Library Fee	\$ 95.00	\$ 95.00
Enrollment Fee (Charges only in first semester)	\$ 100.00	\$ 100.00
Books and Supplies (average per semester)	\$ 450.00	\$ 450.00
Subtotal	\$ 2,805.00	\$ 2,805.00
Internet (Upon written request)	\$ 200.00	\$ 200.00
Transportation (\$449/month)	\$ 1,796.00	\$ 1,796.00
Subtotal	\$ 4,801.00	\$ 4,801.00
Room and Board: Living Independent (\$1,373/month)	\$ 5,492.00	
Living with Parents (\$920/month)		\$ 3,680.00
Miscellaneous:		
Personal Living Expenses (\$819/month)	\$ 3,276.00	\$ 3,276.00
Total of 1st Semester Potential Costs:	\$13,569.00	\$11.757.00

A Net Price Calculator is available on our website to further assist in calculating the cost of attendance.

You will be required to purchase textbooks for each of the courses and can obtain them from any source you wish. You should not order books too far in advance of any semester because courses and textbooks are updated regularly. For a listing of all required textbooks for your courses please go to http://www.taft.edu/texts.htm.



Cost of Attendance/Budget for the Doctor of Education Specialist (EdS) Program in all concentrations

One Semester COA Components	Off-Campus	With Parent
Tuition (6 credits @ \$360.00 per credits)	\$ 2,160.00	\$ 2,160.00
Computer Library Fee	\$ 95.00	\$ 95.00
Enrollment Fee (Charges only in first semester)	\$ 100.00	\$ 100.00
Books and Supplies (average per semester)	\$ 450.00	\$ 450.00
Subtotal	\$ 2,805.00	\$ 2,805.00
Internet (Upon written request)	\$ 200.00	\$ 200.00
Transportation (\$449/month)	\$ 1,796.00	\$ 1,796.00
Subtotal	\$ 4,801.00	\$ 4,801.00
Room and Board: Living Independent (\$1,373/month)	\$ 5,492.00	
Living with Parents (\$920/month)		\$ 3,680.00
Miscellaneous:		
Personal Living Expenses (\$819/month)	\$ 3,276.00	\$ 3,276.00
Total of 1st Semester Potential Costs:	\$13,569.00	\$11.757.00

A Net Price Calculator is available on our website to further assist in calculating the cost of attendance.

You will be required to purchase textbooks for each of the courses and can obtain them from any source you wish. You should not order books too far in advance of any semester because courses and textbooks are updated regularly. For a listing of all required textbooks for your courses please go to http://www.taft.edu/texts.htm.

Leave of Absence Policy

The University's leave of absence policy varies from program to program. Details are set forth in the *Academic Catalog* for each specific program, a copy of which is included with the enrollment agreement. Students enrolled in Master and Doctoral Non-Title IV programs are enrolled for the whole Program and a Leave of Absence is not permitted.

Refund Policies

Institutional Refund Policy

The University has adopted a refund policy, which is believed to be fair and equitable. It reserves the right to change this policy without notice in order to comply with any legislative or regulatory changes imposed by the government or accrediting agencies. A specific detailed refund formula is included in each enrollment agreement and is reproduced below.

For Master and Doctoral Title IV Programs:

Student's Right to Cancel and Refund Policy

The University has adopted a refund policy, which is believed to be fair, equitable, and in compliance with regulatory requirements. The University reserves the right to change this policy without notice to comply with any legislative or regulatory changes imposed by the government or accrediting agencies.

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For the purposes of refunds, each 8-week session is considered independent of other session. If Student cancels enrollment within the first week of a session (first seven days), the University will refund all tuition paid by Student. If Student withdraws or is dismissed after seven days of the start of the session, 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.

