



Principles of Excellence

Student Financial Services Guide for
Those Using Military Education Benefits

2018-2019

Financial Aid Shopping Sheet

Argosy University is committed to ensuring that military service members, veterans and their families are aware of the financial investment they are making in their education and, in accordance with the Principles of Excellence (Principles) outlined in Executive Order 13607, has adopted the Financial Aid Shopping Sheet (Shopping Sheet) to assist veterans and those students using military benefits make an educated decision on which postsecondary educational institution to attend. The Shopping Sheet, part of our commitment to increase the quality of information for military students, presents a simple, personalized cost of attendance and financial aid information from all institutions of higher education currently adhering to the Principles.

The Shopping Sheet is completed with the school's Student Financial Services Department prior to your enrollment. This also provides you, prior to enrollment, the opportunity to discuss other financial aid options such as completing the Federal Application for Federal Student Aid (FAFSA).

The Shopping Sheet is a consumer tool that summarizes a prospective student's total estimated cost of attendance for an educational program for an academic year (such as tuition and fees, housing and meals, books and supplies, transportation costs as well as other educational expenses). The Shopping Sheet:

- Outlines funding the student may be eligible to receive from scholarships and grants or financial aid that does not have to be repaid
- Provides a calculated net cost of attendance after scholarships and grants
- Provides options available to the student to pay any net cost of attendance, including but not limited to work-study opportunities, payment plan offered by the school and private education student loans

In the case where military educational benefits will completely pay for the cost of all charged tuition and fees, it is not necessary to borrow student loans to pay for tuition and fees. All student loans, with interest and possibly other fees, need to be repaid to the lender by the student borrower.

Please note that much but not all of your educational cost may be covered by military education benefits, so you may need to discuss other options with a financial aid advisor. Unless you apply for Federal aid by completing the Free Application for Federal Student Aid, the Shopping Sheet will not be able to display your estimated Federal aid (if any).

The Shopping Sheet also provides performance data at the institution level and provides a comparison to national average performance data, including graduation and Federal loan default rates, as well as information regarding the median amount of Federal student borrowed by enrolled students.

The Shopping Sheet is provided to new and reentry students who are expected to receive military benefits and who started courses on or after July 1, 2013. If you are a student receiving military benefits and started classes before July 1, 2013, please contact the school's Student Financial Services Department to receive additional information or to receive a personalized Shopping Sheet.

Financial Aid Information

Financial aid information is published online and in printed materials. In addition to the military benefit options listed below, military students may also be eligible for various Federal, state, and institutional financial aid programs as described in Argosy University's Financial Aid Guide. Your financial aid advisor can help you to navigate through your options and the application process.

U.S. Military Education Benefits

If you served on Active Duty, you may be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill[®] provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

Active duty service members and their spouses who are using transferred Post-9/11 GI Bill[®] benefits are not eligible to receive the Monthly Housing Allowance (MHA).

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the pay grades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill[®] benefits to you. For more information on these benefits, visit <http://benefits.va.gov/gibill/>.

All Veteran and Military Students:

Argosy University is required to obtain and evaluate all previous post-secondary and military transcripts for students using Department of Veterans Affairs (VA) and Department of Defense (DoD) education benefits. For all students receiving military education benefits, it is the student's responsibility to provide official transcripts from all post-secondary educational institutions and military training and experience.

Veteran Students Attending Schools in the State of Florida:

For students attending schools located in the state of Florida, the VA State Approving Agency in this state requires Argosy University to hold certification of enrollment to the VA for students who have failed to provide official transcripts.

For students attending schools located in the state of Florida who fail to provide the transcripts by the completion of the second term, Argosy University cannot certify the student's enrollment to the VA for a third term. This will result in a suspension of the student's VA benefits, to include the monthly housing and book allowance. In addition, the student will still need to meet her or his financial obligation with Argosy University by meeting with Student Financial Services to be re-planned to make alternative payment arrangements, including cash payments and/or financial aid. Upon submission of official transcripts, Argosy University will certify the student's enrollment to the VA effective from the start of the term.

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Financial Aid Information, continued

To learn more about educational benefits for military personnel and veterans, please begin with our military pages at <https://www.argosy.edu/admissions/military-admissions>.

In acknowledgement of your service to our country, there are special benefits and repayment options for your Federal student loans available from the U.S. Department of Education and the U.S. Department of Defense. Contact your student loan servicer for additional information on these options, including eligibility

information and what documentation you should provide to receive the benefit. Please refer to this document for a summary of these special benefits and repayment options for your Federal student loans, <https://www.navient.com/assets/loan-customers/formilitary-personnel/Military-Student-Loan-Benefits.pdf>.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at: http://www.benefits.va.gov/GIBILL/Trademark_Terms_of_Use.asp.

Summary of Military Education Benefits¹

The following table is a brief summary of each of the major education benefits offered to service members, veterans and in some cases their families. Please refer to the school’s military web page for additional information at www.argosy.edu/admissions/military-admissions.

