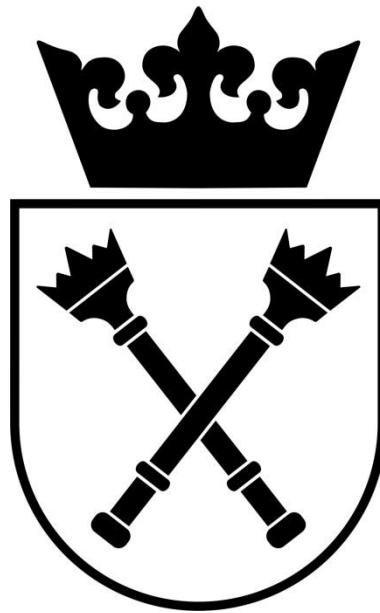


Jagiellonian University in Kraków



William D. Ford Federal Direct Loan

Policies and Procedures

Table of Contents

1 Students Rights and Responsibilities	5
2 Financial Aid – General Information	6
2.1 Direct Loan types:	6
2.2 Direct Subsidized and Unsubsidized loan amounts	6
2.3 Loan limits	7
2.4 Fees	7
2.5 Application Deadline:	8
3 Eligibility	8
3.1 Citizenship	8
3.2 Academic requirements	9
3.3 Regular student status	9
3.4 Ineligible Programs at JU	9
3.5 Registration with Selective Service	10
3.6 Social Security Number	10
3.7 Additional Statements	10
3.8 Satisfactory Academic Progress	10
3.9 Limitations	10
3.10 Students convicted of possession or sale of drugs	11
3.11 More other details about eligibility	12
3.12 Students status – dependent / independent	12
4 Applying for financial aid	12
Step 1: Apply for study program at the Jagiellonian University	12
Step 2: FAFSA (Free Application for Federal Student Aid)	12
Student Aid Report (SAR):	13
Step 3: Loan Application and required documents	13

Step: 4 Questionnaire of Jagiellonian University	14
Step: 5 Submission of the documents.....	14
5 Conflicting Data.....	15
6 Financial information and Cost of Attendance.....	16
6.1 Cost of attendance without tuition fee	16
6.2 Tuition fee	17
6.3 Rent in COA calculation for students living “on campus”	17
7 Next procedures at Jagiellonian University in Krakow	18
7.1 Eligibility for financial aid.....	18
7.2 Expected Family Contribution.....	18
7.3 Estimated Financial Assistance	18
7.4 Award letter	19
8 Satisfactory Academic Progress	20
8.1 SAP at the Jagiellonian University	20
8.2 Repeated Courses	20
8.3 Financial Aid Warning	21
8.4 Financial Aid Probation.....	21
8.5 Extenuating / Special Circumstances.....	22
9 Professional Judgement	22
9.1 Budget Adjustment.....	22
9.2 Change of financial situation.....	23
10 Exchange Programs / Study Abroad Programs	23
10.1 International students	23
10.2 JU’s students	23
10 Exit Counselling.....	24
11 Repayment Period	24
12 Withdrawal Procedure.....	24

12.1	Withdrawal date determination (in general)	24
13	Attendance Reporting / Student Status	25
14	Leave of Absence Policy	26
15	Calculation of the Amount of Title IV Assistance Earned By the Student	26
15.1	Return of Title IV Funds Formula in Detail	27
15.2	Example of R2T4 Calculation	31
16	Copyright Infringement Policies and Sanctions	31
16.1	Plagiarism	32
16.2	Summary of Civil and Criminal Penalties for Violation of US Federal Copyright Laws . 32	
17	Notification of Rights under FERPA	32
18	Adequate Staffing Procedure	35
18.1	Academic or Education Personnel/Registrar:	35
18.2	Financial Aid Personnel:	35
18.3	Fiscal Office Personnel:	36
19	Adequate Checks and Balances Procedure	36
	Financial Aid Office	36
	Fiscal or Business Office	36
19.1	Financial Aid Office:	37
19.2	Fiscal or Business Office:	38
19.3	Maitaining Records:	38

1 Students Rights and Responsibilities

As a financial aid applicant or recipient, you have certain rights and responsibilities. You should clearly understand them before you accept financial aid.

Student Rights

You have the right to:

- Know what financial aid is available.
- Know the procedures and deadlines for financial aid, including when and how your aid will be disbursed.
- Know how your financial need is determined.
- Expect fair and equitable treatment from the FFA and the Department of Finances staff. It is our goal to assist you promptly and professionally throughout the financial aid process.
- Know the interest rate on any educational loan you have, the total amount you must repay, the length of the repayment period, when repayment begins and what cancellation or deferment provisions apply.
- Know how Satisfactory Academic Progress (SAP) is measured and how you can reestablish eligibility for federal financial aid if you fail to meet one of the standards.

Student Responsibilities

You are responsible for:

- Filing the appropriate applications and forms for each type of aid that you wish to receive by the established deadlines.
- Providing all requested information to the FFA accurately and promptly.
- Regularly checking your university email account for important updates and notifications from the FFA.
- Maintaining Satisfactory Academic Progress (SAP) according to established university policies and standards.
- Reporting all financial assistance, such as scholarships, grants, tuition waivers, material support received from any outside source to the FFA.
- Reporting any changes in your name, address or attendance status to the appropriate office within the university.
- Repaying all student loans you receive. You must complete entrance counseling prior to receipt of your first Federal Direct Loan. Additionally, upon graduation, withdrawal or enrollment less than half-time you will also need to complete exit counseling.
- Understanding the withdrawal and refund policy of the Jagiellonian.

2 Financial Aid – General Information

Jagiellonian University is an approved Title IV institution, which allows US students to access Direct loans through the US Direct Loan Program. In this program, the U.S. Department of Education lends money directly to students through the student's university.

Student loans are self-help awards that must be repaid.

2.1 Direct Loan types:

JU is no longer participating in the Federal Direct PLUS Loan Program as of August 31, 2016.

The following types of loans are available at the Jagiellonian University:

- subsidized loans (undergraduates only)
- unsubsidized loans

Direct subsidized loans: for eligible undergraduate students who demonstrate financial need to help cover the costs of higher education. They are subsidized, which means the federal government generally pays the interest on the loan while the student is enrolled greater than half-time, but terms do vary based upon the date the loan was borrowed.

Direct Unsubsidized loans: for eligible undergraduate, graduate and professional students (no need to demonstrate financial need to be eligible for the loan). Interest begins accruing from the date of first disbursement. Student can choose to pay the interest quarterly while in school, or can allow it to accumulate and be capitalized when repayment begins.

2.2 Direct Subsidized and Unsubsidized loan amounts

The table below shows the amounts of Direct loan a student can borrow depending on the course and year of study. It depends also whether the student has the status of independent or dependent.

