



William Howard Taft
— U n i v e r s i t y —

W. Edwards Deming School of Business

Master of Business Administration (MBA)

with a Concentration in

Health Care Administration

(A Non-Resident Independent Study Degree Program)

The University's School of Business is dedicated to the memory of W. Edwards Deming (1900-93), a consultant and academic scholar recognized as the father of the total quality management movement and a proponent of life-long learning.

This catalog supplement should be carefully reviewed in conjunction with the University's *General Catalog* by individuals considering application to the *MBA* program. Additional catalog supplements are available for other University degree programs.

Any questions on the information contained in this catalog supplement should be directed to the Admissions Office at the address or telephone numbers below:

William Howard Taft University

3333 S. Wadsworth Blvd., Suite D228
Lakewood, Colorado 80227

(877) 894-TAFT (8238)

(303) 867-1155

Admissions@Taft.edu

www.Taft.edu

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Message from the Dean

*William
Howard Taft
University
has served
students for
over three
decades.*

Welcome to the W. Edwards Deming School of Business at William Howard Taft University. William Deming's (1900-1993) significant contributions to the theory of quality improvement include the Fourteen Points for Quality Improvement and the System of Profound Knowledge. Deming's Theory of Profound Knowledge consists of four parts: appreciation for a system, knowledge about variation, theory of knowledge, and knowledge of psychology. He believed in what Gestalt Theorists stated as: the whole is different and/or greater than its parts.

He knew that to improve/change/or fix a system, you have to understand it first. Deming helped create a system that proved to be holistic and dynamic, and is still used around the world in industry, government, and academia.

Dr. Deming was also known for his many quotes, and the following is one favorite: "It is not enough to do your best; you must know what to do, and then do your best." This quote that can be easily applied to your business studies here at William Howard Taft University. We will help you in acquiring the knowledge needed to do your best, and become the best in your future endeavors.

Anita Cassard, MPA, PhD

Dean

William Howard Taft University, W. Edwards Deming School of Business

Dr. Anita Cassard completed her undergraduate coursework at the Economic Research Institute and Institute of Advanced Studies in Vienna, Austria. She received her MPS from Milano The New School for Management and Urban Policy in New York City, and her doctoral degree from Walden University in Minneapolis, Minnesota (Applied Management and Decision Sciences).

Dr. Cassard is a member of Sigma Iota Epsilon-Zeta Rho Chapter and Delta Mu Delta, and has published papers in scientific journals including: Insight – A Journal of Scholarly Teaching, JABE- the Journal of Applied Business and Economics, and JSBHS- Journal of Social, Behavioral, and Health Sciences. VDM-Publishing in Germany with distributions in Europe, Asia, and the United States published her book, The Sherpa Leadership Model: A Model of Disempowerment.

Dr. Cassard has spent the past twenty years building bridges between higher education and the global business environment to empower people of all backgrounds to work together and become successful citizens.

Dr. Cassard received her PhD in Applied Management and Decision Sciences with a specialization in Leadership and Organizational Change from Walden University, Minnesota and her MPS from Milano The New School for Management and Urban Policy in NY/NY.





**Master of Business Administration (MBA) Program
with a Concentration in Health Care Administration**

OVERVIEW OF THE PROGRAM

The online *Master of Business Administration program with a concentration in Health Care Administration* is an independent study graduate degree program which emphasizes economic, regulatory and legal, accounting, finance, management and leadership issues specific to healthcare industries.

This MBA program has been found to be of particular interest to individuals employed or seeking employment in hospitals and health maintenance organizations and individuals providing consulting services to such organizations.

OBJECTIVES

The objectives of the *Master of Business Administration with a concentration in Health Care Administration (MBA HCA)* program are:

1. To develop the business skills necessary to operate or consult to hospitals and healthcare organizations.
2. To offer a program of coursework and practical exercises designed to improve the operational effectiveness or administration of a healthcare organization.
3. To explore the intricacies of effective management, finance, and marketing of a healthcare organization.
4. To allow for a number of electives, focused on various healthcare administrative and management issues and procedures.
5. To employ faculty who are accomplished in their respective fields from both an academic and practical perspective.