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

No refunds are payable after the start of Week 6 in the 8-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 8-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 Student 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 Administration or when Student fails to maintain the academic standards set forth in the Academic Catalog, whichever shall occur first. 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. 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 Refund Policy

For students receiving Title IV funds, the University is required to apply the federal return provisions for recipients of Federal Student Aid (FSA). The refund process uses a formula to determine the amount of FSA funds a student has earned as of his or her last day of attendance. The Return of Title IV Refund Policy is in addition to the University's Tuition Refund Policy. Both calculations will be completed when the student withdraws. DEAC has additional 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 prior to the withdrawal date. 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 payment period.

For all the University's Master and Doctoral Title IV programs, the University will determine the earned and unearned portion of Title IV aid when a student ceases enrollment prior to the planned completion date. The Date of Determination is the date that the University determines the withdrawal date. The date of determination is no longer than 14 days after the Last Date of Attendance. The Date of Determination starts the clock for timely refunds of Title IV funds, within 45 days after the "Date of Determination".

- Up through 60% of the Period of Enrollment (calculated on a 16-week semester), 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 to the student is required.

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- 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 University'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 University 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:

- 1. Determine the amount of Title IV aid that was disbursed and that could have been disbursed.
- 2. Determine the date of withdrawal and determine the percentage of the payment period attended by the student.
 - a.) When a student officially withdraws, the date of withdrawal for Return to Title IV purposes is the date of the student's learning activity.
 - b.) Divide the calendar days completed in the period by the total number of days in the period. Completed days/total days = percentage.
 - c.) When a student 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.
- 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.
- 6. Distribute the unearned Title IV aid back to the Title IV programs. Unearned aid which the University 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 University will use a worksheet to calculate the responsibility, if any, for the return of Title IV funds. A copy of the worksheet will be provided to the student. Since the University does not participate in any federal grant programs, the formula above will only be used to calculate the amount of Title IV loans that may need to be returned. The University will also calculate any refund that may be owed to the student pursuant to the University's Refund Policy. If a refund is due, monies will be returned pursuant to Federal, State and accreditation regulations.

For Non-Title IV Programs: Teachout prior to October 2021

The University has adopted the following refund policy which will apply to non-Title IV programs

(Juris Doctorate program, please see Return to Title IV). If a student cancels enrollment within five days of enrollment, the University will refund all money paid by the student. Thereafter, a student who withdraws shall be entitled to a pro rata refund of tuition charges up to 9 weeks from the date of enrollment – according to the following table. "Enrollment" for refund purposes is considered to have become effective upon execution of the Agreement by Student. Refundable tuition is defined as the total semester tuition as presented in the enrollment agreement less an administrative fee of \$200.00 or 20% of the tuition whichever is less.

Pro rata Refund Schedule

Withdrawal Occurring After Week 1	80%
Withdrawal Occurring After Week 2	70%
Withdrawal Occurring After Week 3	60%
Withdrawal Occurring After Week 4	50%
Withdrawal Occurring After Week 5	40%
Withdrawal Occurring After Week 6	30%
Withdrawal Occurring After Week 7	20%
Withdrawal Occurring After Week 8	10%
Withdrawal Occurring After Week 9	None

For the Doctoral Programs: Teachout prior to October 2021

Should a student withdraw from a Doctoral Program, the University will refund 100% of tuition charges provided the withdrawal is within ten days after the date of enrollment. "Enrollment" for refund purposes is considered to have become effective upon execution of the Agreement by the student. Thereafter, the student will receive a prorated refund calculated on the number of days remaining in the current month. The University will issue refunds pursuant to the above conditions within 30 days from the date the withdrawal notice is received by the University. Withdrawal does not relieve the student of the obligation to pay for charges incurred prior to the date of withdrawal. Unless otherwise noted in writing, other University fees are non-refundable. At the option of the University, Student may be dismissed from the *Program* if delinquent in tuition or fees for a period in excess of 60 days. No documentation will be provided by the University to or for any student or graduate who is delinquent in payment of any tuition or fees. If the student cancels enrollment within five days of enrollment, the University will refund all money paid by the student.

Return to Title IV Refund Policy Teachout prior to October 2021

For the Juris Doctor Programs:

For students receiving Federally insured student loans, the University 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 pro rata 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.

