I. Financial Aid Statement

The function of the financial aid office of the Hebrew Union College-Jewish Institute of Religion (HUC-JIR) is to provide adequate financial assistance to eligible students. This goal is to be accomplished through the coordination of governmental, community and HUC-JIR resources within the framework of federal and College-Institute regulations and policies.

This Hebrew Union College - Jewish Institute of Religion Financial Aid Policies and Procedures Manual is a resource to assist the financial aid office in meeting this stated goal. The manual is also available online on our website for students and prospective students. If a given issue is not addressed in the financial aid manual, the financial aid officers will be expected to use professional judgment, based upon the established policy for the administration of all financial aid programs as outlined in this manual.

II. Award Philosophy

The College-Institute maintains a significant program of financial aid for students who can demonstrate need. Since financial aid resources are finite, the College-Institute seeks first
to disburse its available monies to those students who are experiencing the greatest financial constraint. As a general rule, students are expected to utilize all available personal resources before turning to HUC-JIR for assistance. Our institution remains committed to the principle that all admitted, qualified students will be able to matriculate regardless of their ability to pay tuition and fees, where institutional financial resources make this possible.

III. Program Descriptions

A. Federal Direct Loans

The College-Institute participates in the Direct Loan Program. Within that program our school offers two types of Federal Loans: the Federal Unsubsidized Stafford and the Grad Plus Loan. The HUC-JIR Financial Aid Office are compelled by law to determine federal loan eligibility on the basis of a government-approved evaluation service. The Higher Education Re-Authorization Act requires the College-Institute to use the Federal Free Application for Student Aid (FAFSA) to determine federal loan eligibility.

To be eligible for financial aid a student must first complete the FAFSA on line and submit a signed federal tax return to the Financial Aid Office. The first step in applying for financial aid scholarships and loans is to complete the FAFSA at www.fafsa.ed.gov. This serves as an application to both our scholarship and loan programs. The next step is to submit a copy of the student's signed tax return to the Financial Aid Office. This would be the latest tax return filed for the previous year.

1. Federal Loans

A. Unsubsidized Stafford

An unsubsidized loan accrues interest while the student is in school. This loan is not based on financial need and is available to all students who wish to take it, as long as their aid has not surpassed the cost of attendance or their loan amounts have not reached the aggregate limit. Repayment of the principal amount does not begin until six months after the borrower separates from HUC-JIR (by withdrawing, graduating or enrolling below half-time status). The borrower is responsible for the interest beginning on the date of disbursement.

B. Grad Plus Loan

The Grad Plus Loan is available to eligible students who wish to take out additional funds for the academic year. Student's eligibility is determined by subtracting their current estimated financial assistance of loans and scholarships from the standard Cost of Attendance for their program. This loan has an 7.9% interest rate and requires a credit check. The Grad Plus loan can be taken out in one or two installments and has a six-month grace period after you separate from the College-Institute (by withdrawing, graduating or enrolling under half-time.)
2. Eligibility

Matriculated students attending at least half-time, who are not in default and who do not owe a refund in any federally funded program are eligible to apply for Stafford Loans. Students need to be in good standing with current financial aid loans and not in default; students may not have a drug conviction or felony on their record; male students need to be registered for selective service. In addition, students must be legal US citizens or have a green card.

3. Minimum and Maximum Awards

All United States citizens and legal permanent residents are currently eligible to receive as much as $20,500 per year in Unsubsidized Stafford Loan monies. Students will be eligible for this amount unless they have reached the aggregate limit (see below.)

The aggregate amount of Subsidized Stafford loans obtainable is $23,000 for undergraduate students and $42,500 for graduate and professional students. The total maximum is therefore $65,500. The additional aggregate for Unsubsidized loans is $46,000 for undergraduate students and $92,500 for graduate and professional. The total maximum is $138,500.

Some lenders may indicate a loan minimum (usually $500) or a lower loan maximum.

4. Private - Alternative Loans

In addition to the Federal Stafford loans there are also private student alternative loans students can take out directly with lenders. Most of these loans are based on a student's credit rating and usually have higher interest rates. There are also private student loans for Canadian Students as well as international students that certain lenders offer.

5. Fees

Loan origination fees can vary from 0% to 3% of the principal amount of the loan, depending on your lender. The fee is collected in advance of each loan disbursement by the lending institution.

