



Student Consumer Information

2025-2026

TABLE OF CONTENTS

INTRODUCTION	4
GENERAL INSTITUTIONAL INFORMATION	4
Academic Calendar	4
School Licensure, Accreditation and Approvals	4
CIE License Numbers: Clearwater 1606 Online 4379	4
State of Florida Department of Veterans' Affairs	5
Computer File Sharing	6
Constitution Day	6
Contact Information	6
Educational Programs	6
Faculty	6
Family Educational Rights and Privacy Act (FERPA)	6
Leave of Absence	7
Net Price Calculator	7
Satisfactory Academic Progress	7
Textbook Information	7
Transfer of Credit	8
Tuition, Fees, and Cost of Attendance	8
Vaccination	8
Voter Information	8
Withdrawal and Refund Policies	8
STUDENT RIGHT-TO-KNOW INFORMATION	9
Student Body Information	9
Federal Pell Grant Recipients	9
Retention and Placement	9
Florida Commission for Independent Education CIE	14
Kentucky Job Placement Disclosures	14
Virginia Student Enrollment Disclosures	15
COPYRIGHT REGULATIONS	16
Copyright Infringement Policies and Sanctions	16
What is Copyright?	16
What Kinds of Activities Violate Federal Law?	16
Legal Alternatives to Unauthorized Downloading	17
Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws	17
STUDENT FINANCIAL ASSISTANCE	18
Cost of Attendance	18
Federal Aid Programs Available	19
Outside Aid Programs Available	21
Military Benefits	21
Institutional Aid	23
Applying for Federal Student Financial Aid	23
Awarding Title IV Aid	23
Federal Financial Aid Eligibility	24
Counseling for Federal Direct Loans	24
Cohort Default Rate	25
Verification	25
Federal Student Aid Living Expense/Credit Balance Disbursements	26
Federal Student Aid Ombudsman	26

Student Rights and Responsibilities	27
National Student Loan Data System (NSLDS)	27
CAMPUS SAFETY, HEALTH, AND SERVICES	28
Jeanne Clery Disclosure of Campus Security and Campus Crimes Annual Campus Safety and Security Report	28
Campus Safety - Emergency Response Plan	28
Campus Health	29
Student Services and Resources	30

INTRODUCTION

To help students and families make better-informed decisions about higher education, UMA is pleased to provide this guide to sources of consumer information, school policies and disclosures as required under the Higher Education Opportunity Act and other legislation. For more information about the Higher Education Opportunity Act, please refer to the U. S. Department of Education website (www.ed.gov). Additionally, the right to request and receive this information in writing is available by contacting the Campus President or designee at each UMA location during regular business hours or by emailing umacares@ultimatemedical.edu.

GENERAL INSTITUTIONAL INFORMATION

Academic Calendar

UMA's academic calendar information is found in UMA's Supplement. The Catalog, Addendum and Supplement are available on the UMA website at: <http://www.ultimatemedical.edu/catalog>.

School Licensure, Accreditation and Approvals

Commission For Independent Education (CIE)

Ultimate Medical Academy is licensed by the Commission for Independent Education (CIE), Florida Department of Education. Additional information regarding Ultimate Medical Academy may be obtained by contacting:

[Commission for Independent Education](#)

Florida Department of Education
325 West Gaines Street, Suite 1414
Tallahassee, FL 32399-0400
(888) 224-6684

CIE License Numbers: Clearwater 1606 | Online 4379

Accrediting Bureau of Health Education Schools (ABHES)

UMA is institutionally accredited by the Accrediting Bureau of Health Education Schools (ABHES.org). ABHES is recognized by the U.S. Secretary of Education as a national accrediting agency for the accreditation of private, postsecondary institutions in the United States offering predominantly allied health education programs. The Clearwater location is on file with ABHES as the main campus of UMA, and the Online location is considered a non-main campus. Contact information for ABHES is:

[Accrediting Bureau of Health Education Schools](#)

6116 Executive Blvd., Suite 730
North Bethesda, MD 20852
(301) 291-7550

ABHES Accreditation Numbers: Clearwater I-213 | Online I-213-02

Commission on Accreditation for Health Informatics and Information Management Education (CAHIIM)

The Health Information Management accreditor of Ultimate Medical Academy's Health Information Technology program is the Commission on Accreditation for Health Informatics and Information Management Education (CAHIIM). Ultimate Medical Academy's accreditation for the Health Information Technology associate degree has been reaffirmed through 2033-2034.

All inquiries about the program's accreditation status should be directed by mail to CAHIIM, 200 East Randolph Street, Suite 5100, Chicago, IL 60601; by phone at 312-235-3255; or by email at info@cahiim.org.



Accreditation Council for Continuing Medical Education

Ultimate Medical Academy is accredited by the Accreditation Council for Continuing Medical Education to provide continuing medical education for physicians. The Continuing Medical Education programs are not included in the institution's grant of institutional accreditation from ABHES (abhес.org)

Florida Board of Nursing

The Nursing Assistant program at the Clearwater campus is approved by the Florida Board of Nursing and for additional information please see The Catalog, Addendum and Supplement located at: <http://www.ultimatemedical.edu/catalog>

Florida Board of Dentistry

The Dental Assistant with Expanded Functions program has been approved by the Florida Board of Dentistry and for additional information please see The Catalog, Addendum and Supplement located at: <https://www.ultimatemedical.edu/student-information/>

Florida Department of Health

The Emergency Medical Technician program is approved by the Florida Department of Health, Bureau of Emergency Medical Oversight, 4052 Bald Cypress Way, Bin A-22, Tallahassee, Florida 32399-1722, (850) 245-4440.

State of Florida Department of Veterans' Affairs

Ultimate Medical Academy's programs are approved by the Florida Department of Veterans' Affairs State Approving Agency for Veterans' Education and Training at the Clearwater campus and UMA Online.

State Authorization for Distance Education

Licensing agency contact information can be viewed at: <http://www.ultimatemedical.edu/catalog>

Computer File Sharing

An amendment to the Higher Education Act of 1965 requires institutions to have a plan to combat the illegal downloading of music, videos, and other copyrighted works on institutional campus networks.

UMA takes this responsibility seriously. Campus computers are monitored closely to address copyright violations related to illegal downloads. Each computer user should understand what material is illegal or legal and what sites are authorized distributors of copyrighted material. For example, popular sites such as iTunes, Rhapsody, Amazon, etc., have downloads available for a fee.

Any unauthorized or illegal downloads or unauthorized file sharing, including peer to peer file sharing, by any member of the UMA community subjects that member to sanctions by UMA up to dismissal from school or termination of employment. Individuals are subject to federal criminal offenses for copyright law violations. For a full list of offenses, visit

<http://www.copyright.gov/title17/92chap5.html>

Constitution Day

Institutions must comply with the "Consolidated Appropriations Act, 2005." The law states that "each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution." The law requires that Constitution Day be held on September 17th of each year, commemorating the September 17, 1787, signing of the Constitution. However, when September 17th falls on a Saturday, Sunday, or holiday, Constitution Day is held during the preceding or following week. The National Archives has a website with a scan of the U.S. Constitution available online at: [National Archives](#)

Contact Information

If a student or parent has a question, he/she is encouraged to contact UMA Cares with any issues they may be encountering. The Office can be reached at umacares@ultimatemedical.edu or at 800-509-5474.

Educational Programs

UMA's educational programs are found in the [Programs](#) section of the UMA Catalog/Addendum. The Catalog, Addendum and Supplement are available on the UMA website at: <http://www.ultimatemedical.edu/catalog>.