Successful graduates of the program will demonstrate:

- Application of knowledge in the legal, theoretical, ethical, and practical aspects of starting and operating a business.
- The ability to evaluate common start-up business and related legal issues and make appropriate decisions and recommendations based on sound reasoning and analysis.
- Appreciation for making socially responsible and environmentally sustainable choices when designing and implementing business strategy.
- How to author a properly formatted and presented Business Plan or Capstone project that represents substantive original work that ties together the learning objectives of the coursework.

The University acts to fulfill the purposes of the M.B.A. program through appropriate coursework, coupled with continuing direction, evaluation of student progress, and regular assessment of student learning outcomes, supervised and administered by qualified faculty.

The online M.B.A. program is presented on a semester basis. Students are generally enrolled in 12 units per Semester. Each semester consists of a minimum time period of 16 weeks from the date study commences. Students not completing all Semester coursework in 16 weeks may be granted a 2 month extension of time to complete the semester. Students may take a leave-of-absence between semesters however, except in special circumstances, the entire degree program (3 semesters) must be completed within 5 years.

PRESENTATION

The Program is presented on a semester basis. Students are generally enrolled in 3 courses per semester with the exception of the capstone, which is taken separately at the end of the program. Each semester consists of a minimum time period of 16 weeks from the date study commences. Students not completing all semester coursework in the 16-week period will be granted an automatic two-month extension of time to complete the semester. Students may take a break between semesters; however, except in special circumstances, the entire program must be completed within five years.

Coursework is submitted and graded via Taft University's online learning platform, *Moodle*[™]. This gives students and faculty one central place to log on and interact through discussion forums, submit and retrieve feedback on lesson assignments, and access any ancillary electronically available course materials.

The Program is available to enrolled students from anywhere there is an internet connection.

Each course in the Program contains a series of lesson assignments, generally consisting of reading assignments supplemented occasionally by various multimedia. Students are evaluated through examinations and/or research assignments, which are submitted for faculty evaluation. Students conclude the Program with the preparation of a capstone project.



Master of Business Administration (MBA) Program with a Concentration in Health Care Administration

DIRECTED INDEPENDENT STUDY

The advantages to independent study are obvious – flexibility in the study schedule, the ability to complete coursework from almost anywhere in the world, and the ability to interact with instructors and students with common interests from all regions of the United States and many foreign countries. However, independent study education is not the best alternative for all students.

While there are exceptions and every individual is different, experience has shown certain personal attributes are often helpful or detrimental in the successful completion of distance learning courses. Students who have been successful in independent study programs often have many of the following attributes:

- Are good at prioritizing tasks and often get things done ahead of time without being reminded and, as a result, are excellent time managers;
- Are highly motivated;
- Recognize independent study is an alternative means to achieve educational goals – not an “easy way” to achieve such goals;
- Have a strong desire to complete their educational goals.

Because students won't be sitting in a classroom on a regular basis and won't have an instructor or classmates nearby to remind them of assignments, a student must be self-directed and conscientious about completing assignments to succeed in the program. As with all things in life, the greater the motivation to do something, the greater the chance of success.

Individuals who possess the following attributes *may not* be a good candidate for an independent study program:

- Students who strongly prefer face-to-face interaction with instructors and classmates;
- Students who find classroom discussion is almost always helpful;
- Students who need feedback from their instructor immediately and often;
- Students with poor self-discipline and planning skills.

The first three points are not possible in our directed independent study modality. The flexibility that makes this type of program attractive to many students requires greater self-discipline and planning than in a traditional

classroom program where the timing of the course is predetermined. While the University will assist the student in preparing a study plan, a student must exercise self-discipline in the completion of the degree requirements.

