

SCHOOL OF

RADIOLOGIC TECHNOLOGY

2026-2027

Financial Aid Handbook

UnityPoint Health
Des Moines

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INTRODUCTION

Congratulations on your decision to pursue your academic career at the UnityPoint Health Des Moines – Des Moines School of Radiologic Technology.

UnityPoint Health Des Moines - Des Moines School of Radiologic Technology Financial Aid Office in accordance with the Iowa Code of Conduct will be student focused and our office environment will be distinguished by providing efficient and effective service. In all areas of our fund distribution, we shall be fair, honest and efficient. We focus on establishing aid eligibility, awarding scholarships, grants, and loans to eligible students, and providing financial aid counseling to students and families for the resolution of problems associated with financing an education. We serve as the primary advocate for students and families, assisting them in securing necessary financial resources.

Contact Information

Please contact the Financial Aid Office with any questions or concern that you have in regard to this handbook

Financial Aid Administrator

Daniel Van Horn
(515) 241-6880
daniel.vanhorn@unitypoint.org

If calling by phone please leave a detailed message. The Financial Aid Administrator works part-time from home and will return your call as soon as possible. If needed a time will be set-up for the Financial Aid Administrator to meet you on-campus.

ELIGIBILITY REQUIREMENTS

In order to be eligible for any type of federal financial aid you must:

- be accepted to and enrolled at least half-time in a degree program at UnityPoint Health Des Moines - Des Moines School of Radiologic Technology
- make **Satisfactory Academic Progress (SAP)**. (see Student's Responsibility to Keep Aid)
- be a United States citizen or an eligible noncitizen
- provide all requested documentation. Your financial aid application cannot be processed without necessary documents.
- not be in default on a federal student loan or owe a repayment on a federal grant at any institution or the U.S. Department of Education.
- if male, be registered with selective service
- have a valid Social Security Number

APPLYING FOR AID

Free Application for Federal Student Aid (FAFSA)

To apply for financial aid, you must complete a Free Application for Federal Student Aid (FAFSA). The FAFSA may be filed on the web at no cost. The advantages to filing your FAFSA on the Web include a faster processing time and interactive editing of your answers to lessen the chance of your application being rejected. Before attempting to complete the FAFSA, you will need to have your Federal PIN number. The Federal PIN will allow you to sign your application electronically, and if you are a continuing applicant, access your FAFSA Renewal on the web. Parents of dependent students will also need a Federal PIN so that they too can sign the FAFSA online. You should complete the application as early as possible, after October 1st to receive optimum consideration for financial aid resources. Please be sure to include UnityPoint Health Des Moines School of Radiologic Technology in the school code section. The school code is 006267.

Remember that your FAFSA is a snapshot of your status as of the date you complete the application. If you make a mistake, a correction may be made only to correct the error, not to update or add new information.

COMPLETING YOUR FILE

UnityPoint Health – Des Moines School of Radiologic Technology is required to complete verification on a select number of their FAFSA applicants. The students are selected by the either the US Department of Education or Unity Point Health School of Radiologic Technology. Students chosen for verification will need to submit some or all of the following:

- **Verification Packet**
- **Student's tax return transcript from the IRS**
- **Parent's tax return transcript from the IRS if the student is considered a dependent for financial aid purposes.**

Applicants should be aware that, until all required documentation has been received and accepted by the Financial Aid office, no Title IV money will be offered or disbursed. This documentation must be submitted within fourteen days of the request of by the end of the academic year, whichever comes first.

ALL STUDENTS WILL BE NOTIFIED BY MAIL IN REGARDS TO WHAT IS NEEDED TO COMPLETE THEIR FILE. ONCE AGAIN NO AID WILL BE OFFERED UNTIL ALL REQUESTED DOCUMENTATIONS ARE RETURNED TO THE FINANCIAL AID OFFICE.

NEED DETERMINATION

Once the student's file is complete then it is time to determine your eligibility for financial aid. The process of determining your eligibility for financial aid, commonly referred to as need analysis, has been legislated by the U.S. Congress using the information contained in the FAFSA. If the need analysis shows that the cost of education exceeds the amount you and your family can contribute, you will qualify for financial aid based on need. Non-need based loans are also available.