Faculty

UMA's faculty is found in the UMA Catalog Supplement. The Catalog, Addendum and Supplement are available on the UMA website at: <http://www.ultimatemedical.edu/catalog>.

Family Educational Rights and Privacy Act (FERPA)

UMA's FERPA policy is located in the UMA Catalog/Addendum. The Catalog, Addendum and Supplement are available on the UMA website at: <http://www.ultimatemedical.edu/catalog>.

Leave of Absence

UMA's Leave of Absence policy is found in the UMA Catalog/Addendum. The Catalog, Addendum and Supplement are available on the UMA website at: <http://www.ultimatemedical.edu/catalog>.

Net Price Calculator

Using both student-entered and institution-provided data, UMA's net price calculator allows prospective students to calculate an estimated net price at an institution using the following basic formula:

Estimated Net Price = Cost of Attendance - Grant Aid

Based on the information entered by a student, an average net price of attendance is generated based on what similar students paid in the previous year. The estimates generated do not represent a final determination, or actual award, of financial assistance or a final net price. They are only estimates based on price of attendance and financial aid provided to students in an institution's largest program in a given year. The estimates are not binding on the Secretary of Education, the institution of higher education, or the State.

UMA's Net Price Calculator can be accessed at the following website:
<https://www.ultimatemedical.edu/npcalc/npcalc>

Satisfactory Academic Progress

The Satisfactory Academic Progress standards are found in the UMA Catalog/Addendum. The Catalog, Addendum and Supplement are available on the UMA website at:
<http://www.ultimatemedical.edu/catalog>.

Textbook Information

The UMA website includes a listing of required textbooks by course which may be found at:

Clearwater: [Clearwater Textbook by Program](#)

Online: [Online Textbooks by Program](#)

For UMA programs, the cost of textbooks and/or a subscription to access enhanced digital learning resources is included in the cost of tuition. Active duty military students are not charged for textbooks or the enhanced digital learning resources subscription.

For courses that utilize the enhanced digital learning resources, digital readings and interactive content are embedded in the course. In addition, textbooks are issued to students in loose leaf format. Students have the ability to access digital readings continuously throughout their enrollment at UMA. Students enrolled in courses that do not utilize enhanced digital learning resources will receive traditional textbooks rather than loose leaf versions. Traditional and loose-leaf textbooks are mailed to online students; Clearwater students receive traditional and loose-leaf textbooks at their campus.

Students have the option to opt out of receiving textbooks and the enhanced digital learning resources subscription and may purchase textbooks on their own. If a student chooses to opt out, UMA will adjust the tuition for each course based on the UMA price for the textbook and also provide a prorated adjustment for the subscription. To opt out from receiving textbooks and/or the subscription, a request

must be made to UMA's fulfillment department by emailing fulfillment@ultimatemedical.edu. Some courses require the use of custom textbooks which are only available directly through UMA. Students are not able to opt out of receiving custom textbooks.

Transfer of Credit

The Transfer of Credit_section is found in the UMA Catalog/Addendum. The Catalog, Addendum and Supplement are available on the UMA website at <http://www.ultimatemedical.edu/catalog>.

Tuition, Fees, and Cost of Attendance

Tuition, fees, and cost of attendance for UMA programs are found in the UMA Catalog/Addendum. The Catalog, Addendum and Supplement are available on the UMA website at: <http://www.ultimatemedical.edu/catalog>.

Vaccination

As students in an allied health program, our externship sites or clinical sites may require proof of satisfactory health status, including immunizations, TB test or chest x-rays prior to allowing a student to begin at the site. For additional information, please contact the program director.

Voter Information

UMA encourages its students to be active participants in their communities. Voting is a privilege that allows citizens to have a voice in their government and their laws. Students can register to vote at the following on-line site in Florida: <http://dos.myflorida.com/elections/for-voters/voter-registration/register-to-vote-or-update-your-information/>

Students who are residents of other states should contact their state election offices to obtain the internet location for their voter registration. The following link provides access to each state's voting registration information: <https://vote.gov/>

Withdrawal and Refund Policies

UMA's cancellation policy, withdrawal policy, institutional refund policy, and Return to Title IV policy are found in the UMA Catalog/Addendum. The Catalog, Addendum and Supplement are available on the UMA website at: <http://www.ultimatemedical.edu/catalog>.

STUDENT RIGHT-TO-KNOW INFORMATION

Student Body Information

The following is a breakdown of the first time–full time student body diversity by ethnicity and gender at UMA as reported to IPEDS. This list was compiled using the 2024-2025 IPEDS Fall Collection Survey (completed April 2025).

Ethnicity	Female	Male	Grand Total
Nonresident Alien	0	0	0
Hispanic/Latino	9	3	12
American Indian or Alaska Native	24	2	26
Asian	8	1	9
Black/African American	958	62	1020
Native Hawaiian or Other Pacific Islander	14	2	16
White	570	28	598
Two or more races	0	0	0
Race and ethnicity unknown	21	2	24
Grand Total	1604	100	1704

Federal Pell Grant Recipients

86% of first-time full-time students received a Federal Pell Grant as reported during the 2024-2025 IPEDS Winter collection.

Retention and Placement

Retention and Placement by Campus, as reported to the Accrediting Bureau of Health Education Schools (ABHES) for reporting period July 1, 2023– June 30, 2024.

Clearwater Campus

Program	Credential	Retention Rate*	Placement Rate**
Health Sciences – Dental Assistant with Expanded Functions	Associate of Science	67%	-
Health Sciences – Medical Assistant	Associate of Science	92%	100%
Dental Assistant with Expanded Functions	Diploma	94%	77%
Medical Assistant	Diploma	83%	91%
Nursing Assistant	Diploma	98%	98%
Patient Care Technician	Diploma	70%	100%
Phlebotomy Technician	Diploma	90%	82%

Online Campus

Program	Credential	Retention Rate*	Placement Rate**
Emergency Medical Technician	Diploma	83%	100%
Health and Human Services	Associate of Science/ Associate of Applied Science	79%	72%

Health Information Technology	Associate of Science/ Associate of Applied Science	100%	100%
Health Information Management	Associate of Science/ Associate of Applied Science	70%	82%
Health Sciences- Medical Administrative Assistant	Associate of Science/ Associate of Applied Science	74%	72%
Health Sciences- Medical Office and Billing Specialist	Associate of Science/ Associate of Applied Science	76%	65%
Health Sciences- Pharmacy Technician	Associate of Science/ Associate of Applied Science	73%	73%
Healthcare Accounting	Associate of Science/ Associate of Applied Science	75%	67%
Healthcare Management	Associate of Science/ Associate of Applied Science	78%	74%
Medical Administrative Assistant	Diploma	79%	73%
Medical Billing and Coding	Associate of Science/ Associate of Applied Science	80%	70%
Medical Billing and Coding	Diploma	82%	71%
Medical Office and Billing Specialist	Diploma	77%	72%

The retention and placement calculation is for the period July 1, 2023 – June 30, 2024 and uses the retention and placement calculations prescribed by our institutional accreditor, the Accrediting Bureau of Health Education Schools (www.abhes.org). For more information on all of UMA's program student graduation rates, retention and placement rates, and student financial obligations - <https://www.ultimatemedical.edu/student-information/>

***Retention Rate** = (Ending Enrollment + Graduates) / (Beginning Enrollment + New Starts + Re-entries)

****Placement Rate** = (Graduates placed in their field of training + Graduates placed in a related field of training) / (Total Graduates – Graduates unavailable for placement***)

***Refers to graduates who are unavailable for placement due to health-related issues, military obligations, incarceration, death, or continuing education status.

