



## Satisfactory Academic Progress Policy

New York College of Traditional Chinese Medicine is required by federal regulations to establish a Satisfactory Academic Progress (SAP) policy for students receiving financial aid. Financial aid standards of Satisfactory Academic Progress differ from regular academic standards set by NYCTCM because of these specific regulations. All financial aid recipients must meet the requirements of the SAP in addition to regular academic standards in order to be eligible for federal student aid. Non-financial aid academic standards may be found in NYCTCM's catalog.

Satisfactory Academic Progress (SAP) will be evaluated at the end of each trimester.

Federal regulations require that all financial aid recipients progress at a reasonable rate. Reasonable progress is measured by:

### 1. Cumulative Grade Point Average (GPA)

Students must achieve at least a 2.0 GPA at the end of each trimester. NYCTCM academic policies specifying how GPAs are calculated can be found in the school catalog.

### 2. Pace of Progress

A student's pace is calculated by the cumulative number of credits the student has successfully completed divided by the cumulative number of credits the student has attempted. All NYCTCM courses within the academic program, transfer courses from other institutions and repeated coursework are used in this calculation. Students must complete at least 67% of all cumulative attempted credits.

### 3. Maximum Time Frame

Students must complete their degree within 6 years for the Acupuncture Program and 8 years for the Oriental Medicine Program. Students must also meet the minimum cumulative number of credits completed each trimester as illustrated in the following table in order to satisfy the maximum time frame standard.

| Program                   | Published Length (Years) | Maximum Time Frame (Years) | Total Program Credits | Maximum # of Trimesters | # of Credits per Trimester |
|---------------------------|--------------------------|----------------------------|-----------------------|-------------------------|----------------------------|
| Acupuncture               | 3                        | 6                          | 141                   | 18                      | 7.84                       |
| Oriental Medicine         | 4                        | 8                          | 184                   | 24                      | 7.67                       |
| 2 <sup>nd</sup> OM Degree | 1.67                     | 3.33                       | 62                    | 10                      | 6.2                        |

### Determining Satisfactory Academic Progress

Satisfactory Academic Progress is evaluated at the end of each academic trimester (Fall, Winter and Spring). Students who meet all three SAP standards are considered in compliance with SAP. Students who do not meet the standards of SAP will be notified via email of their status and financial aid eligibility. Students who have exceeded the Maximum Time Frame or who have been academically suspended are ineligible to receive federal student aid.



## New York College of Traditional Chinese Medicine

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### **Financial Aid Probation**

Students who do not meet the standards of SAP at the end of each trimester are placed on **financial aid PROBATION**. A student on financial aid probation will be eligible to receive financial aid for **one trimester only**. At the end of the trimester in which the student was placed on financial aid **probation**, the student must meet all SAP standards in order to be eligible for continued financial aid. If SAP is not met at the end of the probationary trimester, the student will become **INELIGIBLE** for financial aid for subsequent trimesters. Students can only regain financial aid eligibility if they complete additional coursework without financial aid which makes them in compliance with all SAP standards.

### **Graduation, Leave of Absence or Withdrawal**

Upon graduation, leave of absence or withdrawal from NYCTCM, students must complete online Loan Exit counseling at [www.studentloans.gov](http://www.studentloans.gov). NYCTCM is required to update a student's enrollment status and date of effective change to the National Student Loan Data System (NSLDS). If a student drops below half time or fully withdraws during the course of a trimester, a portion of the student's financial aid may need to be returned based on NYCTCM and federal policies.

### **Leave of Absence**

Based on federal regulations, a student may be on approved Leave of Absence no more than 180 days within a 12-month period. If the student does not return by the end of the 180 days, the student's 6-month grace period will have elapsed and the student will have to begin repayment of student loans.

### **Return of Title IV Policy**

For students receiving financial aid who withdraw before completion of a term, refunds will be calculated based on the percentage of the term that the student completes. Students who complete more than 60% of any term are considered to have earned 100% of the aid for that period. Students who complete less than 60% of a given term will receive aid based on the percentage of the term completed. Any already-disbursed financial aid that is unearned due to withdrawal prior the 60% point of the term must be returned to the Department of Education. Financial aid will be returned in the following order:

1. Unsubsidized FFEL/Direct Stafford Loan
2. Subsidized FFEL/Direct Stafford Loan
3. FFEL/Direct PLUS Loan (Graduate Student)
4. FFEL/Direct PLUS Loan (Parent)

The return of funds is paid from NYCTCM resources. Students may owe a repayment to the school. Until the balance is paid in full, students will not be eligible for further financial aid and may not enroll in any future courses or utilize NYCTCM services.