
Consumer Information

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General

University of East-West Medicine provides information to students via the University Web site at www.uewm.edu as well as the University Catalog. In addition, students are provided a Student Handbook and a Financial Aid Student Handbook upon enrollment. Information that is required to be provided annually is either distributed directly to current students or made available through appropriate publications, mailings, or electronic media. Enrolled students will receive a notice containing a list of the consumer information it must disseminate, and the procedures for obtaining this consumer information. Schools must provide this notice through a one-on-one distribution. Students and or/parents with questions regarding any of the consumer information found on the web or the annual notice should contact the **Financial Aid Office or the Registrar.**

Financial Aid Mission & Philosophy

The mission of the Financial Aid Department at the University of East-West Medicine is to serve the students, parents, staff, faculty, and administration in an efficient, courteous manner with dedication to understanding the Rules and Regulations governing the Financial Aid process.

It is the philosophy of the Financial Aid Department that students and their families are responsible for funding their own education. However, understanding the financial burden post secondary education can place upon the family, the UEWN has established the Financial Aid Department to help students secure funds through various types of aid in order to assist students and their family to pay for their education.

Contact Information

Financial Aid Administrator: debisnow@uewm.edu

Admissions Officer: info@uewm.edu

Registrar: registrar@uewm.edu

Phone: 408-773-1878

FAX: 408-992-0448

University Web: www.uewm.edu

Financial Aid Office Hours

Tuesday – Thursday 9:30-6:30

Location

UEWM is located at 595 Lawrence Expressway, Sunnyvale, CA 94085.

The Financial Aid Office is located on the first floor of the University. Cross the lobby as you enter the front door and go through the hall and turn left at your first opportunity. Stop at the first door on the left. Visit our office to obtain financial aid assistance, application forms, scholarship information, or meet the Financial Aid Staff.

Student's Right-to-Know Act Disclosures

Information about the Graduation/Retention Rates for students enrolled at the University of East-West Medicine, and other school information are stored at the National Center for Education Statistics (NCES) at <http://nces.ed.gov/collegenavigator>. You can find information regarding the following data on this site.

For additional information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at www.uewm.edu/pr-txmash1.php.

Accreditation and Licensing

The UEWM is currently accredited with the Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM) which is the recognized accrediting agency for the approval of programs preparing acupuncture and Oriental medication practitioners. ACAOM is recognized by the U.S. Department of Education. More information on ACAOM may be found at www.acaom.org or:

Accreditation Commission on Acupuncture and Oriental Medicine
14502 Greenview Drive, Suite 300B
Laurel, MD 20708
Telephone 301-313-0855; FAX 301-313-0912

UEWM is approved by the California Bureau for Private and Postsecondary Education (BPPVE). (In 2009 the BPPVE was replaced with the Bureau for Private and Postsecondary Education (BPPE).) More information on BPPE may be found at <http://www.bppe.ca.gov/> or:

Bureau for Private Postsecondary Education
P.O. Box 980818
West Sacramento, CA 95798-0818
Phone: (916) 574-7720; toll free: (888) 370-7589; email: bppe@dca.ca.gov

UEWM is approved by the California Acupuncture Board. Graduates of MS Traditional Chinese Medicine are eligible to sit for the California Acupuncture Licensing Examination. More information on the California Acupuncture Board may be found at <http://www.acupuncture.ca.gov> or:

California Acupuncture Board
1747 N. Market Blvd., Suite 180
Sacramento, CA 95834
Phone: (916) 515-5200; Fax: (916)928-2204; email: acupuncture@dca.ca.gov

UEWM is approved under the Department of Homeland Security to enroll non-immigrant alien students for attendance by non-immigrant international students (I-20).

UEWM students are eligible to sit for the National Certification Examinations under the National Certification Commission of Acupuncture and Oriental Medicine. More information on the National Certification Commission of Acupuncture and oriental Medicine can be found at <http://www.nccaom.org/> or:

NCCAOM
76 South Laura Street, Suite 1290
Jacksonville, FL, 32202, USA
Phone: (904) 598-1005; Fax: (904) 598-5001

UEWM is approved to operate the MS Traditional Chinese Medicine under the Higher Education Act (HEA) of 1965 by the U.S. Department of Education.

UEWM is an approved TOEFL and GRE test site.

Retention Rates Per IPEDS

This information changes annually. If you would like a current copy of this information please contact the Registrar or log onto the NCES site above.

Completion/Graduation Rate

This information changes annually. If you would like a current copy of this information, please contact the Registrar or log onto the NCES site above.

Placement/Matriculation of Graduates

This information changes annually. If you would like a current copy of this information, please contact the Registrar or log onto the NCES site above.

Study Body Diversity

This information changes annually. If you would like a current copy of this information, please contact the Registrar or log onto the NCES site above.

Study Abroad

The University of East-West Medicine encourages travel and study abroad by UEWM students. Students who have international experience enrich the UEWM campus as well as themselves. To support such experiences, the UEWM has entered into agreements with Beijing University of Chinese Medicine in Beijing, China; Heilongjiang Chinese Medicine University in Harbin, China; Liaoning University of Traditional Chinese Medicine and AnHui College of Traditional Chinese Medicine in AnHui, China for student and faculty exchanges and academic and research development. The UEWM assists our current students and alumni to apply for the study abroad. This program is an elective independent study program and not part of the required curriculum and are not eligible for Federal Financial Aid . An international studies advisor is available to counsel students about arrangements for travel and study to foreign campuses.

Transfer of Credit

UEWM accepts students who wish to transfer from other accredited schools. All transfer credits must be completed by the end of the first term of study at UEWM. Transfer credits are determined on an individual basis after admission. UEWM may grant transfer credits on a course-by-course basis for courses taken previously at other schools provided the course has been completed with a grade of C (2.0) or better. The cumulative GPA of all transfer courses listed on the Transfer Credit form must be 2.3 (C) or better. The coursework must have been completed at an institution accredited by an agency recognized by the U.S. Secretary of Education and approved by the California Acupuncture Board. The course name, credits, and available course descriptions must indicate the coursework is similar in content and class/contact hours similar to classes offered at UEWM. Courses need to have been completed within the previous ten (10) years. If courses were completed more than 10 years ago, students have the option of repeating the course(s) or taking challenge examinations. Student may also petition to transfer credit for coursework over 10 years old if they can prove that they have been continually active in the related field for that period of time.

Courses taken at non-accredited institutions are generally not transferable, with the exception of Taiji, Qigong and Tuina/Acupressure courses. These will be evaluated by the UEWM Academic Committee and determined on a course-by-course or class-by-class basis. Up to 100% transfer of credits may be awarded for coursework completed successfully in Western biomedical sciences and Western clinical sciences at an institution accredited by an agency recognized by the U.S. Secretary of Education. Up to 100% credit transfer may be awarded for didactic TCM courses and clinical coursework completed successfully at an institution that is approved by the California Acupuncture Board and accredited by ACAOM. Credit for didactic TCM courses and clinical coursework completed successfully at an institution which is not approved by the California Acupuncture Board and accredited by ACAOM may be awarded up to 50% of the credit hours by UEWM, provided that at least 50% of the corresponding course hours in these subject areas are completed successfully at UEWM. Applicants who already possess a terminal professional degree such as an M.D. or D.C. and are licensed to practice in the U.S. in their field may be granted credits based on their general coursework rather than specific courses listed on their transcripts. The option must be approved by the Academic Committee and is evaluated on a case-by-case basis.

Coursework completed at a foreign institutional must be evaluated by an educational evaluation agency in the U.S. to determine its U.S. equivalency at the student's expense.

Contact the Academic Office for more information on transfer of credit.

Students with Disabilities

The Americans with Disabilities Act (ADA) requires the University to make all programs and services accessible to and useable by persons with disabilities in the most integrated setting appropriate. Policies, practices, and procedures of the University must also be modified when necessary to avoid discrimination against individuals with disabilities unless to do so would fundamentally alter the nature of the service, program, or activity. The University recognizes its obligation to provide access for individuals with disabilities. When requested, reasonable accommodations are provided for qualified individuals with disabilities to enable successful performance in various employment settings. The University will also provide academic adjustments for qualified students with disabilities when requested and when such adjustments are appropriate.

The University makes every attempt to provide reasonable accommodation for individuals with disabilities according to ADA. There are designated handicapped parking spaces available in the front and rear parking areas at those entrances to the building. Second story offices and classrooms are accessible by wide staircases or elevator located in the hallway near the double doors on the southeast side of the building.

For more information regarding special accommodations for persons with learning disabilities, contact the Dean of Academics.

Nondiscriminatory Policy

In compliance with the Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, and the Americans with Disabilities Act of 1990, University of East-West Medicine does not discriminate in its educational programs, employment, or any other activities on the basis of race, sex, color, national origin, ancestry, religion, creed or disability.

Students who wish to file a complaint of any action that they believe is discriminatory should contact the Dean of Academic Affairs.

Misrepresentation

Management and faculty work on a daily basis to prevent and manage misrepresentation within the University. In order to avoid any possible misunderstandings, the President, CEO, VP for Operations, and VP for Academic Affairs review on a regular basis all publications and promotional material that UEWM produces such as catalogs, websites, advertisements, etc. The CEO, VP for Operations, and VP for Academic Affairs meet regularly at regularly scheduled meetings with the educational department and entire staff to review any possible misunderstandings that may arise.

The admissions and marketing departments are carefully monitored. The goal of the admissions department is to deliver an accurate quality conversation with the highest integrity to all potential and current students. Both admissions and marketing representatives work closely, and on a regular basis, with the CEO and VP for Operations to stay informed about program changes and updates to all regulatory items.

The UEWM has developed an evaluation system to ensure that each student was properly educated and presented with accurate information. Each student is requested to submit an evaluation at the end of each course. This evaluation is seeking to make sure that the school is meeting the student's expectations and verifies that their understanding of what they were presented during the admissions process is correct. At the end of the program, each student completes a program evaluation and some questions are directed at the enrollment experience as it relates to the overall integrity of the admissions process. All of the evaluations are reviewed by the VP for Operations to validate that the school is effective in communicating information accurately and truthfully. Any areas of misunderstanding or inconsistency are addressed appropriately by the VP for Operations with individual staff members or within the context of regular scheduled meetings.

Finally, the staff is included in the process to review all changes and updates related to the overall operation of the school so they are kept up to date on the most current information.

If you feel, at any time during the course of your program that, you have received any false, erroneous, or misleading information regarding the school's accreditation or educational program, financial charges or scholarships, or employability of the school's graduates, you are entitled to submit a written complaint. The following procedure has been established to respond a submission of an allegation or complaint relating to the University's misrepresentation from a student enrolled at UEWM, a prospective student, or a family of a student or prospective student.

Allegations or complaints relating to the University's misrepresentation of information relating to the nature of the education program, nature of financial charges, or employability of graduates are taken very seriously. Allegations or complaints must be received in writing. The written allegation/complaint will be directed to VP of Academic Affairs or the President of the University. The President will review the allegation and present it to a CEO and VP for Operations. This group of senior administrators will review the allegation/complaint and take immediate steps to address the claim with the individual staff member or office at which the claim was made. Remedial action will take place to correct the specific action or comments leading to the allegation/complaint. Additional instruction or discussion may also be included in the context of the regular scheduled staff meetings. A written response will be made to the claimant. If a claimant is not satisfied with the handling of their claim, the individual may contact:

Accrediting Commission on Acupuncture and Oriental Medicine (ACAOM)
14502 Greenview Drive, Suite 300B
Laurel, MD 20708
Telephone (301) 313-0855; FAX: (301) 313-0912

Bureau for Private Post Secondary Education (BPPE)
P.O. Box 980818
West Sacramento, CA 95798-0818
Telephone (916) 574-7720; Toll free: (888)370-7589

Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1510
1-800-MIS-USED Email: oig.hotline@ed.gov Web: <http://www.ed.gov/about/offices/list/oig/hot.line.html>
Regional Offices Telephone Number
Long Beach, CA 562-980-4141

Net Price Calculator

According to provisions of HEOA all schools who enroll first-time undergraduate students are required to provide on their web site a Net Price Calculator. UEWM does not enroll first-time undergraduate students; therefore, is not required to provide a Net Price Calculator. The Financial Aid Office is available to assist you with determining your net cost of attendance at UEWM.