Year	Dependent Students			Independent Students		
	subsidized	unsubsidized	combined maximum	subsidized	unsubsidized	combined maximum
First-Year Undergraduate Annual Loan Limit	\$3,500	\$2,000	\$5,500	\$3,500	\$6,000	\$9,500

Second-Year Undergraduate Annual Loan Limit	\$4,500	\$2,000	\$6,500	\$4,500	\$6,000	\$10,500
Third-Year and Beyond Undergraduate Annual Loan Limit	\$5,500	\$2,000	\$7,500	\$5,500	\$7,000	\$11,500
Graduate or Professional Students Annual Loan Limit	X	X	X	X	\$20,500.00	\$20,500.00

2.3 Loan limits

Student cannot borrow more than the lifetime aggregate loan limit. The student is responsible for not exceeding these limits. The lifetime aggregate limits for Direct Loans are listed in table below:

Student status	Subsidized	Subsidized and Unsubsidized
Dependent Undergraduate	\$23,000	\$31,000
Independent Undergraduate	\$23,000	\$57,500
Graduate	\$65,000	\$138,500*

* The graduate aggregate limit includes all federal loans received for undergraduate study.

2.4 Fees

There is a loan fee on all Direct Subsidized Loans and Direct Unsubsidized Loans. The loan fee is a percentage of the loan amount and is proportionately deducted from each loan disbursement. The percentage varies depending on when the loan is first disbursed, as shown in the chart below.

First Disbursement Date	Loan Fee
On or after Oct. 1, 2015, and before Oct. 1, 2016	1.068%
On or after Oct. 1, 2016,	1.069%

and before Oct. 1, 2017	
--------------------------------	--

2.5 Application Deadline:

1 January 2016 – 30 June 2017

3 Eligibility

3.1 Citizenship

a. Be a U.S. CITIZEN or U.S. NATIONAL

You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.

OR

b. Have a GREEN CARD

You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident

OR

c. Have an ARRIVAL-DEPARTURE RECORD

Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant (Status Pending)
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee
- Have a T-VISA (You are eligible if you have a T-visa or a parent with a T-1 visa)

OR

d. Have BATTERED IMMIGRANT STATUS

You are designated as a “battered immigrant-qualified alien” if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.

3.2 Academic requirements

Qualify to obtain a college or career school education, either by having a high school diploma or *General Educational Development (GED) certificate*, or by completing a high school education in a *home school* setting approved under state law.

3.3 Regular student status

- Be enrolled or accepted for enrollment as a *regular student* in an eligible degree or certificate program.
- Be enrolled at least half-time to be eligible for *Direct Loan* Program funds.

3.4 Ineligible Programs at JU

Students of the following specialization / specialization modules of *MA in European Studies* cannot receive financial aid:

1. *Europeanisation and Governance in Central and Eastern Europe*, Consortium of:
 - JU
 - University of Tartu
2. *European Studies / Governance, Leadership and Democracy Studies* (double degree program), Consortium of:
 - JU
 - Universidade Catolica Portuguesa
3. *European Studies / Central and Eastern European Studies / Europeanisation and Governance in CEE* (double degree program), Consortium of:
 - JU
 - Kobe University
4. *Euroculture* (MA in European Studies, specialization: Euroculture) – Erasmus Mundus
5. *Europe from Visegrad Perspective* (joint degree program), Consortium of:
 - JU
 - Masaryk University

- Pecs University -
- Matej Bel University

3.5 Registration with Selective Service

Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).

3.6 Social Security Number

Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.

3.7 Additional Statements

Sign certifying statements on the *Free Application for Federal Student Aid (FAFSA)* stating that

- you are not in *default* on a *federal student loan* and do not owe a refund on a federal *grant*

and

- you will use federal student aid only for educational purposes

3.8 Satisfactory Academic Progress

Maintain *satisfactory academic progress* in college or career school.

3.9 Limitations

- Students with criminal convictions

If you are incarcerated, have a conviction for a drug offense, or are subject to an involuntary civil commitment after completing a period of incarceration for a sexual offense, your eligibility for federal student aid may be limited.

Check: <https://studentaid.ed.gov/sa/eligibility/criminal-convictions>

3.10 Students convicted of possession or sale of drugs

A federal or state drug conviction (but not a local or municipal conviction) can disqualify you for FSA funds. You self-certify in applying for aid that you are eligible; JU is not required to confirm this unless we have conflicting information.

Convictions only count against a student for aid eligibility purposes (FAFSA question 23c) if they were for an offense that occurred during a period of enrollment for which the student was receiving federal student aid—they do not count if the offense was not during such a period, unless the student was denied federal benefits for drug trafficking by a federal or state judge. Also, a conviction that was reversed, set aside, or removed from the student’s record does not count, nor does one received when she was a juvenile, unless she was tried as an adult.

The chart below illustrates the period of ineligibility for FSA funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for sale of drugs includes convictions for conspiring to sell drugs.)

	Possession of illegal drugs	Sale of illegal drugs
1st offense	1 year from date of conviction	2 years from date of conviction
2nd offense	2 years from date of conviction	Indefinite period
3+ offenses	Indefinite period	

Students denied eligibility for an indefinite period can regain eligibility after completing any of the following 3 options:

- 1) Successfully completing a rehabilitation program, as described below, which includes passing two unannounced drug tests from such a program);
- 2) Having the conviction reversed, set aside, or removed from the student’s record so that fewer than two convictions for sale or three convictions for possession remain on the record; or
- 3) Successfully completing two unannounced drug tests which are part of a rehab program (the student does not need to complete the rest of the program).

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. It is the student’s responsibility to certify to you that she has successfully completed the rehabilitation program; as with the conviction question on the FAFSA, you are not required to confirm the reported information unless you have conflicting information.

When a student regains eligibility during the award year, you may award Pell Grant, TEACH, and Campus-Based aid for the current payment period and Direct Loans for the period of enrollment.

3.11 More other details about eligibility

Check: <https://studentaid.ed.gov/sa/eligibility#basic-criteria>

3.12 Students status – dependent / independent

- Students are considered dependent or independent based on information provided on the FAFSA. Most undergraduate students are considered dependent. All graduate and professional students are considered independent.
- Dependent students must report parental income information on the FAFSA. Dependency is not a status of choice.
- An independent student is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless.
- A student who does not meet any of the criteria for an independent student is considered a dependent student.

4 Applying for financial aid

Step 1: Apply for study program at the Jagiellonian University

All necessary information about admission: http://www.rekrutacja.uj.edu.pl/en_GB

Step 2: FAFSA (Free Application for Federal Student Aid)

The first step in application process for a US Federal Loan is to complete the FAFSA online application form: [Free Application for Federal Student Aid](#).

The school code of Jagiellonian University in Krakow is: **03597300**

Video instruction: [How to fill out FAFSA](#)

To complete FAFSA online, student must have a FSA ID. An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites.

Your FSA ID identifies you as someone who has the right to access your own personal information on ED websites. The FSA ID replaced the Federal Student Aid PIN on May 10, 2015.

