

2024-2025 FINANCIAL AID GUIDE for Graduate Students

Midland University Omaha, Center for Graduate and Professional Studies (CGPS), offers a variety of graduate programs to help students further develop their capabilities for careers at a professional level. Students declare and focus attention in a specific area of study, network with others in the industry, and learn from industry experts across all disciplines.

Information herein will assist you in understanding the financial aid application process, aid options, procedures for finalizing your financial aid, and policies that may impact your eligibility. Read the information carefully. This Guide should not be construed as a contract, but should serve rather as a reference to use throughout the year. Visit our website at www.midlandu.edu for other aid related information, or contact the Financial Aid Office at:

Phone: 402-941-6226 Email: cgps@midlandu.edu

Academic Load and Classification of Students

Nine (9) credits of graduate coursework during the 16-week semester is considered full-time. This can be any combination of credits in the early and late sessions/modules during the 16-week semester (i.e. full semester, Early Fall and Late Fall, or Early Spring and Late Spring). Six (6) credits is considered half time. For registration purposes, six (6) credits of graduate coursework during the summer term is considered full time but is half-time for financial aid. Classification will be determined by Week 2 on the 8-week sessions/modules and Week 3 on the 16-week semester. Students should be registered for both consecutive 8-week sessions/modules from the beginning of the 16-week semester.

To qualify for federal financial aid for fall, spring and/or summer, graduate students and students with baccalaureate degrees need to be at least half time during the 16-week semester and/or summer. Students using Veterans Education benefits from the Veterans Administration must also be enrolled at least half-time, a total of 6 credits or more in the 16-week semester. For VA certification purposes, it is ideal for students to be registered for both 8-week sessions/modules before the beginning of the 16-week semester. Contact the VA School Certifying Official for questions about your enrollment status.

Basic Aid Eligibility Criteria

Midland Financial Aid strongly encourages you to complete the FAFSA by no later than August 1 to allow staff time to process your aid offer and for you to complete possible loan paperwork well before the start of fall classes. Eligibility for federal financial aid for graduate coursework requires that you:

- have completed a bachelor's degree;
- be a U.S. citizen or an [eligible noncitizen](#);
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a [regular student](#) in an eligible graduate degree or certificate program;
- provide consent and approval to have your federal tax information transferred directly into your *Free Application for Federal Student Aid* (FAFSA®) form, beginning with the 2024-2025 aid year, which covers fall 2024, spring 2025 and summer 2025 (FAFSAs in subsequent years will cover fall, spring and summer terms);
- sign the certification statement on the FAFSA form stating that you're not in default on a federal student loan, you do not owe money on a federal student grant, and you'll only use federal student aid for educational purposes; and
- maintain [satisfactory academic progress](#) throughout your program.

Basic Satisfactory Academic Progress (SAP) Requirements

In order to meet SAP requirements, graduate students requesting Federal financial aid must meet the following criteria in addition to any program-specific criteria.

- 1) Complete at least 67% of the credits attempted each academic year, and
- 2) Complete a course of study while attempting no more than 150% of the total number of published credits required for program completion. *(Students fail the maximum timeframe measure at the point at which it is determined that it is not possible to complete the program of study within the maximum timeframe, not at the point they actually reach the maximum timeframe.)*
- 3) In addition, graduate students in education programs must maintain a minimum Cumulative Grade Point Average (CGPA) of at least 3.0 to maintain satisfactory academic progress, and
- 4) All graduate students in programs other than education must maintain a minimum Cumulative Grade Point Average (CGPA) of at least 2.75 to maintain satisfactory academic progress.

- 5) Incomplete courses are counted in both the hours attempted (3, for example) and hours completed (0). The deadline for removal of an incomplete grade or a grade change is as follows:
- Fall and Spring semesters – Sixty (60) days following the conclusion of the semester that included the incomplete or changed grade(s)
 - Modules within semesters – Forty-five (45) days following the conclusion of the module that included the incomplete or changed grade(s)

Cost of Attendance

Cost of Attendance is referred to as a student budget, which includes estimated allowances for both a student’s direct costs (amounts due to Midland--tuition, fees, and possibly housing and food) and indirect costs (books and supplies, transportation, possibly housing and food, miscellaneous personal expenses, loan fees). At MU, a student’s budget is determined by housing arrangement, enrollment level, program length, and/or degree program. We recognize that furthering your education through a graduate program represents a serious investment of your time and money. Scholarships, grants, partner organization assistance, and loans can help with the costs within your student budget. Please read the following carefully, and ask questions at CGPS for further clarification.