College Navigator Website

UEWM is required to report information to National Center for Educational Statistics (NCES) for posting to the College Navigator Website. The U.S. Department of Education is required to post items on the College Navigator for the school including a link to the school's website. You can reach the College Navigator Website at <http://nces.ed.gov/collegenavigator>. Select the name of the school and the state in which the school is located to assist you to research schools or to find information about UEWM (or other school) such as student activities offered, services offered for individuals with disabilities, career and placement services offered to students during and after enrollment, and policies of the school related to transfer of credit from other schools.

Student Financial Aid Information

We understand that the financial aid process can be intimidating. However, our Financial Aid Staff can assist you through the entire process whether it be completing the FAFSA form, signing a Master Promissory Note or answering questions about the verification process (if you're chosen by the Department of Education). Our Counselor can identify the federal aid programs that will help you meet your needs and guide you through each process. Just contact our office; we're here to help!

Financial Aid Code of Conduct

UEWM maintains the highest standards of administrative and academic integrity. Our employees conduct themselves in an ethical and professional manner in their interactions with students and families. UEWM University has set forth this policy to codify and clarify our ethics standards with regard to education (student) loan lenders, servicers and/or guarantors and to provide assurances that questionable practices do not occur.

“Preferred” lender lists and endorsements of lenders: UEWM does not create, maintain, or distribute any listing of “preferred” or “recommended” third-party education loan lenders/servicers, nor will UEWM staff endorse any particular education loan lender/servicer.

Promotion of Education Loans: UEWM does not engage in a “revenue sharing” arrangement with any student loan lender, servicer or guarantor, nor enter into any arrangement designed to promote the products, services, and/or public image of any student loan lender, servicer, or guarantor. This section does not prohibit the school from distributing informational materials in compliance with federal regulation 34 C.F.R. 682.200(b)(5)(ii).

Non-Discrimination in Loan Certification: UEWM does not participate in the private educational loans offered by student loan lenders. Financial Aid staff will neither favor nor discriminate against any particular student loan lender, servicer, or provider in giving counsel to student and parent borrowers. However, nothing in this policy shall be construed to prevent properly trained Financial Aid Office personnel from giving students and parents good counsel and frank answers about loan costs, interest rates, fees, and payments to assist the borrower in making an educated loan product/lender choice.

Prohibition Against Gifts: Neither UEWM nor any of its employees will accept any gift, gratuity, favor, discount, entertainment, hospitality, benefit, or any other item of more than a nominal value from any student loan lender, servicer or guarantor, except as specifically permitted in federal regulation 34 C.F.R. 682.200(b)(5)(ii). Gifts to family members of UEWM employees are considered as a gift to the employee if the gift was given in relation to the position of the employee. Nothing in this section shall be construed as prohibiting UEWM employees from conducting normal banking business with a student loan lender; or receiving discounts, premiums, or gifts that are available to the general public based upon that normal banking business.

Contracting Arrangements/Advisory Groups: Financial aid employees or any other UEWM staff member that may have any responsibility with respect to educational loans may not accept from any student loan lender, servicer or guarantor any type of fee, payment, or other financial benefit as compensation for consulting or other services provided on behalf of the lender relating to educational loans; nor shall any employee accept

payment for services or reimbursement of expenses related to education lending advisory boards, focus groups, facility tours or similar activities from any student loan lender, servicer, or guarantor.

Staffing Assistance: UEWM does not allow student loan lenders, servicers, or guarantor staff to work in any of the school's offices, or allow them to perform the work of school personnel in other locations. Further, we do not permit any non-employee to identify him/herself as a UEWM employee.

Student Eligibility for Federal Financial Aid

To be eligible for Federal Financial Aid the student must:

1. Be enrolled or accepted for enrollment as a regular student
 - a. have fulfilled the enrollment requirements for the University and have been notified acceptance to the University
 - b. have enrolled, or will enroll in classes at the University
 - c. must be seeking a degree or certificate in a program eligible for federal financial aid funding
2. Must have a high school diploma, GED, certificate of completion of a recognized home school program, or approved equivalent.
3. Be a U.S. Citizen or an eligible non-citizen
 - a. Must hold a valid "Green Card" (I-551) if a non-citizen
4. Have a valid Social Security Number
5. Have a valid Email address
6. Males must have registered for the Selective Service
7. Not be in default on any educational loan
8. Maintain satisfactory academic progress
9. Be enrolled in at least 6 units for loans
10. Exhibit financial need after completing the Free Application for Federal Student Aid (FAFSA)

How to Apply for Financial Aid

First, you need to have a valid E-mail account as this is how you are notified of important information regarding your financial aid or other notifications from the U.S. Department of Education. The beginning point for all federal aid starts with applying for a federal PIN number. Students and a parent (if the student is a dependent) can apply on-line through the Department of Education website at www.pin.ed.gov. PIN numbers are needed in order to complete and sign the Free Application for Federal Student Aid (FAFSA) form, as well as completing other on-line processes. This process can be done quickly and easily on the Department of Education's website located at <http://www.fafsa.ed.gov>. The information that you provide will help the college determine if you are eligible for a Federal Pell Grant, Federal Work Study and Federal Student Loans. When completing the FAFSA form make sure you list University of East-West Medicine as your school choice (federal school code **039953**) as this will ensure we receive your information in a timely manner. **Deadline:** It's important to have your FAFSA completed at least 30 days prior to the start of classes since we cannot process any aid until your data is received from the federal processor. The absolute deadline to file your FAFSA is a few days before you finish school, as we must receive your information while you are still enrolled in order to process your aid.

Approximately one out of every three FAFSA applications will be chosen by the Department of Education for a review process known as verification. If your application is selected, you (and your parent if you are a dependent student) will be asked to provide copies of prior year tax returns, along with other income and asset information. We will let you know if you were selected for verification and give you a list of necessary documentation. **Deadline:** Unfortunately, we cannot process any financial aid until all of the required documentation is submitted and reviewed. At times, this process will require us to make changes to your FAFSA data, which can add time to the processing. A two week timeframe is given to you when the request for verification documents is given to you. However, it is important that you submit any documentation as soon as possible.

Upon completion of the application and verification (if required) processes, your Financial Aid Counselor will prepare a financial aid package for you based on your eligibility and financial need as determined by your FAFSA form. Your Counselor can also discuss timing of your financial aid payments, billing procedures and alternative financing options.

You are advised to apply for financial aid at least one semester before you enroll if you want your financial aid to be ready for you when you begin class. If you are reapplying for a continuing school year, you need to submit your renewal applications as soon as they become available in January. If this is not possible, please note, your aid may

not be available to you at the beginning of your classes. While it is our mission and goal to provide the most efficient and timely deliverance of your financial aid, actually getting the funds applied to your account can take time, and, at times the process can feel complicated. You are responsible to see that your aid and application are processed correctly. UEWM will do its best to assist you, but, you have to take responsibility to see that all of the steps are followed in a timely manner and the data is correct. You may have to pay for your own tuition, fees, and books waiting for reimbursement by financial aid if your aid does not arrive on time and you want to avoid late fees and interest. The following sections describe the process with instructions for you. More detail in the application process can be found on the [Applying for Financial Aid](#) (new students) or [Renewal Application for Financial Aid](#) (continuing students) links on the Financial Aid Web Page.

Email Account

You must have a valid email address. This is how you are notified of important information regarding your financial aid or other notifications from the U.S. Department of Education. If you do not already have a valid Email or need an alternative Email address, instructions are available to assist you in establishing a free Email account. Refer to [Applying for Federal Financial Aid](#) on the Financial Aid Web Page.

Federal PIN

You need to apply for a Federal Personal Identification Number (PIN) from the U.S. Department of Education. You must have a valid social security number and a valid email address to obtain a PIN. Your PIN can be used each year to electronically apply for federal student aid, electronically sign your loan, and to access your Federal Student Aid records online. When you receive a PIN, you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN in a safe place. You apply for your Federal PIN at www.pin.ed.gov. It may take a few hours or even a few days, depending on the time of year, to get your PIN. It will come to your email address. Refer to “Applying for Federal Financial Aid” on the Financial Aid Web Page.

University Financial Aid Application

The UEWM Financial Aid Application can be found on the Financial Aid Web Page in Forms under Quick Links. It should be noted that a new form must be submitted each year you are applying for financial aid. This document is used to collect information critical to determine eligibility and accurate financial aid amounts each semester. It also serves to document student permissions and certification.

1. [Financial Aid Application for New Students](#): New students and first time financial aid applicants.
2. [Renewal Financial Aid Application](#): Continuing students complete for their 2nd financial aid year and following.

FAFSA (Free Application for Federal Student Aid)

Federal Financial Aid regulations require all students to complete a Free Application for Federal Student Aid (FAFSA) to apply for federal financial aid funds. You are responsible for filling out the FAFSA. You complete your FAFSA on-line at www.fafsa.ed.gov. Shortly after submitting your FAFSA the federal government will send you a Student Aid Report (SAR), which is a reprint of your completed FAFSA. You should carefully review the SAR and contact the Financial Aid Office if any information is incorrect. Around the same time the SAR is sent to you, an electronic version is sent to UEWM from the federal processor. This automatically occurs if you list UEWM as a school you would like to attend when completing the FAFSA.

In order to fill out the FAFSA you will need at least the following information. Do not bring this information to the Financial Aid Office unless requested.

1. A valid Social Security Number that matches your birth date
2. A valid California Drivers License (not required, but desired)
3. Federal Income Tax Return – IRS Form 1040, 1040A, 1040EZ, or 1040TeleFile for the prior year of application
4. W-2s for the prior year of application
5. Bank statements for the current year of application
6. Proof of citizenship or legal residence

If you do not have this information handy, wait to fill out the FAFSA until you do. You cannot proceed to successive pages on the FAFSA with missing information. The Federal Government verifies the data in their databases, therefore, the information submitted on the FAFSA MUST BE ACCURATE AND COMPLETE. Please do

not understate your income from your tax forms. The Federal regulations authorize random selection of require that 33% of all students must have their FAFSA information verified by the Financial Aid Office.

Statement of Educational Purpose

The parent or student signing a Free Application for Federal Student Aid (FAFSA) certifies that (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

The parent or student, signing the Free Application for Federal Student Aid (FAFSA) agrees, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a Personal Identification Number (PIN), you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Referral to the U.S. Office of the Inspector General

The Financial Aid Office is required to report falsified information to the U.S. Office of the Inspector General. There are significant fines and possible imprisonment if you are found to *purposefully* give false or misleading

Stop and Wait

Once you complete and e-Sign your FAFSA with your PIN, you will need to wait until you receive instructions from the Financial Aid Office regarding the next steps.

Renewal of Financial Aid

Please, remember that financial aid is not automatically renewed from year to year. A FAFSA, or Renewal FAFSA, and a Renewal Financial Aid Application must be submitted each year. The same deadlines will apply as for a new student. See [FAFSA / University Application Filing Date](#) for more information regarding deadlines..

Aid Programs Offered

At this time, only students enrolled in the Master of Science in Traditional Chinese Medicine are eligible for financial aid. University of East-West Medicine offers financial assistance through Federal Student Aid (Title IV) through the U.S. Department of Education. Three forms of Federal Financial Aid are currently offered: Federal Pell Grant, Federal FSEOG, Federal Direct Loans, and Federal Work Study. At this time, UEWM does not offer institutional scholarship funds, except for the 25% non-federal match for FSEOG.