6. Interest Rate and Grace Periods

For new borrowers (those with no loans outstanding), the annual interest rate on both Subsidized and Unsubsidized Stafford loans varies with the 91-day T-bill. Rates in effect after 7/1/08 are 6.80% during school as well as while in repayment. The current cap rate is 8.25%. If you have any unpaid balances on previous loans, your rate will remain the same as your initial loan. There are no penalties for paying off student loans early.

7. Deferment
Student borrowers can postpone repayment of loans while enrolled at least half time at the College. Upon separation from the institution (by withdrawal, graduation or enrolling under half-time), a student will have a six-month grace period for all current financial aid loans taken out during the student's residency at the College. Previous loans from other colleges will immediately go into repayment the day you separate from the College. Questions regarding loan deferment and special conditions should be addressed to The Director of Financial Aid.

8. Leave of Absence

Students who request a Leave of Absence from the college will be granted up to 180 days leave. After that amount of time if a student fails to come back to the college they will be automatically withdrawn from the program and loans that are currently on a deferment status will be updated to withdrawn.

Students returning from a Leave of Absence and have not made up work from the previous semester will not be permitted to take out more Stafford Loans until the student has completed the previous semester's work load or has completed a semester of a course load of at least half time.

For students on a leave of absence, the Cost of Attendance (COA) will be adjusted to reflect the student's COA minus the months or days the student is on leave.

9. A sample schedule of the repayment of the Stafford Loans is as follows:

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Number of Monthly Payments</th>
<th>Payment Amount</th>
<th>Number of Monthly Payments</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>21</td>
<td>$50.00</td>
<td>21</td>
<td>$51.00</td>
</tr>
<tr>
<td>3,500</td>
<td>86</td>
<td>50.00</td>
<td>95</td>
<td>50.00</td>
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<tr>
<td>8,500</td>
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<td>91.00</td>
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<td>108.00</td>
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<td>120</td>
<td>699.00</td>
<td>120</td>
<td>797.00</td>
</tr>
</tbody>
</table>

Here is a website for a financial aid calculator for you to calculate your monthly payments: [http://www.finaid.org/calculators/loanpayments.phtml](http://www.finaid.org/calculators/loanpayments.phtml)

10. HUC-JIR Financial Aid Scholarships
A. Year-In-Israel Students

Students eligible for financial aid may receive a scholarship to cover part of tuition and fees for the Year-In-Israel Program. (Students required to attend the Summer Ulpan may receive an additional Ulpan tuition scholarship.)

**Please note:** Students who do not complete their Year-In-Israel Program and a second year of academic study at a stateside campus will be required to repay all tuition scholarship monies to HUC-JIR. The National Business Office will contact students in this category to make arrangements for repayment.

B. Stateside Students

Institutional Need-Based Tuition Grants are scholarships that do not need to be repaid. They are provided directly to the student from the College’s own financial resources, often supported by generous alumni and donors who establish named scholarships. To be eligible for an HUC-JIR tuition grant, a student must demonstrate at least $5,000 in financial need based on the information in the Free Application for Federal Student Aid (FAFSA). Approximately 70% of students receive tuition grants.

**Discretionary Scholarship Fund Policy**
Students who have extraordinary financial need may apply for additional HUC scholarship funds through the Financial Aid Office. To apply for additional aid, students must submit a letter to the Director of Financial Aid, outlining reasons for requesting extra scholarship funds. Each student’s case will be reviewed and those confirmed as having significant need may be awarded more scholarship if funds are available.

**Outside Scholarship Policy**
Students receiving full tuition scholarships from external sources that process their awards through HUC-JIR are not eligible to receive additional HUC-JIR scholarship aid.

**Half-Time/Full-Time Equivalency:** Graduate students may be eligible for a half-time or full-time equivalency, based upon the determination of their academic department, even if they are not enrolled for actual credits. Limited financial aid may be available to students with posted equivalencies. Cost of attendance for students with equivalencies is based upon living and miscellaneous expenses and not tuition and fees.

C. International students

International students may apply for Hebrew Union College-Jewish Institute of Religion aid for up to a $12,000 scholarship by completing the CSS Profile. Students who are needy can apply for up to a 100% tuition scholarship by submitting a letter to the Director of Financial Aid,
outlining reasons for requesting extra scholarship funds.