Though full-time for a graduate student is defined as 9 credits per semester for each of fall and spring semesters, many, if not most, students in graduate programs will take 3 credits each module per semester, which will make them half-time each semester. Two eight-week modules make a 16-week semester. Federal loans require at least half-time attendance per semester. Aid is typically packaged for fall and spring and is adjusted by semester if enrollment and costs change. Summer is a separate aid period.

Tuition and fees are components of the cost of attendance used to offer aid to students. Graduate tuition and fee costs are as follows for these designated programs of study:

MBA (Master of Business Administration)	
MBA Tuition/credit hour	\$627
MBA Fees/credit hour	\$23
MS-LTD (MS – Learning & Talent Development)	
MS-LTD Tuition/credit hour	\$450
MS-LTD Fees	\$15
SAL (MS - Sport Administration & Leadership)	
SAL Tuition/credit hour	\$496
SAL Fees	\$15
MED (Master of Education)	
MED Tuition/credit hour	\$340
MED Fees	\$25
SPED (Master of Special Education)	
SPED Tuition/credit hour	\$340
SPED Fees	\$25
NBCP (Teacher Leadership & Board Certification Preparation)	
NBCP Tuition/credit	\$340
NBCP Fees/credit	\$25

HAL (High Ability Learner Endorsement)	
HAL Tuition/credit hour	\$340
HAL Fees	\$25
PRINCIPAL (Principal Endorsement)	
Principal Tuition/credit hour	\$340
Principal Fees	\$25
ESL (English as a Second Language Endorsement)	
ESL Tuition/credit hour	\$340
ESL Fees	\$25
S & PC (Strength & Performance Coaching Certificate)	
S & PC Tuition/credit hour	\$450
S & PC Fees	\$15
EDD (Doctorate of Education)	
EDD Tuition/credit hour	\$575
EDD Fees	\$25
MAT (Master of Athletic Training)	
MAT Tuition/credit	\$545
MAT Fees/credit	\$110

MS-BIA (Business Intelligence & Analytics)		BIS (Behavior Intervention Specialist Endorsement for Educators)	
MS-BIA Tuition/credit	\$627	BIS Tuition/credit	\$340
MS-BIA Fees/credit	\$32	BIS Fees/credit	\$25
CBM (Classroom & Behavioral Management Certificate - <i>Ineligible for federal aid</i>)		Business Certificates	
CBM Tuition/credit	\$340	Tuition/credit	\$627
CBM Fees/credit	\$ 25	Fees/credit	\$ 23

Code Academy is a 12-weeks full-time or 25-weeks part-time (online) program that costs \$12,000 and may be supported by an employer. Code Academy is not eligible for federal aid.

Cost of attendance for students who are half-time or more will include tuition and fees per the cost of your program of study listed above times the number of credits you will be taking for the year, plus the budget line items shown below. Actual living costs can vary considerably due to student choices. Periods of non-enrollment will reduce the student’s budget. Summer is a separate budget period that requires at least half-time enrollment for loan consideration.

Nine-Month Cost of Living =	\$22,032
Housing (70%) =	\$8,328
Food (30%) =	\$3,569
Transportation (11%) =	\$2,424
Miscellaneous (35%) =	\$7,711
Total =	\$22,032

Summer Cost of Attendance and Financial Aid

Summer cost of attendance and aid are calculated separately from 9-month fall/spring calculations. Summer federal financial aid is limited. Remaining annual amounts of Federal Unsubsidized Direct Loans and/or Grad PLUS Loans may be available to eligible students enrolled at least half-time.

Financial Aid for Graduate & Professional Programs

Scholarships, Grants, and Partnership Discounts

Various scholarships and grants are offered to Midland students for graduate programs. Midland also partners with outside organizations that provide scholarship support for graduate students employed with the partner organization. Select your desired program at [Graduate & Professional Studies Tuition, Fees & Financial Aid - Midland University](https://www.midlandu.edu/cgps/graduate-tuition-fees-financial-aid/), <https://www.midlandu.edu/cgps/graduate-tuition-fees-financial-aid/> for additional information and possible assistance.

