



# REGULATION FOR LOANS PROGRAMS AND VETERAN BENEFITS



## **INDEX**

<b>Chapter 1. Admission.....</b>	<b>2</b>
<b>Chapte 2. Immigration process.....</b>	<b>4</b>
<b>Chapter 3. Registration Department.....</b>	<b>7</b>
<b>Chapter 4. Department of International Relations: federal and private loans..</b>	<b>8</b>
<b>Chapter 5. Executive Director.....</b>	<b>18</b>
<b>Chapter 6. Refunds R2T4.....</b>	<b>20</b>
<b>Chapter 7. Veteran Benefits.....</b>	<b>22</b>

## **CHAPTER 1. INTERNAL PROCEDURE OF ADMISSION**

**Article 1. Admission.** The student must submit all documents that are required to start the admission process.

**Article 2. Admission requirements.** The student must have all original documents and properly Apostilled.

- ❖ Fill out the application form
- ❖ High School diploma or degree with the Transcripts. Once students arrive to Costa Rica, they should present the validation by the Ministry of Public Education in Costa Rica. The student has a four-month period of time to present it, subsequent to its first registration.
- ❖ Copy of passport, certificate of identity or driver's license.
- ❖ Health certificate, for it, the students must complete the health form. Medical opinion where certifying general health status of the student.
- ❖ 4 photographs (2 x 2) passport size.
- ❖ Three letters of recommendation, preferably from teachers.
- ❖ Vaccines letter or a history of them.
  - r Measles
  - r Rubella
  - r Mumps
  - r Chickenpox (two doses)
  - r Hepatitis B (three doses)
  - r Flu
- r In case of not having letter of vaccination, the doctor must certify the vaccines and the corresponding doses that have been applied.
  
- ❖ Complete the accommodation form if the student wishes to be with one of the families of UNIBE.
- ❖ Academic aptitude test, which is performed when the student comes to the University.
- ❖ Obligatory International Medical Insurance with a minimum validity of one year.
- ❖ In the case the student comes from another University he/she may choose to validate the subjects presenting the following documents:
  - r Program or Certification of subjects taken.
  - r Curriculum of each course stamped by the University of origin. (Syllabus.)

**Article 3. Processing of special category of student (Student Visa).** The student must present the following documents to the Department of International Relations:

- ❖ **Letter of Registration or Admission** to the General Director of Migration, certifying that the student is a regular student of the University and his estimated time of graduation. (Registration - Admission). Annex 1 and Annex 2.
- ❖ **Copy of all sheets of the Passport** and authenticated by a lawyer, with the stamp of entering the country.
- ❖ **Proof of Fingerprints Registration:** Awarded by the Ministry of Public Security on police file of the Fingerprinting Department. The student must present: passport, any light, water or telephone receipt and a passport size photograph.

- ❖ Proof of **Consular Registration** at the Consular Registry of the Embassy of the country where the student comes from. The student must request at the Consulate of his respective country in Costa Rica, a "Consular Registration". The cost varies depending on the country.
  - ❖ 4 photos (2 "X 2") with the name written on the back.
  - ❖ **Birth Certificate** Apostilled or legalized by the Consulate of Costa Rica in his country of origin, and then once in Costa Rica presented it at the Ministry of Foreign Affairs to be stamped (in case the country of origin does not belong to the Apostille Convention)
  - ❖ **Certification of Criminal Record** indicating the student must not have been convicted in his country of origin or where he/she had resided the past 3 years, duly Apostilled or Legalized in case the country of origin does not belong to the "Apostilla" Convention. This certificate must have been issued at least 6 months before.
  - ❖ **Marriage Certification**, if it applies, Apostilled or legalized by the Consulate of Costa Rica in his country of origin and then presented once in Costa Rica at the Ministry of Foreign Affairs to be stamped (in case the country of origin does not belong to the "Apostilla" Convention)
  - ❖ **Affiliation form**, Application for Legal residence in Costa Rica from the General Direction of Migration and Foreignship. Annex 3
  - ❖ **Student Letter**: Request from the student to the General Directorate of Migration, where indicates the reason for the student to obtain the special category. The student must indicate the name, date of birth, number of passport, residence address, telephone number, fax or email where he/she wants to receive notifications about the status of the process authenticated by a lawyer, in addition to the authorization of the official of the University to make any management to the General Directorate of Migration. Annex 4.
  - ❖ Demonstrate financial solvency by a certificate issued by a certified public accountant certified in Costa Rica.
- Note:** All documents in a foreign language must be translated by an official translator of the Ministry of Foreign Affairs ([www.rree.go.cr](http://www.rree.go.cr))

Foreign students must cancel the following amounts required for their migratory paperwork:

- ❖ **\$175 USD** for administrative expenses to the account **080-600-309-2** Banco Nacional de Costa Rica (BN) (non-refundable) on behalf of the Ibero-American University Association. As concept of payment must appear the name of the student.
- ❖ **\$200 USD** by special category change, deposit to the account **242480-0** of the BCR (if the student enters with provisional visa does not require to cancel that amount), the student must add his name on the concept of the deposit.
- ❖ **¢ 375** which corresponds to fiscal stamps, deposit to the account **242480-0** BCR
- ❖ **¢ 675** for stamps to legalization of documents by the Ministry of Foreign Affairs in Costa Rica (**if you legalized the documents**) deposit to the account **BCR 242480-0** BCR.
- ❖ The Consular Registration fee varies depending on the country.
- ❖ **\$98** by the **DIMEX** (*special card category*) deposit to the account **242480-0** BCR.
- ❖ **¢ 4 000** for Attorney's fees for the authentication of the student letter to Migration.
- ❖ **19,000 colones** for the authorized accountant fees.

