

Applying for Financial Aid

Generally, to be eligible for financial aid, a student must meet all of the following requirements:

- File the Free Application for Federal Student Aid (FAFSA). The FAFSA can be submitted online at <http://www.fafsa.ed.gov/>. The Federal School Code for Five Branches University, Santa Cruz is 031313. The Federal School Code for Five Branches, San Jose is 03131301.
- Be admitted to a Five Branches University degree program.
- Be enrolled at Five Branches University at least half-time.
- Demonstrate satisfactory academic progress (SAP).

Note: Some financial aid programs have additional requirements (for example, Military Education Benefits). These requirements are monitored in the Registrar's Office.

Eligibility

Financial aid eligibility is determined by each student's need, which is defined as the difference between the estimated cost of attendance and the expected family contribution (EFC). The EFC is derived by a formula that is determined by the U.S. Department of Education.

Satisfactory Academic Progress

Federal regulations require that academic progress be monitored using qualitative and quantitative measurements. These standard measurements apply to all students. Academic progress is reviewed after every term. If at any point it is clear the student will not be able to meet qualitative and/or quantitative standards for **timely** completion of degree, the student becomes ineligible for financial aid.

1. Masters students must maintain a cumulative and term GPA of 2.75 or above.
2. Completion of 67% of all units attempted in any incremental period.
3. MTCM / DTCM students must maintain at least half-time enrollment status.
4. DAOM students must maintain a full-time enrollment status.
5. MTCM / DTCM students must pass all courses with an A, B or C letter grade and are not permitted to exceed one Incomplete (I) grade per term.
6. DAOM must not exceed two unsatisfactory grades per year (NC, NP, I, W). DAOM must maintain a passing grade P (Pass) Satisfactory of all required coursework.
7. Maximum program timeframe:
 - May not exceed the time limits for coursework as described in syllabi and course descriptions.
 - Master/Doctor of Traditional Chinese Medicine – 12 terms (Spring, Summer, Fall)
 - Master of Acupuncture – 10 terms (Spring, Summer, Fall)
 - Doctor of Acupuncture and Oriental Medicine – 6 terms (Spring, Summer, Fall)

Academic and Financial Aid Warning

- Students who fail to meet the Qualitative and/or Quantitative progress requirements in any term will be placed on Academic and Financial Aid Warning for the following term of enrollment.
- Students are placed on Warning status for a period no longer than one (1) term.
- **During the Financial Aid Warning term, students may receive financial aid and must meet all SAP requirements.**
- A letter will notify students when they placed are on Academic and Financial Aid Warning. The reason(s) for the Financial Aid Warning and SAP Requirements for the following term will be explained in the letter.

Financial Aid Warning Reason	SAP Requirement
Term / Cumulative GPA less than 2.75	Complete subsequent term with 2.75 GPA or above and with grades sufficient to raise cumulative GPA to 2.75
MTCM / DTCM students must pass all courses with an A, B or C letter grade and are not permitted to exceed one Incomplete (I) per term.	Complete affected course work with a passing letter grade in the following term.
DAOM students must not exceed two unsatisfactory grades per year (NC, NP, I, W)	Complete affected course work with a passing letter grade.
Incremental Unit/Pace Requirement(s) not met	Complete more than 67% of attempted units in following term.
Breach in professionalism	Requirement contingent upon SPRC review
Exceed maximum program time frame	Requirement contingent upon SPRC review

Academic and Financial Aid Probation

- Students who fail to meet their Warning term requirement(s) by the end of the Warning term, have the option to submit an appeal to request continued financial aid. If the appeal is approved, the student will be granted Academic and Financial Aid Probation for the following term.
- Students may be granted Academic and Financial Aid Probation for a period no longer than one term or until the completion of an approved Academic Plan. ALL SAP requirements must be met each term.
- Students who fail to meet their Probationary term requirement(s) and Academic Plan by the end of the Probationary term(s) will be disqualified from financial aid. Students who are disqualified from financial aid, but are not dismissed from the program can have aid reinstated after successful completion of an Academic Plan as approved by the SPRC.
- Students whose Probationary appeal is denied are not eligible for financial aid. An appeal denied by the Review Committee (SPRC) may be appealed to the President for continued enrollment in the program; decisions made by this Office are final.

Appeals

Appeals must be made in writing to the Student Progress Review Committee. The Student Progress Review Committee (SPRC) is responsible for reviewing and approving appeals. An approved appeal restores financial aid to the student during the probationary term. The SPRC may require a meeting and/or further developed Academic Plan to ensure SAP requirements are met by a specific term. The appeal letter must contain the following:

- Describe any extenuating or mitigating circumstances that prevented compliance with the Progress Policy. Some examples include but are not limited to death of a relative, an injury or illness.
- Explain what has since changed in the student's situation and the precise steps the student will take or is taking to gain good academic standing.
- Include an Academic Plan that specifies what classes will be taken each term to ensure successful program completion and the date of the program completion. An Academic Plan is an agreement between the student and University. Any changes to an agreed upon Academic Plan must be made by an additional written appeal.

Reinstatement of Aid

Students who are disqualified from financial aid, but are not dismissed from the program can have aid reinstated after the completion of a SPRC approved Academic Plan. The Academic Plan can include one or multiple terms until it reaches its contracted goal. Each term of the approved plan, Satisfactory Academic Progress is reviewed and must be passed to receive aid for the following term.