Commitment and self-discipline are the keys to success. No applicant will be admitted to the program unless the University believes they have the academic ability to succeed. However, the degree of commitment and self-discipline cannot always be accurately assessed at the time of admission.

ADMISSION POLICIES AND REQUIREMENTS

Applicants who have earned a Bachelor's degree from a college or university accredited by an accrediting agency recognized by the United States Department of Education are considered regular applicants to the Program. The majority of applicants to this program are adults working in a variety of professional settings.

An individual not qualifying as a regular applicant may apply as a special applicant. Special applicants are evaluated on a case-by-case basis but must have an academic background equivalent to a Bachelor's degree earned in the United States. This could be a degree earned outside the United States or a combination of academic units earned and professional employment experience.

Applicants whose native language is not English and who have not earned a degree from an appropriately accredited institution where English is the principal language of instruction must receive a minimum score of 530 on the paper-based Test of English as a Foreign Language (TOEFL) or 71 on the TOEFL internet-based test (iBT®) or its equivalent. For more information on TOEFL visit [their website](#).

An applicant may be conditionally admitted into the program based on a completed Application for Admission form, and student copies of transcripts reflecting the applicant's highest relevant degree. Official copies of all relevant college level credits received directly from the institution of origin will be required within 60 days of enrollment.

The vast majority of the program's applicants are mature adults working in a variety of professional settings. Many have not attended college for several years. Consequently, prior class rank and grade point average are not significant factors in the admission process.



Master of Business Administration (MBA) Program with a Concentration in Health Care Administration

FOREIGN APPLICANTS

Applicants whose native language is not English and who have not earned a degree from an appropriately accredited institution where English is the principal language of instruction must receive a minimum score of 530 on the paper-based Test of English as a Foreign Language (TOEFL), or 71 on the iBT, or its equivalent. For more information on TOEFL visit [their website](#).

Applicants with degrees earned at institutions located outside the United States must have their academic transcripts evaluated and certified by a National Association of Credential Evaluation Services, Inc. (NACES) member organization.

APPLICATION PROCESS

To apply for admission to the program, an applicant must complete the University's [Application Form](#) and pay the associated \$75 Application Fee. **In addition, we require the following documents to complete an application:**

- Resume
- Bachelor's degree transcript
- Copy of ID

It is not necessary to submit official transcripts of prior work at the time of application; *however, official transcripts of prior degrees will be required within 60 days of enrollment.*

An admissions representative will contact the applicant if further documents are required, such as a degree evaluation. Once all necessary documents are received, the applicant will be sent for review and should hear back about acceptance within two business days.

TRANSFER CREDIT AND CREDIT BASED UPON EXPERIENTIAL LEARNING

The acceptance of transfer credits between academic institutions lies within the discretion of the receiving college or university. Therefore, the University cannot guarantee that any course or degree completed at another educational institution will be accepted by the University nor can the University guarantee that any course or degree program completed at the University will be accepted as credit by any other educational institution.

Students may apply to have prior coursework and/or college-level learning reviewed by the University for academic credit.

Transfer Credit: Transfer credit toward a degree may be awarded for postsecondary courses completed by the student at other appropriately accredited institutions if such courses are found to be academically comparable and meet the standards and requirements of the specific program. Courses must have been completed in the last seven years to qualify as transfer credits toward the MBA program.

Portfolio Credit: Academic credit may be given for adequately documented and validated experiential equivalent learning of a postsecondary nature. Examples include credit for achievement of certifications, college level equivalent tests, or other postsecondary level equivalent experience. Students with prior military experience may also apply to have military coursework evaluated for possible equivalent college credit.

The awarding of transfer credit or portfolio credit is considered on a case-by-case basis and awarded at the sole discretion of the University.

HOW TO ENROLL

Once an applicant is conditionally accepted for admission to the program, an admissions representative will inquire about the applicant's desired start date (within six months of acceptance). After confirmation of the desired start date, a formal *Enrollment Agreement* will be prepared and sent to the applicant for review and signature via DocuSign. Enrollment may begin on the 15th of any month.