More information: [FSA ID](#).

Completing the FAFSA is not a student loan application. It generates a [Student Aid Report \(SAR\)](#) that Jagiellonian University uses to determine your eligibility for financial aid.

Student Aid Report (SAR):

After receiving your FAFSA, the federal processor will send you a Student Aid Report (SAR) electronically (unless you filed a paper FAFSA). The SAR lists all the information you submitted on the FAFSA and explains the Expected Family Contribution (EFC) calculated from that information. Review the SAR for accuracy. To make any corrections, log on to the [FAFSA website](#).

When information from the Free Application for Federal Student Aid (FAFSA) is processed, an Institutional Student Information Record (ISIR) is created and sent to us. ISIR contains the official EFC and allows us to make payment to eligible students. Since it may take a while for us to receive your ISIR, it is recommended you fax or post a copy of your SAR to us as soon as you get it.

Step 3: Loan Application and required documents

To apply for Federal Loan go to <https://studentloans.gov/myDirectLoan/index.action> to complete the Loan Application.

Other documents might be necessary to fulfilled:

- [Master Promissory Note \(MPN\)](#)

The MPN is the legal document through which you promise to repay your Direct Loans and any accrued interest and fees to the Department. It also explains the terms and conditions of your loans.

You will need to complete a new Direct Loan MPN each academic year that you receive a Direct Subsidized Loan and/or a Direct Unsubsidized Loan

- [Entrance Counseling](#)

You may complete Direct Loan Entrance Counseling online via the StudentLoans.gov Website at <https://studentloans.gov>.

To complete Direct Loan Entrance Counseling online, you must use the FSA ID. This is the same ID you used to complete the FAFSA.

- If you are completing entrance counseling to borrow a loan as an undergraduate (bachelor) student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.
- If you are completing entrance counseling to borrow a loan as a graduate (master) or professional (PhD) student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

Step: 4 Questionnaire of Jagiellonian University

Student must complete the questionnaire of Jagiellonian University and e-mail this to: **k.wojczuk@uj.edu.pl** or **bartosz.ryt@uj.edu.pl**

Download questionnaire from [here](#).

Step: 5 Submission of the documents

List of the documents to be submitted:

- [US Financial Aid Declaration](#)
- [Bank Details](#)
- Master Promissory Note
- Additional requested documentation (Sometimes you might be required to submit additional documentation. If so, the FAA will send you a request via email.)

Please submit all required documents (original documents via post and scanned versions via email) to:

Ewa Stankiewicz

Katarzyna Wojczuk

International Students Mobility Office

Jagiellonian University

Golebia 24, room 21

tel. (+48 12) 663 15 13

fax. (+48 12) 663 15 45

e-mail: ewa.stankiewicz@uj.edu.pl or k.wojczuk@uj.edu.pl

5 Conflicting Data

Documents that are received by a financial aid administrator are reviewed for completeness, (i.e. signatures). Incomplete files are retained until the last required form/document is received. When all of the requested items have been received, they are routed for verification. As reviewed, additional corrections may be made as needed. If any data element is changed, an electronic correction is submitted to FAFSA.

Documentation submitted to the financial aid administrator must be legible, appropriate, and have the student's ID number (or SSN) for identification purposes. If the student submits a document that is not legible, the document will be returned and appropriate documentation shall be requested. Students who fail to submit appropriate documents will not be awarded financial aid.

Because the financial aid office is liable for disbursements made prior to verification, it is the policy of the office not to award nor disburse funds until the above-mentioned verification is complete.

The financial aid administrator reviews documents to make sure there is no conflicting information in file. If no conflicts exist, the financial aid administrator proceeds with processing. If any discrepancies in the information occur, the student is contacted in attempt to resolve any conflicts.

If the school has reason to believe that any information on the application used to calculate the EFC is discrepant or inaccurate, the applicant is required to provide adequate documentation to resolve the conflict. Information on a more comprehensive form or information from previous years' files may be used to resolve conflicting documentation (including but not limited to needs analysis forms, tax returns, verification statements, letters and notes of conversations). Likewise, the University reserves the right to require students to submit additional information if any supporting documentation is flagged for discrepant information.

The University has an adequate internal system of identifying and resolving discrepancies in all FSA-related information received, regardless of the source. Academic registrars of respective units are required to provide the Financial Aid Office with any information it has that might affect a student's eligibility, such as student's enrollment in an ineligible program or a student receiving an outside scholarship. Academic registrars shall, on demand, render available to the financial aid administrator a complete student record and, if necessary, shall certify the conformity of documents with a student record.

The financial aid administrator is responsible for scrutinizing all submitted documents to determine the correct information regarding the conflicting information. If there is still conflicting information, the financial aid administrator must request additional documentation from student.

If as a result of the change in a student's eligibility the student owes a repayment of financial aid and/or reallocation of FSA loans awarded and disbursed to the student, the financial aid administrator must take the appropriate steps to communicate the changes in the award eligibility with the aid providers and the student.

If, in an aid administrator's judgment, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the

Dean of the respective faculty for possible disciplinary action. After investigating the situation, if the Dean believes there is a fraudulent situation, all information must be forwarded to the Office of Inspector General of the Department of Education.

If the decision is made by the Dean and/or the financial aid administrator to pursue the possibility of denying or canceling financial aid, a written request to make an appointment is sent to the student. If the student does not make an appointment, the financial aid administrator may:

- Not process a financial aid application until the situation is resolved satisfactorily.
- Not award financial aid.
- Cancel financial aid.
- Determine that financial aid will not be processed in future years.

Fraudulent situations should be reported to the hotline of the Department of Education Inspector General.

If any person employed by the JU suspects or is made aware that the JU employee (or other agent of the school, who acts in a capacity involving the administration of Title IV, HEA programs, or the receipt of funds under those programs) knowingly or suspiciously obtains federal funds or may have engaged in fraud, misrepresentation, conversion or breach of fiduciary responsibility or other illegal conduct involving the Title IV, HEA programs, they will report those actions directly to the Office of Inspector General of the Department of Education.

6 Financial information and Cost of Attendance

6.1 Cost of attendance without tuition fee

The cost of attendance (COA) is the total tuition fees and living expenses determined by the University. The figures below include living costs, rent, travel and visa costs but not tuition fees and loan origination fees. The sum of your loans and other aid, such as scholarships and grants, cannot exceed the total COA.

You may choose how much you need to take out, you do not have to take the full amount. If you have a scholarship or are awaiting a decision, you should inform Jagiellonian University, as this will affect the total amount of loans you can borrow.