Grants and Scholarships

Federal grants are awarded to students based upon factors such as “need” as determined by the FAFSA. You will need to complete the FAFSA and University Application for Financial Aid to apply for federal grants. You will be awarded the maximum grants for which you qualify based on these applications. Students must also meet the minimum Satisfactory Academic Progress standards to receive any grants.

Each year there are many scholarships, grants and fellowships that go unclaimed. We recommend that you spend time searching for various outside funding sources to help with your educational finances. Searching the Internet may result in many opportunities. Students are encouraged to search for scholarships, grants and fellowships. As with any activity on the Internet, caution is recommended. There are many scams on the Internet. No valid scholarship, grant, or fellowship will require a student to pay money or ask for a credit card number to apply or search for, or receive, a scholarship, grant, or fellowship.

Pell Grant

Federal Pell Grants are undergraduate grant funds from the federal government that do not need to be repaid. This award may be renewed, though not automatically, each year based on your FAFSA eligibility. Students working on their first bachelor’s degree with an Expected Family Contribution (EFC) below \$ 4995 (2012-13 EFC and is subject to change each school year), and who are meeting the general eligibility requirements for Title IV financial aid may be considered for this grant. Students must begin attendance in all classes for which they receive Pell to establish eligibility. If, at the end of the term a professor reports a student received an “F” grade and

never attended that course, the student's Pell eligibility will be re-evaluated. In some cases, this could mean a reduction to the Pell Grant, even though the term is over. Increasing enrollment after the end of the add/drop period during each term, will not increase a student's Pell eligibility. See [Effects of Dropping and Withdrawing from Classes](#).

Federal Supplemental Opportunity Educational Grant

Known as FSEOG, these grants are undergraduate grant funds from the federal government that do not need to be repaid. To be eligible, students must be working on their first bachelor's degree and be determined to be exceptionally "needy" as determined by the FAFSA. The University is granted an allocation of these funds each year. The University selects recipients first from students who are eligible for the Federal Pell grant. Once all Pell eligible students are given FSEOG, other undergraduate students may be offered FSEOG if there are funds available.

UEWM Scholarship

The only scholarship currently offered to TCM students is a FSEOG non-federal match. It is required by federal regulations to provide a 25% matching scholarship when the FSEOG is used. So, each student receiving a FSEOG, the student will also receive a UEWM Scholarship. This is like a grant and does not have to be repaid.

Loan Programs

Loans differ from grants and scholarships. Grants and scholarships are free and do not have to be paid back; loans are funds that must be repaid. The lender for the federal loans is the U.S. Department of Education. You do not go through a bank for the funds. The loans are not based on personal credit criteria. You must submit a FAFSA and meet all general eligibility for Title IV.

Direct Loans

Your Financial Aid Award Notice generally indicates your maximum Federal Direct Loan eligibility for the academic year. Your eligibility for a loan is determined from the results of your FAFSA or Renewal FAFSA, in addition to other factors that are described in the [How Financial Aid is Awarded](#) section of this document. You may always request less in a loan than the amount offered to you on the award notice. You may have been awarded a less than maximum amount if you indicated a less amount on the UEWM Financial Aid Application. If this is the case, and you decide you need a bit more loan, you must make your request an increase in writing to the Financial Aid Office. You need to be aware that the amount you request cannot exceed the amount for which you are eligible.

The Direct Loan must be originated during the period of enrollment to be valid. For example, we cannot originate a loan with the Department of Education for the 2011-12 year after the last day of that enrollment period. If you withdraw or decide not to return for a second semester of your enrollment period before the loan is originated, you will not be able to receive the loan. Also, students must begin attendance in at least 6 units for which they receive Direct Loans to be eligible. If, at the end of a term, the student receives all "F" grades which the instructor has indicated the student never attended, the Direct Loan for that term may be canceled.

Subsidized Federal Direct Loan

Subsidized Federal Direct Loans are long-term, need-based loans available to undergraduate* students enrolled for at least a half-time basis in an eligible degree or certificate program. The federal government pays the interest on these loans while the borrower is in school (at least half-time), (until July 1, 2012) during the borrower's grace period, and during authorized periods of deferment. Repayment begins six months after you drop below half-time enrollment, which is graduation for most students. The basic repayment period for a Direct Loan is 10 years; however, in some cases, you can extend this. You will need to contact the Direct Loan Servicing Center to discuss extending a 10 year repayment period. *No longer available for graduate students with loan periods beginning on or after July 1, 2012. The interest for loans beginning after July 1, 2012 will begin to accrue from the date the student is no longer enrolled at least half time; it is no longer deferred until the end of the grace period.

Unsubsidized Federal Direct Loan

Unsubsidized Federal Direct Loans are long-term, non-need-based loans available to students enrolled for at least a half-time basis in an eligible degree or certificate program. Students who do not qualify for the need-based Subsidized Direct Loan often qualify for this type of loan. Additionally, students who are classified as independent by the FAFSA may be eligible for Unsubsidized Direct Loan funds in excess of the standard annual loan eligibility. Dependent students whose parents are denied a Parent PLUS Direct Loan may also be eligible for the additional independent Unsubsidized Loan funds.

Although these loans are not based on financial need, you must complete a FAFSA or Renewal FAFSA to determine your eligibility. The terms for the Unsubsidized Direct Loans are the same as the terms for the Subsidized Loans, except the federal government does not pay the interest while the student is in school, during the grace period, or during authorized periods of deferment. You are responsible for paying the interest during these periods, though you have an option to opt not to pay the interest while you are in school. If you opt not to pay the interest, it will be capitalized, or added back into the principle of your loan.

Direct Loan Application Process

First Time Borrowers

Students applying for Direct Loan for the first time at UEWM need to complete the following documents:

1. [FAFSA](#) You must complete this so UEWM can determine your eligibility for loans from this federal program
2. [UEWM Financial Aid Application](#) You must complete this so that the Financial Aid Office can accurately determine your eligibility.
3. [Direct Loan Master Promissory Note](#)
4. [Entrance Loan Counseling](#)

Returning Borrowers

Students who are applying for a subsequent Direct Loan at UEWM need to do the following:

1. [FAFSA](#) You must complete this so UEWM can determine your eligibility for loans from this federal program
2. [UEWM Renewal Financial Aid Application](#) You must complete this so that the Financial Aid Office can accurately determine your eligibility.

Student Loan Counseling Requirements

Entrance Counseling

All students requesting a loan are required to go through loan counseling commonly referred to as the "Entrance Interview". The Entrance Interview is really an on-line tool that teaches you about your rights and responsibilities as a student loan borrower. It contains a few quiz-type questions to ensure that you understand the obligations you are undertaking when you borrow money. We require you to do this counseling before you fill out your Master Promissory Note. (You will do loan exit counseling when you leave the University as well.) UEWM uses the Department of Education's Federal Direct Student Loan website to perform the Entrance Interview Process. Your results will be sent to the Financial Aid Office electronically upon your completion of the "interview". Online Direct Loan Entrance can be completed at <https://studentloans.gov/myDirectLoan/index.action>. You will have to sign in using your FAFSA PIN. Select **Entrance Counseling** from the list of selections on the left side of the page. You will need about 30 minutes to complete the counseling session. **Tip:** Take your time, read thoroughly and answer the questions carefully. If you answer too many questions incorrectly, you'll have to start all over again. When completed, print 2 copies of the confirmation page. You will keep one copy for your records and bring the 2nd copy to the Financial Aid Office.

Exit Counseling

An "*Exit Interview*" is required whenever a student who received a Federal Stafford Student Loan graduates or otherwise leaves school. It is very important that you complete this process, because it teaches you about your rights and responsibilities as a student loan borrower. It will also give you help and information on how to keep your loan in good standing, even if you are having trouble making the payments. You will be asked at the appropriate time to complete Loan Exit Counseling. However, if you do not receive this information during your last semester at UEWM, it is your responsibility to contact this office and request it.

The first step in keeping your loan in good standing is to know your rights. The best way to learn your rights is through the Exit Interview which is sometimes called "Exit Counseling". You will log on NSLDS Student Access Web site at http://nsls.ed.gov/nsls_SA. Select Exit Counseling and complete the counseling session. Your results will be sent to the Financial Aid Office electronically upon your completion of the "interview". **TIP:** You will need your federal PIN number in order to complete the Exit Interview.

Please note that both loan Entrance and Exit Counseling are federal requirements. You **MUST** complete the Entrance Counseling prior to receiving your loans. You **MUST** complete the Exit Counseling per your terms of agreement to accepting the loan. Remember, the Financial Aid Office staff is always available to help with your student loan questions, even after you leave school. If you ever are having trouble making your payments, please call us. We can help you to work with your loan servicer and stay out of trouble. We can probably even help you

get a "deferment" or "forbearance", which will allow you to stop making payments and avoid late fees until you get back on your feet. Call us - we're here to help.

Direct Loan Acknowledgements

Students will receive a Notice of Loan Disclosure from the Department of Education prior to the disbursement of a Subsidized and/or Unsubsidized Direct Loan. The Financial Aid Office will notify the student by electronic mail when the loan funds have been credited to the student's account each semester. Students have 14 days from the time a Direct Loan has been credited to request it (or a portion of it) to be canceled.

Direct Loan Disbursements

Most students apply for a Direct Loan at the beginning of their enrollment to cover expenses for two terms. Under the terms of this loan, half of the loan is disbursed in the first term, and half in the second term. Loans that are requested to cover expenses for one term only are generally disbursed in two disbursements; half at the beginning of the term and the remaining disbursement half way through the term. See the [Financial Aid, Disbursements](#) section for information on financial aid disbursements.

Direct Loan Origination Fees and Interest Rates

All Direct Loans are subject to fees which the government takes out of the loan before it is sent to UEWM. The fee is determined July 1 each year and may change from year to year. For loans disbursed after July 1, 2012, the fee is 1%.

The interest rate, like the loan fee, is determined July 1 of each year and may change from year to year. The following chart summarizes the interest for the Direct Subsidized and Unsubsidized Loans.

Grade Level	Subsidized/Semester (Need Based)	Unsubsidized /Semester (Not Need Based)	Disbursed On or After
Graduate	6.8%	6.8%	July 1, 2006
Undergraduate	4.5%	6.8%	July 1, 2010
Undergraduate	3.4%	6.8%	July 1, 2011
Undergraduate	3.4%	6.8%	July 1, 2012
Graduate	NA	6.8%	July 1, 2012

Please note that these rates are fixed and apply to new loans only.

Direct Loan Annual (yearly) Limits

The federal government has set a maximum on how much Direct Loan money a student can receive during an award year. The FAFSA year begins July 1 and ends June 30. Fall, Spring, and Summer, in this order, are in one FAFSA year, then a new FAFSA will be needed. A loan award at UEWM is established for two semesters, which is one "Borrower Based Year". Students can choose to attend more than two semesters per year if they start in the FALL semester and enroll in Spring and Summer semesters. The third semester (Summer) of the year begins the second or subsequent "borrower based year". A new FAFSA may or may not be needed depending on the semester and the month of the year. (SEE CHART BELOW) Summer of one Federal year and Fall of the following Federal year, can use the preceding FAFSA, but a new FAFSA is necessary for the ensuing Fall, Spring and Summer (SEE CHART BELOW).