D. Jewish Communal Service Students

Scholarship amounts in the School of Jewish Communal Service Program may vary according to the individual program.

IV. Award Eligibility

Financial aid is distributed on the basis of need, and all full-time students and half-time students are welcome to apply.

A. CITIZENS OF THE UNITED STATES OF AMERICA

HUC-JIR's total financial aid program is available to students who can demonstrate need and are United States citizens or legal permanent residents. All students are welcome to apply.

B. INTERNATIONAL STUDENTS

International students with F-l or J-l visas are ineligible for any federal or state financial aid programs. As stated on the INS (Immigration and Naturalization Service) I-20 student visa form, international students are expected to provide for their educational and living expenses from personal and family resources.

V. The Application Procedure

All students seeking financial aid must complete the Free Application for Federal Student Aid (FAFSA) and submit it on line at: www.fafsa.ed.gov. School codes differ for each campus and it is important that the correct school code is filled in for the correct campus you are attending. School code is G04054:

A. DEADLINES

The HUC-JIR financial aid deadline is May 9, 2014 for the 2014-15 academic year. If you wish to be considered for HUC-JIR scholarships and financial aid loans, you MUST complete your FAFSA and provide a signed copy of your tax return, plus any additional requested information to the Financial Aid Office. After that date, loans can still be processed on a rolling basis. However, missing this deadline will seriously impair the College-Institute's ability to provide a student with the best financial aid for which s/he is eligible.

B. FEDERAL TAX RETURNS

1. All students must provide signed copies of their personal federal tax return for
the previous year.

2. HUC-JIR requires students less than 24 years of age by December 31 of the award year to provide copies of their parents' federal tax return for the previous year.

3. Dependent students, as defined by federal regulations, must submit copies of their parents' signed federal tax return for the previous year with all attachments, schedules and amendments.

4. If the student and/or parent(s) have applied for an extension of time to file their tax forms, the IRS 4868 (or other appropriate forms) must be submitted with a statement describing the circumstances which required the delay and the date of filing projected.

5. If a tax return is not available, the student must complete the "Statement of Non-Tax Filing Status" and submit that in lieu of his or her tax forms.

C. ADDITIONAL ITEMS

Each student must provide their signature, their Social Security number and their driver's license number to the Financial Aid Office. Non-citizens must provide their appropriate INS number. If a student's application is chosen for verification (a federally required process in which certain information is verified within a financial aid application), additional items relating to citizenship, assets, family size or other information may also be required.

Forms submitted without appropriate signatures or missing data will be returned to the applicant. A student's file shall not be regarded as complete and ready for consideration until all requested documents have been submitted.

It is important to complete the application accurately for student financial aid. Errors can result in long delays in both processing applications and receipt of financial aid. Intentional misreporting of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.

VI. Budgets

Budget guidelines are determined by the Financial Aid Director and are based upon budget surveys and other data to determine appropriate annual budget amounts for each program. These student budgets -- relating to campuses and programs -- shall be used to determine financial aid for each applicant.

A. A nine-month budget will be used for all students attending fall and spring semesters. If the student attends only one semester, the budget is divided by two.
B. A twelve-month budget will be used for all students attending fall, spring and summer. If the student attends only one semester, this budget figure is divided by three. Half-time students will use a 9-month budget.

Please note: A half-time student's educational expenses may be less, and these expenses are usually offset by an increased employment contribution compared to what would be expected from a less-than-full-time student.

C. Budgets will have the following components:

1. Tuition for all campuses and programs is $21,000 for the 2011-12 academic year and is subject to change annually.

2. Students enrolled in double master's programs of the School of Jewish Communal Service are subject to additional tuition for the "second institutions."

3. Additional fees for other programs are noted in the individual program prospectuses.

4. * Please see the financial aid web page (huc.edu/admissions/financial-aid-and-scholarships) for Cost of Attendance Worksheets for each campus and program.

5. For the MAJCS Program the Financial Office was just notified of a Study Abroad Trip for students which are mandatory to go every even year and would be once during their tenure in the program. In November 2010 $2,000 was added to all students’ cost of attendance in this Program; $2,000 was the estimated recommended amount based on food and travel expenses highlighted by the program director."