Example of Cost of Attendance for undergraduate (bachelor) and graduate (master) programs

	Per week	Weeks of classes	Total in USD
Rent	\$100	34	3400
Utilities	\$34	34	1190

Food	\$80	34	2720
Travel Expenses	\$49	34	1666
Books /Computer Equip /Others	\$85	34	2890
Personal	\$110	34	3740
Flights home (2 per year)	-	-	2294
Total COA without tuition fee	-	-	17900

Example of Cost of Attendance for graduate (doctoral) programmes*

	Per week	Weeks of classes	Total in USD
Rent	\$200	34	6800
Utilities	\$35	34	1190
Food	\$80	34	2720
Travel Expenses	\$98	34	3332
Books / Computer Equip / Other	\$170	34	5780
Personal	\$220	34	7480
Flights home (2 per year)	-	-	2298
Total COA without tuition fee	-	-	29600

(*) Please note that above figures are maximum COA estimated by the Jagiellonian University and are subject to approval by your lender and officials of the US Department of Education.

6.2 Tuition fee

Tuition fees vary depending on the program. The amount of the tuition fee is added to the above COA.

Tuition fees for students who start their program in the 2016/2017 academic year are indicated in the *Attachment no. 1 to the Regulation no. 4 of 26 January 2016 of the Rector of the Jagiellonian University* (available at <http://www.dmws.uj.edu.pl/financial-aid>)

6.3 Rent in COA calculation for students living “on campus”

Students who plan to live “on campus”, according to the information provided in US Financial Aid Declaration, receive actual costs of the dormitory (about \$1020 / year), instead of the above standard costs (\$100 / week).

7 Next procedures at Jagiellonian University in Krakow

7.1 Eligibility for financial aid

The eligibility depends on your Expected Family Contribution (EFC), Estimated Financial Assistance (EFA), the year of study, the enrollment status, and the cost of attendance:

- For need-based aid (subsidized loan) the eligibility depends on your Expected Family Contribution. The EFC is subtracted from the COA to determine the financial need.
- For non-need-based aid (unsubsidized), the amounts are based on the COA minus the financial aid that has already been awarded / Estimated Financial Assistance.

7.2 Expected Family Contribution

For need-based aid (subsidized loan)

Your EFC is an index number that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The information you report on your FAFSA is used to calculate your EFC.

The EFC is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) all could be considered in the formula. Also considered are your family size and the number of family members who will attend college or career school during the year. *The EFC Formula* (<https://studentaid.ed.gov/sa/resources#efc>) guide shows exactly how an EFC is calculated.

7.3 Estimated Financial Assistance

For need-based aid (subsidized loan) and non-need-based aid (unsubsidized)

Includes any educational benefits paid because of enrollment in postsecondary education, such as:

- Grants, benefits
- Scholarships, including material support (social stipend), athletic scholarships, Rector's scholarship for outstanding students, etc.
- employer reimbursement of employee's tuition
- waivers of tuition and fees
- fellowships or assistantships

Not EFA:

- The Iraq & Afghanistan Service Grant is NOT considered EFA.
- Veterans education benefits are not considered EFA, etc.

Remember: Report to your FAA all financial assistance, such as scholarships, grants, tuition waivers, and material support received from any outside source to the FFA (including JU).

7.4 Award letter

If you agree on the conditions of the Student Aid Report (SAR), we will send you an Award Letter with details of the loan(s). You will need to sign it and return it to us, before we can originate the loans.

Please be aware that we are unable to process the loan if there are missing documents. If you do not complete the application process and submit all requested documents, we may be unable to complete your financial aid package for the academic year.

The financial aid identified on your Award Letter is offered to you with the following conditions:

- You must be enrolled as a degree-seeking student.
- You must be a U.S. citizen or eligible non-citizen.
- You must be enrolled at least half-time.
- You must notify the FAA of the sources and amounts of any financial assistance that you receive from all other sources, including but not limited to scholarships, loans, assistantships, fellowships and educational benefits that do not appear on your Award Letter.
- The FAA reserves the right to adjust or cancel any award at any time because of the notification of awards not previously included on your Award Letter, changes in a student's financial status, academic status or due to an awarding error. Changes reflected in your awards will result in an e-mail to the student which serves as notification of the change.
- You will be responsible for repaying any funds you receive that exceed your financial need, or if for any reason, you become ineligible for the financial aid.
- If you drop classes, withdraw or make other academic changes, your financial aid awards may be adjusted and repayment may be required.
- If you stop attending classes without officially withdrawing, your financial aid awards may be adjusted and repayment may be required.

- You must maintain Satisfactory Academic Progress.
- You will receive financial aid in two installments (one half is disbursed for fall semester; the second half for spring semester), unless otherwise noted.

8 Satisfactory Academic Progress

All students applying for or receiving US Federal Aid (subsidized, unsubsidized) must progress satisfactory towards completion of the study programme at Jagiellonian University to remain eligible for federal financial aid. Satisfactory academic progress will be checked before any loan proceeds are paid to a student. If the student does not meet the criteria satisfactory academic progress, the student may lose their entitlement to US loan support.

8.1 SAP at the Jagiellonian University

The JU requirements for minimum SAP requirements for financial aid recipients are defined as follows:

A. Minimum cumulative grade point average (GPA)

The student must maintain a minimum cumulative GPA of 2.0 (Polish grade equiv. 3.0). A student who will use transfer credits from another institution or from outside his home faculty must submit official transcript for evaluation according to the rules set by the respective faculty. Those grades will affect the cumulative GPA.

B. Minimum completion rate

The student must maintain a minimum cumulative completion rate of 70% of credits attempted as measured by comparing the total completed credits to the total attempted credits. Non-Credit Classes are not eligible for financial aid. A minimum 70% cumulative completion ratio is required at each evaluation period.

C. Maximum Timeframe to Completion

The student must complete his or her educational program within a time frame no longer than 150 percent of the published length of the educational program. This policy applies to both undergraduate and graduate students.

8.2 Repeated Courses

All repeated course work affects the SAP Pace of Progression and Maximum TimeFrame Standards. A repeated course and the original attempt must be counted as attempted credit hours and will count toward the student's maximum time frame. However, only the higher grade of a repeated course will be used in calculating the cumulative GPA.

Federal regulations require that the JU tracks the academic progress of financial aid recipients from the first date of enrollment at the JU, whether or not financial aid was received. Student who does not earn their degree within the maximum timeframe to completion, outlined above, is no longer eligible to receive assistance under the Title IV, HEA programs. All students receiving financial aid who are not meeting SAP standards will receive a written notification via email.

8.3 Financial Aid Warning

Students notified that they have violated the JU SAP policy will be placed on Financial Aid Warning at the end of the semester in which they did not meet the standards.

Students who are placed on Financial Aid Warning must submit a Warning Contract to the Financial Aid Administrator. Once the Warning Contract has been approved, students can receive financial aid for the warning semester.

If, at the end of the warning semester, the student successfully satisfies the SAP conditions, the Financial Aid Warning is lifted and they will receive aid for the following semester.

If, at the end of the warning semester, the student does not have any SAP condition to satisfy except MA/Bachelor seminar, the opinion of student's supervisor is binding.