- [Doctor of Education in Leadership and Innovation](#)
- [Master of Business Administration](#)
- [Master of Education in Leadership in Teaching and Learning](#)
- [Master of Science in Business Intelligence and Analytics](#)
- [Master of Science in Learning & Talent Development](#)
- [Master of Science in Sport Administration and Leadership](#)
- [Master of Special Education](#)
- [Business Certificates](#)
- [Behavior Intervention Specialist Endorsement](#)
- [English as a Second Language Endorsement](#)
- [High Ability Learner Endorsement](#)
- [Principal Endorsement](#)
- [Classroom and Behavior Management Certificate](#)
- [Strength & Performance Coaching Graduate Certificate](#)
- [Code Academy](#) (Professional Studies program managed by CGPS)
- [Teacher Career Ladder](#) (Undergraduate program managed by CGPS)

Federal Financial Aid for Graduate Students

Most, but not all, of MU's graduate programs are eligible for federal aid. Contact the CGPS Office before starting the FAFSA process if you are uncertain. The first step in the financial aid process is completing the **Free Application for Federal Student Aid (FAFSA)** at: <https://studentaid.gov/h/apply-for-aid/fafsa>. Enter Midland's Title IV Code: 002553. Carefully read the following information to complete the process.

For FAFSA purposes, graduate students are independent students. Consequently, "contributor" refers to the student and spouse, if married. Each individual is required to provide information on the FAFSA and must provide consent and approval to have federal tax information transferred into the FAFSA form. If consent is not given, the student won't be eligible for federal student aid—even if tax information is manually entered on the FAFSA.

Financial aid from the federal government, with the exception of TEACH Grant and VA benefits, is primarily in the form of unsubsidized loans—money borrowed from the federal government and repaid with interest. Loans are available for students enrolled at least half-time for the semester for almost all programs in the Center for Graduate and Professional Studies. Since interest on loans at the graduate level is not subsidized, eligibility is not dependent on income level, though the FAFSA requires input from your tax returns. The vast majority of Midland's applicants have been eligible to borrow up to the full cost of the program less any other aid received, as long as basic eligibility requirements are met. Limiting borrowing, to the extent possible, is always advised since principle plus interest must be repaid in most instances. Go to www.studentaid.gov to research programs such as Public Service Loan Forgiveness (PSLF) that might assist you.

Teacher Education Assistance for College & Higher Education (TEACH) Grant - TEACH Grant is available to students accepted into MU's education programs and who plan to become teachers. Recipients must have a minimum 3.25 CGPA. The recipient must agree to teach full-time for at least four academic years within eight calendar years after completing the program of study for which the grant was awarded, or the entire amount of the grant will convert to a Federal Direct Unsubsidized Loan with interest charged from the time the grant was received. The teaching requirement must be completed at an elementary or secondary school that serves low-income students and be in a specified high-need field. Students must complete extensive "entrance counseling" and sign an "Agreement to Serve" each year before funds will be disbursed. Please check with the MU Teacher Education Department to see if your program qualifies. The latest grant amounts can be found at www.studentaid.gov.

Federal Direct Unsubsidized Loan - Need is not a criterion for this loan. A loan fee is deducted from each disbursement, and interest will begin accruing from the disbursement date. Students may choose to let the interest accrue while in school; MU recommends that students make interest payments to the lender during enrollment to prevent indebtedness from growing.

Federal Grad PLUS Loans - A Grad PLUS Loan is potentially available to a graduate or professional student who is enrolled at least half-time in an eligible program leading to a graduate or professional degree or certificate. The applicant must otherwise meet general eligibility requirements for federal student aid and must not have an adverse credit history ([unless certain additional eligibility requirements](#) are met). Loan amounts are up to the cost of attendance minus all other aid. A loan fee is deducted from each disbursement, and interest accumulates from the beginning. Though not required, paying the interest during deferment will prevent the loan from growing. Loan principle and interest payments can be deferred while the student is enrolled at least half-time. For additional information, go to www.studentaid.gov.

Private Educational Loans - Students can borrow in their own name through a non-government loan. Students typically must have a credit-worthy co-signer since lenders assume more risk. Lenders may charge a higher interest rate, larger loan fees, or have more stringent credit requirements. Private loans should be considered only as a *last resort*. They cannot be combined with federal loans if a student wishes to consolidate loans after graduation with the U.S. Department of Education. While we cannot recommend a specific lender, we offer FastChoice, located on the Midland University Financial Aid & Costs webpage under the Private Student Loan section, as a tool to compare lenders' interest rates in real time. As a borrower, you have the right to choose any private lender that you prefer regardless if they are listed on the FastChoice tool or not.