Recently Hired Positions of UMA graduates by Program, as reported to the Accrediting Bureau of Health Education Schools (ABHES) for reporting period July 1, 2023 – June 30, 2024.

Programs	Credential	Recently Hired Positions
Health and Human Services	Associate of Science/ Associate of Applied Science	<ul style="list-style-type: none"> • Customer Service Representative • Direct Support Professional • Certified Nursing Assistant • Caregiver • Medical Assistant
Health Information Management	Associate of Science/ Associate of Applied Science	<ul style="list-style-type: none"> • Customer Service Representative • Medical Assistant • Patient Care Coordinator
Healthcare Accounting	Associate of Science/ Associate of Applied Science	<ul style="list-style-type: none"> • Benefits Verification Representative • Benefit Verification Specialist • Benefit Verification • Customer Experience Specialist
Health Sciences - Medical Administrative Assistant	Associate of Science/ Associate of Applied Science	<ul style="list-style-type: none"> • Customer Service Representative • Certified Nursing Assistant • Customer Care Representative • Medical Assistant • Caregiver
Health Sciences - Medical Assistant	Associate of Science	<ul style="list-style-type: none"> • Medical Assistant • Medical Assistant/Back Office • Office Manager • Patient Services Manager
Health Sciences - Medical Office and Billing Specialist	Associate of Science/ Associate of Applied Science	<ul style="list-style-type: none"> • Customer Service Representative • Customer Care Representative • Customer Experience Agent • Front Desk Receptionist • Customer Care Coordinator • Pharmacy Technician • Representative
Health Sciences - Pharmacy Technician	Associate of Science/ Associate of Applied Science	<ul style="list-style-type: none"> • Pharmacy Technician • Pharmacy Technician In Training • Pharmacy Technician Trainee
Healthcare Management	Associate of Science/ Associate of Applied Science	<ul style="list-style-type: none"> • Customer Service Representative • Certified Nursing Assistant • Medical Assistant • Customer Care Coordinator • Caregiver • Program Coordinator
Medical Billing and Coding	Associate of Science/ Associate of Applied Science	<ul style="list-style-type: none"> • Customer Service Representative • Customer Care Representative • Certified Nursing Assistant • Customer Care Coordinator • Healthcare Customer Service
Dental Assistant with Expanded Functions	Diploma	<ul style="list-style-type: none"> • Dental Assistant • Dental Assistant with Expanded Functions • Expanded Function Dental Assistant • Expanded Functions Dental Assistant • General Dental Assistant • Hygiene Assistant

Programs	Credential	Recently Hired Positions
Emergency Medical Technician	Diploma	<ul style="list-style-type: none"> • Emergency Medical Technician • Emergency Medical Responder • Apprentice-Emergency Medical Technician • Emergency Medical Technician Apprentice
Medical Administrative Assistant	Diploma	<ul style="list-style-type: none"> • Customer Service Representative • Customer Care Representative • Representative • Certified Nursing Assistant • Customer Care
Medical Assistant	Diploma	<ul style="list-style-type: none"> • Medical Assistant • Medical Assistant I
Medical Billing and Coding	Diploma	<ul style="list-style-type: none"> • Customer Service Representative • Customer Care Representative • Customer Care Coordinator • Certified Nursing Assistant • Customer Service
Medical Office and Billing Specialist	Diploma	<ul style="list-style-type: none"> • Customer Service Representative • Caregiver • Customer Care Representative • Receptionist • Customer Service Agent • Healthcare Customer Service Representative • Medical Assistant
Nursing Assistant	Diploma	<ul style="list-style-type: none"> • Patient Care Technician • Nurse Helper Pool • Nurse Helper • Certified Nursing Assistant • Nursing Assistant • Patient Care Assistant
Patient Care Technician	Diploma	<ul style="list-style-type: none"> • Patient Care Technician • Resident Aid • Resident Assistant
Phlebotomy Technician	Diploma	<ul style="list-style-type: none"> • Phlebotomist • FT-Laboratory Assistant I

These are the most common job titles for recently hired positions.

The following is a breakdown of the 2021 cohort of full-time, first-time degree/certificate-seeking undergraduate students who completed their program within 150% of normal time. Graduates are listed by ethnicity and gender as reported on the Graduation Rates Survey to IPEDS. This list was compiled based on graduates as of August 31, 2024, using IPEDS ethnicity criteria.

Calculation of Graduation Rates			
9/1/2021-8/31/2022	Cohort	Total Completers Within 150%	Graduation Rate within 150%
Men			
Nonresident alien	0	0	-
Hispanic/Latino	14	12	86%
American Indian or Alaska Native	7	2	29%
Asian	10	8	80%
Black or African American	230	97	42%
Native Hawaiian or Other Pacific Islander	5	3	60%
White	115	60	52%
Two or more races	1	0	0%
Race and ethnicity unknown	28	15	54%
Total men	410	197	48%
Women			
Nonresident alien	0	0	-
Hispanic/Latino	201	122	61%
American Indian or Alaska Native	127	68	54%
Asian	88	63	72%
Black or African American	5315	2627	49%
Native Hawaiian or Other Pacific Islander	94	45	48%
White	3791	2340	62%
Two or more races	6	4	67%
Race and ethnicity unknown	334	215	64%
Total women	9956	5484	55%
Total (men and women)			
Nonresident alien	0	0	-
Hispanic/Latino	215	134	62%
American Indian or Alaska Native	134	70	52%
Asian	98	71	72%
Black or African American	5545	2724	49%
Native Hawaiian or Other Pacific Islander	99	48	48%
White	3906	2400	61%
Two or more races	7	4	57%
Race and ethnicity unknown	362	230	64%
Total men and women	10366	5681	55%

Florida Commission for Independent Education CIE

Institution	Retention Rate*	Placement Rate**
UMA Clearwater	89.72%	97.93%
UMA Online	84.41%	73.59%

The retention and placement calculations are for the period July 1, 2023 – June 30, 2024, and are based on the retention and placement calculations prescribed by the Commission for Independent Education (CIE).

***Retention Rate = (Total Enrollment – Withdrawn) / Total Students**

****Placement Rate = (P)/(G-U). P = Placed graduates. G = Total graduates. U = Graduates unavailable for placement.**

- **Placed** graduates are defined as those employed, are in active military service, or are enrolled in another postsecondary program.
- **Unavailable** is defined only as documented students that are unable to work due to a medical condition, death or incarceration and graduates who are exempt from placement services

Kentucky Job Placement Disclosures

Kentucky Job Placement Rates, as reported to the Kentucky Commission for Proprietary Education (KCPE) for reporting period July 1, 2022 – June 30, 2023.