Cost of Attendance

A standardized set of budgets is used as the basis for determining the Cost of Attendance (COA). The budgets vary based on your living arrangements while in school, living with parents or living off-campus (away from family). The Cost of Attendance is an estimate of what it will cost to attend UnityPoint Health Des Moines School of Radiologic Technology. In determining this amount, both direct costs (those due to UnityPoint Health Des Moines School of Radiologic Technology) and indirect costs (additional expenses not directly due to UnityPoint Health Des Moines School of Radiologic Technology) are used.

Included in the total are the following categories: tuition and fees, room and meals, books and supplies, personal/miscellaneous expenses, and transportation. Please keep in mind that this is an estimate and you should develop your own personal budget/cost of attendance. Periodically a financial aid survey is conducted in order to keep the indirect costs as accurate as possible.

Student Aid Index (SAI)

Your Student Aid Index (SAI) reflects your (and your family's) ability to contribute to the cost of attendance. The calculations used to determine the SAI are based on the federally mandated formula known as federal methodology. The formula uses the information you supplied on your Free Application for Federal Student Aid (FAFSA). If you filed your FAFSA electronically, this figure was previously provided to you.

The following equation is used in determining financial aid eligibility:

Cost of Attendance (COA) - Student Aid Index (SAI) = ***Financial Need***



TYPES OF AID

Once your financial need is determined, based on the need analysis, your resulting financial aid eligibility can be covered by different types of awards listed on the following pages.

Grants

Federal Pell Grants, based on exceptional need, are awarded to undergraduate students who are U.S. citizens or eligible non-citizens, and who have not earned a Bachelor's degree. Students who file the FAFSA are automatically considered for Pell Grants and you are eligible based on the results of the FAFSA.

Direct Stafford Loans

The Federal Direct Stafford Loan Program consists of low-interest subsidized and unsubsidized loans financed by the Department of Education. Loans are available to undergraduate students who are U.S. citizens or eligible non-citizens. The interest rate is varies depending on the type of loan you borrow. For the current interest rate please go to www.studentaid.ed.gov. Loan repayment begins six months after graduation, or dropping below half-time enrollment.

Subsidized Federal Direct Stafford Loans are awarded to students with financial need. Interest is paid by the government until six months after you leave school or drop below half-time enrollment status.

Unsubsidized Federal Direct Stafford Loans are available to all students regardless of income. Interest accrues from the date of disbursement, but the extra costs of accrual can be avoided by making regular interest payments while in school.

Annual Limits

Dependent Students	Subsidized Amount	Unsubsidized Amount
Freshman	$3,500	$2,000
Sophomore	$4,500	$2,000
Independent Students	Subsidized Amount	Unsubsidized Amount
Freshman	$3,500	$6,000
Sophomore	$4,500	$6,000
Aggregate Loan Limits		
Undergraduate Dependent Students: $31,000 (no more than $23,000 in subsidized)		
Undergraduate Independent Students: $57,500 (no more than $23,000 in subsidized)		

Subsidized and Unsubsidized Stafford Loans can be combined as long as the maximum annual and aggregate limits for the Stafford Loan Program have not been exceeded. Maximum combined funding is based on grade level and student classification.

Federal PLUS Loans

Federal PLUS Loans are designed to help parents (or legal guardians) of undergraduate dependent students meet their educational costs. This is a loan that is taken out by the parent of a dependent student and then the parent it responsible for repayment. Parents may borrow

up to the cost of education for the academic year, less any other financial aid received.

Interest Rate

Please go to www.studentaid.ed.gov for current interest rate.

Repayment

There is no grace period so the parent must begin repayment 60 days after the loan is fully disbursed. The parent can apply for an in-school deferment through the Department of Education that will defer repayment until their son/daughter graduates or drops below half-time.

Qualification

To qualify for the PLUS loan, parents must have a satisfactory credit history. Individuals who don't pass the credit check are eligible to obtain a co-signer and reapply. If parent does NOT want to pursue a co-signer, the student would be eligible for additional unsubsidized loan funds of up to $4,000.

Applying

Parents can apply for the PLUS loan by filling out the PLUS loan application. Students may obtain this application by going to www.studentaid.ed.gov.

Master Promissory Note

Once the PLUS application has been completed by the parent and the application has been approved, the parent will need to complete a Parent Master Promissory Note.