For the Juris Doctor Programs, Taft University System 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:

- 1. Determine the amount of Title IV aid that was disbursed and that could have been disbursed. (Step 1 on Worksheet.)
- 2. 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, the date of withdrawal for Return to Title IV purposes is the date the student submits his or her notice of withdrawal.
 - b.) Divide the calendar days completed in the period by the total number of days in the period. Completed days/total days = percentage.
 - c.) When a student 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.
 - d.) When a student is dismissed (unofficial withdrawal) after the end of the term of enrollment, the date of withdrawal for Return to Title IV purposes will be either the last date of the term of enrollment or when course grades are finalized.
- 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. (Step 3)
- 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. (Step 4)
- 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.
- 6. 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.

The University will use a worksheet to calculate the responsibility, if any, for the return of Title IV funds. A copy of the worksheet will be provided to the student. Since the University 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. The University will also calculate any refund that may be owed to the student pursuant to the University's Refund Policy. If a refund is due, monies will be returned pursuant to Federal, State and accreditation regulations.

For all University Master of Business Administration with a concentration in Professional Practice Management Program: Teachout prior to October 2021

For students receiving Federally insured student loans, the University 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 pro rata 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.

For the Master of Business Administration with a concentration in Professional Practice Management Program, Taft University System 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 Payment Period (calculated on a 16 week semester for semesters one and two. Semester three will be calculated on the first and second 8 week payment periods), 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 University'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 University 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:

- 1. Determine the amount of Title IV aid that was disbursed and that could have been disbursed. (Step 1 on Worksheet.)
- 2. 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, the date of withdrawal for Return to Title IV purposes is the date the student submits his or her notice of withdrawal.
 - b.) Divide the calendar days completed in the period by the total number of days in the period. Completed days/total days = percentage.
 - c.) When a student 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.
 - d.) When a student is dismissed (unofficial withdrawal) after the end of the term, the date of withdrawal for Return to Title IV purposes will be the last date of the term.
- 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. (Step 3)
- 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. (Step 4)
- 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.

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

School Grading System for Each Class

First Year Courses:

Grading for Introduction to Law Juris Doctor Attorney Track (JDAT) and Executive Track (JDET) program

This is a Credit/No Credit course. In order to receive credit for this course, you must submit both writing assignments, the Course Evaluation Form, and successfully complete and pass the final examination.

Each assignment will be graded as either credit (CR) or no credit (NC). You must earn a credit on both assignments to pass the course. If you do not earn a credit for an assignment, you will have one opportunity to make-up that assignment. If you do not get a (CR) on the make-up assignment, you will fail the course and be dismissed from the program.

Grading for Legal Writing JDAT and JDET program

This is a Credit/No Credit course. In order to receive credit for this course, you must submit writing assignments, the Course Evaluation Form, and successfully complete the final examination according to the procedures set forth in the Final's instructions.

The examinations are weighted as follows and will be the basis of your course grade:

20%	Weekly Assignments
20%	Participation in the Assignment Discussion Board and responding to the Discussion Questions
10%	Midterm Examination
50%	Final Examination

Grading for the Torts, Contracts, and Criminal Law JDAT program

In order to receive credit for these courses, you must submit the written briefs listed in the lesson assignments, your other writing assignments, your practice examination, your midterm examination, the Certification of Law Student form for the academic year, the Course Evaluation Form, your Study Log, and successfully complete the final examination.

The assignments and examinations are weighted as follows and will be the basis of your course grade:

20%	Weekly Assignments	
20%	Participation in the Assignment Discussion Board and responding to the Discussion Questions	

10%	Midterm Examination
50%	Final Examination

Your Participation on the Assignment Discussion Board will be evaluated at the end of the academic year. Your participation should be regular and substantive. Regular requires at least weekly posts and responding to at least one Discussion Question for each lesson. Therefore the weeks you are studying Contracts, you should be monitoring and posting on the Contracts Assignment Discussion Board and answering the Discussion Questions for that lesson. The same is true for Torts, Criminal Law, and all other courses you take. Substantive means that you are adding something important to the discussion. Simply agreeing with the Instructor or a student is not substantive. The same is true when answering the Discussion Questions. Your answers to the Discussion Questions should share your knowledge with your classmates.