Program	Credential	KY Job Placement Rate
Health and Human Services	Associate of Science/ Associate of Applied Science	25%
Health Information Management	Associate of Science/ Associate of Applied Science	0*
Health Sciences- Medical Administrative Assistant	Associate of Science/ Associate of Applied Science	31%
Health Sciences- Medical Office and Billing Specialist	Associate of Science/ Associate of Applied Science	33%
Health Sciences- Pharmacy Technician	Associate of Science/ Associate of Applied Science	100%
Healthcare Accounting	Associate of Science/ Associate of Applied Science	N/A%
Healthcare Management	Associate of Science/ Associate of Applied Science	0%
Medical Billing and Coding	Associate of Science/ Associate of Applied Science	22%
Medical Administrative Assistant	Diploma	22%
Medical Billing and Coding	Diploma	22%
Medical Office and Billing Specialist	Diploma	67%

**This program did not have any graduates during the reporting period.*

Virginia Student Enrollment Disclosures

Virginia Enrollment	
Fiscal Year (July 1, 2023 – June 30, 2024)	
Program	Number of Students
HCA	11
HCM	22
HHS	31
HIM	6
HS-MAA	104
HS-MOBS	26
MAA	25
MBC	46
MBCA	182
MOBS	10
Grand Total	463

The total number of students who completed or graduated from the school as of the end of the last academic year and the total number and percentage of students who completed or graduated from each program offered by the school as of the end of the last academic year.

Virginia Graduates	
Fiscal Year (July 1, 2023 – June 30, 2024)	
Programs	Graduates
HCA	4
HCM	5
HHS	12
HIM	2
HS-MAA	38
HS-MOBS	10
MAA	16
MBC	27
MBCA	74
MOBS	4
Grand Total	192

Virginia Total Percentage of Graduates	
Fiscal Year (July 1, 2023 – June 30, 2024)	
Programs	% of Grand Total
HCA	2.08%
HCM	2.6%
HHS	6.25%
HIM	1.04%
HS-MAA	19.09%
HS-MOBS	5.21%
MAA	8.33%
MBC	14.06%
MBCA	38.54%
MOBS	2.08%
Grand Total	100.00%

COPYRIGHT REGULATIONS

Copyright Infringement Policies and Sanctions

The purpose of UMA's Copyright Infringement Policy is to comply with copyright law for the use of copyrighted material on UMA's computers, networks, and copiers. The policy seeks to make users aware of the seriousness and consequences for unauthorized use of copyrighted material. Unauthorized use of copyrighted material is illegal.

All faculty, staff, and students are expected to be aware of and follow these requirements. Any member of the campus community practicing unauthorized use or distribution of copyrighted material is subject to sanctions by UMA up to dismissal or termination. Violators are subject to Federal criminal offenses for copyright law violations.

What is Copyright?

"Copyright is a form of protection provided by the laws of the United States (title 17, U.S. Code) to the authors of "original works of authorship," including literary, dramatic, musical, artistic, and certain other intellectual works. This protection is available for both published and unpublished works..."

It is illegal for anyone to violate any of the rights provided by the copyright law to the owner of copyright. These rights, however, are not unlimited in scope. Sections 107 through 121 of the 1976 Copyright Act establish limitations on these rights. In some cases, these limitations are specified exemptions from copyright liability. One major limitation is the doctrine of 'fair use,' which is given a statutory basis in section 107 of the 1976 Copyright Act. In other instances, the limitation takes the form of a 'compulsory license' under which certain limited uses of copyrighted works are permitted upon payment of specified royalties and compliance with statutory conditions. For further information about the limitations of any of these rights, consult the copyright law or the U.S. Copyright Office at <http://www.copyright.gov>.

What Kinds of Activities Violate Federal Law?

The following are some examples of copyright infringement that may be found in a college setting:

- Downloading and peer to peer sharing of MP3 files of music, videos, and games without permission of the copyright owner.
- Using corporate logos without permission.
- Placing an electronic copy of a standardized test on a department's website without permission of the copyright owner.
- Enhancing a departmental website with music that is downloaded or artwork that is scanned from a book, all without attribution or permission of the copyright owners.
- Scanning a photograph that has been published and using it without permission or attribution.
- Placing a number of full-text articles on a course web page that is not password protected and allowing the web page to be accessible to anyone who can access the Internet.
- Downloading licensed software from non-authorized sites without the permission of the copyright or license holder.
- Making a movie file or a large segment of a movie available on a website without permission of the copyright owner.

Legal Alternatives to Unauthorized Downloading

The Higher Education Opportunity Act requires all colleges and universities to offer legal alternatives to unauthorized downloading. UMA offers the following website: <http://www.educause.edu/legalcontent>

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. A court may award up to \$150,000 per work infringed for “willful” infringement. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to 250,000 per offense. For more information, please see the website of the U.S. Copyright Office at <http://www.copyright.gov> especially their FAQs <https://www.copyright.gov/help/faq/index.html>.

STUDENT FINANCIAL ASSISTANCE

Prior to enrolling at UMA, prospective students are encouraged to explore the availability of financial aid funds through state and federal agencies. Financial aid information and application assistance are provided by Student Finance to help prospective students, and their families clearly understand the student's financial situation before entering into a contractual agreement. UMA Online Student Finance personnel may be contacted at 1-888-212-5421 or by emailing.

onlinestudentfinance@ultimatemedical.edu. Clearwater students should speak with the Student Finance staff at the campus.

UMA is approved for the following loans and grants for eligible students who qualify:

Loans

- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Parental PLUS Loan
- UMA Loan Program

Grants

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant
- Florida Student Assistance Grant (FSAG)
- Bright Futures Scholarship
 - Florida Academic Scholars
 - Florida Medallion Scholars Award
 - Florida Gold Seal Vocational Scholars Award
- Louisiana State Grants
- Vermont State Grants
- Institutional Grants

Work

- Federal Work Study (Clearwater Campus Only)

Students who receive loans to pay for their program are responsible for repaying the full amount of the loans, plus interest, less the amount of any refund.

Defaulting on loans guaranteed or reinsured by a state or the federal government could result in damage to credit ratings, loss of eligibility for future student loans and other forms of financial aid, loss of deferment and monthly payment options, withholding of state and federal income tax refunds, initiation of court action and garnishment of wages.

Additional information on eligibility requirements, alternate financing, amounts available, interest rates, grants and repayment schedules is available from the Student Finance Office (see contact information above).

Cost of Attendance

A student's cost of attendance is one of the key determining factors in establishing a student's need for federal student aid funds. The cost of attendance also sets the limit of total aid that a student may receive for purposes of Campus-Based Programs and Direct/Direct Plus Loans and is one of the basic components of the Pell Grant calculation.

The cost of attendance includes an estimate of the student's educational expenses for the period of enrollment. Cost of attendance components include tuition and fees, books, supplies, transportation (for ground students), room and board, dependent care, and loan fees. For Pell Grant purposes, the cost of attendance is based on the cost of full-time attendance for a full academic year. For campus-based programs and federal student loans, a student's cost of attendance is determined by the student's enrollment status. Students attending less than half time are limited on the cost of attendance components.

A student's financial need is determined based on the student's cost of attendance minus the student's expected family contribution.

Federal Aid Programs Available

Federal Pell Grants

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded to undergraduate students who have not earned a bachelor's or a professional degree. Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and non-federal sources might be added.

The maximum Pell Grant award for the 2025-2026 award year (July 1, 2025 to June 30, 2026) is \$7,395. The Pell Grant is not a loan and does not have to be paid back; however, a student may be required to pay back part of the grant if the student does not complete a term for which the grant was issued. The exact amount of a Pell Grant depends on financial information provided by a student on a [Free Application for Federal Student Aid \(FAFSA\)](#).

Federal regulations limit an eligible student's maximum Lifetime Eligibility Used (LEU) in Pell Grants to 600%. Students who have attended other higher education institutions and/or programs should speak with the Student Finance office to determine their remaining eligibility.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a grant program for undergraduate students with exceptional needs, priority given to students with Federal Pell Grant eligibility. The federal government allocates FSEOG funds to participating schools. Once the full amount of FSEOG funds have been awarded to students, no more FSEOG awards can be made for the award year. Students must complete the [Free Application for Federal Student Aid \(FAFSA\)](#).