Private Loans

Private loans are not awarded as part of the original aid package, but are initiated by the student in the event that the funds from the FAFSA does not provide enough funds to cover their educational costs. Students should be sure they have used all funds through the FAFSA before pursing any private loans. The total of all aid, including private loans, cannot exceed the student's yearly budget.

UnityPoint Health Des Moines School of Radiologic Technology does not have a preferred lender list in regards to private loans. UnityPoint Health Des Moines School of Radiologic technology does not endorse any lender and the borrower may choose any lender that will provide funding for a certificate program. The student will need to do a thorough web-based search for private loans that support a certificate program. Suggested lender selection criteria should include:

- ✓ Borrower Benefits
- ✓ Customer Service
- ✓ Limits on Loan sale
- ✓ Prior Business dealings with family/friends
- ✓ Consumer Complaints to Attorney General or Better Business Bureau (BBB)
- ✓ Lender's default rate
- ✓ Prior loan program experience
- ✓ Degree Requirements ensuring a certificate is listed.



OUTSIDE AWARDS

An outside award is any grant, scholarship or loan not awarded by the UnityPoint Health Des Moines School of Radiologic Technology Financial Aid Office. Students are expected to notify the Financial Aid Office about any expected award from an outside source. All outside awards are added to the aid package. In the event of a significant outside award, or if it raises the aid total over the amount of the cost of attendance, we may need to adjust the existing awards. We try to reduce the loans first, but each person's awards must be reviewed to determine the appropriate necessary action.

Examples of Outside Awards:

- Veteran's Benefits
- Outside Scholarships (church, work, local clubs etc.)
- Vocational Re-hab
- Job Training (WIA)
- Any other tuition assistance programs

AWARD LETTER

Once your file has been completed and all paperwork that has been requested has been received, an award letter will be sent to you that will show all aid that you qualify for based on the results of the FAFSA.

What should I do when I receive my financial aid award letter?

- ✓ Read your letter along with the contents of this handbook. Make sure you understand the terms of the awards offered.
- ✓ Consider the amount of debt you may incur. Review Loan Debt.
- ✓ Indicate your acceptance, decline or reduction of the loans offered to you.
- ✓ If accepting a loan and you are a first year student, complete the Master Promissory Note and Entrance Counseling, see Master Promissory Note /Entrance Counseling
- ✓ Notify the Financial Aid Office of any outside aid/ scholarships you are awarded. Please review the Outside Awards page in this handbook for possible suggestions.
- ✓ If the awards offered on your letter are not enough to cover your budget and you need additional assistance, please review When Aid Does Not Cover the Budget.
- ✓ Return one copy of the financial award letter with your signature and date. Please submit the signed copy as soon as possible. Your signature confirms your acceptance of all awards and allows us to finalize your aid.

If any future changes occur to your aid, we will provide you with a revised award letter. Please make sure you update any address, phone or email changes with the Financial Aid Office.



MASTER PROMISSORY NOTE/ENTRANCE COUNSELING

If you are accepting a loan on your award letter and you are taking out a loan for the first-time at UnityPoint Health Des Moines School of Radiologic Technology you will need to complete a Master Promissory Note and Entrance Counseling on-line at www.studentaid.ed.gov before you can receive any loan funds. You will need your FAFSA PIN number in order to complete both steps.

LOAN DEBT

The good news is that loans are available to help most students pay for their education. But the amount of debt you will incur to attend UnityPoint Health Des Moines School of Radiologic Technology and any other institution you attend should be carefully considered. It's a simple statement but true: loans **must be repaid**. Current credit card debt as well as undergraduate loans should also be taken into consideration. Before committing to loans, students need to understand the impact they will have in the future. Debt averages can vary, especially in light of varying program lengths. You can review your federal loan debt by accessing the National Student Loan Database. In addition, the Federal Direct Loan Program has a tool for calculating loan repayment and also explains the various repayment plans. The Federal Direct Loan Program repayment options are flexible, but the longer the repayment schedule, the more interest will accrue and the greater the total amount to be repaid.

Loan pre-payments

Both federal and private loans can be pre-paid, in part or in full, at any time without penalty. Pre-paying the interest or even the principal can lower the interest over the life of the loan.