If a student fails to achieve the SAP during the warning semester, their financial aid will be canceled until they meet the SAP requirements or submit an SAP Appeal that is approved.

A student will not be retroactively paid for a semester(s) when aid is denied.

A student can be granted only one period of financial aid warning throughout the course of their academic career.

8.4 Financial Aid Probation

Any student denied financial aid, who can prove special circumstances which contributed to his or her failure to meet one of the SAP standards, may appeal the loss of aid. On a written appeal by a student, failure to meet the SAP requirements will be evaluated by the Financial Aid Administrator and Program Director. The student will be notified of the decision within 14 days of the Financial Aid Administrator receiving the written appeal request.

A successful appeal will result in a Financial Aid Probation period of one semester where eligibility is reinstated. During this probation period the student may be required to fulfill specific terms and conditions as established by an Academic Plan, which could include,

among other things, taking certain courses, earning a certain number of credits and/or achieving a certain grade point average. At the end of the probation period, the student must meet the SAP conditions and/or the requirements of the Academic Plan; otherwise the student will again lose eligibility for financial aid.

8.5 Extenuating / Special Circumstances

Extenuating/special circumstances which might be grounds for an appeal include, but are not limited to:

- unexpected death of an immediate family member,
- extended hospitalization or medical condition of the student,
- the student being victimized in a violent crime.

The appeal must address, and document where appropriate, these extenuating circumstances, describing:

- why the student failed to achieve the SAP
- what has changed that will allow the student to achieve the SAP during the next semester.

9 Professional Judgement

9.1 Budget Adjustment

The FAA assigns each aid applicant a budget, or estimated cost of attendance (COA), before awarding aid. The COA is a good faith estimate of expenses a student will encounter in an academic year and it includes tuition and estimated costs for books and supplies, long-distance travel, utilities/internet, rent, food, local travel and miscellaneous/personal expenses. A budget adjustment may be requested to cover certain additional costs above the standard budget. The deadline for all budget adjustment form is two weeks prior to the end of each semester.

All requests to increase a student's standard budget must be made using the Budget Adjustment Form. Documented rare and special circumstance requests will be reviewed on a case-by-case basis.

Please allow at least ten business days from receipt of completed form with supporting documentation for your request to be reviewed and processed. Additional documentation may be required upon review of your initial request. Requests WILL NOT be processed and additional loan funds WILL NOT be certified until all required documentation is complete and submitted in an organized fashion. The notes section is available to you to explain any special circumstances regarding your request.

9.2 Change of financial situation

If you experience a change in financial situation due to unusual circumstances, you should contact the FAA about the possibility of a Change of Financial Situation request. Unusual circumstances could include, but are not limited to, unusually high medical expenses paid (not covered by insurance or claimed as deductions on federal taxes), recent unemployment, divorce/separation or death of an immediate family member. Your financial aid could potentially be recalculated based on such changes, but they must be documented with supporting documentation. Keep in mind, submitting paperwork is not a guarantee a change to your financial aid will occur.

10 Exchange Programs / Study Abroad Programs

10.1 International students

Students of schools other than JU may receive financial aid from their home schools while staying at JU under “study abroad” or “student exchange”. Home institutions certify and disburse funds.

Ask your home institution for more information.

10.2 JU’s students

JU may not make available Direct Loan Program funds to U.S. students who receive any portion of an educational program inside the United States. JU may not certify or disburse Direct Loan program funds under a "study abroad" or "student exchange" agreement for U.S. students to attend educational institutions located in the United States. However, independent research done by an individual student in the United States for not more than one academic year is permitted, if it is conducted during the dissertation phase of a doctoral program under the guidance of faculty, and the research can only be performed in a facility in the United States.

JU’s students may receive financial aid under a “study abroad” or “student exchange” (e.g. Erasmus+, bilateral exchanges) provided that they attend an eligible institution outside the US (international school that participates in the Federal Student Loan Programs).

[International Schools That Participate in the Federal Student Loan Programs](https://studentaid.ed.gov/sa/prepare-for-college/choosing-schools/types/international#research-schools)
(<https://studentaid.ed.gov/sa/prepare-for-college/choosing-schools/types/international#research-schools>)

(this list is updated quarterly, so check with your intended school to be sure it currently participates)

Remember: inform your FAA about your plans in advance, because JU is required to sign the agreement with the other institution and accept your study plan.

10 Exit Counselling

You will also have to complete Exit Counselling before you complete your course to ensure that you understand the repayment terms of your loan. This must be completed before you receive the final instalment of your loan.

You can complete the counselling session online through: <https://studentloans.gov>

11 Repayment Period

Repayments of your Direct Loans normally start six months after completion of your course, withdrawing or dropping below 50% attendance. You can find out more about repayment options before receiving a Direct Loan by going to: www.direct.ed.gov/RepayCalc/dlindex2.html or you can contact the Federal Student Aid Center on 001 800 4 FED AID (001 800 433 3243).

12 Withdrawal Procedure

Official withdrawal occurs when a student submits an official Letter or Request to withdraw from studies to Vice-Dean for Student Affairs of the respective faculty or the Vice-Director for Student Affairs of the respective institute. Once the letter of withdrawal is submitted, the head of the institute removes the student from the list of students in their department and notifies the Registrar of the change. The Registrar's office forwards the letter of withdrawal to the Financial Aid Administrator (FAA).

For official withdrawals, the Return of Title IV funds calculation must be performed and the student notified of any overpayment within 30 days of the date the institution determined the student withdrew.

12.1 Withdrawal date determination (in general)

- The date the student submits a letter of withdrawal.
- The date the student was expelled/dismissed from the university.
- If the student ceases attendance without providing official letter of withdrawal, the student may be administratively withdrawn and the withdrawal date will be one of the following:
 - o The date the student last attended class or participated in an academically-related activity. **Academically-related activities** are defined as - an exam, tutorial, online instruction, submitting an assignment, or attending a study

group assigned by JU. Academic counseling and academic advising are **not** considered academically-related activities.

- The mid-point date of the student's payment period.
- If a student does not return from an approved leave of absence, the date that the institution determines the student began the leave of absence.
- If a student takes a leave of absence that is not approved by student's primary academic unit head or designee, the date that the student began the leave of absence.
- The date the student died, if the student passed away during the semester.

The FAA shall report withdrawals to the National Student Clearinghouse and run the calculation of Title IV returns to determine if the student has withdrawn before completing more than 60% of the semester in which the Title IV funds were disbursed. For unofficial withdrawals, the withdrawal date used to determine the refund shall be established with the last date of an **academically-related** activity if this date is verified by an employee provided they have sufficient knowledge of a student's academic participation. Additional documentation supporting the last date of academic activity may be provided by the student if they verify a later date of attendance.