❖ **Note: the costs and requirements for Migration may vary according to the General Directorate and Immigration Law.**

**Article 4. Certified.** The foreign student can continue registration only if he/she has presented the certificate of criminal history, birth certificate and the high school diploma authenticated by the Consulate of Costa Rica in the country of origin, certified by the Ministry of Foreign Affairs in Costa Rica and in the case of the high school diploma, it must be validated by the Ministry of Public Education in Costa Rica.

**Article 5. Conditional Registration.** In case of not presenting the high school diploma duly validated by the Ministry of Public Education in Costa Rica, the student will have a maximum period of one term to submit high school diploma. In the event that the process requires more time, the student may submit official proof of such recognition is still pending, which must be presented to the University Registration Department once it has been approved.

**Article 6. Letter from the Institution for Immigration Processing.** The Department of International Relations will facilitate the Institution's letter signed by the Registration Department addressed to Migration for the procedure and attach it to the record of migratory procedures.

**Article 7. Admission Process for First Entry.** Admissions shall:

- a) Verify that the student has met all admission requirements and migration requirements
- b) Review the results of the student in the academic aptitude test.
- (c) Once made the above, the Admissions Department will inform the student his admission in the Institution and will proceed to open a record.

**Article 8. Process of Validation and Recognition of Subjects.** In case the student requires to validate subjects, Admissions Department must review and verify that he/she has met the requirements for this procedure. After completing the above, Admissions Department will proceed to deliver record validation and recognition of subjects to the respective Dean for proper evaluation. After the evaluation, the Dean returns the record to Admissions, and they will inform the student and organize him/her the respective curriculum, and this will be delivered to Registry. The foreign students can do it before they are in the country, provided they send the complete documents for their records.

**Article 9. Tracking.** In special cases in which is conferred to the student a longer period for the delivery of the requirements of article 2, the Admissions Department will be responsible for follow-up until the student submit the missing documents. The maximum period is 90 days from the registration.

## **CHAPTER 2. IMMIGRATION PROCEDURES.**

**Article 10. Department of International Relations.** The Department of International Relations will advise, deal and keep track of the legal process that the student has to carry out to obtain the status of "Special Category for Students"

stipulated in article 90 of the law 8487, on the General Directorate of Migration and Foreignship.

**Article 11. General characteristics of the "Special Category for Students".**

The student must have knowledge of the following:

- a) The student's permission with special category do not allow change of immigration stay with only the passage of time.
- b) The submission of documents is made in Costa Rica, in the period of temporary legal stay of the student, according to every nationality.
- c) This procedure is a requirement for enrolment and graduation.
- d) Once handed over the documents to the General Directorate of Migration and Foreign Affairs in Costa Rica, the process lasts approximately 90 days.

**Article 12. Birth certificate, criminal background, letter of the institution and proof of payment for service of immigration proceedings.** The International Relations Department will review pending immigration record, verifying compliance with the certificate of birth, certificate of criminal history, letter of the institution and proof of payment.

The Department of International Relations must check the following:

- t) That that certificate of birth is duly Apostilled or authenticated by the Consulate of Costa Rica in the country of birth and duly legalized by the Ministry of Foreign Affairs in Costa Rica.
- b) Than the certificate of criminal record is Apostilled or authenticated by the Consulate of Costa Rica in the country of residence for the last three years and duly legalized by the Ministry of Foreign Affairs in Costa Rica. This document must have a duration of less than 6 months, as required by Migration.
- c) In case both documents come in another language that is not Spanish, they must be translated to Spanish by an official translator of the Ministry of Foreign Affairs.

**Article 13. Additional requirements for immigration processing.** The student must submit the following documents to the Department of International Relations within a maximum period of 1 month from the day of his/her registration:

- a) Two photographs passport size in an envelope with the full name written behind each photo.
- b) Form of affiliation of the General Directorate for Migration. Photos attached, with the exact address of the student in Costa Rica, must be delivered.
- c) Student's letter. This letter must be written and signed by the student stating clearly the following:
  - 1) Full student's name
  - 2) Identification number
  - 3) Date of birth
  - 4) Career that studies
  - 5) Reasons why requests his tenure as a student, this letter must be authenticated by a lawyer.
- 6) The student must authorize the official of the University to properly make his paper work.

- d) Certification of tuition, which the Department of International Relations asks from the Registration or Admission Departments, where is stated that the student belongs to the University.
- e) Official document of fingerprint registration. The student must go to the Fingerprinting Department, in the Police File of the Ministry of Public Security to make the fingerprints record. There he/she will receive an official receipt of the corresponding registration that must submit to the Department of International Relations.
- f) Receipt for payments (375 colones) and \$200 per category change for stamps to the General Directorate for Migration and Foreign Affairs in the account number 242480 – 0 BCR. The student must include his/her name in the deposit.
- g) Original passport. When opening the record of the student in Migration, the officer needs to confront the copies with the student's passport. The original passport will be presented only once, when all the documents are presented.
- h) Full passport copy. In case it is in another language that is not Spanish, it must be translated to Spanish by an official translator of the Ministry of Foreign Affairs.

**Article 14. Delivery to the General Directorate of Migration and Foreignship.**

The International Relations Department will check that the student has submitted all the requirements, and when they are complete, will deliver them to the General Directorate of Migration and Foreignship, which opens an official record to the student. When the documents are delivered, the representative of the International Relations Department receives official proof of received and will have a copy of the original documents with the received stamp in the record of each student.

**Article 15. Official Proof of Received.** A copy of the official document of received which is delivered by the General Direction of Migration and Foreignship will be given to the student. This document, called the template, will proof that the case is pending.

**Article 16. Follow-up to the Immigration Dossier.** The Department International Relations will follow up the official record of migration. In case the Directorate-General of Migration and Foreignship requests additional documentation, this Department will notify the student via e-mail or by phone.