Applicants are encouraged to contact Admissions with any questions regarding enrollment procedures.

DEGREE REQUIREMENTS

To earn the *Master of Business Administration (MBA)* degree a student must complete the courses listed in the curriculum section of this *Catalog Supplement* in good academic standing and pass all examinations.

The requirements may be completed in as little as 12 months. All requirements must be completed within five years from the date of initial enrollment.



FACULTY

The University employs faculty qualified to undertake the level of instruction or course development that they are assigned. They possess degrees or credentials appropriate to the degree program and level they teach. A complete listing of faculty and their qualifications is set forth in the *Faculty Catalog Supplement* available on the website.

INCOME TAX CREDITS AND DEDUCTIONS

Many students may qualify for the Lifetime Learning Credit (equal to 20% of their qualified education expenses) on their federal income tax return. Additional information on the Lifetime Learning Credit can be found on the University's website. Some education expenses may also qualify as a business deduction for work-related education pursuant to Section 162 of the Internal Revenue Code.

It is recommended that applicants consult with their tax advisor or read IRS Publication 970 (Tax Benefits for Education) to determine how these credits or deductions might benefit them individually.

FINANCIAL INFORMATION

Tuition for the MBA HCA program is \$225 per unit. Current information on financial aid can be found on Taft University's website.

Enrollment in the Program will generally qualify students for payment deferrals on existing federally insured student loans. Applicants seeking deferrals on existing student loans should check with their lenders prior to enrollment.



FEE SCHEDULE

Application Fee*	\$75
Transfer Credit Evaluation Fee*	\$55
Portfolio Credit Evaluation Fee*	\$100
Registration Fee (per semester)	\$50
Computer Library Fee (per semester)	\$45
Diploma Fee*	\$75
Transcript Fee (Two Provided at No Cost)	\$10
Late Payment Fee (Declined Credit Card, Per Item)	\$25

Students may pay any of the above fees Visa®, MasterCard®, Discover® or American Express®.

The cost of books and materials, other than each course syllabus, is not included in the tuition. Most books and materials may be purchased at local colleges, retail bookstores, directly from publishers, or on the internet. The cost is estimated to average approximately \$150 per course, but many sources offer great discounts.

EMPLOYER TUITION REIMBURSEMENT

The University will provide reasonable documentation to students seeking tuition reimbursement from their employer. However, if employer acceptance or tuition reimbursement is a material consideration, the University recommends applicants ascertain the policy of their employer prior or enrollment.

FINANCIAL AID

Advancing your professional education is an investment in your personal and professional development. The University makes every effort to make a post-graduate education an achievable goal for all qualified applicants.

The University participates in the Department of Veterans Affairs (VA) and Armed Forces Tuition Assistance (TA) education programs designed specifically for military active duty, reserve, veterans, or spouse and family.

LOAN DEFERRALS & GRANTS

Current information on financial aid is set forth on the University's website. Enrollment in the program will generally qualify students for payment deferrals on existing federally insured student loans. Applicants seeking deferrals on existing student loans should check with their lenders prior to enrollment.



FREQUENTLY ASKED QUESTIONS

Q. How long does it take to complete the program?

A. The University's commitment to the Distance Education Accrediting Commission (DEAC) precludes any student graduating from a university degree program in less than one year. Students may take as long as five years to complete the program.

Q. Will you accept transfer credits?

A. Yes, students may apply to transfer up to a total of 18 semester units from comparable coursework completed at approved institutions. Applicants seeking transfer credit must pay the \$55 Transfer Credit Evaluation Fee and include full transcripts and course descriptions with their application to the program.