	Federal Year 1			Federal Year 2		
	FALL	Spring	Summer	Fall	Spring	Summer
20XX	FAFSA XX					
		FAFSA XX				
			FAFSA XX			
20YY				FAFSA YY		
					FAFSA YY	
						FAFSA YY

The amounts below are the federal mandated maximums. It is important to note that not all students within the prescribed grade levels will be eligible for the maximum amount, as there are many other factors that go into determining a student's eligibility. Students who are admitted to the school and do not meet the requirements of

graduate status are eligible to borrow undergraduate Stafford Loans as a 3rd or 4th year undergraduate student. Students admitted to the school as graduate students, i.e. have a bachelor's degree or higher, are eligible to borrow graduate level Stafford Loans. Undergraduate students, who advance to graduate level during a loan period, may be eligible to increase their loan for the remaining of the loan period. (See the Financial Aid Office)

Grade Level	Subsidized	Unsubsidized	Total Combined
Undergrad Dependent	\$ 5,500	\$ 2,000	\$ 7,500
Undergrad Independent	\$ 5,500	\$ 7,000	\$ 12,500
Graduate (before 7/1/2012)	\$ 8,500	\$ 12,000	\$ 20,500
Graduate (after 7/1/2012)	\$ 0	\$ 20,500	\$ 20,500

Direct Loan Aggregate (lifetime) Limits

The U.S. Department of Education has established aggregate loan limits for students borrowing from the Direct Loan programs. The following chart summarized the aggregate loan limits allowed each borrow:

Program/ Student Status	Subsidized	Unsubsidized	Combined
Dependent Undergraduate	\$ 23,000	\$ 8,000	\$ 31,000*
Independent Undergraduate	\$ 23,000	\$ 34,500	\$ 57,500*
Graduate Students	\$ 65,500	\$ 73,000	\$ 138,500*

*Includes the maximum amount of subsidized allowed.

For more detailed information, please contact the Financial Aid Office or visit the U.S. Dept of Education website at www.ed.gov. You can review your aggregate loan limits by accessing the [National Student Loan Data System \(NSLDS\)](#). Your FAFSA PIN is also your NSLDS PIN.

Direct Loan Repayment

There are several options available for Direct Loan repayment. You will begin repayment of your loan after your approved grace period. If you are enrolled in less than 6 units you will either begin your grace period or enter repayment. It is important that you keep in contact with the Direct Loan Servicer of your loan and report any changes in your status, such as changes in address, financial situation, or enrollment status. If you fail to make your loan payments, your rebate may be in jeopardy, you may lose future financial aid eligibility, you may lose your tax return refund, national credit bureaus can be notified of your default, which will harm your credit rating, making it hard to buy a car or a house, loan payments can be deducted from your paycheck, you will have to pay late fees and collection costs on top of what you already owe, or you can be sued. See www.ed.gov for more information regarding loan repayment, repayment options, loan forgiveness and deferring loans.

Loan Payment Calculators may be used by students or potential students to calculate monthly payments under the standard and extended repayment plans, at finaid.org/calculators/loanpayments.phtml or www2.ed.gov/offices/OSFAP/DirectLoan/calc.html.

Students' Rights and Responsibilities

Students receiving federal financial aid have varying rights and responsibilities. In accordance with the Borrower's Rights and Responsibilities Statement attached to the Master Promissory Note (MPN), the student has the right to the following:

- Written information on loan obligations and information on rights and responsibilities as a borrower
- A copy of the MPN, either before or at the time loan is disbursed
- A grace period and an explanation of what this means
- Notification, if in grace period or repayment, no later than 45 days after a lender assigns, sells or transfers the loan to another lender
- A disclosure statement, received before repayment begins, that includes information about interest rates, fees, the balance owed, and a loan repayment schedule
- Deferment or forbearance of repayment for certain defined periods, if qualified and requested
- Prepayment of loan in whole or in part anytime without an early-repayment penalty
- Documentation that loan is paid in full

In accordance with the Borrower's Rights and Responsibilities Statement attached to the Master Promissory Note (MPN) the student has the responsibility for the following:

- Completing exit counseling before leaving school or dropping below half-time enrollment
- Repaying loan according to repayment schedule even if not completed academic program, dissatisfied with the education received, or unable to find employment after graduation.
- Notifying lender or loan servicer if student:
 - Moves or changes address
 - Changes telephone number
 - Changes name
 - Changes SSN
 - Changes employers, or employer's address or telephone number changes
- Making monthly payments on loan after grace period ends, unless a deferment or forbearance
- Notifying lender or loan servicer of anything that might later change eligibility for an existing deferment or forbearance

Private/Alternative Loans

The Financial Aid Office will certify any private loan upon request for any eligible student through any participating lender, servicer or guarantor. Financial Aid staff will neither favor nor discriminate against any particular student loan lender, servicer, or provider in giving counsel to student and parent borrowers. However, nothing in this policy shall be construed to prevent properly trained Financial Aid Office personnel from giving students and parents good counsel and frank answers about loan costs, interest rates, fees, and payments to assist the borrower in making an educated loan product/lender choice.

Student Employment

The University employs students in work relating to the general operations of the University. The requirements of the work schedule of the University do not guarantee a particular type of position to any student. The student must initiate a request for a job interview through the **Financial Aid Office**. Job announcements are posted on the University bulletin board. The employment you may receive is dependent on your job skills, class schedule, and the available positions.

Federal Work-Study

The Federal Work-Study Program (FWS) is aid offered to students who have a remaining need, as determined by the FAFSA, after all other need-based aid has been awarded. Work-Study gives you the potential to work and earn money while attending college. Generally, if you were offered Work-Study you are eligible to apply for a federal Work-Study job.

Though FWS is considered financial aid, it is not posted directly to your student account as Pell or loans are. Work-Study students are paid bi-monthly in the form of a payroll check. You can only receive payment for the hours you have worked. You must work to earn those dollars, and then you will be paid for the amount of hours you work. It is possible that you will work enough to earn the entire awarded amount. However, it is possible that you will not have enough work to earn the entire amount. Your position and supervisor will determine the hours you work.

Work-Study is part-time employment. Students work part-time and receive a paycheck for the hours worked. The amount of money you earn in work-study for the tax year, does not count as income when you file your FAFSA the following year. You must report it on your tax return and on your FAFSA as earned income. However, don't forget to report it as aid received as need-based earnings on the FAFSA. It will be deducted from your reported earned income. This can help to lower your EFC next year, and potentially make you eligible for additional funds that you may not have received if you had not worked in a Work-Study job.

If you do not have a Work-Study offer on your Financial Aid Award Notice, but you are interested in this, please contact our office. In some cases, it may be possible to reduce your need-based loans to create eligibility for FWS. Please note that being eligible for Work-Study employment does not mean that you have to limit your job to Work-Study funded positions only. Also, note that being eligible for Work-Study employment does not guarantee a job.

Limited openings are available to the UEWM students who qualify for the positions. Applications are accepted on an ongoing basis, but employment is limited to the total dollars received from the FSA system and must be distributed throughout the entire year. Students may apply for Administrative Assistantships (AAs). These application forms are available at the Academic Office. These assistantships are offered primarily on the basis of

outstanding academic and professional achievements. The University also assigns administrative assistants (AA) to support the University's Internet and computer systems and administrative services for students.

Veterans Assistance

UEWM does not currently qualify for VA Benefits. To obtain more information on Veterans' Assistance, we recommend that you visit their web site at <http://www.va.gov/>.

How Financial Aid is Awarded

Once you have successfully submitted an on-line FAFSA and have listed UEWM as a school you want to receive your FAFSA information, the Financial Aid Office receives an electronic version of your Student Aid Report from the federal processor. The Financial Aid Office uses this information to determine your eligibility for financial aid. At times, more information may be needed to make this determination. If this is the case, you will be contacted and the additional documentation will be requested. Or, your FAFSA may be selected for the Verification process (see Verification section later), which will require additional information to be submitted to our office before eligibility can be determined. Once the review is complete, you will receive a Financial Aid Award notice informing you of your eligibility.

Financial aid eligibility is determined based on several factors, many of which are assumptions. If any of the assumptions used to make an award subsequently change, it is possible that the original financial aid award will change as well. A financial aid award is based on the following information (this is not an all-inclusive list):

- **FAFSA Information.** Generally. This does not change once you have completed the financial aid review process.
- **Full-time status (enrollment level).** All initial financial aid awards are based on the assumption that students will be enrolled full-time. If you will not be full-time, aid will be recalculated based on the lesser enrollment. It is possible for aid delivery to less than full-time students to be delayed. Your expected enrollment plans are requested on the UEWM Financial Aid Application which is used to help clear this assumption. However, if your plans change, early notification to our office of a change in this assumption can help eliminate some of any potential delay. With the exception of the Pell Grant and in some situations Federal Work Study, you cannot receive financial aid for less than half-time enrollment. The following represents the number of semester credit hours for each financial aid enrollment level:
 - **Undergraduate**
 - Full-time = 12 units
 - Three-Quarter Time = 9 units
 - One-Half Time = 6 units
 - Less than half-time = 1-5 units
 - **MSTCM**
 - Full-time = 12 units
 - Three-Quarter Time = 9 units
 - One-Half Time = 6 units
 - Less than half-time = 1-5 units

These enrollment levels apply for financial aid in all semesters (i.e. summer, fall, and spring). This is important to note because there may be a semester during the year when you may need to take less units than in another. If you take less than 6 units in any term, you will not be eligible for loans, and, if you are receiving Pell, your Pell may be reduced or eliminated.

- **Grade level.** This is a factor when determining Federal Direct Loan limits. Limits on these loans are partially determined by your grade level. If you progress, or regress a class level, financial aid eligibility may change. There are times your grade level may change during the school year. You are responsible to keep track of your grade level and to inform the Financial Aid Office of your change in grade level and request a loan increase. Direct Loans are not automatically increased based on grade level progression. You must make a request. (For more information on loan amounts per grade level, see Direct Loans.)

- **Satisfactory Academic Progress (SAP).** It is a federal requirement that you maintain SAP to receive financial aid. A change in SAP status can impact eligibility. (See the Satisfactory Academic Progress section for details)
- **Living plans.** You may receive different award amounts based on your living situation. Your eligibility may be different if you live at home with parents or relatives. You indicate living plans when completing the FAFSA.
- **Outside aid.** Federal regulations require us to consider outside sources of financial assistance when awarding aid. Outside aid can be scholarships, tuition waivers, veteran benefits, loans, etc. You are asked to provide this information on your UEWM Financial Aid Application. If your Financial Aid Award Notice does not list any outside aid that you are expecting, we were not aware of any when your award was made. If it is added later, you may be asked to repay federal funds you may have already received.

IMPORTANT!! If any of the above information is incorrect, or changes, students are urged to contact the Financial Aid Office as soon as possible. The sooner the Financial Aid Office learns of any changes, the sooner your financial aid eligibility can be reviewed. It's preferable to do this before financial aid is credited to your student account. If it is done later, you may be asked to repay federal funds you have already received.

Some of the factors above are used to determine a **Cost of Attendance (COA)**, which is the estimated cost for you to attend school during the award period. The COA is developed within the guidelines of Federal Regulations and uses the University's costs of tuition, fees, and an estimated cost for books, supplies, living arrangements, transportation, and some misc. expenses. The FAFSA information you provided generated an **Expected Family Contribution (EFC)**. This is the amount of money the federal government feels you, and/or your family, can contribute to your education during the award year. **Please note: This is only an estimate, and does not mean that you will pay that dollar amount. You may look at it as an index number used to determine your eligibility.** Here is an example of how the COA and EFC calculate your Demonstrated Financial Need.

School A:

$$\begin{array}{r}
 \$ 10,000 \text{ (Cost of Attendance developed by the school)} \\
 - \$ 1,000 \text{ (Expected Family Contribution from the FAFSA)} \\
 = \$ 9,000 \text{ (Demonstrated Financial Need)}
 \end{array}$$

The school will do what it can to help provide funds to pay for the \$9,000 figure, and in some instances, the entire \$10,000 figure. Keep in mind, most of the \$10,000 figure is an estimate, not a direct school bill, and the \$1,000 is an estimate of what the federal government "thinks" you can pay toward the COA based on your FAFSA.