VII. Expected Family Contribution

The College-Institute is guided by the FAFSA analysis in determining financial need for all financial aid applicants. The FAFSA analysis is calculated according to federal standards. It provides financial aid officers with a dollar amount called the Expected Family Contribution (EFC). The EFC is the amount of money, which the student (and/or the student's parent[s]) will be expected to contribute toward the total cost of the student's education. The EFC is recalculated each time the student submits a FAFSA application.

VIII. Professional Judgment

As currently directed through congressional legislation and as historically dictated, financial aid officers are empowered to use their professional judgment as the final authority in determining a student's financial aid eligibility. The financial aid officer must use independent professional discretion in recommending variations from established policies and procedures, when, in his/her best judgment, the circumstances warrant such
A test of reasonableness, fairness, and legality, backed by the appropriate documentation, should be applied in all exceptional cases without compromising the financial aid officer's or the student's integrity and principles. Concern for the needs and rights of the student coupled with responsibility for institutional and governmental funds must be paramount at all times.

**IX. Misrepresentation**

If the Financial Aid Office becomes aware that a student and/or student's parents or spouse has intentionally misrepresented facts relevant to the student's financial aid application, and this has resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the financial aid officer must:

A. Conduct a meeting with the student in order to determine whether or not there was intention to misrepresent the facts;

B. Notify the student at the end of the meeting if the case is to be forwarded to the appropriate Dean for possible disciplinary action.

Misrepresentation can result in the following:

1. The repayment of all wrongly-disbursed funds, and/or

2. A decision not to process the financial aid application or to award financial aid.

Any such actions would apply to the current and possibly the following year.

**X. Return of Title IV Funds and Overawards**

The Financial Aid Office will conduct a Return of Funds Calculation for students who withdraw from the college during the academic year. Steps to ensure this process are as follows:

1. Students must complete an official withdrawal form and submit it to the Registrar's Office - without submitting this form, no withdrawal will be registered and students will remain liable for tuition and other ongoing fees. The withdrawal form must be completed no later than 10 days after the student has informed the institution of intent to withdraw.

2. A Notice of Withdrawal will be given to the financial aid office with the date that the student has withdrawn from the college.

3. A checklist for the bursar, financial aid office and registrar's office will be filled out and sent back to the registrar for final signature indicating that all steps have been completed by all departments.
4. On the Financial Aid Office portion of this worksheet the following items have to be signed off by the Director of Financial Aid:

A. Funds Calculation Worksheet has been filled out and sent in;

B. Exit interview was sent to the student and date it was sent

C. Exit interview has been completed by the student and the date it was completed.

D. If a student left in the first semester or mid-year, future loan disbursements will be cancelled.

E. If a student withdraws during the first year in Jerusalem or the subsequent second year, repayment procedures for tuition grants will also be established.

For students on a leave of absence, the Cost of Attendance (COA) will be adjusted to reflect the student's COA minus the months or days the student is on leave.

**Overaward**

The awarding of financial aid in excess of demonstrated need constitutes an **overaward**. At the time of awarding, a student's financial aid "package" must be equal to or less than the student's need.

The sequence of procedures in the event of **overaward** and **overpayment** is as follows:

If **overawarded** the following steps may be taken: student loan funds will be reduced for the second semester if the **overaward** is noticed before the second semester disbursement.

a. If the overward happens after the second disbursement, funds must be collected from the student. The school will follow federal policy for returning the funds back to the lender.

b. A Financial Aid Officer has the right to exercise professional judgment if there is a valid reason for lowering an EFC and eliminating the **overaward**.

5. **Disbursement**

Prior to the disbursement of Stafford loan monies, the following procedures must occur:

A. **LOAN COUNSELING**

1. Entrance Interviews - All students borrowing from the Stafford Loan Program for the first time at HUC-JIR must complete an entrance
interview before funds will be disbursed for the student. Entrance Interviews are to be completed on line by going to this website and choosing your campus location:

http://mappingyourfuture.org/sge

2. Exit Interviews - All students who have received financial aid are required to complete an exit interview before graduation or upon withdraws from the College. Exit Interviews are completed on line as well by going to this website:

http://mappingyourfuture.org/sgx.