Grading for the Torts, Contracts, and Criminal Law JDET program

In order to receive credit for this course, you must submit the written briefs listed in the lesson assignments, your other writing assignments, your practice examination, your midterm examination, the *Course Evaluation Form*, your Study Log, and successfully complete the final examination according to the procedures set forth below.

In addition to the case briefs, this course requires a practice examination, a midterm examination and a final examination. The examinations are weighted as follows and, except as noted in the next paragraph, will be the basis of your course grade:

50%	Weekly Assignments	
20%	Participation in the Assignment Discussion Board and responding to the Discussion Questions	
10%	Midterm Examination	
20%	Final Examination	

^{*}Must pass the final to pass the course

Second Year JDAT Courses:

In order to receive credit for this course, you must submit your weekly writing assignments, In order to receive credit for this course, you must submit your weekly writing assignments, midterm examination, the Certification of Law Student form for the academic year, the Course Evaluation Form, the Study Log, and pass the final examination. The weight of your assignments are as follows:

20%	Weekly Assignments	
20%	Participation in the Assignment Discussion Board and responding to the Discussion Questions	
10%	Midterm Examination	
50%	Final Examination	

Second Year JDET Courses:

In order to receive credit for the second year courses, you must submit the Midterm Examination, the Course Evaluation Form, and successfully complete the final examination. The assignments and examinations are weighted as follows and will be the basis of your course grade:

50%	Weekly Assignments	
20%	Participation in the Assignment Discussion Board and responding to the Discussion Questions	
10%	Midterm Examination	
20%	Final Examination	

^{*}Must pass the final to pass the course

Third Year JDAT Courses

In order to receive credit for this course, you must submit your weekly writing assignments, midterm examination, the Certification of Law Student form for the academic year, the Course Evaluation Form, the Study Log, and pass the final examination. The assignments and examinations are weighted as follows and will be the basis of your course grade:

20%	Weekly Assignments	
20%	Participation in the Assignment Discussion Board and responding to the Discussion Questions	
10%	Midterm Examination	
50%	Final Examination	

Third Year JDET Courses:

In order to receive credit for the second year courses, you must submit the Midterm Examination, the Course Evaluation Form, and successfully complete the final examination. The assignments and examinations are weighted as follows and will be the basis of your course grade:

50%	Weekly Assignments	
20%	Participation in the Assignment Discussion Board and responding to the Discussion Questions	
10%	Midterm Examination	
20%	Final Examination	

^{*}Must pass the final to pass the course

Fourth Year JDAT Courses:

Advance Legal Reasoning

In order to receive credit for Advance Legal Reasoning, you must submit the weekly written assignments listed in the lessons, the *Certification of Law Student* form for the academic year, the *Course Evaluation Form*, and successfully complete the final examination according to the procedures set forth below.

The final examination for this course will consist of three one-hour essay examinations, one three-hour multiple choice examination and three and a half hours for two essays and one performance. Each section is weighted equally. You will be allowed three (3) hours to complete the three essay questions three (3) hours to complete the Multistate portion of the examination and three and a half (3.5) hours to complete two essays and the Performance portion. At the option of the student, the Essays, Multistate and/or the Performance portions may be scheduled on

different dates. It will be a proctored, closed book final examination. Provided you have satisfied all of the other requirements set forth in the preceding paragraph, the final examination grade will represent 30% the course grade.

The assignments are weighted as follows and will be the basis of your course grade:

20%	Graded Writing Assignments	
10%	Weekly Lesson Assignments	
20%	Participation in the Assignment Discussion Board and responding to the Discussion Questions	
20%	Midterm Examination	
30%	0% Final Examination	

^{*}Must pass the final to pass the course

Grading for the Wills & Trust, U.C.C, and Remedies JDAT program

In order to receive credit for this course, you must submit the weekly written assignments listed in the lessons, your midterm examination, the *Certification of Law Student* form for the academic year, the *Course Evaluation Form*, and successfully complete the final examination according to the procedures set forth below.