**Article 17. Resolution of the General Directorate of Migration and Foreignship.** The Department of International Relations is responsible for notifying the student once received the resolution of the immigration process. In case of positive resolution, proceeds the student's appointment for the proper documentation (DIMEX). If the decision is negative, the student must complete and seek what Migration requests to be attached to the file.

**Article 18. Additional cost.** Once granted the Special Category, the student must make a security deposit that points the Notification to the above-mentioned account and the costs indicated by the General Directorate of Migration and Foreignship to the account number **242480-0** BCR.

**Article 19. Proof of payment and passport.** The student must submit to the Department of International Relations the proofs of payment listed above. The

Department of International Relations will submit such proof to Migration and the student will wait for confirmation of the appointment to report to the General Directorate of Migration to make the document called DIMEX. (Documento de Identidad Migratoria para Extranjeros) (Immigration Identity Document for Foreigners)

**Article 20. Special Category for Students.** The International Relations Department will photocopy the Dimex and attached it to the internal file, modifying the status of the student in the institutional database.

**Article 21. Student from another Costa Rican university.** The student that comes from another Costa Rican university and has the "special category for student" must deliver the following to register at UNIBE.

- a) Letter of the former university where say that he/she does not belong to the university anymore.
- b) Institutional letter from Registration Department, notifying he/she is a regular student of UNIBE.
- c) Student letter duly authenticated by an attorney requesting the university change.

The Department of International Relations will present the above documents and will notify the student of the additional requirements requested by the General Directorate of Migration and Foreignship.

**Article 22. Student from of another Costa Rican University without "special category for student".** The student coming from another Costa Rican university, without "special category for student" must initiate the immigration process as stipulated in this Regulation.

### **CHAPTER 3. REGISTRATION DEPARTMENT**

**Article 23. Registration Department.** The Registration Department will receive the student documents and verify that they are complete and authentic.

**Article 24. Student's record.** The Registration Department will be responsible for making the record of the student, which will be divided into five sections:

- a) Personal data: this section includes the requirements of article 2.
- b) Registration processes: includes all ballots of registration, changes, inclusions and exclusions from the admission of the student and grades official record.
- c) Attachments: includes validation, Communal University Work and copy of the thesis certificate of graduation project.
- d) Scholarships: includes the financial and academic study that is performed to the student for scholarship granting.
- e) Appeals: includes appeals that the student performed during his stay at the University.

**Article 25. Academic records and absences.** The Register Department will be responsible for delivering the Department of International Relations the following:

- a) An academic report of each student at the end of every academic block.
- b) A record of academic grades with the grade point average of the curriculum.



- c) Copy of the register ballot for each of the students that have federal loan.
- d) Absences Report when the student has not been to classes and has not made an official withdrawal of subjects.

**Article 26. Total withdrawing from the University.** In case the student definitely withdraws from the University, the Registration Department is required to inform and send students to the officer of federal loans from the Department of International Relations. (See UNIBE Student Regulation)

**Article 27. Changes, inclusions and exclusions of subjects.** In the event that the student requests a change of career, inclusion or exclusion of subjects, he/she must notify the Department of international Relations. The Department will update the record.

**Article 28.** If any change has been made in enrolment of a student with loan, it is the student's duty to report it to the officer of the Department of International Relations immediately; otherwise, the student will assume the consequences in his disbursement.

#### **CHAPTER 4. International Relations Department: Private and Federal Loans.**

**Article 29 Federal Loans Office.** The Office of Federal Loans of the Department of International Relations will have a federal loan officer who must carry out the following responsibilities:

- a) Advise students and their parents about the federal and private loans.
- b) Provide guidance to newly arrived students, this orientation is in two parts: one with information about Costa Rica and UNIBE system and the second orientation related to the loans system.
- c) Offer the choice of accommodation with families, and make the contract with both parties.
- d) Give the student consumer information required by federal regulations based on information from [www.studentloans.gov](http://www.studentloans.gov)
- e) Develop policies and procedures of the administration of federal funds.
- f) Determine the eligibility of the student to receive the loan.
- g) Ensure compliance with the principles of separation of functions, admission, recruitment, administration of financial aid and accounting, referred to in title IV of the United States Department of Education.
- h) Contact different departments, Admissions, Registration, Deanship and Accounting for matters relating to the administration of the federal loan program.
- i) Monitor the satisfactory academic progress (SAP) of students at the end of each term.
- j) Keep history of the student activities related to federal loans and provide information of them if a report is performed.
- k) Keep up-to-date with changes in laws and regulation to ensure the legal compliance of the University.
- l) Manage and report activities that involve federal loan funds.
- m) Collect detailed financial information of the student with respect to the given federal loan and give it (disbursement letter) to the Accounting Department.
- n) Ensure that student records are complete with all their annotations, changes, events and communications.

- m) Make sure the Cost of Assistance to Study (COA in Spanish) is complied with. (Cost of Attendance)
- p) Have a procedure to report any change in the status of the University to the Department of Education in the United States. (change of address, name, etc.) That means keep the NSLDS regularly updated.
- q) Approved, through the Department of Education in the United States (when required), the procedure to ensure the handling of federal funds for programs or new directions.
- r) Apply fiscal operations, such as:
  - to. Authorize returns of funds "Title IV" to accounts or disbursement programs after the student complete withdrawal.
  - b. Notify the student that owes a surcharge
- s) Calculate the amount of the Fund which must be returned, in the cases so warrants our form R2T4.
- t) Ensure the students to present the orientation of entrance and exit counseling of Federal loans (Title IV) as part of the procedure.
- u) The Department makes sure all the documentation is signed by students before certifying disbursement for the Academic Year.

**Article 30. Requirements for the Application for a Federal Loan.** The requirements to apply for a federal loan in the Department of International Programs of the University are as follows:

- a) Admission to the University
- b) Have the "special category for student" or have begun the migration process with the University.
- c) Be an American citizen or resident.