B. MASTER PROMISSORY NOTE

A Master Promissory Note (MPN) has to be current and signed by the student with Direct Loans (information on the “How to Apply” part of the financial aid website. An MPN is serial and can thus be used every year during the student's residency at the College. By signing an MPN, a student is promising to repay all student loans made under this note. Students may revoke their MPN at any time, however, loans previously disbursed remain an obligation they must repay. An MPN expires ten years after the note is signed. If a disbursement is not made within one year of signing, the promissory note is automatically revoked. Grad Plus loan MPNS have to be renewed every year.

C. DISBURSING LOAN REFUNDS IN STUDENT'S ACCOUNTS

All loan and grant checks are disbursed by the HUC-JIR Business Office. If a student has not submitted all required documentation, a "hold" will be placed on the student's financial aid disbursements. Checks or deposits made into a student's checking account will not be disbursed if a student's HUC-JIR financial aid records have been encumbered for any reason.

Notification of disbursements are sent from the Business Office notifying the student of what kind of loan, amount and date of deposit into a student's College-Institute accounts, as well as their personal bank accounts. This notification will inform the student that they have the right to cancel or reduce their disbursement amounts, and the time frame in which they should alert the school if they choose to do so.

Stafford Student Loans are disbursed twice each year for two semester programs and three times a year for students enrolled in fall-spring-summer programs. For late applications student loans will be disbursed on a rolling basis.

If a student owes tuition, fees or has other financial obligations to the College-Institute, the amount due the school will be deducted from the Stafford loan refund.
6. **Satisfactory Academic Progress**

**Satisfactory Academic Progress - Definitions**

Federal guidelines mandate that all institutions offering Title IV funds have a Standard of Satisfactory Academic Progress (SAP). The following information defines HUC-JIR's minimum standards for SAP to maintain eligibility for all types of financial aid, including Federal (Title IV), State and institutional (HUC-JIR) funding.

Programs administered by agencies other than HUC-JIR, such as private scholarships, may have their own academic standards for students. Students will need to contact such agencies to determine their requirements.

1. Federal regulations require HUC-JIR to establish SAP standards in the following areas:
   
   a. Cumulative GPA
   
   b. Cumulative Hours
   
   c. Maximum Time Frame

   The school's SAP policy must include the student's total academic history.

2. These general principles apply to all HUC-JIR degree programs. In addition to the general principles, students must meet specific guidelines for their individual academic program(s). Program specific requirements are detailed in specific program handbooks.

3. SAP will be determined every payment period (semester.)

4. To earn hours at HUC-JIR, a student must receive a grade of A, B, C, Pass or Low Pass. Any other grade does not earn hours, but will count as hours attempted, but not as hours earned.

5. Classes from which a student has withdrawn, will be counted as hours attempted but not hours earned, and will thus have a negative impact on a student's ability to satisfy SAP requirements.

6. Classes in which a student receives a grade of Incomplete (I) count as hours attempted but not as hours earned. Therefore, these will have a negative impact on a student's ability to satisfy SAP requirements.

7. When a student repeats a course, the total attempted hours will increase with each repeat, but the student will only earn hours for a completed course once. Therefore, repeating courses will have a negative impact on a student's ability to satisfy SAP requirements. When a student repeats a course the higher grade will be counted towards the student's cumulative GPA.
8. Attempted hours include all coursework attempted, including transfer credits, passed, repeated, incomplete, failed and withdrawn courses. Attempted hours do not include courses that have been waived, or where advanced standing has been granted.

9. Transfer students will be evaluated at the time of enrollment using the same SAP standards.

10. Students who change programs or seek to earn additional degrees are evaluated at the beginning of the semester of the new program or additional degree.

**Satisfactory Academic Progress for HUC-JIR Students**

1. **Cumulative GPA**

   For students in programs where a GPA is calculated, or those students who have chosen to receive letter grades, a student must maintain a 2.5 cumulative GPA or better to satisfy SAP requirements.

   For students enrolled in programs that offer Pass/Low Pass/No Pass grading, students must pass at least 70% of the credits they have attempted to satisfy SAP requirements.

2. **Cumulative Hours Earned**

   In the first year students must pass (earn) 50% of their credits attempted in that academic year. Starting in the second year students must pass (earn) at least 70% of the credits that have attempted to satisfy Sap requirements.