Program	What is it?	Who is Eligible?	Benefit
Tuition Assistance	<p>Tuition Assistance is a military benefit that pays toward the cost of tuition and some fees.</p> <p>Argosy University has signed the Memorandum of Understanding with the Department of Defense, which allows you to use Military Tuition Assistance (TA). The program is available to active duty, National Guard and Reserve Component service members.</p> <p>TA currently pays tuition and course-specific fees up to \$250 per semester hour for eligible students. Your service branch pays your tuition directly to the school.</p> <p>Prior to enrolling into an institution, service members need to first check with an education counselor or Educational Services Officer (ESO), for the specifics involving TA by visiting their local installation education office, contacting your education counselor or ESO, or by going online to a virtual education center.</p> <p>Each military branch has its own TA application form and procedures, and each determines the eligibility requirements and the amount of assistance available. The service member must apply for the program and receive approval before starting classes. Prior to your course enrollment, you may be required to develop an education plan or complete TA orientation. To find out how to get started, contact your ESO, visit your local installation education center, go online to a virtual education center or click on the following links for each service branch: Army: https://www.goarmyed.com/ Marine: http://www.marforres.marines.mil/General-Special-Staff/Marine-Corps-Community-Services/Marine-Family-Services/Life-long-Learning-Center/Tuition-Assistance/ Navy: http://www.navycollege.navy.mil/tuition-assistance/index.htm Air Force: https://www.my.af.mil/faf/FAF/fafHome.jsp</p>	<p>Each branch of the military determines eligibility requirements for tuition assistance. However, criteria for eligibility are determined by each branch.</p> <p>Students using TA must maintain a cumulative grade point average (GPA) of 2.0 or higher after completing 15 semester hours, or equivalent, in undergraduate studies, or a GPA of 3.0 or higher after completing 6 semester hours, or equivalent, in graduate studies, on a 4.0 grading scale.</p> <p>Reimbursement will be required from the Service member if a successful course completion is not obtained. For the purpose of reimbursement, a successful course completion is defined as a grade of “C” or higher for undergraduate courses, a “B” or higher for graduate courses and a “Pass” for “Pass/Fail” grades. Reimbursement will also be required from the Service member if he or she fails to make up a grade of “I” for incomplete within the time limits stipulated by the educational institution or 6 months after the completion of the class, whichever comes first. TA is not authorized for programs of study beyond a master’s degree.</p>	<p>Tuition Assistance covers up to 100% Tuition and Fees Not to exceed: \$250 @ Semester Credit Hour \$166 @ Quarter Credit Hour \$4,500 @ Fiscal Year</p> <p>Note: Navy and Army have a 16 semester or 24 quarter credit hour annual limit.</p> <p>Note: Navy and Coast Guard not to exceed \$4,000 @ Fiscal Year.</p>

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Summary of Military Education Benefits, continued

Program	What is it?	Who is Eligible?	Benefit
Post-9/11 GI Bill	<p>The Post 9/11 GI Bill provides up to 36 months (4 regular school years) of education benefits to eligible service members and veterans for:</p> <ul style="list-style-type: none"> -College, Business -Technical or Vocational Courses - Correspondence Courses - Apprenticeship/Job Training - Flight Training - Licensing & Testing Programs 	<p>Service members (Active Duty, Guard and Reserve) and Veterans who have served at least 90 days on active duty since 9/10/2001.</p> <p>Survivors of military member who died on active duty after 9/10/2011 may be eligible for the Fry Scholarship program which pays the same as Post-9/11 GI Bill.</p> <p>Effective August 1, 2018, service members and honorably discharged Veterans who were awarded a Purple Heart on or after September 11, 2001 will be entitled to Post-9/11 GI Bill® benefits at the 100-percent benefit level for up to 36 months.</p>	<p>Paid Tuition and Fees, Living (Housing) Stipend and Book Stipend.</p> <p>Benefits are tiered based on number of days on active duty. Some limitations apply to those currently on active duty.</p> <p>Benefits can be transferred to Spouse or Family member.</p>
Yellow Ribbon	<p>Provides additional funding to veterans and eligible dependents with one hundred percent (100%) eligibility of Chapter 33 Post 9/11 GI Bill when the cost of tuition and fees exceeds the annual cap, as determined by the Department of Veteran Affairs. Argosy University participates in the Post-9/11 GI Bill Yellow Ribbon Program and has agreed to make additional funds available without an additional charge to the veteran's GI Bill entitlement.</p>	<p>Only Veterans entitled to the maximum benefit rate, as determined by service requirements, or their designated transferees may receive this funding. Active duty Service members and their spouses are not eligible for this program. Child transferees of active duty Service members may be eligible if the Service member is qualified at the one hundred percent (100%) rate.</p> <p>Effective August 1, 2018, the Yellow Ribbon program also applies to Purple Heart recipients and Fry Scholarship recipients receiving GI Bill® payments through the Fry Scholarship program after September 11, 2001.</p> <p>Effective August 1, 2018, service members and honorably discharged Veterans who were awarded a Purple Heart on or after September 11, 2001 will be entitled to Post-9/11 GI Bill® benefits at the 100-percent benefit level for up to 36 months.</p>	<p>Argosy University entered into a Yellow Ribbon Agreement with VA and elected to contribute funds equal to 50% of the cost of tuition and fees that exceed the VA's annual cap. VA will provide funding for the other half.</p>
Montgomery GI Bill—Active Duty & Veteran	<p>MGIB provides up to 36 months (4 regular school years) of education benefits to eligible veterans for:</p> <ul style="list-style-type: none"> - College, Business - Technical or Vocational Courses - Correspondence Courses - Apprenticeship/Job Training - Flight Training 	<p>Active Duty members who have served at least two years on active duty.</p> <p>Veterans—there are four categories of Veteran eligibility depending on when you enlisted and how long you served on active duty.</p>	<p>Payments are issued to the student each month and based on the level of enrollment.</p> <p>The VA evaluates rates on a yearly basis and updates are made effective each October 1. Rates for current and prior years can be found on the GI Bill website.</p> <p>Veterans Affairs Rates Tables</p>
Montgomery GI Bill—Selected Reserves	<p>Same as MGIB-AD at reduced rates</p>	<p>Six-year obligation to serve in the Selected Reserve. Officers must agree to serve six years in addition to their original obligation.</p> <p>High school diploma/GED.</p> <p>Maintain Selected Reserve Status.</p>	<p>Payments are issued to the student each month and based on the level of enrollment.</p> <p>The VA evaluates rates on a yearly basis and updates are made effective each October 1. Rates for current and prior years can be found on the GI Bill website.</p> <p>Veterans Affairs Rates Tables</p>
Reserve Education Assistance Program (REAP)	<p>Same as MGIB-AD at reduced rates.</p> <p>Legislation was passed recently to eliminate the REAP (Reserve Education Assistance Program, Chapter 1607) benefit.</p>	<p>At least 90 days on active duty since 9/10/2001.</p> <p>The National Defense Authorization Act of 2016 ended REAP on November 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible for REAP benefits.</p> <p>Under the Forever GI Bill, members of the Reserve who established eligibility to educational assistance under the Reserve Educational Assistance Program (REAP) before November 25, 2015, and lost it due to the sunset provision may elect to have that service credited towards the Post-9/11 GI Bill program.</p> <p>For information on eligibility, please see http://www.benefits.va.gov/gibill/reap.asp</p>	<p>40%, 60%, or 80% of the MGIB payment rate as determined by total length of active duty time.</p>