The FAA will determine the withdrawal date for Title IV recipients who have unofficially withdraw no later than 30 days after the end of the semester in which the student unofficially withdrew, or the end of the academic year in which the student unofficially withdrew, whichever is earlier.

13 Attendance Reporting / Student Status

JU is not required to take attendance, however, the student status is being verified on a monthly basis. Until the 5th day of each month a student's Institute / Faculty submits to the FAA a confirmation of a student's status (model confirmation attached below).

Kraków,

.....
(stamp of institution)

TO WHOM IT MAY CONCERN

We hereby certify that

PESEL:

Student file no.:

Date and place of birth:

Father's first name:

Is currently a student.

Institution:

Main field of study:

Year of studies:

Full-time, second-cycle, 2 years

Beginning of studies: 01.10.2016 estimated time of graduation: 31.10.2018



.....
signature

14 Leave of Absence Policy

A student may take the following kinds of leave of absence from classes:

- 1) student's leave,
- 2) dean's leave.

For more information please refer to Student Handbook.

Only the above-mentioned leaves of absence are considered approved leaves of absence and are not treated as withdrawal.

A maximum duration period of leaves of absence granted to Title IV recipients is limited to 180 days (one semester) in any 12-month period. The 12-month period begins on the first day of the student's initial leave of absence. A student who submits a letter declaring his/her intention to take student's leave during the semester is granted the leave as of the next semester.

During the above leaves of absence students are not eligible to receive financial aid.

15 Calculation of the Amount of Title IV Assistance Earned By the Student

The United States Department of Education mandates that any Title IV aid received by a student who subsequently withdraws from all courses in a term must be returned in accordance with the Return of Title IV (R2T4) policies set forth by the federal government. The Jagiellonian University is responsible for calculating how much aid has been “earned” by the student based on the number of days of attendance and how much aid needs to be returned to the United State government, either by the school, the student, or both. Any Title IV loan funds deemed to have been disbursed in excess of said “earned” eligibility must be repaid to the Department in a timely manner in accordance with the regulations of the Department, and the provisions of the policies herein.

1. A Return of Title IV Funds calculation must be performed when any student who received, or was eligible to receive, Title IV aid ceases attendance in all classes prior to completing the payment period. A return calculation is not required if the student:
 - continues to attend at least one class,
 - never began attendance at the school,
 - is on an approved leave of absence,
 - did not receive, and is not eligible to receive, any Title IV aid.
2. Return calculations are done on a payment period basis with the period defined as the term (semester) in which the student received Title IV funds. The period used for calculations also must be used for Title IV aid and institutional charges included in the return calculation. If a tuition fee is charged for an entire program at the beginning of the first payment period, the FAA while running return calculations must prorate charges and aid based on the payment period in which the student withdraws.
3. When the student withdraws during the payment period the FAA shall apply a specific formula to determine the amount of Title IV assistance earned up to that point. If less assistance is received than what was earned, the student may qualify for those funds. If more assistance is received than earned, the unearned funds must be returned by the school and/or student to the appropriate federal program(s).
4. The FAA is responsible for:
 - performing R2T4 calculations and activities in an accurate and timely manner per federal regulations,
 - adhering to the financial aid and R2T4 policies, requirements, and procedures,
 - providing superior customer service and efficiency in response to student and staff inquiries,
 - staying informed and responsive to new and updated program regulations.

15. 1 Return of Title IV Funds Formula in Detail

1. Determine the amount of Title IV Aid received by the student

This includes the net amount of aid that has been disbursed and aid that could have been disbursed for the semester in which the student withdrew from the following Title IV programs: Direct Subsidized loans, Direct Unsubsidized loans.

- a) A student’s Title IV aid is counted as aid disbursed in the calculation if it has been paid directly to the student or credited to the student’s account to pay school charges.

The amount of aid disbursed is based on when the school determined the student withdrew.

- b) "Aid that could have been disbursed" is defined as aid for which the student was eligible to receive at the time of withdrawal. Late disbursement rules apply to aid that could have been disbursed. Inadvertent overpayments are also included in the Return of Title IV Aid calculation as aid that could have been disbursed.
- c) If aid that could have been disbursed during a previous payment period (completed by the student) is received in a subsequent period during which the student withdrew, the aid is not considered "aid disbursed" or "aid that could have been disbursed" in the period during which the student withdrew and it is not included in the R2T4 calculation.

2. **Determine percentage* of aid earned.**

*percentages are rounded to three decimal places. For example, 0.5516 would be 0.552 or 55.2%

This requires several steps:

i) Determine student's withdrawal date.

For official withdrawals, the withdrawal date is the date the student began the withdrawal process (as noted on the letter of withdrawal from the study) or otherwise provided official notification of intent to withdraw.

For unofficial withdrawals, the withdrawal date is either the midpoint of the semester, or the last date of attendance at an academically-related activity as documented by the school.

ii) Determine the percentage of payment period (semester) completed.

Divide the number of days attended (including the day the student withdrew) by the number of days in the semester. This percentage is the percentage of payment period (semester) completed and the percentage of Title IV aid earned for the semester.

Withdrawal from all classes through and including the 60 percent point in each payment period or period of enrollment requires a Return of Title IV Funds calculation. Students withdrawing from all classes after the 60 percent point are considered to have earned 100 percent of the Title IV funds disbursed. The school is required to determine if a post-withdrawal disbursement is necessary, regardless of the percentage of the period completed.

Number of Days in Semester

The earned percentage is based on **calendar** days in the semester, including weekends. Only scheduled breaks of at least 5 days will be excluded. The length of the break is determined by counting from the first day of the break up to the next day on which classes are offered. The weekends preceding and following the break are counted as part of the break, unless Saturday classes are scheduled. If Saturday classes are scheduled in the weekend preceding the break, only the Sunday would be counted as part of the break. If Saturday classes are scheduled in the weekend following the break, neither Saturday nor Sunday is counted as part of the break.

3. Determine the amount of aid earned by the student.

Multiply the percentage of Title IV aid earned by the total Title IV aid disbursed and that could have been disbursed for the period.

4. Compare the amount earned to the amount disbursed.

If earned aid exceeds disbursed aid, a post-withdrawal late disbursement is due the student. If disbursed aid exceeds earned aid, funds must be returned to the Title IV programs.

5. Determine if the student is due post-withdrawal disbursement or if Title IV aid must be returned.

Subtract the Title IV aid actually disbursed from the amount of Title IV aid earned. If aid disbursed is greater than aid earned, funds must be returned to the Title IV programs. If aid disbursed is less than aid earned, the student may be due a post-withdrawal disbursement.

i) Title IV funds to be returned by the school and student must be credited to outstanding balances for the semester for which a Return of Title IV funds is required in the following order:

- a. Unsubsidized Stafford loan
- b. Subsidized Stafford loan

Amount due from school (may be rounded to the nearest dollar):

- a. Determine the amount of institutional charges the student incurred for the current semester.
- b. Multiply the unearned aid percentage by the amount of institutional charges.
- c. School is responsible for returning the lesser of the two amounts (a or b).
- d. Timeframe for the Return of Title IV Funds to the Federal programs:
 - Return of Title IV Funds process will begin as soon as possible after it is determined that a student has withdrawn or ceased attendance.
 - The JU must determine the withdrawal date for a student who withdrew without providing notification no later than 30 days after the end of the semester.
 - The JU must return funds no later than 45 days after the date the College determined that the student withdrew.