Federal Direct Subsidized Loans

These are low-interest loans. The interest is "subsidized" or paid by the federal government while a student is in school and during a six-month grace period after a student leaves school or graduates. The following chart contains 2025 - 2026 interest rates for Federal Direct Student Loans.

For each academic year, dependent students may be eligible to borrow up to \$3,500 as first year and \$4,500 as second year undergraduates. The subsidized loan is need-based, and eligibility depends on a student's financial need as determined by information supplied on a FAFSA. The actual amount of a subsidized loan is affected by several factors, including number of credits enrolled and other financial aid funding.

Federal regulations limit the length of time a student may be eligible to receive Federal Direct Subsidized Loans. Eligible students may not receive Direct Subsidized Loans for a period that exceeds 150% of the published length of the academic program in which the student is currently enrolled, including any prior subsidized loans the student received. This length of time is known as the maximum eligibility period.

Federal Direct Unsubsidized Loans

Most students eligible to participate in Federal Student Aid qualify for an unsubsidized loan. With an unsubsidized loan, interest is charged from the time loan funds are disbursed. Interest may be paid while in school and during a grace period or may be added to the principal balance of the loan (capitalized). For each academic year, first and second year undergraduate independent students may be eligible to borrow up to \$6,000. Dependent students may be eligible to borrow up to \$2,000 in unsubsidized loans. Dependent students may be eligible to borrow up to \$6,000 (includes the \$2,000) in unsubsidized loans in instances when a parent's PLUS loan is denied. The Student Finance Office will work with each student to determine eligibility. The following chart contains 2025-2026 interest rates for Federal Direct Student Loans.

Federal Direct PLUS

If additional funds are needed beyond these base amounts, parents of dependent students may borrow through the PLUS loans (PLUS) program. The chart on the following page contains 2025-2026 interest rates for Federal Direct Student Loans.

Federal Work Study

UMA receives an annual Work Study allocation. Federal Work Study funds are used to place students in community service or student services jobs that allow them to work 10-20 hours per week. Students in the Federal Work Study program are paid at least the current minimum wage rate. Students must have an unmet financial need to qualify for this program.

Federal Direct Student Loans 2025-2026 Interest Rates

Effective for Loans with a First Disbursement on or After July 1, 2025 or First Disbursement before July 1, 2026.

Loan Type	Student Grade Level	Cohort		2025-2026 Fixed Interest Rate
		Disbursed On/After	Disbursed Before	
Direct Subsidized Loans	Undergraduate Students	7/1/2025	7/1/2026	6.39%
Direct Unsubsidized Loans	Undergraduate Students	7/1/2025	7/1/2026	6.39%
Direct PLUS Loans	Parents of Dependent Undergraduate Students and Graduate/Professional Students	7/1/2025	7/1/2026	8.97%
Direct Consolidation Loans	N/A	Consolidation Loan Application Received on or after July 1, 2013		Interest rate remains the weighted average of the interest rates of the loans included in the consolidation, rounded up to the next higher one-eighth of one percent. There is no cap on the interest rate of a Direct Consolidation Loan.

Outside Aid Programs Available

Military Benefits

Students who are active-duty military, veterans or veteran spouses and dependents may be eligible for special pricing. Students are advised to contact their Veteran's Educational Representative for information on benefits and other veteran programs for which they may be eligible. Additional information can be located in the Catalog/Addendum. The Catalog, Addendum and Supplement are available on the UMA website at: <http://www.ultimatemedical.edu/catalog>.

Yellow Ribbon Program

The Yellow Ribbon Program allows institutions of higher learning in the United States to enter into an agreement with Veterans Administration to fund tuition and fee expenses that exceed tuition, and fee amounts payable under the Post 9/11 GI Bill®. If there is an amount that exceeds tuition and fee amounts under the Post 9/11 GI Bill®¹, UMA funds 50% of that amount and the VA funds another 50%.

To be eligible for UMA's Yellow Ribbon Program, veterans must be enrolled in an approved program at UMA, have served an aggregate period of active duty after September 10, 2001 of at least 36 months and be honorably discharged and/or who have a dependent receiving benefits transferred from an eligible Service Member.

Military Spouse Career Advancement Account (MYCAA) Scholarship Program

The Military Spouse Career Advancement Accounts Program (MyCAA), a component of the Department of Defense's (DoD) Spouse Education and Career Opportunities (SECO) program, is a career development and employment assistance program. MyCAA helps military spouses pursue licenses, certificates, certifications, or associate degrees (excluding associate degrees in general studies, Liberal Arts, and Interdisciplinary Studies that do not have a concentration) necessary for gainful employment in high demand, high growth Portable Career Fields and Occupations. For additional information please see the Catalog/Addendum. The Catalog, Addendum and Supplement are available on the UMA website at: <http://www.ultimatemedical.edu/catalog>.

Florida Student Assistance Grant

The Florida Student Assistance Grant Program is a need-based grant program available to degree-seeking, Florida resident, undergraduate students who demonstrate substantial financial need and are enrolled in participating postsecondary institutions. The amount is established each year by Florida Legislature appropriations and varies based on funding and type of school. Schools select recipients based on State of Florida eligibility criteria. To be eligible a student must:

- Be a U.S. citizen or eligible noncitizen
- Be a Florida resident (student must submit proof of residency to the institution)
- Meet enrollment requirements
- Be enrolled and admitted in a certificate or degree program
- Not have already received a bachelor's degree
- Meet the institution's measurable progress standards

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. Government Website at <https://www.benefits.va.gov/gibill/>.

- Not be in default on a student loan
- Not owe repayment of a grant or scholarship unless satisfactory arrangements have been made to repay
- Complete the Free [Application for Federal Student Aid](#) (FAFSA) and have an official Institutional Student Information Record (ISIR)/Student Aid Index (SAI)
- Not exceed the maximum SAI requirement
- Maintain a 2.0 GPA

Bright Futures Scholarship (Florida Academic Scholars, Florida Medallion Scholars Award and Florida Gold Seal Vocational Scholars Award)

The amounts of these awards are established every year by Florida Legislature appropriations and varies based on funding and type of school. The Florida Department of Education Office evaluates application documents based on the eligibility requirements. To be eligible a student must:

- Be a U.S. citizen or eligible noncitizen
- Be a Florida resident
- Attend an eligible Florida college
- Be admitted in an undergraduate degree program
- Complete the Free Application for Federal Student Aid (FAFSA) and have an official Institutional Student Information Record (ISIR) with an Student Aid Index (SAI)
- Be enrolled for at least six semester hours
- Begin using the award within three years of high school graduation
- Meet and maintain grade point average (GPA) requirements for scholar's award
- Earn required test score on the Scholastic Aptitude Test (SAT), American College Testing (ACT), or College Placement Test (CPT)

Students submit an initial Student Florida Financial Aid Application through the Florida Department of Education website during their last year in high school beginning December 1 and prior to graduation.

LOUISIANA STATE GRANTS

UMA participates in the Louisiana State Chaffee Educational and Training Voucher (EVT) Program for individuals that have been court dependents or wards and placed in foster care one day or more between the ages of 16 and 18. Prospective students must reside in Louisiana, be between the ages of 14 and 26, be enrolled in the UMA Online campus, and complete a FAFSA. Additionally, prospective students must be in the foster care system, aged out of the foster care system, exited the foster care system through legal guardianship or adoption after attaining the age of 16, or were in the foster care system after the age of 14 and exited for reasons other than adoption, guardianship, or aging out.