Veterans Educational Assistance - MU accepts all VA educational benefits, which will not reduce a student's federal aid eligibility, and may reduce the need to borrow. MU's VA certifying official may be contacted at 402-941-6201.

Financial Aid Application Process

Note: Federal programs require completion of the FAFSA each year. Students who choose not to complete a FAFSA must notify the CGPS Office so MU can consider eligibility for institutional and/or aid from partner organizations.

1. Apply for and be accepted for admission in an aid-eligible graduate program.
 2. Submit the Free Application for Federal Student Aid (FAFSA) at: <https://studentaid.gov/h/apply-for-aid/fafsa>.
 3. TIPS:
 - Complete the FAFSA by August 1 to have aid in place by fall start.
 - Approve use of Federal Tax Information (FTI) transfer from the IRS.
 - List MU's school code 002553 in the school section.
 - Make sure all information is entered correctly for you and contributors, particularly Social Security numbers.
 - Send request(s) to all contributors whose information is required on the FAFSA (spouse, if student is married).
 4. Promptly respond to any request by the Financial Aid Office for additional documentation. Missing or incomplete data will delay finalizing your aid.
 5. Complete additional requirements described in the Finalizing Your Awards section of this Guide.
- Most scholarships and grants for enrolled students are renewed yearly, as long as the student meets the scholarship or grant renewal requirements.

Verification

Due to federal regulations, some financial aid applicants are required to verify the accuracy of information reported on the FAFSA. If you are selected for verification, you will receive notification from Inceptia, a third-party servicer with whom Midland has contracted to process verifications. You will be instructed to create a login with Inceptia and upload the requested documents. Contributors must create a login and upload requested documentation as well. **Federal aid will not be disbursed until verification is complete.** You will be notified of changes in financial aid resulting from verification.

COMMUNICATION

It is the student's responsibility to check his/her MU email account and campus mailbox to stay informed of important MU-related information.

- Prompt responses to requests by the Financial Aid Office for additional documentation will help eliminate any delay in finalizing aid and posting federal funds to student accounts. Keep financial aid documents received and make photocopies of all forms before mailing. A record of when documents are mailed can also be helpful.
- A student's financial aid offer may be adjusted any time the Financial Aid Office receives new information affecting the student's eligibility. MU's financial aid policies and procedures may be revised at any time to comply with changes in federal, Partner Organization or institutional rules and regulations. To the extent possible, students are notified when such changes are necessary.
- Student loan borrowers are responsible for notifying the loan servicer of any changes in enrollment status, name or address. Understanding repayment options and responsibilities is paramount.
- Information pertaining to the Student Right-to-Know Act is available upon request from the MU Registrar's Office. Campus crime statistics are available upon request from the MU Student Development Office.

Contact information for the CGPS: Phone – 402-941-6226 Email – cgps@midlandu.edu

Finalizing Your Aid Offer

After we receive your FAFSA results, we will package your aid and send you an Aid Offer. Please review it carefully and pay attention to special forms and procedures that may be required. To ensure timely processing, we encourage you to complete these steps **within two weeks** of the date your Aid Offer is received.

1. Go to your Midland Student Portal to review and accept all or individual items on your financial aid offer.
2. Notify the MU Financial Aid Office of **all** scholarships and grants you have been offered by non-MU sources, including each scholarship or grant name and amount.
3. *First time borrowers* of Federal Direct Loans (subsidized or unsubsidized) must complete a Master Promissory Note and Entrance Counseling at www.studentaid.gov. *Transfer students* who have previously completed the requirements at another institution within the last six months may not need to complete the process again.
4. *All borrowers* of a Federal Direct Grad PLUS Loan should follow the instructions provided in the PLUS Loan section.

Disbursement of Aid

The first disbursement of financial aid funds to a student's account is the first day of the semester if the student has completed all aid requirements for the aid type disbursed. Additional disbursements occur throughout the semester as requirements are finalized. If for any reason the student's classes start later in the term, aid will be disbursed at that time.

Excess Aid Refunds

Students who have a credit balance on their accounts after *student aid* has been disbursed to the account can 1) have funds deposited to the student's bank account linked to the student account on the **student's** portal, or 2) **by written request only**, leave the credit on the account for future use.

Title IV credit balance refunds are made to students within 14 days of Title IV aid posting to a student's account, as federal regulation requires.