**Groups Description:**

- i. National student:** All students who have Costa Rican identity card.
- ii. International students with national grant:** Caribbean or West Indies, Central American, South American and Mexican.
- iii. International students:** Europe, North America (except Mexico), Asia, Africa, Oceania

**Criteria of students who wish to opt for federal loans are:**

- iv. Costa Rican students with residency or U.S. citizenship**
- v. Students who are residents or U.S. citizens**
- vi. North American students**

**Article 31. Internal Procedure to the Application for a Federal Loan for the first time.** The Federal loans officer from the Department of International Programs must guide the student in the following procedure:

- a) Will inform the student that must apply for the PIN (Personal Identification Number) to the web site <http://studentloans.gov> . In case the student misplace the PIN, he/she can enter the same page to recover it. The PIN is required to sign the FAFSA online and get copy of the NSLDS. The student, under any circumstances, must share the PIN to any officer of the University, and officers are obliged to always reject it.
- b) The Department of International Relations will tell the student that must fill out the FAFSA (Free Application for Financial Aid) online, and that must sign it with the PIN. <http://www.fafsa.ed.gov/>
- c) The student must deliver the SAR (Student Aid Report), which is a report of the FAFSA, to the federal loans officer, who must carry out the following:

- to. Make sure that the social security number corresponds to the SAR.
- b. Check of the SAR year. 20012-2013 /// 2013-2014 /// etc.
- c. Check if there is a **C** (correction) in the last page of the SAR, the officer can find the explanation of the error that the student has to correct.
- d. Check if there is an **\*** (asterisk). The University must complete a "Verification worksheet", a verification page of the student. The University has to document the information of income that the student put on the FAFSA, if the student puts "0" it must be documented as the student remained that year.
- d) Upon receipt of the approval of the federal student loan, the federal loan officer must:
  - a. Have a copy of the social security for the file of the student. The officer must verify that this social insurance information is the same as that of the SAR. The same name and the same social security number.
  - b. Have a copy of the Costa Rica ID if the case. Students who apply for federal loans and have Costa Rican certificate pay as American.
  - e) Copy of the NSLDS (National Student Loan Data System) will be requested. The student can obtain a copy of his/her loan history on the web page <http://www.nsls.ed.gov> . With the report, the federal loan officer will review the amount of loans requested and received previously, verifying that the student does not exceed the limit established by the Department of Education of the United States, and the schools that the student has previously attended.
  - f) Student must fill out the Master Promissory Note (MPN) each academic year and the officer of federal loans will keep the original in the student's file.
  - g) The officer of federal loans will perform an analysis of the Cost of Attendance, COA) and studies at UNIBE. The costs reported are:
    - to. Tuition
    - b. Registration
    - c. Housing
    - d. Personal expenses
    - e. Food
    - f. Transportation
    - g. Migration
    - h. Insurance
  - h) The official of federal loans will determine if the student is dependent or independent.
  - i) The student must complete the entrance and exit interview (form)
  - j) The official of federal loans must fill out the form of "In-School Deferment" and send it to the corresponding entities. The official must send it through NSDLS or by fax to the entity that guarantees the loan, keeping the original in the student's record, if it is required.
  - k) The student must sign the "Accounting Letter Disbursement" in which accepts the reduction of tuition fees and other non-institutional deductions at the time of delivery of the check. (See annex 5).

**Article 32. Conditions to apply for second time or more the Federal Loans.**

The Federal Loans Office will review the conditions for all students looking to apply for the second time or more to a federal loan:

- a) The Registration Department will ask the academic record of the student to verify that he/she has had a satisfactory academic progress in the previous period (s) with a minimum of 70% in its weighted average.

b) With the revision of the student's history credit through the NSLDS system (National Student Loans Data System) it will be verified that the student has not exceeded the annual maximum amount in the quantity of money in previous periods, and that he/she has received the respective money.

**Article 33. Satisfactory Academic Progress (SAP).** Federal loans from the Department of International Relations office complies with the regulations of the United States Department of Education, 34 C.F.R. §668. 16 (e) and 34 C.F.R. §668. 34 to determine a student's satisfactory academic progress requirements.

- a) SAP (Satisfactory Academy Progress) is what measures if the student progresses satisfactorily in his curriculum, taking into account the following criteria: weighted average, attendance, subjects taken vs. subjects approved.
- b) SAP is divided into two types of requirements:
  - 1) Qualitative measures: grading and weighted average
  - 2) Quantitative measures: this is the maximum time given to the students to complete their curriculum. This must not exceed 150% of the time stipulated in the curriculum for undergraduate degrees.
- c) The student is not allowed to go below the amount of credits less than 50% of the program for the academic year.
- d) The student is committed to report each change, exclusion or inclusion of any subject in his registration; otherwise, he/she will assume the consequences that may lead to failure to report this change.
- e) The student must comply with the terms stipulated in the UNIBE Student Regulation.
- f) Periods where the student does not receive federal or private loans will count for the maximum time of 150%.
- g) In the event that the student does not comply with a SAP positively, he/she will have the opportunity of receiving a testing time, which consists of studying a test block. If the student continues the average below 70% the following semester will be without loan until his weighted average is greater than 70%. The student may be given only one quarter more to be able to close the academic year.
- h) If the student takes a specific class for the third consecutive time, this class will not be included in the loan, the student will have to pay this out of his pocket.
- i) If the student loses for the third time a specific class will be suspended for a year, according to UNIBE Student Regulation.
- j) If the student enrolls in a second career or postgraduate, or changes the career, this will be valued according to the certificates approved by the Ministry of Education in the United States.