In addition to the case briefs and other writing assignments, this course requires a midterm examination and a final examination. The assignments and examinations are weighted as follows and will be the basis of your course grade:

20%	Weekly Assignments	
20%	Participation in the Assignment Discussion Board and responding to the Discussion Questions	
10%	Midterm Examination	
50%	Final Examination	

^{*}Must pass the final to pass the course

Electives JDAT and JDET Courses

Administrative Law and Intellectual Property

In order to receive credit for these courses, you must submit the writing assignments listed in the lessons, the Course Evaluation Form, and successfully complete the final examination.

The assignments and examinations are weighted as follows and will be the basis of your course grade:

50%	Weekly Assignments
20%	Participation in the Assignment Discussion Board
30%	Final Examination

Alternative Dispute Resolutions and Labor and Employment Law

This is a Credit/No Credit course. In order to receive credit for these courses, you must submit writing assignments, the Course Evaluation Form, and successfully complete the final examination according to the procedures set forth in the Final's instructions.

The examinations are weighted as follows and will be the basis of your course grade:

40%	Weekly Assignments
20%	Participation in the Assignment Discussion Board
40%	Final Examination

^{*}Must pass the final to pass the course

Direct Legal Studies

You will be held responsible for all material covered in the Lessons.

In order to receive credit for this course, you must submit a project proposal, an outline of the project, and the final completed project.

Your course grade will be calculated as follows:

20%	Participation with the Instructor
80%	Final Project

Health Care

In order to receive credit for this course, you must submit the writing assignments listed in the lessons, the Course Evaluation Form, and successfully complete the final examination. The assignments and examinations are weighted as follows and will be the basis of your course grade:

35%	Weekly Assignments
20%	Participation in the Assignment Discussion Board
20%	Final Examination
25%	Multiple Choice Final Examination

^{*}Must pass the final to pass the course

Sports Law

You will be held responsible for all material covered in the Lessons.

In order to receive credit for this course, you must submit writing assignments, the Course Evaluation Form, and successfully complete the final examination according to the procedures set forth in the Final's instructions.

The assignments and examinations are weighted as follows and, except as noted in the next paragraph, will be the basis of your course grade:

30%	Weekly Assignments
20%	Participation in the Assignment Discussion Board
20%	Midterm Examination
30%	Final Examination

^{*}Must pass the final to pass the course

STUDENT CODE OF CONDUCT

The Taft University System herein after called "The University" is an institution of higher online education. As a community of scholars dedicated to the transmission of knowledge, pursuit of truth and development of moral and cultural values, the University strives to provide an environment in which the rights of inquiry, expression and communication coexist with the responsibilities each member has to the community. Respect for the rights and privileges of others, the development of high standards of personal integrity, self-discipline and control, and the exercise of wise ethical decisions are goals espoused for each person. Students enrolling in the University assume an obligation to conduct themselves in a manner compatible with the rights and responsibilities below.

For the purpose of the Student Code of Conduct, a student is defined as a person enrolled at the Taft University System and is considered to be a student until such time as he/she graduates, withdrawals, or is dismissed. Students between academic years are not considered enrolled.

Student Rights

As a participant in the processes of the University, each member of this academic community has the right to develop the capacity for critical judgment and to engage in the sustained and independent search for knowledge and truth. Students are entitled to appropriate due process protections as a part of the Student Code of Conduct.

Students have the right to be treated fairly and with dignity regardless of race, ethnicity, gender, religtion, age, disability, sexual orientation or political affiliation.