Refunds for all non-TIV aid will be issued beginning the second Friday after the designated IPEDS census date, the date enrollment is locked by the Registrar's Office for federal reporting purposes.

Withdrawal & Refund Policy

SECTION 1: GENERAL WITHDRAWAL AND REFUND POLICY GUIDELINES

The U. S. Department of Education requires that Midland's participation in Title IV federal financial aid programs must have a fair and equitable refund policy. In the event that a student finds it necessary to withdraw or fails to complete the period of enrollment for which federal aid was intended, MU refunds unearned tuition, fees, housing and food and other charges in accordance with the information below. The full policy is available on the MU website at www.midlandu.edu and in the Student Handbook and will be used in the implementation of this policy.

If the student ceases enrollment at MU prior to the end of a semester or term, depending on the date the student ceases studies, he/she may be entitled to a partial refund of term charges. If the student's account shows an outstanding balance, the refund will be applied to help offset that outstanding balance. If the refund results in a credit balance on the account, the credit will be refunded to the student.

Upon notification that a student has withdrawn, the Financial Aid Office will calculate the student's earned and unearned aid. The student will be notified of any funds returned by MU to the aid programs, as well as any repayment for which the student is responsible. Calculation examples can be found in the Student Handbook.

The University is also required to review the financial aid offered and not yet disbursed to the student to determine the types and amounts of those funds that can be applied to the student's account as well as those funds that must be returned to their respective programs. The policies may be revised at any time to comply with changes to federal, partner organization, or Midland rules and regulations.

Withdrawal before Beginning of Term

Students, not faculty or staff, are responsible for registering, dropping or withdrawing from classes at MU in accordance with the policies and procedures outlined in the Student Handbook. This is the sole responsibility of the student. If a student does not attend classes, the courses will remain on the student's record; and the student will owe all tuition and fees for the courses. If a student registers for classes and decides to attend another school, the student must drop the MU classes before the 100% refund deadline or he/she will be responsible to pay the appropriate tuition and fees.

Special Circumstances

Students called to active duty in the Armed Forces of the United States, or leaving MU because of illness or other causes beyond their control, may receive special consideration. Each case will be considered individually. The MU President or other specifically designated MU official may authorize tuition, housing and food refunds on a pro-rata basis or other adjustments as considered necessary in documented circumstances. The decision of the President is final. Exceptions apply only to the refund of Midland charges and do not affect the outcome of the federally mandated recalculation of eligibility for recipients of federal financial aid, unless the student qualified for an approved leave of absence.

Voluntary Withdrawal

Students who withdraw voluntarily receive no refund of the application, matriculation, university or special fees. The first "week," as used for refund purposes, starts on the first day classes are held each semester.

Dismissal/Suspension

Students dismissed from MU for inattention to their studies or infringement of MU rules are allowed no refunds of any kind, other than those provided by the withdrawal policy applicable to them. The student's financial aid eligibility will be based on his/her last date of attendance and will be adjusted accordingly.

Incomplete Aid Processing

Any student not completing the financial aid process as of the last date of attendance may forfeit eligibility for financial assistance during that period of enrollment.

Additional Charges

Students may incur other expenses for which they will be personally responsible and for which no refund from MU is required. These may include, but are not limited to, fines, telephone charges, insurance fees, damages, charges for storage, shipping or incomplete checkouts. Deposits are always non-refundable.

SECTION 2: RETURN OF TITLE IV, PARTNER ORGANIZATION, AND/OR MIDLAND FUNDS

Federal law specifies how MU must determine the amount of Title IV assistance a student has earned if he/she withdraws from school. Graduate students are potentially eligible for Federal Direct Unsubsidized Loans and GRAD Plus Loans, both of which are covered by this law.

The amount of federal assistance that is earned is based on the following pro-rata calculation: *Days Attended in the Period (based on the last day of class attendance) ÷ Total Days in the Period*. In calculating the days enrolled, all calendar days in an enrollment term are used, except any scheduled breaks of at least five days in length.

A student who did not receive all funds that were earned may be eligible for a post-withdrawal disbursement, depending on aid status at the time of the withdrawal. Any post-withdrawal disbursement of funds will first be automatically credited toward any unpaid institutional charges, including, but not limited to, tuition, fees, housing and food.

If the amount to be returned exceeds the amount that MU is required to return, the student must return the remaining amount. Loan funds that must be returned by the student are repaid according to the terms of the loan's promissory note.