Veterans Affairs Rates Tables: http://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp

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Summary of Military Education Benefits, continued

Program	What is it?	Who is Eligible?	Benefit
Tuition Assistance “Top-Up” Program	An additional benefit intended to supplement other tuition assistance programs such as the GI Bill. The benefit is available for all courses that began on or after October 30, 2000.	To be eligible for the Top-up benefit, the person must be approved for Federal Tuition Assistance by a military department and be eligible for MGIB-Active Duty benefits or Post-9/11 GI Bill® benefits.	The amount of the benefit is limited to the amount that the person would receive for the same course if regular MGIB benefits were being paid. Regular MGIB benefits will be reduced.
Veterans Educational Assistance Program (VEAP)	Available if you elected to make contributions from your military pay to participate. For degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. Remedial, deficiency, and refresher training may also be available.	Meet all requirements: Entered service for the first time between January 1, 1977, and June 30, 1985 Opened a contribution account before April 1, 1987 Contributed \$25-\$2,700 Completed 1st period of service Discharge/release was not dishonorable.	Your contributions are matched on a \$2 for \$1 basis by the Government.
Survivors’ and Dependents’ Educational Assistance Program (DEA)	Education and training opportunities to eligible dependents of certain veterans. May be used for degree and certificate programs, apprenticeship, and on-the-job training.	You must be the son, daughter, or spouse of a service member who died, is missing, or was permanently disabled while on duty or as a result of a service-related condition.	DEA reduces your tuition amount—you may pay three months’, instead of six months’ tuition, for example.
Work-Study Program	If you’re a full-time or 3/4-time student in a college degree program, or a vocational or professional program, you can “earn while you learn” with a VA work-study allowance.	The VA work-study allowance is available to persons training under one of the VA benefit programs: GI Bill Vocational Rehabilitation (for Veterans) VEAP DEA Dependents may also be eligible	You’ll earn an hourly wage equal to the Federal minimum wage or your State minimum wage, whichever is greater.
Tutorial Assistance Program	Tutorial assistance for programs you are having difficulty with. If you have questions on this program please contact the toll-free number 1-888-442-4551.	If you are receiving VA benefits at a half-time or more rate, you are eligible.	VA may provide you with a tutor or with information for finding one.
Vocational Rehabilitation and Employment (VR&E) - Chapter 31	VR&E provides services to eligible Service members and Veterans with service-connected disabilities to help them prepare for, obtain, and maintain suitable employment or achieve independence in daily living. Visit http://www.vba.va.gov/bln/vre/ for more information on how to apply and set up a meeting with a Vocational Rehabilitation Counselor (VRC).	Veterans may be eligible if they: Have received, or will receive, a discharge that is other than dishonorable. Have a service-connected disability rating of at least 10%, or a memorandum rating of 20% or more from the Department of Veteran Affairs (VA). Apply for Vocational Rehabilitation and Employment (VR&E) services.	A Vocational Rehabilitation Counselor (VRC) works with the Veteran to determine if an employment handicap exists. An employment handicap exists if a Veteran’s service- connected disability impairs his/her ability to prepare for, obtain, and maintain suitable career employment