3. **Maximum Time Frame**

   HUC-JIR students will be eligible for financial aid for a maximum time frame of 150% of the published number of required credits. Thus, if a program is anticipated to require 100 credits for completion, then a student would become ineligible for financial aid as of the completion of the 150th credit. Eligibility for financial aid ends at this time regardless of whether that student has received financial aid or not during the period of study.

4. **Good Standing**

   Good standing by semester will be evaluated by Program Directors every semester and will report to the Financial Aid Office every pay period who is not in good standing as well as who is on academic probation, suspension or dismissal with the program. Good standing is defined in the National Student Academic Handbook [www.huc.edu/registrar](http://www.huc.edu/registrar) on page 15 and 16. A student is in good academic standing:
a. is not on probation
b. is making acceptable progress toward his/her degree or certificate
c. has earned grades at the “Pass” or “B” level or higher
d. has no more than one LP or C in a semester

1. If a student receives two or more “LPs” or “C’s” and/or fails one or more courses in a semester, the Program Director shall meet with the student to provide counseling and guidance. The Program Director may place the student on probation and may convene a Student Tenure Committee.

2. If he/she receives another “LP,” “C” or “F” during a period of probation, he/she will be asked to appear before a Student Tenure Committee.

3. If the student fails two (2) courses at any time within two consecutive semesters, he/she will meet with the Student Tenure Committee.

4. If a student fails three (3) courses over two academic years, the student will automatically be suspended. He/she has the right to appeal to the Student Tenure Committee for reinstatement, citing any extenuating circumstances.

Failure to Meet Satisfactory Academic Progress Requirements

Students who do fail to meet the satisfactory academic progress standards will be placed on Financial Aid Warning (FAW) for a period of up to one payment period (semester.) During the FAW, a student remains eligible to receive financial aid. Students who do meet SAP requirements during the end of the warning period will be returned to normal status and will continue to be eligible for financial aid awards and loans. Students who do not meet SAP requirements at the end of the payment period will be placed on Financial Aid Suspension (FAS.)

Students returning to HUC-JIR while they are on FAS must meet the requirements of HUC-JIR's SAP policy in order to regain eligibility for financial aid.

Appeals

Students on FAS may make a written appeal to the Director of Financial Aid. Financial aid may be reinstated by the Director upon demonstration of mitigating circumstances which must be documented to the satisfaction of the Director along with a written letter of appeal from the student. Examples of mitigating circumstances and appropriate documentation include, but are not necessarily limited to:
1. Serious illness of student, documented by a signed statement from a physician that the illness interfered with the student's ability to meet SAP requirements, along with a written letter of appeal from the student;

2. Serious illness of an immediate family member, documented by a signed statement from a physician along with a letter of appeal from the student;

3. Death of an immediate/close family member, documented by assigned statement from a clergy person, nearest relative or an unbiased, concerned adult, along with a written letter of appeal from the student; or

4. Disruptive internal family problems, documented by legal/court documentation from an attorney, statement from parents, clergy person or an unbiased concerned adult, along with a written letter of appeal from the student.

Students on FAS who have submitted an appeal and are approved will then be put on Financial Aid Probation (FAP) for one payment period. If SAP is restored at the end of the payment period financial aid eligibility will continue. If students on FAP who do not successfully make SAP at the end of the pay period can submit an academic plan with their academic advisor with a time frame of when the student will successfully make SAP and an action plan to restoring SAP. If a student has an active academic plan in place a student will be eligible for financial aid while following their academic plan.

7. **Refunds and Repayment**

HUC-JIR REFUND POLICY

All tuition and fees are refunded on a pro-rata basis, using the number of remaining months divided by either the 9-month or 12-month term. Please see our Tuition and Fees Policy on the web for further information.

8. **Financial Aid File Maintenance**

To ensure that all required documents have been received and to aid internal and external audits, all files will be maintained as follows:

DOCUMENTS REQUIRED IN EACH FINANCIAL AID FILE:

1. Student Aid Report -- analysis generated from the FAFSA

2. Award letter

3. Verification and/or validation items if selected for verification

4. Driver's License or Passport photo id

5. Miscellaneous communications from students
Paperwork that is serial and used every year will be brought forward to the current year file.