Deferments for prior education loans

Students who are attending UnityPoint Health Des Moines School of Radiologic Technology at least half-time are usually eligible to have any prior education loans put into deferment to stop payments (and interest charges on subsidized loans). Please also consult your individual lender. If you are eligible for a deferment, please submit your deferment form to the Financial Aid Office. A deferment cannot be completed until the student has officially registered. Once completed, the Financial Aid Office will mail your form directly to the lender and a copy will be placed in your file. Be aware that deferment policies can vary between lenders and new forms may be required each year of enrollment. Remember to follow-up with your lender to see if all requirements have been met.



WHEN AID DOES NOT COVER EXPENSES

UnityPoint Health Des Moines School of Radiologic Technology Financial Aid Office awards aid based on both the student's need and our resources. In some cases, we may not be able to meet the full need of a student with federal loans and grants.

Because the disbursement method for financial aid is a relatively smooth process, it is easy to lose track of the debt you will incur (see Loan Debt). Eliminating even small expenses can save you money. When planning your living expenses, don't assume you need the full amount of the budget in your pocket. Plan your living expenses carefully. You may be able to live for less than the budgeted amount.

A good way to begin is to list every monthly expense you have and multiply the amount over a twelve-month period. This may be easier once you have settled in at UnityPoint Health Des Moines School of Radiologic Technology. Itemizing your expenses in this way can help you to see where you can cut costs. The Federal Direct Loan website includes a budget calculator that may help you figure not only your expenses, but also possible areas in which you can reduce your spending. We have listed some suggestions for lowering your expenses.

- Live with roommates in order to reduce the amount you pay in rent.
- Make sure your undergraduate loans are in deferment while you are in school. Most education loans offer in-school deferment.
- Pay interest monthly when it accrues on unsubsidized loans and/or private loans whenever possible.
- When relatives are looking for birthday or holiday gift ideas, suggest tuition payments, loan payments, movie passes, gift certificates to stores where you may regularly spend money. Compile a "wish list" and keep it handy.
- Pay with cash or your debit card. Avoid using credit cards whenever possible.
- Use savings or cash-in stocks/investments or family assistance.
- Research outside award options (see Outside Awards)
- Consider borrowing private loans (see Types of Aid).
- If you are a dependent student consider a Federal Direct PLUS Loan (see Types of Aid)

Credit cards

Whenever possible, stop using credit cards and pay down as much of the balance as you can before you enter school. Trends show a dramatic increase in student credit card debt. Credit card payments are not factored into your budget. Ideally, the credit cards should be saved for emergency purposes. If you find yourself using your credit card frequently for school supplies, reconsider educational loan options since they probably have lower rates and defer payment.



RECEIVING YOUR FINANCIAL AID ASSISTANCE

Once your aid has been processed, funds will be disbursed as soon as registration and class attendance can be confirmed. A letter will be sent to each student receiving financial aid informing them of the disbursement date for each semester. Financial aid checks will be disbursed directly to students. Please allow at least 14 days of processing time from the first day of class before you receive your financial aid check. **If you are receiving a loan for the first-time from any institution, the Federal Government regulations require that your loans NOT be disbursed until 30 days has elapsed into your first semester at UnityPoint Health Des Moines School of Radiologic Technology.**

STUDENT'S RESPONSIBILITY TO KEEP AID

In order to continue to receive your aid for future semesters you will need to be making Satisfactory Academic Progress (SAP) at the end of each semester (payment period). Please review the following Satisfactory Academic Progress Policy, making sure you understand your responsibilities as a financial aid recipient. Please contact the Financial Aid Office if you have any questions:

SAP Policy

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY & PROCEDURES

To Remain Eligible to Receive ANY and ALL of your Financial Aid

1. You must maintain a 2.0 ("C") cumulative (overall) Grade Point Average, AND
2. You must receive a passing grade (C or above) in 100% of courses each semester. Students are evaluated for SAP at the completion of each semester.

Failure to maintain # 1 and # 2 will place you on:

Satisfactory Academic Progress (SAP): WARNING (for the following semester)

(You can receive aid while on SAP WARNING, but you've been warned you're at risk for losing your eligibility for all Financial Aid)

Failure to maintain # 1 and # 2 for TWO CONSECUTIVE SEMESTERS will place you on:

Satisfactory Academic Progress (SAP): TERMINATION (for the following semester).