Amount due from student

- a. Subtract amount due from school (from above) from the amount of Title IV aid to be returned. Student is responsible for returning this amount.
- b. Amounts to be returned to loan programs will be repaid in accordance with the terms of the loan.

ii) Post-Withdrawal Disbursement of Loan Funds

A post-withdrawal disbursement of loan funds may be paid if the student is eligible to receive the funds. The student will be notified within 30 days of the date of determination of withdrawal of the opportunity to accept all or a part of the post-withdrawal disbursement. Upon receipt of a timely response from the student (14 days from date of notification), the JU will disburse the loan funds within 180 days of the date of determination of the student's withdrawal date. Loan funds will be applied towards the outstanding semester charges on the student's account and may pay up to the amount of the allowable charges (i.e., tuition and fees). Any remainder will be paid directly to the student.

Note: There are some Title IV funds that a student was scheduled to receive that cannot be disbursed to the student once the student withdraws because of other eligibility requirements. For example, if a student is a first-time, first-year undergraduate student and has not completed the first 30 days of the program before withdrawing, the student will not receive any Direct Loan funds that would have been received if the student remained enrolled past the 30th day. The JU maintains the right to decide whether or not to make a post-withdrawal disbursement in the event that the student responds after 14 days of the date that the notification was sent. If the JU decides not to make this post-withdrawal disbursement, it will inform the student in writing.

Consumer Information

The FAA responsibilities in regard to the Return of Title IV funds policy include:

1. Providing each student with the information given in this policy;
2. Identifying students affected by this policy and completing the Return of Title IV Funds calculation;
3. Informing the student of the result of the Return of title IV Funds calculation and any balance owed to the University as a result of a required return of funds;
4. Returning any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date;
5. Notifying student of eligibility for a Post-Withdrawal Disbursement, if applicable.
6. Informing the student of the authorities designated to receive official letters of withdrawal from the study.

Any written notice required from the FAA pursuant to the R2T4 policy with regard to a student's rights and responsibilities, shall be provided to the specific address retained in the registrar's record by email, facsimile, mail or hand delivery.

Notification

Written notification providing the student the opportunity to accept all or part of a Post-

Requirement

- Identify type and amount of the Title IV loan funds that will make up the Post-withdrawal disbursement not

Deadline

Within 30 days of the school's determination that the student withdrew

withdrawal disbursement of Title IV loan funds to the student's account. credited to student's account.
- Explain that student may accept all or part of the disbursement.

Written notification of student's eligibility for a direct Post-withdrawal disbursement of Title IV loan funds in excess of outstanding current (educationally related) charges. - Advise student that no postwithdrawal disbursement of Title IV loan funds will be made unless school receives response within the timeframe established by the school.

15.2 Example of R2T4 Calculation

Below there is an example of the calculation used to determine the amount of unearned aid a student would be expected to repay based on the reported last day of attendance of the term from which a student has withdrawn.

John Smith submitted his official letter of withdrawal from studies to the Vice-Dean for Student Affairs of his faculty on November 12th and stopped attending classes the same day.

The term began on October 1st and was 128 days long.

John originally received:

Direct Subsidized Loan	\$3,500
Direct Unsubsidized Loan	\$2,000
Total aid - fall term	\$5,500

The institutional costs were \$1,400

1. John has attended 43 days and has earned 33.6% of his financial aid (43 days divided by 128 days equals 33.6%).
2. The amount of Title IV aid that is unearned is $66.4\% \times \$5,500 = \$3,652$
3. The amount of federal aid earned is $33.6\% \times \$5,500 = \$1,848$
4. The JU is responsible for returning the lesser of unearned Title IV aid (\$3,652 from point 2) OR unearned institutional charges ($\$1,400 \times 66.4\% = \929.60)
5. John Smith is then liable for the difference between the two amounts:
 $\$3,652 - \$929.60 = \$2,722.40$

16 Copyright Infringement Policies and Sanctions

16.1 Plagiarism

For information regarding plagiarism, please refer to Student Handbook.

16.2 Summary of Civil and Criminal Penalties for Violation of US Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

17 Notification of Rights under FERPA

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

1. The right to inspect and review the student's education records within 45 days after the day Jagiellonian University (JU) receives a request for access. A student should submit to the registrar, dean, head of the academic department, financial aid administrator a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student’s education records that the student believes is inaccurate, misleading, or otherwise in violation of the student’s privacy rights under FERPA.

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

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

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

JU discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by JU in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of JU who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for JU.

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

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

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

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

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

- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

18 Adequate Staffing Procedure

18.1 Academic or Education Personnel/Registrar:

The *duties* and powers of the *academic registrars* are set out in the University's statutes, including supervision and management of all administrative and operational functions of an institute's office. The registrar ensures the integrity, accuracy and security of all academic records of current and former students; builds secure student data files and sets policy and procedures for their responsible use; certifies the conformity of the documents with a student record; maintains up-to-date student's status, course schedules, catalogues, final examination schedules. The Registrar is responsible for the processes of the evaluation of transfer credits, the articulation of graduation and certification of baccalaureate and associate degrees, enrollment and degree verification, issuing of official transcripts etc.

18.2 Financial Aid Personnel:

Duties & Responsibilities of a Financial Aid Administrator:

The primary responsibilities of the Financial Aid Administrator are to administer the Federal Title IV programs in accordance with regulations and award financial aid funds in an equitable manner, assemble and maintain student aid records, assess eligibility of applicants for aid, authorize aid, and complete federally mandated reports and design and implement systems to accomplish these tasks.

Specific responsibilities include but are not limited to:

1. Maintaining student financial aid records/files
2. Verifying application data on selected applicants
3. Calculating student loan and grant awards
4. Monitoring the academic progress of aid recipients to make certain their progress is satisfactory; collecting progress reports for satisfactory academic progress
5. Providing effective communication with other offices in order to process applications and disburse funds in a timely manner
6. Calculating return of funds or overpayments when student withdraws
7. Maintaining up-to-date knowledge of relevant federal regulations
8. Coordinating fiscal matters with the JU Department of Finances
9. Preparing Federal Title IV Reports
10. Other general office duties

Ewa Stankiewicz

Katarzyna Wojczuk

The Jagiellonian University in Kraków

International Students Mobility Office

Gołębia 24, room 21,

31-007 Kraków

Tel: +48 12 663-1549

Fax: +48 12 663-1545

E-mail us at: ewa.stankiewicz@uj.edu.pl or k.wojczuk@uj.edu.pl

18.3 Fiscal Office Personnel:

Deputy Bursar for Finances & Manager of the Department of Finances

The Department's responsibilities are:

1. payment transfers (disbursing approved financial aid refunds; reconciling financial aid disbursements with amounts awarded by FA office)
2. managing student accounts
3. overdue student's fees recovery

Type of financial aid delivery system used by the institution:

Disbursement is made via direct deposit to a student's bank account.