Financial Aid Changes

Every year, many of the Federal aid policies, practices, and awards are up for review and approval by the Federal government. The government also maintains the right to modify all Federal aid policies at any time during the year should there be budgetary or regulation issues that need to be addressed immediately. The school's Student Financial Services Department will be able to answer any specific questions regarding how these changes may or may not affect you and your financial aid award for the coming school year; we will also review information about the maximum annual and aggregate amounts of Federal aid that may be available to you. For additional information, please also refer to the Federal Student Aid office of the U.S. Department of Education website, <http://studentaid.ed.gov/>, or the U.S. Department of Education Guide to Federal Student Aid from this same website for a summary.

Private Education Loans

Private loans may be available to students and their parents (if applicable) through private lending institutions. Lenders reserve the right to choose the schools and borrowers they will approve. Requirements vary, and all loans must be repaid. Federal loans should be sought first before applying for private loans. If you receive military education benefits, you may not need to borrow funds. For more information, please refer to Argosy University's Student Consumer Information page and select the location of your school at, <https://www.argosy.edu/student-consumer-information>, or contact the Student Financial Services Department directly.

Resources and Tools Available to Use When Comparing Schools

The following are resources and tools provided by the Department of Education (ED) and Consumer Financial Protection Bureau (CFPB) to assist you in comparing institutions and making informed decisions about where to attend school. Please speak with your financial aid advisor directly for additional guidance regarding the usage of these tools.

(1) The College Scorecard which is a planning tool and resource to assist prospective students and their families as they evaluate options in selecting a school and is located at: <http://collegecost.ed.gov/scorecard/>.

(2) The College Navigator which is a consumer tool that provides school information to include tuition and fees, retention and graduation rates, use of financial aid, student loan default rates and features a cost calculator and school comparison tool. The College Navigator is located at: <http://nces.ed.gov/collegenavigator/>.

(3) The Financial Aid Shopping Sheet which is a model aid award letter designed to simplify the information that prospective students receive about costs and financial aid so they can easily compare institutions and make informed decisions about where to attend school. Information related to the Shopping Sheet can be accessed at: <http://www2.ed.gov/policy/highered/guid/aid-offer/index.html>.

(4) The "Paying for College" webpage which can be used by prospective students to enter the names of up to three schools and receive detailed financial information on each one and to enter actual financial aid award information. The tool can be accessed at: <http://www.consumerfinance.gov/paying-for-college/>.

GI Bill[®] Comparison Tool

VA is making it easier to research colleges approved for the GI Bill[®]. Answer just a few questions about yourself and the school you are considering. You'll receive an estimate of your GI Bill[®] benefits and some information about the school's value and affordability.

The Department of Veterans Affairs has designed the GI Bill[®] Comparison Tool to help you make informed decisions about how to make the most of your Veterans Education Benefits. You can access this tool at www.vets.gov/gi-bill-comparison-tool.

Refund Policy for Military Deployed Students

The add/drop and withdrawal policies for any student, including veterans and those students receiving military benefits, are listed in the school's catalog. The catalog is available on the Student Consumer Information web page which is on the school's website, <https://www.argosy.edu/student-consumer-information>. You will need to select the actual location that you plan on attending, including online.

The refund policies are provided in the school's catalog and enrollment agreement. The catalog is available on the Student Consumer Information web page which is on the school's website, <https://www.argosy.edu/student-consumer-information> within the Academics section. You will need to select the actual location that you plan on attending. Our Admissions office will be able to provide the enrollment agreement.

For students who withdraw due to a qualified military deployment, any remaining balance that is owed for the term or course of withdrawal will be forgiven after the consideration of the refund calculation.

Upon re-entry into school to the same program, for the first academic year in which the student returns, the student will return with the same tuition and fee charges that the student was or would have been assessed for the academic year during which the student left school. If the student is admitted to a different program and for subsequent academic years for a student admitted to the same program, the school will assess no more than the tuition and fee charges that other students in the program are assessed for that academic year.

Student Withdrawals who are Receiving Department of Defense Tuition Assistance

For any student withdrawing from school who is receiving Tuition Assistance (TA) from the Department of Defense, the school will return any unearned TA funds on a proportional basis through the 60 percent portion of the period for which the funds were provided. TA funds will be earned proportionally during an enrollment period, with unearned funds being returned based upon when a student stops attending school.

Potential Debts to Students with Military Education Benefits

Tuition and Fees

As a reminder to all of our students utilizing military education benefits, changes in your enrollment with the school, especially those changes occurring after the school's schedule adjustment period, may cause an overpayment requiring the student to repay the U.S. Department of Veterans Affairs (VA) or the U.S. Department of Defense (DoD) some or all of the benefits paid.

If the student decreases his/her training time (i.e. drop a course(s), leave school, etc.) and the VA has already processed a payment for tuition and fees, an overpayment may occur. In addition, non-attendance of an individual course in accordance with the school's course attendance policy may result in the VA being notified that the student has ceased pursuit of that course; Argosy University has a course course attendance policy for all students. The course attendance policy may be found in the school's catalog or you may contact the school registrar directly for more information. Not attending or pursuing courses as scheduled could result in the creation of a debt against the student and/or non-payment or the reduction of monthly housing allowance (MHA) and/or tuition and fees.