SCHOLARSHIPS FOR CHILDREN AND SPOUSES OF DECEASED OR DISABLED VETERANS (CSDDV)

The Scholarships for Children and Spouses of Deceased or Disabled Veterans provides an award to eligible dependent children or unremarried spouses of qualified Florida veterans. Students must complete an error-free Florida Financial Aid Application (FFAA) no later than April 1. Applications received after April 1 will be awarded on a first-come, first-served basis if sufficient funds remain.

Vermont State Grants

UMA participates in Vermont Incentive Grants for Vermont residents who attend UMA. Grant award amounts are based on financial need and cost of attendance. Applicants must submit a [FAFSA](#) and complete a Vermont Grant application.

Institutional Aid

Please visit or email your Student Finance Office for additional information regarding aid types, eligibility requirements at: [Financial Aid](#).

Applying for Federal Student Financial Aid

STEP 1:

Create a FSA ID at [Federal Student Aid ID](#). Before an applicant can submit a [Free Application for Federal Student Aid](#) (FAFSA), the applicant must apply for a FSA ID. This ID is used each year to electronically apply for federal student aid and to access a student's U.S. Department of Education records online. It serves both as an electronic signature and provides access to personal records online.

STEP 2:

Complete the FAFSA online at <https://studentaid.gov/h/apply-for-aid/fafsa>. Applicants need a copy of their tax return when completing this application. Please list UMA and the UMA code **035493**.

STEP 3:

Complete the Information and Authorization Form. A Student Finance Advisor provides this document which must be completed and submitted back to him/her to ensure timely processing of financial aid. This form collects personal information, references, and provides guidance on the treatment of excess funds.

STEP 4:

Complete an Entrance Interview. Students who borrow loans under the Federal Direct Loan program are required to complete an entrance interview before loan proceeds are released. A Student Finance Advisor provides this document which must be completed and submitted back to him/her to ensure timely processing of financial aid.

STEP 5:

Complete and Sign a Master Promissory Note. To receive loans from the federal government, a signed master promissory note must be on file. Applicants may electronically sign a master promissory note online at: [Master Promissory Note \(MPN\)](#).

STEP 6:

Submit requested documentation to a Student Finance Financial Aid Advisor. Once this step is completed, a Student Finance Advisor may require additional documentation. If so, applicants receive an e-mail from their Financial Aid Advisor. A financial aid file is not complete until this requested information is reviewed and processed.

Awarding Title IV Aid

UMA Student Finance Planners work with aid applicants to assist them in completing the required

paperwork for the awarding of Title IV aid. Planners determine a student budget based on an applicant's program of study. They then determine an applicant's eligibility for Federal Pell Grant and Federal Direct Loans. Financial aid award letters are provided to applicants, who have completed required paperwork such as Master Promissory Notes, entrance interviews and authorization forms. These proposed packages of aid are reviewed by a financial aid quality assurance team for accuracy and completeness.

Federal Financial Aid Eligibility

Financial aid eligibility is defined as the amount remaining after subtracting family contribution and outside resources from the cost of attendance. Eligibility for financial aid at UMA is based on need.

The information provided on the [Free Application for Federal Student Aid \(FAFSA\)](#) is used by Student Finance to calculate an expected family contribution. The difference between the cost of attendance, expected family contribution and outside resources is a student's eligibility for financial aid.

The following items may affect the award: student and parental income, student, and parental assets (including trust funds), number in household, number in college, and amount a parent contributes to a sibling's college costs. Income includes all taxable income and non-taxable income: child support and contributions to a tax-deferred retirement plan.

Counseling for Federal Direct Loans

Entrance Counseling for Federal Direct Loans

Before disbursements of Federal Direct Loans are made, UMA's Student Finance Department conducts Entrance Counseling by sending an email via DocuSign to each borrower. The interview includes:

- an explanation of the use of a master promissory note (MPN);
- importance of repayment obligation;
- description of the consequences of default;
- sample repayment schedules;
- information in reference to a borrower's rights and responsibilities; and
- other loan terms and conditions.

A sample loan repayment calculator can be found at the following link: <https://studentaid.ed.gov/sa/>

Exit Counseling for Federal Direct Loans

Prior to graduating or leaving school, Direct Loan borrowers are sent via email, an exit counseling to understand their rights and responsibilities. The link view exit counseling is:

[Loan Counseling](#)

Repayment, Deferment, Cancellation and Consolidation for Borrowers

Repayment begins six months after a student graduates, leaves school, or drops below half-time status. As explained in the Master Promissory Note, there are several repayment, deferment, cancellation, and consolidation options. If you have several types of federal loans, you may be eligible to consolidate these loans into one payment. There are several repayment plans that are based on a borrower's current income level. However, the longer a loan repayment is extended, the more interest a borrower pays. Types of repayment plans are Standard, Extended, Graduated, Income Driven Repayment Plans which include: Saving on a valuable education (SAVE), Pay as You Earn (PAYE), Income-Based Repayment

(IBR) and Income-Contingent Repayment (ICR). For more information, the following websites are provided:

Repayment: [Repayment Plans | Federal Student Aid](#)

Deferment/Forbearance: <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment>

Loan Forgiveness: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation>

Consolidation: <https://studentaid.ed.gov/repay-loans/consolidation>

If a borrower is having trouble making their Direct loan payment(s), he/she should contact UMA's Financial Literacy Services at 888-205-2170 or via email at financialliteracy@ultimatemedical.edu. Borrowers may monitor their loan borrowing online through the National Student Loan Data System (NSLDS) at [NSLDS Student Access](#).

Cohort Default Rate

A cohort default rate is the percentage of a school's borrowers who enter repayment on Federal student loans during a federal fiscal year (October 1 to September 30) and default within the cohort default period. The United States Department of Education (ED) releases official cohort default rates once per year.

The Department of Education calculates the school's cohort default rate by dividing the number of borrowers from the school entering repayment in a cohort year and default within a 3-year period divided by the number of borrowers from the school entering repayment in the cohort year.

Academic Year Cohort	Official Cohort Default Rate	National Average Official Cohort Default Rate (Private 2-3 Years)
2019–20 (FY20)	0.0%	0%

96% of Ultimate Medical Academy students receive federal student loans.

Verification

Students may be selected in a process called verification. Federal student applicants are chosen to participate in the verification process by the U.S. Department of Education Central Processing System (CPS), following procedures established by federal regulations. CPS prints an asterisk next to the Student Aid Index (SAI) on the Institutional Student Information Report (ISIR) to identify students selected for verification. If a student is selected for verification, a Student Finance Planner requests from the student, a tax transcript from the IRS, signed by the student and, if applicable, parent(s) or spouse, and a verification worksheet. Additional documents may be requested to complete the verification process. A student selected for verification receives written notification from UMA of verification requirements and timelines for completion of the process.

The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications. Federal regulations require verification be completed for selected students awarded federal financial need-based aid. Verification is not required to be completed in cases where the student is awarded only non-need-based aid such as Unsubsidized Federal Direct Stafford loans and Federal Direct PLUS loans. **Failure to comply with the request for verification documents can result in disqualification for federal financial aid.**

Overpayments may be created as the result of changes to information presented during the verification process. If a student has received more Federal Pell Grant funds than the student was eligible to receive, UMA will try to eliminate the overpayment by adjusting later disbursements for the award year. UMA does not make interim disbursements before verification is completed. If a student has received Federal Pell Grant funds for living expenses, the student is individually liable for any overpayment when the original amount of the overpayment is greater than \$25. Students may arrange a repayment plan with UMA, or they may be referred to the U.S. Department of Education for collection.