19 Adequate Checks and Balances Procedure

The school ensures that its administrative procedures for the FSA program include an adequate system of internal checks and balances.

The school established Department for Finances and Financial Aid Office with two separate functions. These two functions are performed by individuals who are not members of the same family and who do not exercise together substantial control over the school.

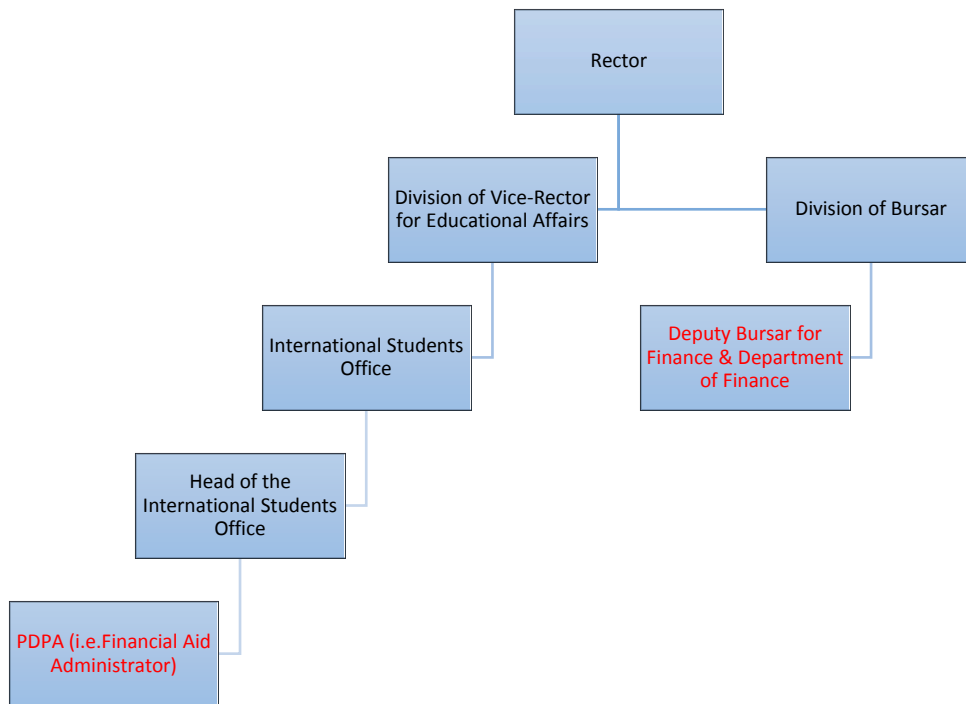
This system separates the functions of authorizing payment and disbursing or delivering funds so that no one person or office exercises both functions for any student receiving FSA funds.

Financial Aid Office

Financial Aid Administrator

Fiscal or Business Office

Deputy Bursar for Finances



The Financial Aid Office is a section of the JU International Students Office, hence it is located on the ground floor of the building of Collegium Novum, room 21. It is open and available to serve students from 8:00 a.m. to 4:00 p.m. from Mondays to Thursdays. Students can walk into the office and speak with the Financial Aid Administrator at front desk staff without an appointment. However, students who wish to discuss more personal matters can schedule an appointment by phone, or via e-mail.

19.1 Financial Aid Office:

Financial Aid Office remains under administrative authority of the Vice-Rector for Educational Affairs and is subordinate to the International Students Office. Functional separation from the JU Division of Material Assistance (providing institutional financial aid funded directly by the JU from a variety of programs for students meeting specific eligibility criteria for individual aid programs) ensures that Financial Aid Office is solely focused on administering Title IV programs in accordance with all applicable statutory and regulatory provisions.

Financial Aid Administrator is given most of the responsibility for administering FSA programs, but their role in the University's fiscal operation is limited. There must be some shared functions and responsibilities with other departments. All roles should be clearly defined.

Financial Aid Administrator's responsibilities include:

- Determining students' eligibility for financial aid,
- Making financial aid awards to students,

- Monitoring students' satisfactory academic progress (SAP),
- Maintaining school and student records, documents, the administration of financial aid, and providing data for reports,
- Keeping current on changes in laws and regulations,
- Reconciling student originations and disbursements through COD,
- Preparing required reports and reconciliation payment documents,
- Maintaining financial aid disbursement records,
- Monitoring financial aid awarding system processes,
- Monitoring financial aid operations,
- Calculating the Return of Title IV funds, and authorizing post-withdrawal disbursements to students,
- Preparing documents and file to present to auditors,
- Assisting in the development and/or revisal of the written Policies and Procedures Manual.

19.2 Fiscal or Business Office:

The Department of Finance, headed by the Deputy Bursar for Finance, provides a critical service in managing federal financial aid programs. Overseeing the accounting, recordkeeping, and reporting functions related to University's use of federal funds requires detailed and complex accounting procedures.

The Department's responsibilities:

- Coordinating activities and cooperating with the financial aid office in disbursement of funds to students,
- Projection of cash-flow needed to cover disbursements,
- Reconciling records to ensure that financial aid adjustments are properly recorded,
- Collecting payments from students who are in underpayment status,
- Maintaining a system of internal controls that includes adequate checks and balances,
- Disbursing funds to eligible students from FSA program accounts,
- Maintaining a cash management system to meet disbursement requirement requirements and federal laws and regulation,
- Reconciling cash between school records and bank statements and reports.

19.3 Maintaining Records:

Records of FSA recipients are located in the International Students Office. The Financial Aid Office maintains a paper file folder of records for each student receiving financial aid. Student

Aid file records are held in the Financial Aid Office for three years. Any records involved in any claim or expenditure, which have been questioned by federal audit, are retained until the issue is resolved.

The school shall maintain records for each FSA recipient that includes the following:

- The Student Aid Report (SAR) or Institutional Student Information (ISIR) used to determine a student's eligibility for FSA program funds.
- Application data submitted to the ED by the school on behalf of the student or parent
- Documentation of all professional judgment decisions
- Financial aid history information for transfer students
- Cost of attendance information
- Documentation of a student's SAP
- Documentation of student's program of study and the courses in which the student was enrolled
- Data used to establish student's admission, enrollment status, and period of enrollment
- Required student certification statements and supporting documentation
- Documents used to verify applicant data, and resolve conflicting information
- Documentation relating to receipt of FSA fund
- Documentation supporting the school's calculation of its completion or graduation rates, and transfer-out rates.