When a Student Fails to Earn a Passing Grade during a Period of Enrollment

If a student who began attendance and has not officially withdrawn fails to earn a passing grade in at least one course offered over an entire period, Midland University will assume, for Title IV purposes, that the student has unofficially withdrawn, unless the institution can document that the student completed the period. Midland will first attempt to document the student's last date of attendance at an academically related activity. If documentation is unavailable, the midpoint of the period will be used as the student's withdrawal date to determine any federal refunds or repayments due back to the U.S. Department of Education.

SECTION 3: MIDLAND AND PARTNER ORGANIZATION CREDITS AND RETURNS

Midland and Partner Organization aid will be returned to the specific programs based on the terms of those aid types. Costs due to Midland that are no longer covered will be the responsibility of the student.

SECTION 4: PROCESS

A student who intends to withdraw from all classes at MU shall notify the CGPS Office immediately. As a good practice, written notification will be requested from a student who orally notifies Midland of the intent to withdraw. An exit review of the student's enrollment at MU will be conducted, consisting of the reason for withdrawal, the last date the student either attended classes or completed an academic-related activity--as determined by the faculty teaching the coursework, and a review of any unusual or extenuating circumstances that prevented the student from officially withdrawing.

SECTION 5: GENERAL PROCESSING DATES, DEADLINES AND NOTIFICATIONS

While there are a variety of dates and deadlines applicable to the entire refund and withdrawal process, the following dates are of particular note.

- 1) Midland will determine the withdrawal date for a student who withdraws without providing notification to Midland no later than 30 days after the end of the earlier of the:
 - Payment period,
 - Academic year in which the student withdrew, or
 - Educational program from which the student withdrew.
- 2) Within 30 days, Midland will provide written:

- Notification allowing the student the opportunity to accept all or part of a post-withdrawal disbursement of Title IV loan funds,
- Notification of the student’s eligibility for a direct post-withdrawal disbursement of title IV loan funds in excess of outstanding current (educationally related) charges, and/or
- Notification to the student of lost or reduced Midland and/or Partner Organization aid.

SECTION 6: TUITION & FEES* REFUND DETERMINATION

Withdrawal Date	Refund Percent
Prior to start of module per CGPS calendar	100%
Calendar days 1-6 of module	75%
Calendar days 7-13 of module	50%
After 13 calendar days in module	0%

*Technology and wellness fee only.

Note: Housing and food refunds may follow a slightly different refund schedule, as outlined on the MU Housing Contract. There are no refunds for housing and food after 30 days.

SECTION 7: WITHDRAWAL DATE DEFINITIONS

The withdrawal date is critical in determining the student's charges and refunds, and may be official or unofficial, depending on the circumstances. While the following basic definitions pertain to most circumstances, complete details can be found later in this document.

- **Official:** The official withdrawal date is the date that the student began the withdrawal process prescribed by Midland, or the date the student officially notified Midland, in writing or orally, of his or her intent to withdraw.
- **Unofficial:** For an unofficial withdrawal, the withdrawal date is the last date the student either attended classes or completed an academic-related activity, as determined by the faculty teaching the coursework.

No accrediting agency requires that attendance be taken. However, class attendance or non-attendance is verified by the census date each term to determine enrollment. Faculty may choose to use various methods to document attendance and to evaluate student progress throughout the year. The CGPS will confirm the last date of class attendance or academic-related activity and will forward that information to the Financial Aid Office for R2T4 review consideration.

Exit Information

At the time of graduation or if a student chooses to withdraw from MU, exit procedures are required by both the institution and government. Students leaving MU must meet with their advisor in the CGPS. The advisor will inform the student of what is expected of the student before leaving campus. As necessary, the student will be directed to various offices on campus to make sure all is finalized.

Federal Exit Counseling

The U.S. Department of Education requires students to review the terms, rights and responsibilities of their aid as they enter, graduate, leave school or enter repayment. Therefore, all students who have borrowed Direct Loans or have received Federal Teach Grants must complete exit counseling requirements on the www.studentloans.gov website.

Repayment Assistance

If a student is ever unable to make payments on a Student Loan, the student must contact the loan servicer for assistance. Options are potentially available that can prevent loans from defaulting, which would result in years of bad credit.

Contact information for the CGPS:

Phone – 402-941-6226

Email – cgps@midlandu.edu