(You will receive NO AID for any future semesters until you've acquired the above SAP academic requirements.).

Students are notified in writing within two (2) weeks of completion of each semester if they have failed to successfully complete the semester.

If you have extenuating circumstances, you may appeal this decision. Please see section on Appeals.



APPEALS

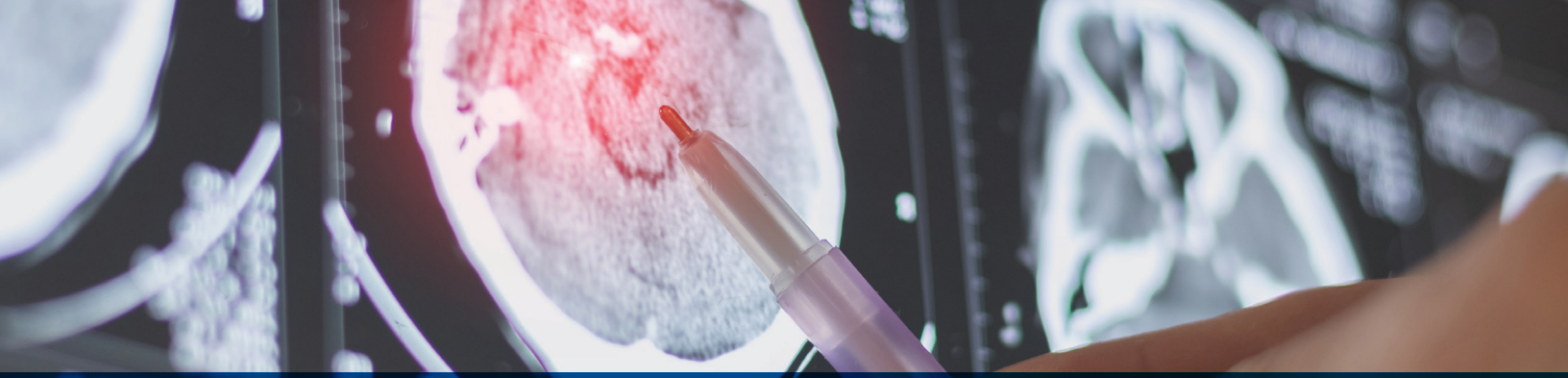
Appeals must be filed, in writing, to the Radiology School Program Director within one (1) week of notification of failure to progress in the program. Appeals are handled on a case-by-case basis, and will require sufficient, tangible documentation in writing and solely in writing, from a "third-party" source, supporting and justifying an extenuating highly unusual circumstance(s) that significantly contributed to an adverse academic performance during BOTH of the preceding terms. Furthermore, you must explain in writing, the situation that caused the academic difficulties, explain why it was outside of your control, provide documentation, and furthermore explain why that extenuating factor is no longer present and is no longer likely to cause an academic problem.

Successful appeals allowing another term of probation eligibility are entirely at the discretion and professional judgment of the Financial Aid Administrator. The decision to hear and review this initial appeal's finding is solely at the discretion of the Financial Aid Administrator and Radiology School Program Director. (Allow two (2) weeks for a decision on all "SAP Appeals".)

Upon return, the student must return to the program full-time, and repeat any courses for which they earned a failing grade or incomplete grade prior to their withdrawal. Please note: Academic progress and financial aid eligibility are also subject to other Federal regulations wherever applicable.

WITHDRAWALS

If a student withdraws from the program, they will no longer be eligible for financial aid through the UnityPoint Health Des Moines School of Radiologic Technology program effective the date the student submitted the withdrawal form.



UNOFFICIAL WITHDRAWALS

Students will be considered unofficial withdrawals for any class in which the student was registered in the semester and began class attendance but stops attending without notifying the school (may include true failure from failing grade of F in a course). The most recent date (last date of attendance reported by the instructor) The school may either use a midpoint in a period by which the student did not notify the school of a withdrawal OR if a student failed to notify the school due to circumstances beyond the student's control (illness, accident, grievous personal loss, etc.) the school may calculate Title IV funds using the last date of attendance as documented by the school or the date of the circumstance out of the student's control. (See Return of Title IV Funds p.11)

Grades of F is counted in computing the student's cumulative GPA and as attempted credits but not as completed credits.