#### QUALITATIVE TABLE

Academic year	1	2	3	4	4.5	5	6	7	7.5	8	9	10	10.5
G.P.A.	70	70	70	70	70	70	70	70	70	70	70	70	70

### QUANTITATIVE TABLE

(Requires minimum approval of 70% of all loans in curriculum for academic year):

<b>Academic year: 2 blocks of 4 months</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
<b>Curriculum credits per academic year</b>	<b>36</b>	<b>71</b>	<b>106</b>	<b>141</b>	<b>176</b>	<b>185</b>	<b>210</b>
<b>Approved credits</b>	<b>32</b>	<b>67</b>	<b>84</b>	<b>101</b>	<b>132</b>	<b>144</b>	<b>156</b>

**Note:** For the student with loans, one academic year is considered 2 blocks of four months. Within a year, the student will take 3 blocks of four months. In other words. 1.5 academic year.

**Article 34. Grading system.** The grading system in this University is designed to indicate the level of performance and achievement of the individual student in each course, so the student is given a credit, as well as provide a cumulative test of satisfactory academic progress and of graduation qualification. The system also contains provisions to help the student who, in the first instance, and for various reasons, cannot assimilate the content of a course.

**Article 35. Qualifications for academic credit.** The following evaluation system is used to qualify the high or low performance of students enrolled in courses with academic credit.

<b>Highest</b>	<b>Lower</b>	<b>Letter</b>	<b>Number</b>
100	94	A +	4.0
93	90	A-	3.7
89	87	B +	3.3
86	84	B	3.0
83	80	B-	2.7
79	77	C +	2.3
76	74	C	2.0

**Article 36. Abbreviations.** The following abbreviations may be assigned when they are appropriate to indicate that any decision has been taken yet, or that it is not necessary to take any regarding academic credit: APR, REP, EQP, RET, SUF, CONG, EXT, NSP.

APR: Approved, REP failed, EQP equated, RET withdrawal, SUF sufficiency, CONG frozen, EXT extraordinary, NSP not present.

**Article 37. Extraordinary exams.** The student who obtains a score equal or superior to 60 points and less than 69 points in each course or activity, has the right to present a special exam for course or activity.

Those students who obtain the final grade for course or activity less than 60 points, are not entitled to special test and consequently fail the course.

**Article 38. Annotation of the students grading.** Teachers are provided with books of record or similar material to the attendance record of the students and the results obtained in tests, and other assessment tools. Such record books must be returned to the area coordinator or to the Dean at the end of each period of the contract.

- a) Besides keeping the book of record updated and accurate, the teacher will also notify the Registration Department each student's grade. Every time that students can change courses for those which previously enrolled during the first days of each quarter, can occur errors in the official record of students actually enrolled in the courses and respective laboratories. To correct such errors and avoid difficulties when reporting promptly and accurately the final grades, the preliminary lists of courses sections and labs taught are distributed among the professors. These lists must be shared carefully with the record book of the professor to be sure that there are no discrepancies. Any discrepancy must be noted on the preliminary list of the class and the record book of the professor.
- b) If the procedures above, are duly addressed, the teacher will find that the entry of the final grades in the official list of classes that will be delivered before administering the final exam, is significantly simplified and the fulfillment of the deadline for delivering the final grades, that is, return the official lists duly complemented, is also much simplified. This date limit is published in the appropriate academic calendar or in the official gazettes of Registration Department.

**Article 39. Satisfactory Academic Progress (SAP) and Transfer Students.** The duration of the validated subjects of a transfer student is part of the time stipulated in the curriculum to conclude the career. This period is not taken into account within the maximum percentage of time (150%).

**Article 40. Refer to the Student Regulations.** To determine the procedure to be followed for any other case not mentioned in these regulations the officer of the University and students must refer to UNIBE Student Regulations.

**Article 41. Appeal Procedure.** If the student wishes to appeal the assessment made by the Office of Federal Loans, in which it is determined that his/her academic progress has been unsatisfactory, he/she may submit a written appeal to the Office of Federal Loans of the Department of International Relations, which will be evaluated.

- a) Against the resolutions of the authorities and bodies of the University, can be exerted the resources of addition, clarification, revocation, appeal and revision, as appropriate. All of these resources must be in writing.
- b) Resources for clarification, revocation and appeal will be raised to the authority or the organ which took the resolution, within three working days to be counted from the day following the respective communication of the person concerned.
- c) The revision appeals are raised before the collegiate bodies, prior to the date from which the agreement is ratified, and can only be submitted by one of their members.

- d) There is an appeal before the immediate superior who was responsible for the decision. All previous resource will be resolved by the Rector or the organ in which he delegates it.

**Article 42. During the Appeal Process.** During the appeal process takes into consideration the following guidelines:

- a) With respect to the curriculum: students can continue studying subjects of curriculum that correspond. In case it is determined for the second time that his academic progress was unsatisfactory, the student, at the end of the block that he/she is taking must return to the previous block and finish the pending subject (s).
- b) Regarding federal or private loan: the student continues to receive the amount of the loan while the appeal is in process. In case it is determined for the second time that his academic progress was unsatisfactory, the student must return the funds provided to the Bank that guarantees the loan.

**Article 43. Restoration of Eligibility for Federal Loan.** So that the student can re-establish his/her eligibility within the federal loan program, he/she must comply with the following requirements:

- a) Must comply with all the rules of this Regulation.
- b) The weighted average must be greater than 70% or "C"
- c) Must not miss any subject for absences or unjustified withdrawals.
- d) In case the academic progress is greater than 150% of the time, he/she cannot restore eligibility.