9. Maintenance of Records

To comply with federal requirements, the financial aid officer will maintain a master record for each student receiving financial aid.

All financial aid folders will be maintained for three years after submission of the student's last financial aid application. Records involved in any claim or expenditure questioned by federal audit will be retained until that question is resolved. After the three-year retention period has elapsed and all open issues resolved, the financial aid materials will be destroyed.

A. CONFIDENTIALITY

As specified by law in The Federal Family Educational Rights and Privacy Act of 1974 ("Buckley Amendment"), all information in a student's financial aid file is confidential and may not be released or discussed with anyone except as provided by law.

Adequate records of request must be maintained for information disclosure.

1. To disclose financial aid information, written consent from the student is required and must:
   a. Specify records to be released
   b. State the purpose of the disclosure
   c. Identify the party(ies) to whom disclosure may be made
   d. Be signed and dated by the student.

2. Information must be disclosed without written consent of the student to:
   a. Students who request information from their own records
   b. Authorized representatives of federal- and state-supported programs for the purpose of audit and evaluation;
   c. The College's duly appointed auditors, for the sake of audit and evaluation

3. Information MAY be disclosed WITHOUT written consent of the student
to:

a. Personnel within the institution determined to have legitimate educational interest

b. Officials of other institutions in which the student seeks to enroll

c. Organizations determining financial decisions concerning eligibility, amount, condition, and enforcement of terms of said aid

d. Organizations conducting studies to develop, validate, and administer predictive tests, to administer student aid programs, or to improve instruction

e. Accrediting organizations carrying out their accrediting functions

f. Parents of a student who have established that student's status as a dependent according to Internal Revenue Code of 1986, Section 152

g. Persons in compliance with a judicial order or a lawfully issued subpoena, provided that the institution first makes a reasonable attempt to notify the student.

XI. The Administration of Financial Aid Programs

Responsibility for the administration of financial aid programs is a joint effort of the Financial Aid Director, the Registrar, the Business Office and the Deans, who act in an advisory capacity. The Board of Governors of the College-Institute reviews and ultimately sets HUC-JIR financial aid policies.

A. THE FINANCIAL AID OFFICE

1. Determines each student's financial need, eligibility for specific programs, and the amount of aid to be awarded from each program

2. Maintains student financial aid records (on paper and electronically, as appropriate) and required reports that relate to those records

3. Authorizes the Business Office to disburse specified types and amounts of funds

4. Stays informed of government and state policies and implements school policies to stay in compliance with the Department of Higher Education.
5. Oversees all processes for the student financial aid program.

6. Awards and processes Institutional Scholarships, federal and private student loans.

7. Reports to the Department of Education and updates file rosters to the NSLDS in a timely and regular basis. When a roster has been updated it is reported to supervisory personnel in a timely manner.

Monitoring of the Financial Aid Office is conducted by the Vice President for Strategic Initiatives. A sample population of student files of randomly selected students at all campuses is chosen and reviewed a few times a year by the Vice President and/or an outside auditor from credible financial aid organizations. Monitoring of student billing is managed by the Director of Finance and Accounting.

B. THE BUSINESS OFFICE

1. Disburses funds

2. Maintains permanent, cumulative records of disbursements to students as confirmation of receipt of funds

3. Exercises due diligence in the collection of College-Institute loans

4. Enforces holds placed on student checks by the Financial Aid Office

5. Works closely with the Financial Aid Director to work out problems with individual disbursements

6. Notifies students of type of loan funds, amounts and when funds are credited to student's accounts.

C. THE REGISTRAR

1. Is responsible for the maintenance of students' academic credits including semester and cumulative units and the grades received for those units

2. Monitors students' adds, drops, and withdrawals of units and the exact date on which these events occurred

3. Notifies the Financial Aid Office of the date when students add or drop units, withdraw or graduate

4. Notifies the Financial Aid Office of students who are not making satisfactory academic progress. (See section on "Satisfactory Academic Progress," above.)
XII. Hebrew Union College-Jewish Institute of Religion

A. HUC-JIR MISSION STATEMENT

The Hebrew Union College-Jewish Institute of Religion defines itself as the academic arm of Reform Judaism dedicated to the study of Jewish and related disciplines in the spirit of free inquiry. Students are welcome who meet the College-Institute's standards of scholarship and who, whatever their faith, are devoted to the exploration of the Judaic heritage. The College-Institute sees itself as standing for freedom of research, publication and instruction.