When the School Certifying Official (SCO) notifies the VA of a change, a debt may be created against the student's account. The school will issue any refunds in accordance with its internal policy, which may not fully cover the debt with the VA. If the amount refunded by the school does not satisfy the debt, the student is responsible for the remainder.

- If the school refunds money directly to the VA, the VA will clear the school's debt and credit the student's account any amount the school refunds, but the student may still have a separate debt to clear with the VA.
- If the school refunds money directly to the student, s/he must clear the debt with the VA.

A decrease in credit hours by the student could also result in changes to his/her housing allowance and books and supplies stipend. If the VA has already issued the student a payment for the term, a debt may be created on his/her account.

The student is responsible for keeping track of his/her tuition and fee account balance and payments. The student should visit the school's financial office or his or her Argosy University student portal regularly to review his/her account, ensure the charges are correct and that payments and refunds are processed correctly. The student should contact the school's SCO to ensure the certification information s/he sends to the VA matches the student's schedule.

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Potential Debts to Students with Military Education Benefits, continued

For students utilizing active-duty tuition assistance (TA), generally students who do not successfully complete a class will be required to repay the TA. While TA amounts or rules vary by branch and are administered by the DoD, in general these agencies will not honor tuition assistance if the course(s) are not approved by the agency prior to the start of the term. Program requirements by branch may be found on the DoD website, <http://www.dodmou.com/>.

VA Remedial Coursework

The total number of actual credits that a student is attempting at the school, based on the student's schedule in a particular term, will be reported and certified to the VA by the school. Reported credits must be certified separately by the school into residence, distance, and remedial/deficiency courses, if applicable. Only residence, or on-ground, remedial courses can be certified for payment with the VA. Online remedial courses cannot be certified for payment in any circumstance.

VA Housing Allowance

Per the new GI Bill¹, effective August 1, 2011, the amount payable for the Monthly Housing Allowance (MHA)² is:

- U.S. In-Residence: The applicable Basic Allowance for Housing (BAH)³ rate will be multiplied by the rate of pursuit rounded to the nearest multiple of 10 to determine the MHA. Students must have a rate of pursuit greater than 50% to receive the MHA.

Students enrolled at more than half-time but less than full-time will have their housing allowance prorated based on the number of classes they are taking (also called rate of pursuit). This amount will be rounded to the nearest tenth. For example, an individual at a rate of pursuit of .54 will receive 50% of the applicable BAH rate while an individual at a rate of pursuit of .85 will receive 90%. An individual rate of pursuit equal to or less than .50, or 50%, will not receive MHA.

- Basic eligibility requirements for MHA benefits (e.g. veterans with a rate of pursuit >.50) remain unchanged.
- The amount payable for the MHA for any academic year (beginning on August 1) will be based upon the BAH rates effective on January 1 of that year.
- The MHA is based on the BAH for an E-5 with dependents within the zip code that the school is located.

If qualified, veteran student housing benefits are only available to students when they are actively attending school and the student has been deemed to be eligible for it by the VA. Housing benefits are not paid for non-scheduled institutional breaks or periods when not attending a course. Housing benefits may be prorated, or eliminated, based on enrollment status and periods of non-attendance.

VA students attending on-ground courses must meet the VA requirements to be eligible for the full housing allowance. The VA determines if you are eligible, not the school. In order for the student to be eligible to receive the maximum housing allowance, the student must be actively pursuing each course, attend at least one on-ground course at the school, or attend an alternate institution as a guest student, for the entire length of the term and be enrolled at least full time for the entire length of the term.

The monthly housing allowance is not payable to individuals on active duty, their spouses, or those attending or enrolled at half time enrollment status or less. The housing allowance is subject to proration based on the number of credits being taken and the number of months served on active duty.

² For individuals utilizing GI Bill[®] educational benefits after January 1, 2018, the Monthly Housing Allowance (MHA) is generally the same as the military Basic Allowance for Housing (BAH) for an E-5 active duty service member with dependents. For students who initially enroll in an education program on or after August 1, 2018, the MHA is based on the zip code of the school where the student physically attends the majority of classes. For students who initially enroll in an education program prior to August 1, 2018, the MHA is based on the zip code for your school. The Department of Defense adjusts the military BAH rate every calendar year (or January 1) based on changes to housing costs across the country. Rates can either go up or down.

³ Basic Allowance for Housing (BAH) is a United States military entitlement given to many military members. The Basic Allowance for Housing (BAH) is based on geographic duty location, pay grade, and dependency status. The intent of BAH is to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets, and is payable when government quarters are not provided. Each year the BAH tables are released between December 15 and January 1.

VA Housing Allowance for Self-Paced, Mastery-Based Programs

Self-paced, mastery-based programs allow students to work at their own pace to complete the course. This model allows students to finish the material as soon as they are able, including finishing prior to the end of the term. Students will receive MHA only for the period of time they are pursuing the course. Upon completion of coursework, the school must report the last day of attendance (date of completion) to the VA.