**Article 44. Procedures for Applying for the Second time or more to Federal Loans.** In case that the student meets the necessary conditions to apply to a second or more federal loan, the Federal Loans Department will indicate to the student that he/she must carry out the following procedure:

- a) Must fill out the FAFSA (Free Application for Financial Aid) online, and must sign it with the PIN. <http://www.fafsa.ed.gov/>
- b) Must deliver the SAR (Student Aid Report), which is a report of the FAFSA, to the federal loans officer, who must carry out the following:
- a) Make sure that the social security number corresponds to the SAR.
- b. Verify the year of the SAR. 2013-2014 /// 2014-2015 /// etc.
- c. Check if there is a **C** (correction) in the last page of the SAR, in this way the officer can find the explanation of the error that the student has to correct.
- d. Check if there is an \* (asterisk). The University must complete a "Verification worksheet" a student verification page. The University has to document the information of the income the student put on the FAFSA, if the student puts "0" the officer must document how the student remained that year.
- c) The student must fill out the Master Promissory Note (MPN) each academic year, and federal loans officer leaves a copy on the student's record, in case the student has Federal debt earlier.
- d) The officer of federal loans must fill out a form "In-School Certification", in case the student already has a loan.
- e) The student must confirm his registration to verify if it is full-time or part-time, and loan officer begins working in the student's record.

f) The student must sign the "Disbursement Letter" in the Accounting Department, in which he/she accepts the lower of the tuition fees and other non-institutional deductions.

**Article 45. Federal Loan Approved.** The Department WILL notify the federal loans officer the amount of disbursement of each student with two disbursements date. Upon receipt of this information, the federal loan officer sends a disbursement letter to the Accounting Department, so that they make the check, charge the student's debt and disbursed what corresponds to the student in the 3 following working days.

**Article 46. Academic Year.** The academic year consists of two blocks of 15 weeks of instructional time each, completing a total of 30 weeks. The federal loans are granted per academic year in two disbursements.

**Article 47.** In pharmacy is considered basic subjects: Math I and II, Chemistry I and II, Biology, Physics I and II and Organic Chemistry I and II. For purposes of federal loans, if the student meets the criteria and the basic subjects are validated, he/she will be considered as graduate student, otherwise, his/her level will be no graduate student. The student can make the process before his arrival to the country.

**Article 48.** In Medicine is considered basic subjects: General Chemistry I and II, Mathematics and Biostatistics, Biology and Genetics, General Physics, Organic Chemistry, Epidemiology and Demography, Anatomy, Neuroanatomy, Physiology, Biochemistry, Embryology, Phytopathology, Medical Microbiology.

**Article 49.** In the Pharmacy and Medicine Programs, for the purposes of federal loans, the first four quarters they are considered Not Graduate students and from the fifth quarter until graduation they are considered Graduate Students. In the event that the student has the complete basic subjects, he/she will be considered as a graduate student.

**Article 50. Amount of Federal Loan.** The amount of federal loan subsidized and unsubsidized per academic year and the respective disbursements are determined in the following table. To each disbursement are discounted the bank charges and the respective transfer according to what the bank has established.

Annual Limits for Sub/Unsub Loans	Subsidized	TOTAL (Subsidized & Unsubsidized)
<b>Dependent</b> Undergraduates (excluding dependent students whose parents can't get PLUS)		
First Year	\$3,500	\$5,500
Second Year	\$4,500	\$6,500
Third and Beyond	\$5,500	\$7,500
<b>Independent</b> Undergraduates & Dependent Students whose parents can't get PLUS		
First Year	\$3,500	\$9,500



Second Year	\$4,500	\$10,500
Third and Beyond	\$5,500	\$12,500
Graduate & Professional Students (all years)	\$ 0*	\$20,500

Aggregate Limits for Sub/Unsub Loans	Subsidized	TOTAL (Subsidized & Unsubsidized)
Dependent Undergraduates (excluding those whose parents can't borrow PLUS)	\$23,000	\$31,000
Independent Undergrads & Dependent Student whose parents can't get PLUS	\$23,000	\$57,500
Graduate & Professional Students	\$65,500**	\$138,500**
* Effective for Loan periods beginning on or after July 1, 2012, and professional students are no longer eligible for Direct Subsidized Loans.		
** Aggregate loan limits for graduate and professional student include loans received for undergraduate study. The \$65,500 subsidized aggregate loan limit shown here for graduate and professional students includes subsidized loans received for loan periods beginning before July 1, 2012, and prior subsidized loans received for undergraduate study.		
<b>Note:</b> these annual limit amount is subject to change at any time as per Federal Loan Regulations		

The amount of federal loan and every academic year courses are determined in the following tables:

FIRST ACADEMIC	
\$5,500 - \$9,500	
I SEMESTER	II SEMESTER
Oral and written expression	General Biology
Introduction to pharmacy	Research methodology
Introduction to computer science	Hist. Cultural development of C.A.
Mathematics I	General Physics I
General Chemistry I	Mathematics II
Health and society	Chemistry General II

<b>SECOND ACADEMIC YEAR</b>	
<b>\$6,500 - \$10,500</b>	
<b>III SEMESTER</b>	<b>IV SEMESTER</b>
Biostatistics	Epidemiology and demography
Pharmaceutical administration I	Fund. Pharmaceutical chemistry
Physics General II	Physiology
General Anatomy	Pharmaceutical administration II
Organic chemistry I	Organic chemistry II

<b>THIRD ACADEMIC YEAR</b>	
<b>(\$7,500-\$12,500) (\$20,500)</b>	
<b>V SEMESTER</b>	<b>VI SEMESTER</b>
Biochemistry	Microbiology
Pharmacognosy I	Pharmacognosy II
Physical pharmacy I	Physical pharmacy II
Pharmacology I	Pharmacology II
Pathophysiology I	Pathophysiology II
	English I

<b>FOURTH ACADEMIC YEAR</b>	
<b>(\$20,500)</b>	
<b>7TH SEMESTER</b>	<b>VIII SEMESTER</b>
Analysis of drugs I	Analysis of drugs II
Community pharmacy	Ethics and pharmaceutical legislation
Pharmacology III	Fundamentals of visit medical
English II	English technical
Medicinal Chemistry I	Medicinal Chemistry II
Therapeutic	

<b>FIFTH ACADEMIC YEAR</b> <b>(\$20,500)</b>	
<b>IX SEMESTER (undergraduate)</b>	<b>X SEMESTER</b> <b>BACHELOR'S DEGREE *</b>
Biopharmacy	Quality control II
Quality control I	Hospital pharmacy
Industrial pharmacy	Homeopathy II
Homeopathy I	Toxicology II
Toxicology I	Directed research
* In this case the student is already graduated from high school, the academic year is divided. \$20,500 corresponds to the student.	