Responsibilities

The University is committed to fostering ethical and moral values. Among the core values of the University is the inherent dignity of every individual as well as the right of each student to hold and to express his or her viewpoint. When these views conflict, it is the obligation of members of the community to respect other perspectives. In keeping with these values, and the recognition of the cultural diversity of the University community, the University will not tolerate discriminatory or hate motivated conduct, behavior, or harassment based on race, ethnicity, gender, religion, age, disability, sexual orientation or political affiliation with the intention to intimidate or injure an individual(s) physically, mentally, or emotionally.

Student Code Violations

For the welfare of the entire community, all individuals in the community shall obey the enforcement of orders or directions given by all University officials in the performance of his/her duties or the operation of his/her office. Members of the University community who interfere with the rights of others by failing to fulfill their responsibilities will be subject to disciplinary actions. Students are all expected to observe standards of conduct consistent with the pursuit of knowledge and truth. The following list of unacceptable behaviors is intended to be illustrative in nature rather than all inclusive.

- 1. Dishonesty or knowingly furnishing false or incomplete information to the University with the intent to deceive.
- 2. Making, possessing, or using any falsified University document or record; altering any University document.
- 3. Knowingly making false accusations against a member of the University community.
- 4. Unauthorized possession or use of University equipment, materials or keys or the unauthorized entry, exit, occupancy of, or use of any University room.
- 5. Illegal possession, consumption, distribution or furnishing of alcohol or other drugs on University property.

- 6. Disorderly conduct including Obstruction or interfering with the reprimand, discipline, or apprehension of another person involved in the commission of an offense under the conduct code or any other University policy or regulation.
- 7. Lewd or offensive an improper behavior.
- 8. Possessing, using, or storing firearms, explosives or weapons on University controlled property.
- 9. Disregard for the safety of others.
- 10. Stealing, vandalizing, damaging, destroying, or defacing University property or the property of others.
- 11. Behavior or language that threatens or endangers the health, safety, or well-being of any person or group.
- 12. Violation of a contractual obligation or publicized administrative policies.
- 13. Sexual Misconduct including any unauthorized form of any sexual contact with another person without the consent of that person.
- 14. Sexually harassing another person.
- 15. Acts of retaliation Words, action, or written communication that implies or states another individual of the University community will be harmed or harassed for serving as a witness or victim or testifying in a conduct violation case.

Non-Compliance

The following shall be regarded as acts of non-compliance

- 1. Failure to comply with the direction of an individual identified as an authorized University official or other official acting in the performance of his/her duties.
- 2. Complicity-Presence during any violation of University policies in such a way as to condone, support, or encourage that violation. Students who anticipate or observe a violation of University policy are expected to remove themselves from participation and are encourage the violation.

Hate Free Policy

Members of the Taft University System affected by hate-motivated offenses are strongly encourage to report these incidents. Such incidents can be reported to a variety of offices on campus including the Dean or Chancellor. Reporting discriminatory or hate-motivated incidents does not in itself constitute a formal complaint nor compel one to file a formal complaint of misconduct. However, it does allow those affected by such violations to have a support system and an avenue for recourse. Students proven responsible for hate-motivated violations are subject to a range of disciplinary actions up to an including disciplinary expulsion from the Taft University System. The Dean may impose harsher sanctions when behavior is proven to be motivated by hate. As in all cases of misconduct, including hate-motivated offenses, both the accused student and the complainant have rights that are granted through the University conduct process.

Appealing to the Chief Academic Officer

The Taft University System allows the student a right to appeal the Dean of the law school's decision for the student's violation of the "Students Code of Conduct". A written request for appeal must be made to the Chief Academic Officer's of Students within seven (7) business days of the issuance of the decision letter from the Dean. An appeal is not a review of a case, but instead is an independent review of the process utilized to reach the original finding or decision. Students may appeal the decision to the Chief Academic Officer on one or more of the following grounds:

a) There is new evidence, which was known at the time of the administrative meeting which is likely to change the result;

- b) There was a violation of due process or;
- c) The ramifications imposed are too harsh given the finding of fact.

Appeal Process Findings

If the Chief Academic Officer decides to appeal the Dean's decision or impose a lesser penalty, he may do so. The Chief Academic Officer's decision will be final.