- For repeated coursework, the grade and the credits for the most recently attempted course will be counted for SAP purposes.
- Withdrawn, Incomplete, and Failures are considered attempted but not completed credits.
- Transfer credits that are accepted toward the certificate will be counted both as completed credits and attempted credits but will not be counted in computing the student's cumulative GPA.
- Noncredit remedial courses are not offered in the program

HOURS COMPLETED

Students must attend all prescribed courses listed in the Curriculum Guide each semester. This consists of a minimum of 12 semester hours of credit each semester to maintain Title IV funding. Student may not choose to take less than the entire course load prescribed each semester.

EFFECTS OF WITHDRAWING

If a student withdraws completely, fails all classes or is dismissed from UnityPoint Heatlh Des Moines School of Radiologic Technology prior to completing 60% of the semester, the Higher Education amendments of 1998, Public Law 105-244 requires any federal Title IV financial aid received to be returned or repaid in accordance with federal policies.

Students will be notified if they are required to repay federal or state funds (grants and/or loans.) Failure to repay or make satisfactory payment arrangements will result in becoming ineligible to receive Federal Title IV funds at any institution.

In addition, UnityPoint Heatlh Des Moines School of Radiologic Technology is required to return any unearned portion of Title IV funds that have been used to pay tuition. Any outstanding balance resulting from such a return of funds will be the responsibility of the student. Repayment arrangements must be made with the Iowa Health – Des Moines Finance Office.



RETURN OF TITLE IV FUNDS (R2T4)

Timeline

UnityPoint Health Des Moines School of Radiologic Technology is responsible for returning any unearned Title IV funds within 45 days of the date UnityPoint Health Des Moines School of Radiologic Technology determined the student withdrawal or unofficial withdrawal and must provide written notification to the student (or parent) the opportunity to accept all or part of a post withdrawal disbursement (if applicable) within 30 days of the date the school determined withdrawal, provided the student requested the funds within 14 days of notification by the school of their availability. The student may choose to decline some or all of the loan funds so that they don't incur additional debt. If the Post-withdrawal disbursement includes loan funds, UnityPoint Health Des Moines School of Radiologic Technology must obtain the student's permission before it can disburse them. Provided the student requested the funds within 14 days of notification by the school, any unearned Title IV funds within 45 days of the date UnityPoint Health Des Moines School of Radiologic Technology determined the student withdrawal or unofficial withdrawal. UnityPoint Health Des Moines School of Radiologic Technology will disperse any post-withdrawal loan funds as soon as possible, but no later than 180 days after the date the school determined the student withdrew. UnityPoint Health Des Moines School of Radiologic Technology may automatically use all or a portion of the Post-withdrawal disbursement of grant funds for outstanding tuition and fees. Post withdrawal funds will be applied to any outstanding semester charges on the student's XT account first. Any remaining loan funds will be paid directly to the student (or parent). The school needs the student's permission to use the Post-withdrawal grant disbursement for all other school charges. If the student does not give permission, they will be offered the funds. However, it may be in the student's best interest to allow UnityPoint Health Des Moines School of Radiologic Technology to keep the funds to reduce their debt at the school. There are some Title IV funds that the student may have been scheduled to receive that cannot be disbursed to them once they withdraw because of other eligibility requirements. For example, if they are a first-time, first year undergraduate student and have not completed the first 30 days of the program before withdrawal, they will not receive any Direct Loan funds that they would have received had they remained enrolled past the 30th day.

R2T4 Calculation

UnityPoint Health Des Moines School of Radiologic Technology operates under standard semester-based academic terms. A term is a discrete period of time during which all courses are scheduled to begin and end. The amount of earned/unearned Title IV funds will be calculated as a percentage of the portion of the program completed days of attendance during pay period divided by the total number of days scheduled in the pay period; multiplied by the Title IV Aid awarded rounded to the one-hundredth decimal. Students begin earning aid through attendance from day one of each pay period. The amount of assistance that the student has earned is determined on a prorata basis. For example, if they completed 30% of the payment period (days actually attended), they earn 30% of the assistance they were originally scheduled to receive for that payment period (semester). Once they have completed more than 60% of the payment period, they earn all the assistance that they were scheduled to receive for that period.