If you have applied to more than one school, your same EFC is applied to the COA of the specific school which is most likely different from UEWM. Look at this example of School B and compare it to School A above:

School B:

$$\begin{array}{r}
 \$ 5,000 \text{ (Cost of Attendance developed by the school)} \\
 - \$ 1,000 \text{ (Expected Family Contribution from the FAFSA)} \\
 = \$ 4,000 \text{ (Demonstrated Financial Need)}
 \end{array}$$

School B costs much less than School A. Note the EFC is the same regardless of which school you attend, which means your calculated "need" will also differ. This will be true in most cases. The difference in Cost of Attendance from one school to the next is one of the main reasons you may see differences in a financial aid package between schools. It's not the only reason, but it can be a big one.

Please contact the Financial Aid Office if you would like more information on the Cost of Attendance at UEWM.

FAFSA / University Application Filing Date

The UEWM does not have a priority filing date for submitting your FAFSA. However, you are advised to apply for financial aid at least one semester before you enroll if you want your financial aid to be ready for you when you begin class. If you are reapplying for a continuing school year, you need to submit your renewal applications as soon as they become available in January.

If the Financial Aid Office has not received forms from a student, that student will be sent a notice that will state exactly what has not been received. The deadline for incoming and returning students to submit required documents is two weeks before the beginning of their first semester. The University will extend this deadline

based on the student's need to complete the process. NOTE: the Federal calendar for Financial Aid begins each July 1 and ends the following June 30.

Completed FAFSAs, UEWM Applications, and loan documents are the responsibility of the student. Verification data is the responsibility of the student. All applications must be completed and verified within 30 days of the last day to register for classes plus the extension period. If the student has a major change in their family or personal status, they may request consideration for this date by making a request in writing to the Financial Aid Administrator. The University deadline for submission of all paper work will be the last day to enroll in classes each semester. The University will extend this deadline based on the student's need to complete the process.

Verification*

If your financial aid application (FAFSA) is chosen for verification, you may be asked to submit a tax transcript of your (and spouse) and/or your parents' Federal Income Tax return(s), W-2s or other needed information. There are times your FAFSA may not have been selected by the federal processor for the complete verification process, however, information may have been found that appears to be conflicting. You will receive notification and required forms from our office if you have been selected for Verification or have conflicting information that requires resolution.

Students who are selected for the Verification process or who have conflicting information yet unresolved will not receive an award letter until they have satisfactorily submitted their requested verification documents and their documents have been verified. When the documents have been cleared, the student is approved to continue to the awarding stage.

No Federal Pell Grant, Campus Based Grants, or Direct Loan funds will be disbursed prior to the completion of verification. Direct Loans will not be originated until all verification has been completed.

Students and/or parents are requested to reply to a Verification request within 14 days of the date of the request. All applications must be completed and verified within 30 days of the last day to register for classes plus the extension period. Requests for consideration of an additional extension of this date can be made in writing to the Financial Aid Administrator. The University deadline for submission of all paper work will be the last day to enroll in classes each semester. The University will extend this deadline based on the student's need to complete the process.

It is important to note that loans that have not been originated by the Financial Aid Office by the end of the enrollment period are not eligible for late disbursement. The Financial Aid Office reserves the right to deactivate student records from financial aid processing due to a lack of response to a Verification request.

* 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 some 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 Stafford loans.

Eligible Program of Study

To be eligible for federal aid, a student must be a regular student as defined by federal regulations in an eligible program of study. At this time, the only program approved as an eligible program at UEWM is Master of Science in Traditional Chinese Medicine (MSTCM). A regular student is defined as: "A person who is enrolled or accepted for enrollment at an institution for the purpose of obtaining a degree, certificate, or other recognized educational credential offered by that institution." Therefore, students are eligible to receive federal financial assistance only for credits/coursework which will count towards the completion of that degree program requirement.

Audit Courses

Audited courses cannot be counted towards a student's enrollment status for financial aid purposes. Financial aid will not cover audited courses.

Renewal of Financial Aid

Financial aid offers from UEWM are not automatically renewed from year to year. A FAFSA, or a Renewal FAFSA, must be submitted each year. In addition, you must submit the UEWM Financial Aid Application Renewal form found on the Financial Aid page of the University website. A new EFC and loan request is made each award year.

Enrollment Audit

As explained in the [How Financial Aid is Awarded](#) section of this document, enrollment plays a big role in determining a student's financial aid eligibility. Financial aid disbursements generally occur during the first week of

each semester if all paperwork has been submitted in a timely fashion and the student is registered for the amount of hours used to determine financial aid eligibility. However, since students can drop courses until after attending the 9th week, it is possible for aid eligibility to change after it has been disbursed. Enrollment is reviewed at the end of the 2nd week and at the end of the 9th week of the term. Students who had aid disbursed for an enrollment level higher than their reviewed level will be repackaged to see if this changes his/her eligibility. If so, aid will be adjusted accordingly. This could result in the student receiving a bill to repay previously disbursed financial aid funds. For this reason, it is suggested that students contact the Financial Aid Office to discuss the possible impact of changing their enrollment level before adjusting their registration.

Cost of Attendance

Full payment of tuition and fees is due by the registration deadline, which is posted each semester unless the student has made agreement in writing to a tuition payment plan. There are payment options available to students for payment.

- Students can pay all fees in full for the semester at the time of registration.
- Students may pay 1/3 of all fees for the semester at the time of registration and make arrangements to pay the balance in full before the end of the 2nd week of classes without incurring interest charges.
- Students may pay 1/3 of all fees for the semester at the time of registration, 1/3 of all fees plus a \$50 installment fee before the end of the 1st month of class and pay 1/3 of all fees plus \$50 installment fee before the end of the 2nd month of class.

All fees incurred in the previous semester must be paid in full before registering for the next semester. Late fees may be charged to students who do not pay their tuition on time. This includes students who have not been funded by Federal Student Aid at the time classes have begun. Federal Student Aid applicants are expected to pay their tuition and fees on time regardless of when the Federal Student Aid actually arrives. It can take from 3-4 weeks to receive Federal Student Aid. Depending on the student's ability to comply with all Federal requirements in a timely manner, payment of Federal Student Aid may be delayed to 2-3 months or longer. It is the student's responsibility to apply and comply with the Federal Student Aid regulations and complete the financial aid application process. For more information regarding late payments please see the Finance Office, the University website at www.uewm.edu, or the University Catalog.

Tuition and Fees

Tuition:

Academic Courses (1 unit = 15 hours)	\$180 / unit
Clinic Courses (1 unit = 30 hours)	\$ 12/hour
Repeat / Audit (1 units = 15 hours)	\$100 / unit

Mandatory Fees:

Registration	\$ 25 / semester
Student ID Card	\$ 5

Other Fees:

Application	\$ 50
Graduation	\$250 (for graduate programs, includes ceremony and diploma)
Add/Drop	\$ 25 / course
Transfer in Credit	\$ 30 / course
Challenge Exam	\$ 75 / unit
Clinic Malpractice Insurance	\$ 55 / semester
Comprehensive Exams	\$100
Retake Comprehensive Exams	\$150
Late/Retake Exam	\$ 50 / course
Replacement/Duplicate Diploma	\$ 75
Replacement for Student ID	\$ 20
Placement Exam	\$ 75 / course
Transcript Additional Copies	\$ 10 / copy (first 2 copies are free of charge)
Rush Service	\$ 50 (Same day document processing)

Student Account:

Installment Payment Fee	\$ 50
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Late Registration I	\$ 50 / semester
Late Registration II	\$100 / semester
Late Registration III	\$150 / semester
Late Payment Fee	\$ 50
Returned Check	\$ 20 / check

*All fees are subject to change. Tuition fees are refundable, subject to restrictions. Fees and other expenses are non-refundable. For more information on tuition and fees contact the Finance Department, University website (www.UEWM.edu), or the current catalog

Estimated Cost for Academic Year for a Full-Time Student

Tuition	\$4,320	(Based 12 academic course units for 2 semesters)
Fees	\$ 50	
*Books/supplies	<u>\$ 800</u>	(Based on 8 courses @ average \$100 / course)
Total	\$5,170	

*Textbooks are estimated at \$60-\$120 per book. For more information regarding the cost of textbooks and materials for a particular course, check the course schedule found on the University website, www.uewm.edu, University Library, or the University Bookstore.

Total Cost of Tuition for MS Traditional Chinese Medicine program is \$33,660

Financial Aid Disbursements

Financial aid disbursements generally occur during the first week of each semester if all paperwork has been submitted in a timely fashion and the student is registered for the amount of hours used to determine financial aid eligibility. Additionally, if you are expecting a credit check, there are several factors that can delay the receipt of this money. Given this fact, always be prepared to cover your start up expenses, such as books and supplies, the first few weeks of each semester.

The total amount of your financial aid as shown on your award notice is generally credited to your bill in two installments, half in each semester. Grants, loans, and installment payments credited to your account may result in a credit balance to which you may be entitled a credit check (see a discussion on Credit Checks below.). Not all students will be eligible for a credit check. Your financial aid award will provide you with a means of obtaining funds up to the Cost of Attendance (see discussion of Cost of Attendance).

Credit Checks

Grants, loans and your payments credited to your account will be applied to all outstanding tuition and fee charges. If the amount of your grants, loan, and payments exceed the amount of your tuition and fees for the term you may be due a credit check for the term. You will be issued a credit check only after the charges have been paid in full. Anticipated financial aid or payments are not deducted from your account. Federal regulations require the University to issue any credit check within 14 days of the credit balance appearing on your account that was a result of the posting of Title IV funds. You will be notified when Title IV funds have been posted to your account. You have the right to cancel all or part of loan proceeds within 14 days of the notification. If you wish to cancel all or part of your loan, you must provide written notification to the Finance Office within 14 of the notification.

Refund Policy and Effects of Dropping Classes or Withdrawing **Talk with Richard**

A student's enrollment level is critical in determining eligibility for financial aid. In some instances, a change in enrollment level after a financial aid package has been awarded can lead to an adjustment to financial aid eligibility. You can learn more about the factors considered when awarding financial aid by going to [How financial Aid is Awarded](#).

Students typically change their enrollment by dropping or withdrawing from classes. The add/drop period is the first two weeks of the term. You are advised to contact the Financial Aid Office if you are planning to drop a class to clarify how this may affect your financial aid.

Financial aid is always reviewed whenever a class is dropped. In some cases this means previously awarded aid will be reduced and/or canceled. In some situations aid may need to be reduced and/or canceled based on the withdrawal. Depending on how many credits you are withdrawing from, the type of aid you have, the date of your withdrawal, and the status of your aid in processing your financial aid could be affected in a variety of different ways.

The following chart demonstrates the refund policy and how a withdrawal may affect your transcript thus affecting your SAP and financial aid eligibility.

Refund Chart

Date of Withdrawal	% of Tuition Refundable	Transcript
1 st Day of Class	100%	Not noted on transcript
Day two of Class through Week One	90%	Not noted on transcript
Beginning of Week Two	80%	Not noted on transcript
Beginning of Week Three	70%	Not noted on transcript
Beginning of Week Four	60%	
Beginning of Week Five	50%	
Beginning of Week Six	40%	Withdrawal on transcript
Beginning of Week Seven	30%	Withdrawal on transcript
Beginning of Week Eight	20%	Withdrawal on transcript
Beginning of Week Nine	10%	Withdrawal on transcript
Beginning of Week Ten	0%	Withdrawal on transcript

There is no refund after the ninth week beginning with week ten or more than 60% of instruction.

Courses dropped within the first two weeks of class will not show up on the transcript and are not included in SAP calculations. Only courses dropped before or on the first day of class are eligible for a full refund. Courses dropped after the end of the 2nd week of class are included in SAP calculations.