As required by federal regulation, UMA will refer any suspected fraud, fraud allegations, or misconduct in the application process, discovered through the verification process, to the US Department of Education Office of Inspector General. Student Finance will notify the Compliance Department of any suspected students for their review and referral.

Federal Student Aid Disbursements

Federal student aid funds are disbursed directly to UMA by Electronic Funds Transfer (EFT) in multiple disbursements based upon a student's progression through his/her program and maintaining satisfactory academic progress. UMA reviews the student's eligibility and requests the eligible funds on behalf of the student from the US Department of Education. The US Department of Education will provide the funds to UMA. UMA, upon receipt of the funds, will credit the student's account with the date the funds were received and the amount of the funds received by fund type.

Federal Student Aid Living Expense/Credit Balance Disbursements

A Federal Student Aid (FSA) credit balance occurs whenever the school credits FSA program funds to a student's account and the total amount of those FSA funds exceeds the student's allowable charges. Students must complete an Information and Authorization form regarding their excess funds. If FSA disbursements to a student's account create an FSA credit balance, UMA returns excess funds as directed by the student on his/her signed authorization form within 14 days. If a student directs that credit balances be issued directly to the student, UMA issues the funds to the student.

Federal Student Aid Ombudsman

If a situation exists that UMA Cares or other school personnel cannot resolve, students have the right to contact the Office of the Ombudsman with the U.S. Department of Education. Questions or concerns regarding Federal Direct Loans that cannot be answered by UMA, or your lender should be directed to:

Internet: [Office of ombudsman](#)

Telephone: 1-877-557-2575

Fax: 1-202-275-0549

Mail:

U.S. Department of Education FSA

Ombudsman Group
830 First Street, N.E. Mail Stop 5144
Washington, DC 20202-5144

Student Rights and Responsibilities

A student applicant for, or a recipient of, federal financial aid has a right to:

- confidentiality; as outlined in the Family Educational Rights and Privacy Act (FERPA);
- reasonable access to his/her financial aid record;
- reasonable access to all application forms on a timely basis;
- a written notification of financial aid eligibility, including the Cost of Attendance (COA) and Student Aid Index (SAI) used to determine the amount of eligibility;
- request a re-evaluation of COA and SAI based on unusual circumstances;
- written information that describes the terms and conditions of all awards;
- return any portion of a disbursed Federal Direct Loan within the period identified by federal regulations; and
- appeal his/her financial aid and scholarship status.

A student applicant for, or a recipient of, federal financial aid has a responsibility to:

- read and understand all communications received;
- be aware of all eligibility requirements and application procedures for financial aid and scholarships;
- comply with requests for information regarding his/her application;
- submit all necessary documentation, if selected for verification;
- understand and comply with the terms and conditions of all awards received;
- maintain satisfactory academic progress;
- officially withdraw from UMA if he/she does not attend or stops attending during a course for which federal financial aid was received;
- complete exit counseling and notify his/her lender(s) of his/her withdrawal;
- inform Student Finance of changes affecting eligibility for federal financial aid, scholarships, stipends, waivers, and/or benefits assisting with educational costs received from outside agencies;
- use federal financial aid for educational purposes only; ensure tuition and fees are paid;
- ensure his/her address information is kept current with the school; and
- develop a personal budget plan to maintain the lowest possible student loan debt.

National Student Loan Data System (NSLDS)

If UMA enters into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA Loan, the loan is submitted to the National Student Loan Data System and is accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system. Students may view their student loan information by visiting: <https://nsldsfa.ed.gov/>

CAMPUS SAFETY, HEALTH, AND SERVICES

Jeanne Clery Disclosure of Campus Security and Campus Crimes Annual Campus Safety and Security Report

By October 1 of each year, UMA publishes and distributes its annual security report. It is distributed to all ground campus students and current employees by posting to the UMA website and by notification emails to students, faculty and staff of the report's availability and URL address. New students are informed of the report's availability when they enroll. The report can be accessed at

Clearwater: [Campus Safety and Security](#)

Campus Safety - Emergency Response Plan

UMA maintains an Emergency Response Plan for each of its locations. The Plan addresses various emergency situations such as severe weather (hurricanes/ tornados/ thunderstorms), facility problems (power loss/contamination threats) and/or events involving students, faculty, and staff (safety or health threats). The Plan is available to students on campus (see Campus Director), on UMA's website <https://www.ultimatemedical.edu/student-information/#security> and at the administrative offices (see Facilities Managers).

The report includes UMA's policies for notifying UMA's campus communities of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or staff occurring on campus. This information is published at <https://www.ultimatemedical.edu/student-information/#security>.

The Campus Director has copies of the plan, as do many of UMA's administrative staff and management. Since all employees and students must understand and cooperate with the Plan, UMA schedules a minimum of three annual training exercises that familiarize students, faculty and staff with UMA emergency policies and procedures.

Resources for Victims of Sexual Misconduct

Community resources for victims of sexual misconduct are reviewed periodically and can be found in the Annual Disclosure report, posted on the Student Consumer Information page of UMA's web site.

To access this information, go to: <https://www.ultimatemedical.edu/student-information/>

RAINN (Rape, Abuse & Incest National Network) is the nation's largest anti-sexual violence organization

The National Sexual Assault Hotline is available 24/7:

Telephone: 1-800-656-HOPE (4673)

Online chat: <https://www.rainn.org/>

State specific resources: <https://www.rainn.org/state-resources>

Sex Offender Registry

The following link contains the Florida state sex offender registry. <http://offender.fdle.state.fl.us>

National Sex Offender Registry:

The following link is sponsored by the US Department of Justice and contains information regarding the national sex offender registry. [National Sex Offender Website](#)

Campus Health

Disability Support Services

No person shall be excluded from participation, denied any benefits, or subjected to any form of discrimination because of sex, religion, race, age, creed, national origin, or physical handicap or disability. UMA makes reasonable accommodation to meet the needs of disabled prospective students when their physical or intellectual disability affects the performance of functions relative to training/career. Procedures for requesting accommodation are contained in UMA's Disability Support Services Manual, available on campus and in administrative offices.

UMA's Disability Services can be contacted at 888-333-1454 or disabilityservices@ultimatemedical.edu. The UMA Catalog/Addendum contains additional information. The Catalog, Addendum and Supplement are available on the UMA website at <http://www.ultimatemedical.edu/catalog>.

Drug and Alcohol Abuse Policies

UMA supports and endorses the Federal Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act amendments of 1989. The unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance or abuse of alcohol by students on UMA's property or as part of any UMA activity is prohibited. The reports can be accessed at [Drug-and-Alcohol-Abuse-Prevention](#).

Drug-Free Work Environment Policy

UMA supports and endorses the Federal Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act amendments of 1989. The unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance or abuse of alcohol by students on UMA's property or as part of any UMA activity is prohibited.

It is the purpose of UMA to help provide a safe and drug-free work environment for our students and our employees. With this goal in mind UMA explicitly prohibits:

- The use, possession, solicitation for, purchase or sale of narcotics or other illegal drugs, alcohol, or prescription medication without a prescription on Company or customer premises or while performing an assignment.
- Being impaired or under the influence of legal or illegal drugs or alcohol away from the Company or customer premises, if such impairment or influence adversely affects the employee's work performance, the safety of the employee or of others, or puts at risk the Company's reputation.
- Possession, use, solicitation for, purchase or sale of legal or illegal drugs or alcohol away from the Company or customer premises, if such activity or involvement adversely affects the employee's work performance, the safety of the employee or of others, or puts at risk the Company's reputation.
- The presence of any detectable amount of prohibited substances in the employee's system while at work, while on the premises of the company or its customers, or while on company business. "Prohibited substances" include illegal drugs, alcohol, or prescription drugs not taken in accordance with a prescription given to the employee.