ORDER OF RETURNS

Returns will be awarded in the following order: Federal Direct Unsubsidized Loans, Federal Direct Subsidized Loans, federal direct parent loan program (PLUS), federal Pell Grants, Iraq Afghanistan Service Grant, Federal Supplemental Educational Opportunity Grant Program, and TEACH Grants.

OVERPAYMENTS

If the student receives (or UnityPoint Health Des Moines School of Radiologic Technology or parent receives on the student's behalf) excess Title IV program funds that must be returned, UnityPoint Health Des Moines School of Radiologic Technology school must return a portion of the excess equal to the lesser of:

1. The institutional charges multiplied by the unearned percentage of the students funds, or the entire amount of excess funds.
2. UnityPoint Health Des Moines School of Radiologic Technology must return this amount even if it didn't keep this amount of the students Title IV program funds.

If UnityPoint Health Des Moines School of Radiologic Technology is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return, must be repaid by the student or their parent for a PLUS loan in accordance with the terms of the promissory note. That is, the student makes scheduled payments to the holder of the loan over a period of time. Students must make arrangements with UnityPoint Health Des Moines School of Radiologic Technology or the Department of Education to return the full amount of unearned Title IV funds via a return payment agreement with two years of the date of withdrawal as determined by the R2T4 calculation. A student will maintain Title IV eligibility while in repayment. If a student fails to return payment according to the terms in the promissory note, the lending servicer may contract with collection agencies for the purpose of debt collection. Collection agency employees are trained to comply with the terms of the Fair Debt Collection Practices Act, which govern collection practices by debt collectors.



PELL GRANT OVERPAYMENT

Any amount of unearned Pell Grant funds that the student must return is called an overpayment. The maximum amount of a grant overpayment that must be repaid is half of the grant funds you received or were scheduled to receive. (The student does not have to repay a grant overpayment if the original amount of the overpayment is $50 or less). A student who owes an overpayment of a grant is still eligible for Title IV funds, HEA funds through and beyond the earlier of 45 days from the date the institution sends notification of the overpayment if the student enters into repayment agreement with the institution, signs a repayment agreement with Department of Education. UnityPoint Health Des Moines School of Radiologic Technology will send the student notification of overpayment within 30 days of the determined date of withdrawal. Students must make arrangements with UnityPoint Health Des Moines School of Radiologic Technology or the Department of Education to return the full amount of unearned grant funds via a return payment agreement with two years of the date of withdrawal as determined by the R2T4 calculation to remain eligible for Title IV, HEA program funds. If a student fails to make arrangements for repayment within 45 days of the date of withdrawal as determined by the R2T4 calculation, they will lose Title IV eligibility. If the student entered into repayment with either UnityPoint Health Des Moines School of Radiologic Technology or the Department of Education and failed to meet the terms of the repayment agreement, the student will be ineligible for any additional Title IV funds. If however, the student re-enters into repayment agreement, the student will be once again eligible for Title IV funds. UnityPoint Health Des Moines School of Radiologic Technology may contract with a collection agency for the purpose of debt collection. Collection agency employees are trained to comply with the terms of the Fair Debt Collection Practices Act, which govern collection practices by debt collectors.



TITLE IV FUND OVERPAYMENT

As previously stated, the requirements for Title IV program funds when a student withdraws are separate from the UnityPoint Health Des Moines School of Radiologic Technology refund policy. Therefore, a student may still owe funds to the school to cover unpaid institutional charges. UnityPoint Health Des Moines School of Radiologic Technology may also charge a student for any Title IV program funds that the school was required to return.