A grade of W will show on the transcript for a withdrawn class after the fifth week and before the twelfth week. Withdrawals are not permitted during the final three weeks of instruction except in approved situations. Withdrawn courses are subject to the refund schedule. Courses withdrawn after the end of week 2 are included in SAP calculations.

Remember that failure to drop a course officially will result in full tuition charges for the course and a failing (F) grade. There is also a processing fee charged for each course added or dropped after classes have begun.

It should be noted that even if aid for the current semester is not affected by withdrawing from a course, withdrawing too much can cause you to lose financial aid eligibility for future semesters. Please visit the [Satisfactory Academic Progress \(SAP\)](#) section to learn more about the Satisfactory Academic Progress Policy as it relates to this topic.

Withdrawal from School (all classes)

When a student withdraws from all classes during a semester, the University must determine the student's withdrawal date for the purposes of the return of Title IV (federal) financial aid and the refund/cancellation of charges and non-federal financial assistance. The manner in which you begin the official withdrawal process, notify the school of your intent to withdraw, or just quit going to class as well as the dates of your withdrawal have an effect on the way your refund and financial aid funds are handled. You are always encouraged to speak with the Financial Aid Office to see how your withdrawal will affect your finances.

Official Withdrawal

The University's official withdrawal process begins when the student provides the University notification in *writing* of his/her intent to withdraw to the Registrar's Office. The effective date of termination is either the postmarked date or the date established by the signature of the Finance Department. For purposes of calculating the Return of Title IV Funds, the date the student began the institution's withdrawal process is considered the withdrawal date.

The following must take place for any student to officially withdraw from the University:

1. Notify the Registrar's Office of intent to withdraw by submitting a letter of withdrawal;
2. Clear all outstanding debt with the University;
3. Return all books, materials or equipment owned by the University;
4. Meet with the Federal Student Aid Officer if the student has applied for Federal Student Aid and comply with all Federal requirements including repayment of unearned funds.

It is important to note that the official withdrawal process requires these steps for the student to be eligible for a refund according the refund policy. However, for the purpose of calculating the Return of Title IV funds, the date the student began the official withdrawal process is the withdrawal date for Title IV purposes.

Note: Any outstanding fees owed to the University by the student will be deducted from the tuition refund.

Otherwise Official Notification of Withdrawal

Official notification to the school occurs when the student notifies the Registrar's Office of his or her *intent* to withdraw and does not plan to resume academic attendance, or believes at the time he/she provides notification that he/she will cease to attend. A student who contacts the Registrar and only requests information on aspects of the withdrawal process, such as the potential consequences of withdrawal, would not be considered submitting withdrawal notification. However, if the student indicates that he or she is requesting the information because he or she plans to cease attendance, the student would be considered to have provided official notification of his or her intent to withdraw. While the student's intent to withdraw is noted, the student may be requested to confirm their oral notification in writing.

It is important to note that this does not follow the procedure for official withdrawal notification according to written policy and may subject the student to loss of refund privileges. However, for the purpose of calculating the Return of Title IV funds, the date the student indicated his/her *intent* to withdraw is considered the withdrawal date for Title IV purposes if the student did indeed cease attending classes.

In the event the student provides notification of intent on one day which is noted by the school official, then, at a later date, begins the official withdrawal process by submitting the withdrawal form, the earlier date must be considered the withdrawal date for purposes of calculating the Return of Title IV funds. If, however, the student continued to attend classes after notifying the Registrar of their intent to withdraw, the school may use the last date of an academically related activity that the student participated in as their withdrawal date.

You are strongly urged to contact the Financial Aid Office to review the effects of withdrawing on your Financial Aid prior to beginning the withdrawal process.

Unofficial Withdrawal

If a student ceases attendance in all classes without providing official notification to the University, the withdrawal date will be the mid-point of the term. It may be possible, to use as the withdrawal date, the student's last date of attendance at an academically-related activity as documented by the University.

Special Circumstances

If the University determines that a student did not provide official notification because of illness, accident, grievous personal loss, or other such circumstances beyond the student's control, the Director of Academic Affairs and the Academic Council may determine a withdrawal date related to that circumstance.

Leave of Absence Policy

In accordance with both established University Regulations and Federal Title IV Student Financial Aid requirements, a student may request a leave of absence for the following reasons and lengths of time. Students requesting a leave of absence must apply in writing to the Academic Office. A student who requests a Leave of Absence from the University and wishes to maintain his/her enrollment status may do so under the following conditions:

1. Fill out a request for a Leave of Absence. The student must sign and date the form prior to the leave of absence, unless unforeseen circumstances prevent the student from doing so. The form will include the student's name, student ID number, reason for the request, expected beginning date of the absence and expect end date of the absence.
2. Receive approval for the Leave of Absence request by the Academic Advisor and by the Financial Aid Officer (if receiving, or has received Title IV Financial Aid in the past) or by the Foreign Student Advisor (if F-1 visa student).
3. Clear all financial obligations and return all library loaned materials to UEWM.

Students receiving Title IV Financial Aid may be granted one Leave of Absence. However, more than one Leave of Absence may be granted for a well-documented unforeseen circumstance provided that the total number of semesters for all Leaves of Absence does not exceed two semesters in any given 12 month period. The 12 month period would begin on the 1st day of the student's Leave of Absence. The approved Leave of Absence time will not be counted against the student's expected "time of completion" for Title IV Financial Aid purposes, but will count towards the University maximum eight years completion policy.

Students receiving Financial Aid and/or Title IV loans who fail to return to the University from an approved Leave of Absence will be considered as withdrawn and will be reported to the Federal Direct Loan Agency or the lending institution by the University. Consequently, his/her loan deferment may be affected and his/her repayment schedule may be in effect causing repayment to be reflected retroactively.

The student's withdrawal date and the beginning of the student's grace period for loan repayment is the last date of the academic attendance as determined by the University from its attendance records. The University may be required to refund unearned funds, if any, to the Title IV Programs when a student withdraws from the University. The student will be expected to repay these funds.

Treatment of Federal Financial Aid When a Student Withdraws (Return of Title IV- R2T4)

Regardless of any adjustment to your charges, if you withdraw from the University, your financial aid may be adjusted based on the percentage of the semester you completed before withdrawing. The law specifies how the University must determine the amount of Federal Financial Aid that you earn if you withdraw from school. In some cases, Federal Return of Title IV Funds (R2T4) regulations may require that aid be returned to the federal government for students who completely withdraw. The Federal Financial Aid programs that are covered by this law in which the University of East-West Medicine participates are: Federal Pell Grants and Federal Stafford Loans. (Federal Work Study funds are excluded from the return of Title IV requirements.)

When a student withdraws during the semester, the amount of Federal Financial Aid earned by the student up to that point is determined on a pro-rata basis. If you received less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a prorata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, the Financial Aid Office must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. The University may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition and fees. The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (you were asked for this permission when you completed your University Financial Application/Renewal), you will be offered the funds. *However, it may be in your best interest to allow the school to keep the funds to reduce your debt at school.*

There are some Federal funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements.

If a student has received excess funds, the University must receive these funds back from the student and return a portion of the excess based on the Title IV Return of Funds calculated percent. The University must return a portion of the excess equal to the less of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

The funds must be credited to outstanding loan balances of any amount awarded for the term in which a return is required in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Pell Grant
4. Federal SEOG

If the University is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you repay in accordance with the terms of your promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Federal Financial Aid funds when you withdraw are separate from the refund policy that the University has. You may still owe funds to the school to cover unpaid institutional charges. The University may

also charge you for any Federal Financial Aid funds that the University was required to return. If you don't already know what the UEWM refund policy is, refer to the University Catalog or ask the Director of Academic Affairs, Registrar, or Financial Aid Counselor. The Registrar can also answer your questions and guide you through the official withdrawal procedure.

Following is an *example* of what can happen when a student receives Federal Financial Aid and withdraws from the semester. In this example, the student has withdrawn from a semester in which there were 105 calendar days, from the first day of class to the end of finals. All days count, even if no classes are held unless there are no classes for 5 consecutive days or more.

UEWM Charges:		Financial Aid:	Amount
Tuition	\$ 2,160	Federal Pell	\$2,675
Fees	\$ 25	Federal Subsidized Loan	<u>\$1,737</u>
Room/Board	<u>\$ 0</u>	Total Financial Aid Disbursed	\$4,412
Total Charges	\$ 2,185		

The financial aid was disbursed to this student's account resulting in a \$2,227 credit check which was given to the student to use these funds to help with living expenses associated with attending college (e.g. rent, food, books, etc.). This means that this student's account has a \$0 balance as the charges have been paid in full and a credit check was issued.

The student decided to withdraw and began the official withdrawal process according to the withdrawal policy after completing 23 days of the term. This means the student only completed 21.9% of the semester (23 completed calendar days / 105 calendar days in the semester).

Date of Withdrawal:

- Calendar Days in the Semester: 105 between first day of class and last day of finals in example
- Calendar Days Attended (prior to the date of withdrawal): 23 days
- Percentage of Term Attended: 21.9% (23 days completed/105 days in the semester)

Earned Aid:

- Percentage of Federal Financial Aid Earned Based on Date of Withdrawal: 21.9%
- Amount of Federal Financial Aid Earned: \$4,412 X 21.9% = \$ 1,010.35
- 78.1% of the term not attended (100% - 21.9%)

Unearned Aid:

- Amount of Federal Financial Aid Unearned: \$4,412 (total aid) - \$1,010.35 (earned aid) = \$3,401.65

Amount of Unearned Charges:

- \$2,185 (charges) x 78.1% (percent of term not attended) = \$1706.49

All of this information is entered into the Return of Title IV Funds formula provided by the U.S. Department of Education. The formula determines how much of the \$4,412 the student has earned based on attendance and how much must be returned to the aid programs immediately. Because federal law allows 50% of disbursed grant funds be protected, some of the unearned grants, in this example, do not have to be returned. In this case, the results of this calculation are as follows:

Aid Summary Based on the Date of Withdrawal Having Completed 23 Calendar Days

- Earned Aid: \$1,010.35
- Total Aid to be Returned (before grant protection): \$3,401.65
- Amount UEWM Must Return: \$1706.49 (\$2,185 institutional charges X 78.1% of term not attended)
- Amount of Loan UEWM Must Return: \$1706.49 of Federal Subsidized Direct Loan (Total Loan disbursed \$1737)
- Amount of Loan Student Repays through Terms of Prom Note: \$30.51 (\$1737 - \$1706.49)
- Amount of Pell Grant Student Must Return: \$330.75 (\$1337.50 protected of \$2,675 disbursed)
- \$ 3,401.65 total unearned aid
- - \$ 1,706.79 loan returned by school
- - \$ 30.51 loan returned by student through promissory note terms of repayment
- - \$ 1,337.50 amount of Pell Grant protected
- = \$ 330.75 amount of Pell Grant returned by the student

Note: The University will return these funds in behalf of the student (with the exception of loans that are to be repaid by the student through the repayment terms of the promissory note). Depending on whether any of the student's original charges are adjusted through the University's refund schedule, the student will receive a bill to reimburse UEWM for returning these funds. In this example, the student had a \$0 balance prior to withdrawing. Returning these funds creates a new balance due.

- The federal regulations provide some differences in how funds are to be returned, as well as how much, depending on if the formula results in the University or the student being responsible for returning the funds.
- If the formula results in the student returning loan funds, the student is allowed to repay the loan under the normal terms and conditions of the Master Promissory Note and not actually return these funds at the time of withdrawal. When the formula results in the University returning loan funds, the student may have to reimburse the school immediately for the returned funds.
- As mentioned above, a portion of federal grant funds are protected, resulting in the student's ability to retain a greater portion of the original calculated unearned amount.

The financial implication of withdrawing from school is sometimes complicated. We strongly encourage you to consult with the Financial Aid Counselor prior to your withdrawal to learn the effect your withdrawal may have on your student account and financial aid.