**Article 52. Students who apply for federal loan and take subjects from blocks of 2 different academic years.** Students who apply for federal loan and that take subjects of different academic year blocks will be awarded the amount depending on where they register the majority of their courses.

**Article 53. For Private Loans, the amounts are totals to the COA**

**Article 54. Cost to Attend the University (COA):** COA amounts are established, including tuition, registration, lodging, lunch and snacks, personal expenses, books and supplies, transportation, migration costs, validation and insurance. The amounts are established in the following way.

<b>QUARTER</b>	<b>AMOUNT</b>
Tuition	\$5,000 to \$8,500
Registration	\$250
Lodging	\$2.260
Lunch	\$1.000
Personal expenses	\$700
Books and supplies	\$100 to \$1.000
Care of children	\$150 to \$350
Transport	\$700

Migration	\$615
Validation	\$250
Insurance	\$140 to \$350

**Article 55. Family:** exceptions are made for students who have children in the following way: for children aged 1 to 5 a monthly fee of \$350, and for children 6 to 12 years old \$150.

**Article 56. Equipment:** if the student wants a computer and a printer must present the original invoice, so that this amount be included in the COA.

**Article 57. Refer to the Blue Book, Volume 3, Chapter 2:** to determine the procedure to be followed for any other case not mentioned in this Regulation, the officer of the University and the students must refer to the Blue Book, Volume 3 Chapter 2 (Higher Education Act Sec 472) of the United States Department of Education.

**Article 58. Refer to the Manual of Financial Aid:** to determine the procedure to be followed for any other case not mentioned in this Regulation, the officer of the University and the students must refer to the Manual of Finance Help of the Department of Education of the United States (Federal Student Aid Handbook: Application and Verification Guide)

## CHAPTER 5. EXECUTIVE MANAGEMENT

**Article 59. Executive Management.** The Executive Management will be in charge of the following responsibilities:

- a) Coordinate activities and cooperate with the Office of Federal Loans of the Department of International Relations.
- b) Fulfill all the conditions to receive the financial support for the students.
- c) Financial aid costs are only to study.
- d) Establishes and maintains the personal history of the financial aids.
- e) Make accurate decisions about amounts of debts of the student loans.
- f) Established regulations and procedures for good governance of financial support.
- g) Coordinate all the necessary resources to carry out the financial aid disbursements.
- h) Lead the annual audit of the financial aid.
- i) Coordinate, through the Department of Accounting, the following:
  - i. Project the necessary cash flow to cover disbursements.
  - ii. Receive the transfers of federal loans, keep up-to-day the students' receivable accounts, apply the respective payments and deduct the duties with the University, disbursing the funds for the loan students.
  - iii. Maintain a system of internal control which includes "checks and balances".
  - iv. Deliver financial reports on time and accurately.
  - v. Maintain an up-to-date register of the financial record of each student with federal loan.

- vi. Return, if necessary, the Title IV funds to the accounts of the program.
- j) Get authorization to pay funds.
- k) Follow up the changes in the legislation regulating the Title IV funds.
- l) Supervise and coordinate that the functions of authorization of funds and disbursement of funds are separate.
- m) Supervise and coordinate that the files are in accordance with federal and general accounting procedure.
- n) Assist in completing applications, audits and tax reports for federal loans.
- or) Be sure to keep the program documents ready for an audit, in case of review.

**Article 60. Tuition.** For the purposes of the payment of tuition fees, the following must be taken into account:

- a) National: all those students who have official Costa Rican identity card pay as national students.
- b) Caribbean, Central American, South American and Mexican: all those students who have Passport of Central America, South America, Mexico and the West Indies pay as national students.
- c) Other: all those students who have Passport of the European Union, Asia, Oceania, Africa, the United States or Canada, pay as international students.
- d) Dual citizenship: students who have dual nationality, either resident or U.S. citizen, and any nationality considered as a national student, and:
  - i. Do not apply for federal loan, can choose to pay as national student,
  - ii. If the student requests federal loan, will be considered international student and pay as such.
  - iii. During the studies, the students are not able to change their nationality, they will keep the nationality they used since their first registration. As a special case, only if the student acquires Costa Rican nationality will be allowed to change his nationality at the Registration Department.

**Article 61. Federal Loan Deliver.** After receiving the transfer in the University and the official documentation of the Bank that guarantees the loan, indicating the detail of the transferred sum, the Accounting Department has a period of 3 working days for the delivery of the money to the student, once revised the student account and deducted the obligations to the University. At the time of the delivery of the money to the student, this must sign a return receipt.

## **CHAPTER 6. REFUNDS R2T4.**

**Article 62. Regulations of the Program for Disbursement of Title IV (R2T4) for students receiving federal loans.**

**Description:** Up through the 60% point in each payment period or period of enrollment, a prorate schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

**Office involved:** The Internacional Relations Department handles the R2T4 Form, its responsibilities are determinate the basic principles, payment period or period of enrollment, withdrawal date, date of determination, leave of absence

and case studies as per information notified by Register Office. When a student ceases attendance prior ended the term, the student may not be eligible for the full amount of Title IV funds the student was scheduled to receive.