1. In the event that a student has not earned all of the aid that was disbursed, he or she may be required to return some of the financial aid received. Students will be notified in writing of the requirement to return financial aid funds within 60 calendar days of the date of withdrawal as determined by the R2T4 calculations.
2. A repayment notification will be sent with the amount due. You will not be eligible for further financial aid funds until the amount owed is paid in full. In addition, your school records will be placed on "HOLD." You will not be able to register for classes or request academic transcripts until the amount owed has been paid in full.
3. Your overpayment status will be reported to the National Student Loan Data System. NSLDS notifies all other colleges and universities that you now owe money. You will be ineligible to receive further financial aid, at any college. The NSLDS notification will be removed when the amount owed is paid in full.
4. Students who fail to repay as required with the established timeframe will be reported to the Department of Education for collection. The department of Education has the ability to garnish your wages, withhold your tax refunds, send your account to a collection agency, and take you to court to recover the money owed.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

SPECIAL CIRCUMSTANCES

If your or your parents' financial situation changes after you have filed the FAFSA, or at any time during the academic year, you should contact the Financial Aid Office for an Income Appeal Form. You will need to complete the Income Appeal Form and return it to the Financial Aid Office with supporting documentation. Changes in your financial situation include, but are not limited to, loss of employment, disability, illness, separation, divorce, or death.

EXITING COUNSELING

All students who graduate, take a leave (even temporarily) or withdraw have a date when they were officially no longer attending UnityPoint Health Des Moines School of Radiologic Technology. Generally, it is the end of the last day of the semester which you completed. However, if you take a leave of absence, the date will be determined by the timing of your leave. Separation may also occur from a loan standpoint if a student's enrollment drops below half-time status. At the time of the end of your enrollment/leave, you will need to complete an Exit Interview - an online review of your loans and responsibilities. This is required of all borrowers leaving UnityPoint Health Des Moines School of Radiologic Technology.

All students may access the National Student Loan Database to review their federal loans. All federal loans are reported at this site, even loans from undergraduate or other graduate schools. Private loans are not reported to this site – you will need to contact that lending agency.

As a reminder, please be aware of common loan terms and functions:

Grace period: the time between the end of your enrollment and the beginning of repayment.

Deferment/forbearance: a temporary suspension of payments. Consult your lender for criteria and application. Once you graduate, a deferment or forbearance may only be used after the grace period has been exhausted.

Capitalization: the point at which loan interest is added to the principal of the federal loans.

Code of Conduct for Educational Loans Summary

Iowa Code Section 261F.2 and Title 34 of the Code of Federal Regulations, Section 601.21, require the development, administration, and enforcement of a code of conduct governing educational loan activities. Our officers, employees, trustees and agents, including the alumni association, booster club, and other organizations associated with UnityPoint Health Des Moines School of Radiologic Technology, agree to the provisions of this Code of Conduct and will refrain from:

- Refusing to certify or delaying the certification of an education loan based on a borrower's choice of lender.
- Assigning a first-time borrower to a particular private education loan lender through the student's financial aid award or another means.
- Packaging a private education loan in a student's financial aid award, except when the student is ineligible for other financial aid, has exhausted his or her federal student aid eligibility, has not filed a Free Application for Federal Student Aid, or refuses to apply for a federal student loan.
- Accepting impermissible gifts, goods, or services from a lender, lender servicer, or guarantor. The institution may accept default prevention, financial literacy, or student aid-related educational services or materials, or other items of a nominal value.
- Accepting philanthropic contributions from a lender, lender servicer, or guarantor that are related to the educational loans provided by the entity that is making the contribution.
- Serving on or otherwise participating as a member of an advisory council for a lender, lender affiliate, or lender servicer.
- Accepting from a lender or its affiliate any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or other contract to provide education loan-related services to or on behalf of the lender.
- Accepting fees or other benefits in exchange for endorsing a lender or the lender's loan products.
- Requesting or accepting an offer of funds for private education loans from a lender, in exchange for our promise to provide the lender with placement on a preferred lender list, or a certain number of volume of private education loans.

This institution is committed to providing the information and resources necessary to help every student achieve educational success. To accomplish this goal the financial aid staff will consider each student's individual needs.

A comprehensive Code of Conduct detailing permissible and impermissible activities has been provided to all of our officers, employees, and agents. You may review the detailed Code of Conduct on our website at https://www.unitypoint.org/join-our-team/medical-education-and-career-growth/school-of-radiologic-technology---des-moines-area-hospitals

Notes

Notes

Information in this Student Handbook was correct and accurate at the time of publication. Policies and procedures for UnityPoint Health - Des Moines, the School of Radiologic Technology, and the associated clinical sites may change. Every effort is made to provide current and accurate information. Enrolled students are informed in a timely manner of policy and procedure changes prior to their implementation

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Des Moines

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