UMA may conduct drug testing for employees under any of the following circumstances:

- **FOR CAUSE TESTING:** UMA may ask an employee to submit to a drug test any time it feels that the employee may be under the influence of drugs or alcohol, including, but not limited to, when there is evidence of drugs or alcohol on or about the employee's person or in the employee's vicinity; following observance of unusual conduct on the employee's part that suggests impairment or influence of drugs or alcohol; following negative performance patterns, or excessive and unexplained absenteeism or tardiness.
- **POST-ACCIDENT TESTING:** Any employee involved in an on-the-job accident or injury under circumstances that suggest possible use or influence of drugs or alcohol in the accident or may be asked to submit to a drug and/or alcohol test. "Involved in an on-the-job accident or injury" means not only the one who was injured, but also any employee who potentially contributed to the accident or injury event in any way.

UMA reserves the right to ask students selected at random to take tests for the presence of illegal drugs. Any UMA student found to be abusing alcohol or using, possessing, manufacturing, or distributing controlled substances in violation of the law on UMA property or at UMA events shall be subject to disciplinary action up to and including dismissal.

UMA urges any student struggling with drug or alcohol abuse (either in his/her own life or the life of a friend or family member) to contact the National Clearinghouse for Alcohol and Drug Information (NCADI) at 800-729-6686. NCADI is a national, 24/7 resource for information about substance abuse prevention and treatment. NCADI distributes the latest studies, surveys, guides and materials on substance abuse from various agencies, such as the U.S. Departments of Education and Labor, the Center for Substance Abuse Prevention, the Center for Substance Abuse Treatment, the National Institute on Alcohol Abuse and Alcoholism, and the National Institute on Drug Abuse. There are English- and Spanish-speaking information specialists to recommend appropriate services and information.

A summary of the health risk associated with the major categories of drugs along with information regarding counseling, treatment, rehabilitation programs and legal sanctions are included in the Drug and Alcohol Prevention disclosure located at [Drug-and-Alcohol-Abuse-Prevention](#).

Student Services and Resources

ACADEMIC SERVICES | 888-215-8215 instructors@ultimatemedical.edu

UMA offers several Academic Service options to answer student-driven questions about discussions, assignments, assessments, or other course content. Students may speak to an Academic Specialist at the number and e-mail address above for support to address general academic questions. The Academic Specialist team will also help students reach an instructor for specific content questions. Students may also contact their assigned courseroom instructor directly during office hours by telephone or at any time via e-mail. Instructor office hours and contact information is located in the UMA Puma Den and in the Faculty Availability information in the courserooms.

STUDENT SERVICES |

UMA Online: 888-216-0544 learnerservices@ultimatemedical.edu

Clearwater: 727-674-2609 clearwaterls@ultimatemedical.edu

The Learner Services department provides support for students throughout their time at UMA. New Student Advisors focus on helping students adjust to life as an online learner, to outline the great resources UMA offers, and to help each student be successful during the first 10 - 15 weeks of school. After the first 10 - 15 weeks, each student is assigned a Learner Services Advisor who remains at their service through graduation. Both New Student Advisors and Learner Services Advisors are available to answer any questions about grades, the online classroom, student expectations and more. Upon request, UMA will consider furnishing a replacement laptop charger (Online only), scrub uniform, or cap and gown for those students needing assistance.

LIBRARY SERVICES | 877-295-5078 askthelibrarian@ultimatemedical.edu

The UMA Librarian facilitates as a gateway to the virtual library and connects students to high quality resources available in UMA's Virtual Library. The UMA Virtual Library's core collection includes thousands of peer-reviewed, full-text articles on a variety of subjects that are accessible at any time, from any location.

As a shared service for all locations, UMA maintains a full-time Librarian who provides students, faculty, and staff with research assistance and instructions for navigating the virtual library's digital collection and manages the circulation of physical library resources at the Clearwater campus. Hours are posted on ultimatemedical.edu/students/directory. For questions, please contact the UMA Librarian at 877-295-5078 or askthelibrarian@ultimatemedical.edu.

Career Services |

UMA Online: 888-315-8211 onlineplacementassistance@ultimatemedical.edu

Clearwater: Clearwatercareerservices@ultimatemedical.edu

UMA has an active Career Services department that assists graduates in locating entry-level career opportunities related to their field of study. Career Services Advisors work directly with local businesses, industry leaders, and advisory board members to assist students with conducting a professional job search. UMA does not, in any way, guarantee employment. It is the goal of the Career Services office to help all graduates realize their personal and professional development goals and assist them in seeking employment.

Career Services Advisors provide job search assistance for all UMA graduates. Career Services Advisors focus on assisting students with resume reviews, job search strategy, job opportunities, the application process, interview preparation, and overall support in their employment pursuits.

Career Services Advisors also provide continued on-the-job support for the first couple of weeks that a UMA graduate is gainfully employed. This support includes effective conflict resolution and building your network. The Career Services Advisors then bridge the gap between Career Services and continued Alumni support. Graduates will also have the opportunity to partner with our Corporate Alliance Department, who leverages UMA's relationships with national employers to fill their allied healthcare needs.

ALUMNI SERVICES | 888-216-0535 alumniservices@ultimatemedical.edu

UMA provides alumni from both campuses with ongoing career development support (e.g., career coaching, interview preparation, resume revisions). The Alumni Services team performs quarterly outreach

to all UMA alumni regardless of their employment status, to sustain engagement with alumni and support their long-term career goals. The Alumni Services team is available to alumni to support new job searches and career progression.

CERTIFICATION SERVICES |

UMA Online: 888-208-1849 certificationservices@ultimatemedical.edu

Clearwater: 800-477-9915 Clearwatercareerservices@ultimatemedical.edu

The Certification Services team is available to support students and graduates in registering for certification exams where relevant to the student's program. In selected programs students and graduates can access preparation materials and receive academic support from instructors.

GUIDANCE RESOURCES | 866-797-1622 ultimatemedical.edu/help

The UMA Student Guidance Center is available 24/7 and provides confidential counseling at no additional cost to the UMA student, graduate, and/or members of his/her household and can be conducted face-to-face or in a web meeting. The UMA Student Guidance Center offers confidential assessment and referral, work-life solutions, financial information and resources, guidance resources online, and legal support and resources. Students can learn more about the UMA Student Guidance Center by visiting ultimatemedical.edu/help.

STUDENT RESOURCES | 813-387-6753 studentsuccess@ultimatemedical.edu (UMA Online)

The Student Success Center, the Wellness Center, and PUMA Den's Information Center provide a multitude of resources and information designed to assist students throughout their learning experience with academic and non-academic resources. Resource topics include laptop and technical support, financial aid, learner services, career preparation, and health and wellbeing. On-demand webinars, instructor sessions and information regarding how to access other valuable UMA resources are also available.

ADDITIONAL SUPPORT SERVICES | 800-509-5474 UMAcares@ultimatemedical.edu

UMA Cares works with all appropriate UMA departments to answer inquiries and resolve issues received from students and other non-employees. UMA Cares takes all inquiries seriously and will respond in a timely manner.