**Procedure:** Register Office notifies Internacional Relations Department about the abscess of the student and declares officially withdraw the student. Internacional Relations Department determinates the payment period, payment of enrollment, withdrawal date, the last date of determination, calculate percent of period completed, determine amount earned by applying percent completed to total of amounts disbursed and amounts that could have been disbursed, return unearned funds to Title IV programs, or pay student post-withdrawal disbursement, determine Title IV overpayment. In case student let know the school will withdraw, there is an Exit Interview with the student where all information is provided and filed

In the event that the student decides to withdraw from (a) some subject (s) or from the University at all, the Office of Federal Loans of the University will determine the amount of reimbursement of the Title IV program (Direct Loan or Stafford Loans). The Federal Loans Office uses forms and software that provides the Education Department of the United States to calculate the repayment of Title IV funds. The funds must be delivered to the lender within a maximum of 45 days from the day determined that the student withdrew.

**Article 63. R2T4 and Disbursement Period.** When the student withdraws during the period of payment, the amount of Title IV of the program of assistance he/she has received up to that moment is determined by a specific formula. If the day of retirement is before the day he/she reported to the Registration Department or the director of the program about his/her attempt of withdrawal, or the day that the student delivered the Removal of Subjects Form, if the student received or the University received less assistance than required from the student, he/she can obtain additional funds, if the student received more assistance than required, the excess funds must be returned by the school and or the student.

**Article 64. Removal of Subjects.**

The Universidad de Iberoamérica determines that school attendance is mandatory. A justified withdrawal is granted with permission of the Dean, the Registration office and the Office of Federal Loans. If for some reason the student is absent from class by more than 15% of the total of the course in an academic year, he/she will receive an unjustified withdrawal from the professor authorized by the Dean.

**Article 65. Attendance.** Students who do not attend classes will be reported to the Registration Department, which will notify the Dean of the Faculty. The Dean will consult with the Professor and the Faculty to check if the student never attended or to verify what was the last date of attendance. Without a 'Removal of Subjects Form' officially filled out by the student, the University will take the last date of attendance to perform the R2T4 form.

In case the student notifies the Dean or a member of the Faculty that he/she intends to withdraw the subjects (s), the student will be informed that must fill out the 'Removal of Subjects Form', document the date in which the University was

notified and provide the information to the Registration Department. If the student does not give the Form to the Registration Department, but there is evidence in writing that he/she notified about his/her retirement, the most recent date will be used for the calculation, with the R2T4 formula.

**Article 66. Failed Students and Attendance.** In the event that the student fails all the subjects, the Dean will contact the members of the Faculty to determine if the respective grades were acquired by merit or by lack of attendance. In case it is determined that they were acquired by lack of attendance, the Dean and the Faculty will try to determine the last day of attendance, which is used to determine the R2T4 calculations. If the exact date cannot be determined, the University will assume 50% of attendance and will use that date as the last of attendance. Students who do not attend any class, are not eligible for a federal loan and must return all of the funds to the Bank that guarantees the loan.

**Article 67. Amount of Reimbursement.** The attendance rate is calculated by dividing the number of days of attendance by the total of days that are in the period of the loan. For example, if the student completes 30% of the study period, he/she has received 30% of the financial support. Once the student completes more than 60% of the class, the academic support received will be awarded. In the event that the student did not receive the total of the federal loan, he/she can request it or reimburse it. The Federal Loans office will use the R2T4 Forms of the United States Department of Education to determine the amount of the loan that the student can remove or refund.

**Article 68. Institutional and non-institutional Charges.** The student, when register in University and apply for federal loans, will automatically authorize the University to deduce the institutional and non-institutional charges. The University may use all or a part of the federal loan to cover tuition costs, registration and other non-institutional expenses. For any other charges, the University needs the student's permission to make payments. In the event that the student does not grant permission will not be offered the student federal loan.

**Article 69. Special cases.** There are federal funds the student requests at a certain moment, and that once approved he/she cannot receive them for failing to meet the eligibility requirements of the University, stipulated by this Regulation:

- a) In the case of a student of first entry and first academic year who hasn't completed the first 30 days of the program before his/her retirement, this student will not receive federal loans. In case the first 30 days have passed, the student will receive part of the federal fund.

**Article 70. Funds Excess.** In case the student or the University (on behalf of the student) receives an excess of federal funds, the University will return the part of the federal funds equivalent or lower to:

- to. The institutional charges multiplied by the percentage of not awarded funds, or
- b. The total amount of excess funds.

The student is responsible of reimbursing the remaining amount. Any loan that may be repaid by the student, must be paid according to the "Master Promissory Note".

**Article 71. Refund.** Title IV funds are reimbursed in the following order:

- a) Unsubsidized Federal Stafford loans
- b) Subsidized Federal Stafford loans
- c) PLUS Loan Funds

## **CHAPTER 7. VETERAN BENEFITS - VA**

**Article 72. Admission Form, Entrance Interview,** Student presents all documentation required from a regular admission from Article 2 before the beginning of course of the term. The Entrance Interview is hold by International Relation Department during the admission orientation.

**Article 73. Covered individual.** Is any individual who is entitled to educational assistance un der chapter 31, Vocational Rehabilitation and employment, or chapter 33, Post-9/11 GI Bill benefits.

**Article 74. VA policy.** The International Relation Department reviews the certificate of eligibility for entitlement to educational assistant presented by the student before the first day of class and,

- The student is authorized to register, attend, or participate in the courses of the program of education from, this date until the earlier of, the date on which payment is received by VA or 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.
- The student will not receive penalties, assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds due to the delayed disbursement funding from VA.
- The student must submit the certificate of eligibility no later than the first day of classes, the student must submit a written request to use such entitlement.
- The student must provide additional information necessary to the proper certification of enrollment.
- The student is responsible for the additional payment for the amount that is the difference between the amount of the student's financial obligation and the amount of the VA educational benefit disbursement.