Q. I don't have a lot of computer knowledge. Will I have difficulty completing the assignments?

A. Computer requirements are detailed in the *General Catalog*. Basic knowledge of a program such as Word® is required to complete lesson assignments. Internet access is necessary to utilize Moodle™ and the electronic library. An email address is necessary to effectively communicate with university personnel and fellow students – a Taft University email is not provided to students.

Q. I'm not sure I want to complete the entire program. Can I take just one course rather than enroll in the entire program?

A. No. Students are enrolled in an average of 12 units each semester with the exception of the final capstone project; however, a student who elects not to complete the program or enroll in additional semesters has no financial obligation to the university beyond the current semester.

Q. Is this program approved for federal student aid?

A. No. We do not currently accept Title IV loans for the Master of Business Administration (MBA) program.

Q. Are there any other financial aid options available to students not eligible for Title IV?

A. Yes. Many students are eligible for financial aid through employer tuition reimbursement programs and/or Taft University's *Partners in Professional Education (PIPE)* program. Additionally, the university offers a no-interest payment plan, which permits students to pay 30% of the semester's tuition at the time of enrollment and the remaining balance over a five-month period. Other financing sources or scholarship opportunities may also be available via the website's [Scholarships & Grants](#) page.

Q. Is there ever a need to attend a physical class?

A. No. Academic and administrative procedures are carefully designed so that students can complete all requirements for graduation entirely online without unreasonably disrupting their professional or family lives.

Q. Will I need to complete courses pursuant to a rigid timetable?

A. No. Each semester consists of a minimum time period of 16 weeks from the date study commences. Students not completing all semester coursework in the 16-week period will be granted an automatic 2-month extension. There are no assignments that must be submitted on a weekly or monthly schedule and students may take time off between semesters. However, except in special circumstances, the entire program must be completed within five years from the date of matriculation.

Q. How are examinations handled?

A. Students are required to pass one proctored examination each semester, totaling three examinations for the entire program. The exams can be proctored online by ProctorU under the supervision of a web camera and microphone – or students can select a member of the Consortium of College Testing Centers (CCTC). CCTC offers proctoring services at over 250 locations throughout the United States. If a student lives near one of the University's offices (Santa Ana, CA or Lakewood, CO), they may also have their examinations proctored there.

Q. What research tools are available to students?

A. The university provides all students with independent online research tools to assist in performing coursework through the *Library & Information Resources Network (LIRN) Virtual Library Collection*. LIRN is an extensive collection of scholarly information, sources, and reference titles from a variety of databases. Students pay a \$45 Computer Library Fee each semester.

Q. How soon can I get started?

A. The program utilizes an open enrollment policy. Students may commence study on the 15th of any month. Approved applicants may delay enrollment for a maximum of six months. If an approved applicant has not enrolled within six months of acceptance, a new application, including fees and documents, will be required.



**Master of Business Administration (MBA) Program
with a Concentration in Health Care Administration**

CURRICULUM

The following courses are required in the *Master of Business Administration (MBA)* program:

	Unit Value
First Semester	
MGT513 Management Principles for Health Care Professionals	4
BUS508 Economics of Health & Medical Care	4
MKT511 Marketing Management	4
Second Semester	
FIN513 Health Care Finance	4
BLW512 Legal Aspects of Health Care Administration	4
ACC513 Managerial Accounting	4
Third Semester Electives (Choose 8 Units)	
BLW513 The Legal & Regulatory Environment of Business	4
BUS503 Valuing a Small Business or Professional Practice	4
BUS516 Commercial Leasing	4
BUS602 Business Research	4
FIN514 Financial Planning Principles	4
MKT513 Public Relations	4
Business Plan OR Capstone (Choose One)	
BUS596 Business Plan	4
BUS597 Capstone	4
Total Credits	36

COURSE DESCRIPTIONS

First Semester

MGT513 – Management Principles for Health Care Professionals (4 units)

This course is an introduction to the management concepts essential to the understanding of the organizational environment within which the functions of the manager are performed. It includes challenges to assumptions about such concepts as power, authority, influence, and leadership. The course is presented in sufficient detail to enable the practitioner to apply the concepts in day-to-day situations.