~ By Resolution of the Board of Governors

B. HUC-JIR ACCREDITATION

All four campuses of Hebrew Union College-Jewish Institute of Religion, In Cincinnati, Jerusalem, Los Angeles, and New York are accredited by the Middle States Commission on Higher Education (3624 Market Street, Philadelphia, PA 19104, 215-662-5606).

Copies of the most current HUC-JIR accreditation reports are available, upon request, in the Library.

C. ASSOCIATION WITH OTHER SCHOOLS

Hebrew Union College-Jewish Institute of Religion is affiliated with the University of Cincinnati, the Greater Cincinnati Consortium of Colleges and Universities, the University of Southern California, San Francisco State University, Washington University in St. Louis, New York University, the University of Pittsburgh, General Theological Seminary, the Jewish Theological Seminary of America, and the Hebrew University in Jerusalem. These associations provide for cross-registration privileges, the use of libraries and other facilities, joint course offerings and cooperative degrees.

D. ACADEMIC ADMINISTRATION OF THE HEBREW UNION COLLEGE-JEWISH INSTITUTE OF RELIGION

Dr. Aaron Panken, Ph.D. - President
Rabbi Michael Marmur - Provost
Sandie Mills - Director of Finance and Accounting
Roseanne Ackerley - Director of Financial Aid
Clyde Parrish - National Registrar
Dr. Jonathan Cohen - Dean of Cincinnati Campus
Rabbi Shirley Idelson - Dean of New York Campus
Joshua Holo - Dean of Los Angeles Campus
Rabbi Naamah Kelman - Dean of Jerusalem Campus
Rabbi Rachel Sabath Beit-Halachmi, Ph.D. - National Director of Admissions

E. GRADUATE PROGRAMS OF STUDY AT THE HEBREW UNION COLLEGE-JEWISH INSTITUTE OF RELIGION
Cincinnati
Rabbinical School
School of Graduate Studies

New York
Rabbinical School
School of Sacred Music
School of Education
Master of Judaic Studies
Doctor of Ministry

Los Angeles
Rabbinical School
Rhea Hirsch School of Education
School of Jewish Communal Service
Magnin School of Graduate Studies
Louchheim School of Judaic Studies

Jerusalem
Rabbinical School
School of Sacred Music
School of Education
Nelson Glueck School of Biblical Archeology

For further information regarding the current degree and non-degree programs, the individual campus facilities and a list of all faculty and instructional personnel, please see the Hebrew Union College-Jewish Institute of Religion website.

XIII. Consumer Information

Recent legislation requires all educational institutions participating in a federal loan program to provide its students with information pertaining to the following items:

- Any special facilities and services available to handicapped students
- An annual campus security report
- Completion and graduation rates
- Drug and alcohol abuse prevention information

Due to the fact that the content of this information varies from campus to campus, the information listed above is distributed annually, by campus, at the beginning of the academic year.

XIV. A Consortium Agreement will allow a student to use some of their federal student aid (Stafford, Unsubsidized Stafford, and PLUS loans,) at another approved school or program. Federal regulations allow only one institution, the "home institution" to award federal financial aid. As the "home institution," HUC can recommend these forms of aid
when its students study elsewhere, and obtain permission in advance to transfer courses to the HUC degree program. Academic progress standards for HUC do not change during the period of agreement. HUC will maintain all records related to the student's aid. Awards are based on the actual cost of tuition and fees at the Consortium School and HUC's cost of attendance for the appropriate program.

This form may be used for courses to be taken elsewhere, provided you have the form completed by the Consortium School/Program. As with most forms of aid, you also file a Free Application for Federal Student Aid (FAFSA).

Click here to download the 2013-14 Consortium Agreement Form

Directions:

1. Complete Section A of Agreement. Be sure to sign.

2. Obtain signature from advisor stating that permission has been granted and credits will transfer as equivalent to HUC credit. Grades achieved at a visiting school will not necessarily be averaged in the student's HUC GPA.

3. Have Consortium School complete Section B of Agreement and return to:

   Hebrew Union College, Office of Financial Aid
   1 West 4th Street,
   New York, NY 10012

   or fax to (212) 358-7752