For students with VA benefits, it may not be in the student's best financial interest to finish a course early, as the last day of attendance in a course is reported to the VA. Since the MHA is paid based on the reported beginning and end dates of a class, this may lead to reduced MHA benefits or no benefits depending on the student's rate of pursuit for the reporting period. Students receiving VA benefits should remain focused on their learning and pace themselves to complete the coursework at the end of the term so as not to experience this potential financial impact.

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Potential Debts to Students with Military Education Benefits, continued

Students Receiving Veterans Affairs (VA) Chapter 33

Educational Benefits:

At Argosy University, required Digital Textbooks, for courses using digital textbooks and other digital content, are provided to students and charged to the student account as a separate charge in addition to tuition. Effective for semesters/payment periods starting on/after July 1, 2016, the U.S. Department of Education requires that students be given the option to not purchase required textbooks from the school. Because students will be able to opt out, the school may no longer invoice the Department of Veterans Affairs (VA) for the amount of the Digital Textbook charge. In accordance with the VA School Certifying Official Handbook, the school may only certify for fees that are mandatory charges applied for pursuit of an approved program of education.

As a result of the changes, students will need to arrange for the payment of all textbooks charged to their student account. Please keep in mind that the VA provides Chapter 33 military educational beneficiaries an annual book and supply stipend intended to cover such expenses. If you require funding in excess of that provided by the VA, please discuss your options with your financial aid officer.

For additional information, please refer to the Provision for Books and Supplies section of the school's catalog as well as the enrollment agreement. The catalog is available on the Student Consumer Information web page which is on the school's website, <https://www.argosy.edu/student-consumer-information>, within the Admissions section. Note: On the website, you will need to select the actual location that you plan on attending. The Admissions department will be able to provide a copy of the enrollment agreement.

Other Reminders

Students are responsible for monitoring their VA military educational benefit eligibility as well as assuring their completion of an on-time graduation. There are a fixed number of months that the student may receive these benefits. Not taking a sufficient number of courses (which may mean you must take more than a minimum full-time load), withdrawing from a course or courses or failing a course or courses due to ceasing attendance in the course may negatively impact the student's financial and academic situation. If ceasing attendance from a course or courses will take the student down to half-time status, the student will have to pay back some of the monthly housing allowance received, either back to the day the student stopped attending the course(s), or all the way back to the beginning of the term, depending on the student's circumstances. If the student will still be a full-time student after withdrawal of the course or courses, the withdrawal of course or courses may not affect the student's MHA but may impact Satisfactory Academic Progress.

Students should contact their school's SCO to ensure the certification information the school is providing to the VA matches with their schedule.

Readmissions from Military Deployment

Argosy University has a re-entry process for students wishing to return to school after an interruption of their studies based on military deployment. Upon return to school, the school will help you complete the necessary steps to be reintegrated into class and campus.

Reinstatement for Military Students

Students who are withdrawn from Argosy University for failing to remain continuously registered may petition for reinstatement if the period of absence is less than one year. If the petition for reinstatement is granted, students will continue in their existing program of study unless changes required by accrediting or regulatory bodies have been enacted during the period of absence. In such cases, the student will be required to complete the program with any such modifications.

Reinstatement after Administrative Withdrawal for Non-Continuous Enrollment for Military Students

Students who are administratively withdrawn from Argosy University for failing to remain continuously registered may petition for reinstatement if the period of absence is less than one year. If the petition for reinstatement is granted, students will continue in their existing program of study unless changes required by accrediting or regulatory bodies have been enacted during the period of absence. In such cases, the student will be required to complete the program with any such modifications.

Campus-Based Programs for Military Students

Students who must take time off will need to request temporary withdrawal, or Leave of Absence, from Argosy University. Students seeking temporary withdrawal status must provide an expected date of return and receive approval from the Student Services department. Students approved for temporary withdrawal may re-enter their program at any time prior to the anticipated return date without approval. Failure to re-enter Argosy University by the expected date of return will result in withdrawal from Argosy University. Students are permitted to take up to three semesters of temporary withdrawal. The three semesters may be taken either consecutively or intermittently. Military students who are requesting a temporary withdrawal due to military deployment will be allowed to re-enter without approval regardless of their time off. Students using Federal financial aid need to consult their financial aid advisor prior to seeking a temporary withdrawal from Argosy University.

Readmission Fees for Military Students

Argosy University waives the application fee where applicable for Active Duty service members and their spouses, Active and Drilling members of the Reserve and National Guard and their spouses, Veteran personnel, and dependents who are receiving Department of Veterans Affairs education benefits.

Individual Education Plan

Educational plans will be developed and reviewed with our military service member and veteran students by the student's academic advisor. The initial educational plan provided prior to enrollment will detail how the student will fulfill all of the requirements to graduate from the educational program, as well as the expected timeline of program completion.

A second updated student educational plan will be provided to the student within 60 days after full acceptance to the school or after all required academic transcripts are received by the school or the student completes 6 semester or 9 quarter credit hours, whichever is achieved first.