BUS508 – Economics of Health & Medical Care (4 units)

This course provides the student with the elements necessary to apply basic economic principles to the health care field. Emphasis is placed on economic tools of particular relevance to health care, pertinent and systematic insights into the workings of the health care system, and the evaluation of health care policies.

MKT511 – Marketing Management (4 units)

This course focuses on formulating and implementing marketing management strategies and policies. The marketing management process is important at all levels of the organizations, regardless of the title applied to the activity. Typically, it is called corporate marketing, strategic marketing, or marketing management. For our purposes, they all involve essentially the same process, even though the actors and activities may differ. The course will provide you with a systematic framework for understanding marketing management and strategy.

Second Semester

FIN513 Health Care Finance (4 units)

This course addresses financial information and the decision-making process, financial environment of health care organizations, strategic financial planning, cost concepts and decision-making, and working capital and cash management.

BLW512 – Legal Aspects of Health Care Administration (4 units)

This course presents an overview of the legal issues facing the health care industry. It is a comprehensive and inclusive review of a wide variety of health care legal issues providing students with a realistic knowledge of health law and its application to the real world.

ACC513 – Managerial Accounting (4 units)

This course offers a balanced coverage of concepts, methods, and uses of managerial accounting with a strong emphasis on management issues. The principle course objective is to help the MBA student focus on concepts and managerial uses of accounting information, rather than the techniques of cost accounting. (*Accounting graduates or CPAs may substitute an elective for this course.*)

General Electives

BLW513 – The Legal & Regulatory Environment of Business (4 units)

This course highlights the legal and regulatory environment in which people and companies conduct business activities. It emphasizes public rather than private law.

BUS503 – Valuing a Small Business or Professional Practice (4 units)

This course explores the most commonly accepted valuation methods for closely held businesses and professional practices. It also covers defining value for different purposes, the impact on value of cash versus financing options, as well as how to work with professional business appraisers and business brokers.

BUS516 – Commercial Leasing (4 units)

Often the largest financial commitment of the small or developmental stage business, this course covers lease negotiations, the lease document, and tenant improvements for both office and retail leases.

BUS602 – Business Research (4 units)

A fundamental key to successful management is information. Knowing what information is needed, when it is needed, how to collect it, and how to interpret it can be the critical process to success. More than basic decision-making research, managers should be able to demonstrate the capacity to add unique knowledge to the national body of knowledge of business. This course will focus on practical theory and processes that managers can use to assist in the decision-making matrix. It will also provide the foundation for developing the practical projects of



each course and the program. The process will include analyzing the information, evaluating the results, and developing a strategy that leadership can implement.

FIN514 – Financial Planning Principles (4 units)

This course is intended to provide an in-depth understanding of the basic principles underlying financial planning. Theoretical concepts needed to understand and practice financial planning are discussed in detail. The understanding of the theoretical principles is then strengthened through real world examples.

MKT513 – Public Relations (4 units)

This course presents information about public relations practice, a brief summary of its development, and addresses trends that might predict the future.

Business Plan & Capstone

BUS596 – Business Plan (4 units)

In this course, students develop and present a comprehensive business plan for a real or fictitious business that includes the traditional major topics including the executive summary, market and industry analysis, financing, marketing, management, and staffing.

BUS597 – Capstone (4 units)

The capstone course allows students to apply the knowledge gained throughout the program to a work-related project. Students work with a faculty member to select an appropriate project and outline the course scope and deliverables. It is expected that the completed project will deliver some business process improvement or other benefit to the student's work environment if possible.



Catalog Addendum for California Residents

STUDENT TUITION RECOVERY FUND

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment if you are not a California resident, or are not enrolled in a residency program.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120-day period before the closure of the institution or location of the institution or were enrolled in an educational program within the 120-day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by

the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.

4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.