Effect of Receiving All "F" Grades in a Term

Students who receive all "F" grades, or a combination of F and W grades in their classes for a given term are subject to the same Return of Title IV (R2T4) regulations as students who withdraw from all their courses. If these grades were received as a result of the student not completing the term, R2T4 will be invoked. If the grades were earned, meaning the student completed the entire term and simply earned "F" grades, R2T4 will not be invoked. However, these grades will have a negative impact of SAP and academic status.

Satisfactory Academic Progress (SAP)

The Satisfactory Academic Progress (SAP) standards are published in the University catalog and can be found in the Student Handbook and on the University web site. These standards are applied equally to all students regardless of their program or financial aid status.

Academic Progress is monitored after each payment period (Fall, Spring and Summer terms). Progress is monitored using qualitative (Cumulative GPA) and quantitative (Cumulative Pace) measurements. If at any point it is clear the student will not be able to meet qualitative and/or quantitative standards for timely completion of their program, the student becomes ineligible for aid, and may be dismissed from the University.

Qualitative Measure:

- Progress is measured on a 4.0 scale
- Maintain a Cumulative GPA according to the program standards
- Pass all courses
- All courses are used except Withdrawal (W) or Incomplete (I); for repeat courses, only the highest grade is used when calculating CGPA

Quantitative Measure:

- Maintain a cumulative pace evaluation rate of 67%
- Cumulative number of successfully completed units / cumulative number of attempted units
- Evaluation period is one term

Maximum Timeframe

- Certificate – 250 hr (375 attempted); 600 hr (900 attempted)
- MS Tai Chi – 51 units attempted (on time graduation is 3 semesters)
- MSTCM – 261 units attempted (on time graduation is 15 terms)
- DAOM – 90 units attempted (on time graduation is 6 terms)

Minimum Satisfactory Academic Progress Requirements of UEWM Programs

Program	GPA	Pace	Evaluation Period	MaxTimeframe*
Certificate (250 hr) FT	2.3	67%	Every 125 hr	375 hrs attempted
Certificate (600 hr) FT	2.3	67%	Every 300 hr	900 hrs attempted
MSTCM	2.3	67%	Every term	261 units attempted
MS Tai Chi	2.3	67%	Every term	51 units attempted
Doctorate	3.0	67%	Every term	90 units attempted

To compute the GPA, divide the total number of grade points assigned to each grade as found in the Catalog by the total number of units attempted in courses receiving letter grades. To compute the Pace, divide the cumulative number units completed by the cumulative number of attempted units. *The Max Timeframe is the maximum amount of time allowed to complete the program. NOTE: Students enrolled in the MSTCM program are required to complete the TCM program in 8 years regardless of their enrollment status.

Academic/Financial Aid Warning Status

Students who do not meet the minimum SAP requirements are placed on Warning for the following term of enrollment. The Warning Status is for a period no longer than one (1) term. Students placed on Warning are notified in writing which will include the reason for the Warning Status, an explanation of the SAP requirements and the terms of their warning status. Financial Aid recipients may receive financial aid during the Warning term. A student on Warning who brings their CGPA and completion rate up to SAP standards by the end of the Warning term is removed from Warning. A student who fails to establish SAP by the end of the Warning term will be withdrawn.

Academic/Financial Aid Probation, Appeals, and Academic Plan

A student may appeal the decision that they are to be withdrawn for failing to make SAP to the VP of Academic Affairs based upon extenuating circumstances that prevented compliance with the SAP policy (i.e. death of a relative, and injury or illness). An appeal must explain what has changed in the student's situation and the precise steps the student will take or is taking to gain good academic standing. Supporting documentation should be submitted if possible. The appeal must be received on or before the first week of the new term.

The VP of Academic Affairs will review the information submitted in the context of the student's entire academic record, and will notify the student of the decision within 24 hours. This decision is final.

The VP of Academic Affairs' notice to the student, if approved, will outline the requirements of an Academic Plan the student must follow if the appeal is granted. An Academic Plan is an agreement between the student and University. The terms of the Academic Plan must ensure the student will be able to complete the program within the maximum timeframe. If the student agrees to the Academic Plan, the student is placed on probation, and allowed to continue in school. A financial aid recipient is allowed to receive financial aid only if their appeal is granted.

At the end of the probationary period, the student's progress will be evaluated based upon the academic plan. If the student is meeting the SAP standards, or he/she has met the requirements of the academic plan, the student will be eligible to remain in school. In all subsequent terms, the student must again meet the SAP standards or the academic plan to remain in school.

If the student fails to meet the expectations of the academic plan at the end of the probationary period(s), the student is terminated. Second appeals in this situation will only be granted at the discretion of the President, and is based upon very exceptional circumstances.

It should be noted that students are expected to complete the requirements for their program in the scheduled time frame, but, in no case by the credits attempted exceed the 1.5 times the hours to complete the program.

Re-Establishment of Satisfactory Academic Progress at the University

Students who have been terminated from the UEWM for failure to achieve Satisfactory Academic Progress may, after one term, petition for readmission. Student accepted for enrollment will be placed on an Academic Plan and will be required to meet the terms of the plan until SAP is reestablished.

A student on Warning or Probation who brings their CGPA and completion rate up to SAP standards by the end of the next term is removed from Warning/Probation.

The Effect on SAP for “W” Withdraw and “I” Incomplete Grades

All courses for which students receive a grade, whether passing or failing, a withdrawal (W), or an incomplete (I), are counted in determining hours attempted for the purposes of establishing Satisfactory Academic Progress under the Maximum Timeframe criterion. All courses, for which students receive a grade will be included when calculating students’ GPA, except that a withdrawal (W), or an incomplete (I), **will not** be included in determining students’ cumulative GPA.

The effect on SAP for Repeated Courses

Both the grade for the failed course and the repeated course will appear on the transcript but only the higher grade will be used in calculating the CGPA. The original course and repeated course credits are included in the maximum timeframe calculation.

The effect on SAP for Non-punitive grades and Non-credit or remedial courses

The University does not offer non-punitive graded tests/exams nor non-credit or remedial courses.

The effect on SAP when a student seeks to earn an additional credential

If a student seeks additional credential, the College will include in the determination of a student’s satisfactory academic progress standing the credits attempted and grades earned that count toward the student’s additional credential.

The effect on SAP for Extended-Enrollment Status

The University does not offer extended-enrollment status.

The effect on SAP when a student transfers to the College from another postsecondary institution

If a student transfers to the College from another postsecondary institution, the credits that were accepted by the UEWM will count as credits attempted and completed for purposes of calculating the student’s quantitative progress. The corresponding grades will not count toward the student’s qualitative progress (CGPA).

The effect on SAP When Student Changes Programs or seeks to earn an additional credential

If a student is re-admitted into the UEWM, changes program of study, or seeks to earn an additional credential, the credits that are applicable to the student’s current program of study will be included in determining the student’s satisfactory academic progress, both quantitative and qualitative.

Notification

Students are notified in writing when Satisfactory Academic Progress is not being made. The notification includes a detail of how SAP was calculated and what caused the student to fail to make SAP for the term as well as cumulatively. The student is also informed of their right to appeal with instructions regarding the appeal process. A copy of this notification is maintained in the student’s academic file.

Effect of Grades on Satisfactory Academic Progress

The following chart demonstrates how these course actions and grades affect SAP:

Grade or Action	Effect
Grades A, B, C, F	Count toward GPA and PACE
Incomplete Grades	Course not completed within stated time: F; GPA & PACE recalculated
Repeat Courses *	Latest grade used & calculated into GPA & all courses used for PACE
Credit / No Credit (P, NP)	Not calculated into GPA; Calculated into PACE
Challenge (CP, NC)	Not calculated into GPA or PACE
Non-Credit & Remedial Courses	Not offered at UEWM
Transfer Credits**	Not calculated into GPA; Calculated into PACE
Withdrawal by end week 2	Removed from transcript; not counted in GPA or PACE (official WD)
Withdrawal by Week 3-end week 11	Grade W not calculated in GPA; included in PACE (official WD)
Withdrawal Week 12-end of term	Grade F assigned & units are calculated in PACE

Student Records & FERPA

University of East-West Medicine carefully protects all personal information in our possession regarding students and their families. The school employs office procedures and password-protected computer systems to ensure the security of paper and electronic records. The school does not disclose its security procedures to students or the general public to protect the effectiveness of those procedures. Access to social security numbers is strictly limited to those School Officials (see definition below) with a need-to-know, as determined by the Registrar.

School Official: A "School Official" is a person employed by the school in an administrative, supervisory, academic, research, or support staff position; a person or company with whom the school has contracted (such as an attorney, auditor or accrediting agency); a person serving on the Board of Directors; or a student serving in an official position/capacity, or assisting a school official in performing his/ her tasks.

Family Educational rights and Privacy Act (FERPA)

University of East-West Medicine is subject to the provisions of a federal law known as the [Family Educational Rights and Privacy Act](#) (also referred to as FERPA or the Buckley Amendment). This law affords students certain rights with respect to their education records. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

These rights include:

1. The right to inspect and review the student's education records within 45 days of the day the University receives a request for access. A student should submit to the registrar, a written request that identifies the record(s) the student wishes to inspect. The Registrar will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the Registrar, he or she shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes to be inaccurate, misleading, or otherwise in violation of the privacy rights guaranteed by FERPA. Students who wish to ask the college to amend a record should write the UEWM official responsible for the record, clearly identify the part of the record they want changed, and specify why it should be changed. If the college decides not to amend the record as requested by the student, the college will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing. If the student desires a hearing to protest the college's decision not to amend his/her record, the student must complete a form and submit it to the Office of the Registrar.
3. The right to provide written consent before the University discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

UEWM discloses education records *without* a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the University. A school official is a person employed by the University in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the University has contracted as its agent to provide a service instead of using University employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks.

Upon request, the University also discloses education records without consent to:

- School officials with legitimate educational interest;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;

- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

In all other cases, the school shall obtain the written consent of the students prior to releasing such information to any person or organization.

The following items are exempt from the FERP Act:

- Parent's confidential statement or any information such statements may contain
 - Records about students made by teachers or administrators that are maintained by and accessible only to the teachers or administrators
 - Confidential letters and recommendations written prior to January 1, 1975
 - Confidential letters and recommendations for which a waiver of rights to access has been signed, provided the student is given the names of those writing letters (there are three areas in which a waiver may be signed-admissions, employment, and honors)
 - School security records
 - Employment records for school employees who are also current or former students
 - Records compiled or maintained by physicians, psychiatrists, psychologists, or other recognized professionals or paraprofessionals acting or assisting in such capacities, for treatment purposes, and which are available only to persons providing the treatment.
4. FERPA further provides the college the ability to designate certain student information as "directory information." Directory information may be made available to any person, including parents of children older than 18 years, without the student's consent unless the student gives notice as provided for below. Permissions must be given by the student in order for information in his/her file to be used as reference checks for credit or employment evaluation by third parties, and the student must file a written declaration to this effect, which will be kept in the student's file(s). The declaration can be all-inclusive or on a case-by-case access basis. UEWM has designated the following as directory information:
- Student's name
 - Local and permanent addresses
 - Telephone numbers
 - Email addresses
 - Date and place of birth
 - Major field(s) of study
 - Dates of attendance
 - Classification
 - Degrees, honors, and awards received
 - Most recent educational institution attended
 - Photograph

Any new or currently enrolled student who does not want his/her directory information disclosed should notify the UEWM Registrar in writing. Such notification must be received by the end of the first full week of classes for any term to ensure that the student's directory information is not released, except to officials with legitimate educational purposes as authorized by FERPA.

The request to withhold directory information will remain in effect as long as the student continues to be enrolled or until the student files a written request with the UEWM Registrar to discontinue the withholding. To continue nondisclosure of directory information after a student ceases to be enrolled, a written request for continuance must be filed with the UEWM Registrar during the student's last term of attendance.

5. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the University to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

**Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5901**

Complaints must be timely submitted, no later than 180 days from the date the student learns of the circumstances of the alleged violation; and must contain specific allegations of fact giving reasonable cause to believe that a violation has occurred, including: relevant dates, names and titles of those college officials and other third parties involved; a specific description of the education record about which the alleged violation occurred; a description of any contact with college officials regarding the matter, including dates of telephone calls, meetings and/or any correspondence between the student and UEWM; the name and address of the college; and any additional evidence that would be helpful in reviewing the complaint.

Questions

Questions about the application of the provisions of the Family Educational Rights and Privacy Act should be directed to the UEWM Registrar. You can also obtain a copy of the Family Educational Rights and Privacy Act on-line at <http://www2.ed.gov>.

Financial Aid Information: Certain information necessary for the processing of federal financial aid programs may be disclosed to parents of dependent students. In order for a person to be considered a “parent” for this purpose, the individual must be listed as such on the student’s FAFSA application.

Educational Records

Current records are stored in written form for a period of five years after the date of graduation or withdrawal. Academic records of each student are stored as paper files for fifty years either from the date of the student’s graduation or from the last date of the last semester in which the student was officially enrolled.

Note: All admission documents become the property of the UEWM and will not be returned to the student. The UEWM may destroy records that are no longer useful or pertinent to the students’ circumstances.

Health and Safety

Campus Security Report/Missing Person Procedures (CLERY)

U.S. Colleges are required to make campus crime statistics available to current and potential students. The report is filed annually in the month October.

The Campus Security Report includes statistics concerning the occurrence of offenses reported to campus security that occurred on campus, in or on non campus buildings or property, policies regarding procedures to report crimes committed on campus, security of and access to campus facilities, and campus law enforcement. Data on campus crime used in the creation of the Annual Campus Security Report will be collected from internal UEWM incident reports and local Police Department records. To receive information, please ask a University administrator for a copy of the most current report or review the most current copy in the library when it becomes available.

UEWM believes that individuals have the right to work, study, and learn in a safe and secure campus setting. The College and its students and employees share the responsibility of maintaining this atmosphere by taking reasonable precautions, being vigilant, and using a common sense approach to personal safety.

UEWM does not maintain dormitories or other facilities that are used outside of regular college hours. Sufficient faculty and staff are available throughout the building and grounds during business hours to reduce the likelihood of crime during school hours. Students and employees are encouraged to be vigilant and observant, and to protect themselves and each other by promptly reporting suspicious activity to proper authorities immediately.

UEWM does not maintain a law enforcement department or employ a security force. It is each person’s responsibility to report any incident of observed or suspected criminal activity by calling 911 and/or informing College personnel.

Sexual Assault and Harassment on Campus

It is the policy of UEWM to provide an educational, employment and business environment free of sexual harassment or any other verbal or physical conduct or communication consisting sexual harassment as defined and prohibited by state and federal regulations. Any harassment, threat or offer by any employee of the university to

condition any aspect of a student's academic performance, reputation or standing upon the provision of sexual favors is prohibited. Any other harassment of any member of the campus community by any other member resulting in the creation of an offensive, intimidating or hostile academic or employment environment is similarly prohibited.

UEWNM has instituted a number of measures designed to protect its community from sexual and other forms of harassment. These measures include information, advice, and referrals. Procedures for the reporting of Sexual Assaults and/or Sexual Harassment are available to all students, faculty and staff. A sample report form is provided as an Attachment of the Student Handbook and is available upon request from the Administration Office.

If a student believes they have been assaulted or sexually harassed by any member of UEWM community or while participating in a UEWM sponsored activity, he/she is urged to bring the matter to the immediate attention of the Dean of Academic Affairs or the President of the University. When an instance of sexual assault or harassment on campus is reported, the UEWM counselor will work closely with the student(s) involved. UEWM does not have specifically trained sexual assault counselors on campus. Persons involved in a sexual assault incident will be referred to the highly trained YWCA and BAWAR counselors and personnel.

The local agencies Young Women Christian Association (YWCA) and Bay Area Women Against Rape (BAWAR) have agreed to accept referrals in such cases. They YWCA and BAWAR counselors will inform the student as to his/her options, and if necessary, accompany him/her to the hospital and/or law enforcement agency as is appropriate. Please see the UEWM sexual assault guideline booklet for more information, available in the Administrative Office.

University Service Line: 408-733-1878

YWCA 24-Hour Service Line: 408-287-3000

BAWAR 24-Hour Service Line: 510-845-7273

Emergency Response and Evacuation

When the building is ordered to be evacuated for any reason, occupants will be instructed to follow specific life safety guidelines, not to use elevators and to evacuate by the nearest, safest point of egress. Occupants will be instructed to exit the building and proceed to a pre-designated evacuation area or rally point as identified in the Campus Emergency Response Plan. All University staff has responsibilities during an evacuation including assisting those with disabilities. The University's emergency response and evacuation procedures will be tested annually. **A floor plan of the building outlining the evacuation process is posted at critical points throughout the building.**

Prevention of Drug and Alcohol Abuse

Students and all staff need to exhibit a life style of health. Therefore smoking is prohibited in all areas within the UEWM campus and parking areas.

The UEWM prohibits the unlawful possession, use or distribution of drugs and alcohol by students and employees on its property or as any part of its institutional activity. Health risks associated with the use of illicit drugs and the abuse of alcohol range from temporary disorientation to permanent organ damage or death. The University will impose sanctions on students and employees, up to and including expulsion from University or termination of employment, and referral for prosecution for violations of the University standards of conduct. Legal sanctions under local, state and federal law for unlawful possession, use or distribution of illicit drugs and the abuse of alcohol extend up to seven years in prison and/or a \$10,000 fine for a Class A Felony.

A conviction for any offense involving the possession or sale of illegal drugs, during a period of enrollment for which you receive Title IV federal student aid, may result in the loss of future financial aid eligibility. If you are convicted of possessing or selling drugs after you submit your Free Application for Federal Student Aid (FAFSA), you must notify your Financial Aid Administrator immediately.

If a student successfully completes a drug rehabilitation program, the student may regain federal student aid eligibility on the date the program is successfully completed.

UEWM will encourage and assist employees with chemical dependencies to seek self-help or professional treatment. Information concerning treatment programs is available at the Administration Office and at the following sites:

Links to Information about Drug and Alcohol Addiction, Abuse, and Recovery:

[National Institutes of Health – Facts About Addiction](http://www.drugabuse.gov/scienceofaddiction) <http://www.drugabuse.gov/scienceofaddiction>
[National Institutes of Health – The Drugs of Addiction](http://www.drugabuse.gov/drugpages/) <http://www.drugabuse.gov/drugpages/>

Links to agencies that help persons suffering from addictions:

California Drug & Alcohol Rehabilitation, CA Alcohol Abuse Treatment Programs & Centers
<http://www.addictionsearch.com/treatment/CA/california.html>

Vaccinations Policy

Although general admission to the University does not require proof of vaccination, students are encouraged to discuss the timing, risks and benefits of vaccination with their health care providers. Students are encouraged to obtain annual vaccinations such as the annual flu immunization. Students are also encouraged to receive vaccination against other potential epidemic illnesses as recommended by California Department of Public Health. Students seeking immunization are referred to their private health care provider, a community clinic, or public health department. Students who wish to enter the UEWM Teaching Clinic are responsible for successfully completing an approved course in cardio-pulmonary resuscitation (CPR) prior to the commencement of their clinical training. Students must submit the results of a health examination including a recent (within 12 prior months) negative tuberculosis test taken within the past year prior to acceptance. If the TB test is positive, a negative chest x-ray will be accepted. For more information, refer to the Clinic Handbook.

Other Information

Course Information & Textbooks Information

Text books are selected from a list of suggested texts provided by the accreditation for Acupuncture programs. Students generally purchase their books from the University Bookstore, or, when available, directly from the instructor.

Course descriptions are found in the University Catalog. Included in the course description are required and recommended textbooks and supplemental materials for each course along with the International Standard Book Number (ISBN) and retail price information. When the ISBN is not available, the title, author, publisher and copyright date will be provided.

For additional information regarding course schedules and course descriptions, contact the Registrar. For additional information regarding course related material, textbook costs, titles, availability, etc. contact the University Bookstore.

Voter Registration

UEWM students who are U.S. citizens and who are not yet registered to vote can obtain a National Mail Voter Registration form at www.eac.gov. This form can be used to register to vote in your state. Download and print the form. If you are registering to vote in California, read the instructions for the State of California. The registration deadline in the State of California is 15 days before the election. Send the completed form to:

California Secretary of State
Elections Division
1500 11th Street
Sacramento, CA 95814

You can register to vote in California on-line at <https://www.sos.ca.gov/nvrc/fedform/>. You fill out the on-line form, print to sign it, and mail it to the address shown above.

Constitution and Citizenship Day (September 17)

President George W. Bush signed a bill on December 8, 2004 (public law 108-447) which designates every September 17 as Constitution Day for all schools eligible for Title IV funding. This provision was introduced by Senator Robert Byrd.

Constitution Day commemorates the formation and signing of the U.S. Constitution on September 17, 1787, by 39 of the 55 delegates present at the Constitutional Convention. The 39 delegates represented thirteen states.

UEWM honors Constitution Day on September 17th of each year. When September 17 lands on a Saturday, Sunday, or holiday, Constitution Day is held during the preceding or following week. It is important for students to have an understanding and appreciation of the U.S. Constitution that has been the foundation of the freedoms provided to all Americans. Announcement of Constitution Day activities may include e-mails to the University community, the University website, message boards, and/or posters. A page on the University website has been designated as Constitution Day page. Students are urged to visit this page to learn more about the Constitution of the United States, as well as other information, and why September 17 has been made such an important day to the citizens of the United States. [Visit this page at www.uewm.edu/xxxxxxxxxxxx](http://www.uewm.edu/xxxxxxxxxxxx).

Copyright Infringement/Peer-to-Peer File Sharing

The University supports a climate of trust and respect and does not ordinarily read, monitor, or screen electronic mail, Internet access, or the computer activities of individuals. The University prohibits the use of the University's computing resources to download, or making available for others to download, a copyrighted movie, television show, sound recording or any other copyrighted content without permission of the copyright holder. The University takes the unauthorized distribution of copyrighted material seriously and will periodically monitor the bandwidth to determine if there are violations. If it is determined that you have engaged in infringing activity and have violated copyright law by engaging in unauthorized file sharing, you may be subject to discipline under the University's Copyright Policy, Computer Use Policy, and other applicable University policies. Students wishing to make video and/or audio recordings of lectures presented by the UEWM faculty members and/or visiting lecturers must obtain the written consent of the faculty members or lecturers. Students do not own any copyrights, etc., to such recordings. Students and all staff are expected to use proper netiquette when using University computers. If the University determines their computers and Internet access have been used improperly, staff can be dismissed and students expelled. Violations of copyright law may also subject you to civil and criminal prosecution.

The University receives copyright infringement notices from the Recording Industry Association of America (RIAA) and other copyright holders. If information in the notification is correlated to a student, the University will take action in accordance with the University's disciplinary proceedings process, as detailed in the Student Handbook.

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work.

In the peer-to-peer file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

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. For "willful" infringement, a court may award up to \$150,000 per work infringed. 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 Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

Due to the many different methods of downloading digital material, students may engage in copyright infringement without being aware of it. For your information, the RIAA provides a list of legal alternatives for downloading such material. This information is accessible at:

http://www.riaa.com/toolsforparents.php?content_selector=legal_music_sites.

Additionally, EDUCAUSE, a nonprofit association whose mission is to advance higher education by promoting the intelligent use of information technology, has compiled a list of legal alternatives that can be accessed at <http://www.educause.edu/legalcontent>