A subsequent educational plan will be provided should the student change programs or if anything changes to the student's education goals. The plan will be provided to the student within 60 days of the change occurring.

The student is responsible for keeping appointments with his/her academic advisor to review this important information. Educational plans are being provided to new and reentry students who are expected to receive military benefits and who started courses on or after July 1, 2013. If you are a student receiving military benefits and started classes before July 1, 2013, please contact your academic advisor to receive more information or for the development of an educational plan.

Please be cognizant of the length of time it is expected for you to complete the program as well as the remaining number of months you may be eligible to receive military education benefits. You may need to adjust the number of hours you schedule each term or period to assure maximization of your education benefits.

Advising Point of Contact

Military students are encouraged to ask about academic support, financial aid advising, disability services or career counseling that is made available on campus. Students should contact the Student Services department on campus for further guidance and information. Online students should request information from their Graduation Team.

Transfer of Credit Evaluation

Argosy University recognizes and uses the ACE Guide to the Evaluation of Educational Experience in the Armed Services to determine the value of learning acquired in military service. We award credit for appropriate learning acquired in military service at levels consistent with ACE Guide recommendations when applicable to a Service member's program. In addition, we utilize Joint Services Transcript or Community College of the Air Force in our processing of prior learning experiences for possible transfer credit.

For Joint Services Transcript (JST), refer to <https://jst.doded.mil> to request a uniform transcript of all military training and experiences to service members of all branches except the Air Force. For detailed instructions on how to request a Community College of the Air Force (CCAF) transcript, visit <http://www.au.af.mil/au/barnes/ccaf/transcripts.asp>.

Military personnel, veterans and their families receiving military education benefits while attending Argosy University are required to submit transcripts for any previous education or training for evaluation, granting of prior credit, and possible shortening of the length of the program.

Transfer credit is evaluated on a case-by-case basis. Argosy University offers no guarantee that credit earned at another institution will be accepted into a program of study offered by the school.

Satisfactory Academic and Financial Aid Progress

A student must demonstrate academic and financial aid progress by successfully completing courses that are being attempted. This requirement is referred to as satisfactory academic progress (SAP). For more information regarding the school's SAP policy, please refer to its catalog or contact your location's academic affairs representative directly. Please note, while the school has an existing policy in place by which our students must adhere, the Department of Veterans Affairs and the Department of Defense may require the achievement of other minimum standards in order to continue receiving these education benefits.

Minimum Academic Achievement Standards for Students Receiving Department of Defense Tuition Assistance:

The Department of Defense requires reimbursement from the Service member if a successful course completion is not obtained. For the purpose of reimbursement, a successful course completion is defined as a grade of "C" or higher for undergraduate courses, a "B" or higher for graduate courses and a "Pass" for "Pass/Fail" grades. Reimbursement will also be required from the Service member if he or she fails to make up a grade of "I" for incomplete within the time limits stipulated by the educational institution or 6 months after the completion of the class, whichever comes first. The Secretary of the Military Department will establish recoupment processes for unsuccessful completion of courses.

Students using TA must maintain a cumulative grade point average (GPA) of 2.0 or higher after completing 15 semester hours, or equivalent, in undergraduate studies, or a GPA of 3.0 or higher after completing 6 semester hours, or equivalent, in graduate studies, on a 4.0 grading scale. If the GPA for TA funded courses falls below these minimum GPA limits, TA will not be authorized and Service members will use alternative funding (such as financial aid or personal funds) to enroll in courses to raise the cumulative GPA to 2.0 for undergraduate studies or 3.0 for graduate studies.

Other Important Matters

Argosy University offers programs in the areas of psychology, counselor education, marriage and family therapy, education, business, criminal justice, and liberal arts at several locations and offers distance education.

Please note: When visiting any of the sites below, you will need to select the actual location that you plan on attending.

Argosy University is accredited by the Senior College and University Commission of the Western Association of Schools and Colleges (985 Atlantic Ave., Suite 100, Alameda, CA 94501, www.wascsenior.org). In addition, required programs are accredited by individual accrediting bodies. For information and contact details regarding Argosy University's institutional accreditation, state licensing and programmatic accreditation, program disclosures and Veterans Affairs statements, please refer to our catalog at <http://argosy.catalog.acalog.com/index.php?catoid=58>, or visit our on-campus locations web page at <http://www.argosy.edu/about-us/accreditation-licensing.aspx>.

Argosy University participates in many financial aid resources, including programs under title IV of the Higher Education Act of 1965, available to help students who qualify for financial aid to meet the costs of their education. Every year many students and their families take advantage of one or more of these resources. For a comprehensive listing of the financial aid options available, please begin with our Financial Aid web pages at <https://www.argosy.edu/affordability>. It is important to note that this information is subject to change at any time.

For information regarding Argosy University locations' and online academic programs' durations, tuition, fees, and other costs, median debt, salary data, alumni success, and other important information, please refer to Argosy University's Gainful Employment web page at <https://www.argosy.edu/programs-info>. Please select the location and program of interest.

For information regarding Argosy University's Federal student loan cohort default rate and student retention rate as defined by the Higher Education Act of 1965, please refer to its Student Consumer Information, Student Success web page for your location at <https://www.argosy.edu/student-consumer-information>.

For information regarding Argosy University's transfer of credit policies as well as total enrollment, please refer to the location's Student Consumer Information, within the Student Diversity section, Academics web page at <https://www.argosy.edu/student-consumer-information>. You may also find enrollment information for this institution at <http://nces.ed.gov/collegenavigator/>.

Argosy University provides students with academic support, career counseling and job search advice as well as other support services. For information regarding support services available to students, please begin with our web page at <https://www.argosy.edu/our-community>, or contact directly the location's Student Services department or Graduation Team for our online programs.

Please note: This military brochure may be updated at any time; the most current version is maintained on the school's website, and is also available upon request.

Argosy University, Atlanta

980 Hammond Drive
Suite 100
Atlanta, GA 30328
770.671.1200
888.671.4777

Argosy University, Chicago

225 North Michigan Avenue
Suite 1300
Chicago, IL 60601
312.777.7600
800.626.4123

Argosy University, Dallas

5001 Lyndon B. Johnson
Freeway
Heritage Square
Farmers Branch, TX 75244
214.890.9900
866.954.9900

Argosy University, Denver

7600 E. Eastman Avenue
Denver, CO 80231
303.923.4110
866.431.5981

Argosy University, Hawai'i

400 ASB Tower
Suite 400
Honolulu, HI 96813
808.536.5555
888.323.2777

**Argosy University,
Inland Empire**

3401 Centrelake Drive
Suite 200
Ontario, CA 91761
909.472.0800
866.217.9075

**Argosy University,
Los Angeles**

5230 Pacific Concourse
Suite 200
Los Angeles, CA 90045
310.866.4000
866.505.0332

Argosy University, Nashville

100 Centerview Drive
Suite 225
Nashville, TN 37214
615.525.2800
866.833.6598

**Argosy University,
Northern Virginia**

1550 Wilson Boulevard
Suite 700
Arlington, VA 22209
703.526.5800
866.703.2777

**Argosy University,
Online Programs**

2233 West Dunlap Avenue
Phoenix, AZ 85021
866.427.4679
866.427.4679

**Argosy University,
Orange County**

601 South Lewis Street
Orange, CA 92868
714.620.3700
800.716.9598

Argosy University, Phoenix

2233 West Dunlap Avenue
Phoenix, AZ 85021
602.216.2600
866.216.2777

**Argosy University,
Salt Lake City**

121 Election Road
Suite 300
Draper, UT 84020
801.601.5000
888.639.4756

Argosy University, San Diego

1615 Murray Canyon Road
Suite 100
San Diego, CA 92108
619.321.3000
866.505.0333

**Argosy University,
San Francisco Bay Area**

1005 Atlantic Avenue
Alameda, CA 94501
510.217.4700
866.215.2777

Argosy University, Sarasota

5250 17th Street
Sarasota, FL 34235
941.379.0404
800.331.5995

**Argosy University,
Schaumburg**

1000 North Plaza Drive
Suite 324
Schaumburg, IL 60173-4942
847.969.4900
866.290.2777

Argosy University, Seattle*

2601-A Elliott Avenue
Seattle, WA 98121
206.283.4500
866.283.2777

Argosy University, Tampa

1403 North Howard Avenue
Tampa, FL 33607
813.393.5290
800.850.6488

Argosy University, Twin Cities

1515 Central Parkway
Eagan, MN 55121
651.846.2882
888.844.2004

**The Art Institute of California
—Hollywood, a campus of
Argosy University**

5250 Lankershim Boulevard
North Hollywood, CA 91601
1.818.299.5100
1.877.468.6232

**The Art Institute of California
—Inland Empire, a campus of
Argosy University**

674 East Brier Drive
San Bernardino, CA 92408-
2800
1.909.915.2100
1.800.353.0812

**The Art Institute of California
—Orange County, a campus
of**

Argosy University
3601 West Sunflower Avenue
Santa Ana, CA 92704-7931
1.714.830.0200
1.888.549.3055

**The Art Institute of California
—Sacramento, a campus of
Argosy University**

2850 Gateway Oaks Drive
Suite #100
Sacramento, CA 95833
1.916.830.6320
1.800.477.1957

**The Art Institute of California
—San Diego, a campus of
Argosy University**

7650 Mission Valley Road
San Diego, CA 92108-4423
1.858.598.1200
1.866.275.2422

**The Art Institute of California
—San Francisco, a campus of
Argosy University**

Ten United Nations Plaza
San Francisco, CA 94102-4928
1.415.865.0198
1.888.493.3261

**This school is no longer
accepting new students.*

Argosy University is accredited by the WASC Senior College and University Commission (985 Atlantic Avenue, Suite 100, Alameda, California, 94501, <http://www.wscuc.org>). Programs, credential levels, technology and scheduling options vary by campus and are subject to change. Not all online programs are available to residents of all U.S. states. Administrative office: Argosy University, 333 City Boulevard West, Suite 1810, Orange, CA 92868 ©2018 Argosy University. All rights reserved. Our email address is materialsreview@argosy.edu. AU-21828

See auprograms.info for program duration, tuition, fees and other costs, median debt, salary data, alumni success, and other important info.