**Information about SCU**

The Vision of Southern California University of Health Sciences (SCU) is that SCU will be recognized as the premier evidence-based integrative healthcare university. Our mission is to educate students as competent, caring and successful integrative healthcare practitioners. The University is committed to providing excellence in academics, service, scholarship, and leadership through the Los Angeles College of Chiropractic, the College of Eastern Medicine, and the College of Science and Integrative Health. For over a century, SCU has trained men and women for successful and significant careers in patient care. We have the curriculum, faculty, and facilities necessary to help you evolve into the natural healer you long to be. SCU is located on a beautiful 25-acre campus in Whittier, California, about 20 miles Southeast of Los Angeles and on the border of Orange County. Students enjoy a quiet suburban atmosphere and the advantages of being near a large city. We are located at 16200 Amber Valley Dr. Whittier, CA 90604. We can be reached by calling (562) 947-8755 or Toll Free: (800) 221-5222.

**Consumer Information**

**Notice of Availability of Institutional and Financial Aid Information**

Each year, SCU distributes this Consumer Information Guide which includes a notice of the availability of information required pursuant to specific requirements under the Higher Education Opportunity Act, as amended, and the Family Educational Rights and Privacy Act of 1974, as amended.

All institutions participating in federal financial aid programs are required to provide enrolled and potential students and current and prospective employee’s available consumer information. This guide provides you with important information and institutional policies. Where applicable, each section lists specific locations where additional information is available.

Annually SCU sends this Consumer Guide to all enrolled students and staff. A copy of this guide is posted on our website so that any prospective student may also access the information.

If you need assistance or would like a paper copy of any of the Consumer Information listed below, please call, come in or contact OneStop Enrollment Services. Address: OneStop Enrollment Services, Bldg. B, 16200 Amber Valley Dr., CA,
Accreditation Agencies

SCU reports to three accreditation agencies and the list of the agencies can be found at this web address: [http://www.scuhs.edu/academics/accreditations-affiliations/](http://www.scuhs.edu/academics/accreditations-affiliations/). SCU is proud to be affiliated with the following professional affiliations listed at this web address: [http://www.scuhs.edu/academics/accreditations-affiliations/](http://www.scuhs.edu/academics/accreditations-affiliations/)

List of Accreditations & Affiliations

University Accreditation

Southern California University of Health Sciences is accredited by the Western Association of Schools and Colleges (WASC), 985 Atlantic Avenue, Suite 100, Alameda, CA 94501. Phone: (510) 748-9001. This accreditation is unequalled by any other alternative healthcare institution offering chiropractic and acupuncture/Oriental medicine programs on the West Coast.

Doctor of Chiropractic Degree Program Accreditation

The Doctor of Chiropractic degree program at Southern California University of Health Sciences is awarded programmatic accreditation by The Council on Chiropractic Education, 8049 North 85th Way, Scottsdale, AZ, 85258-4321, Phone: (480)443-8877, Website: [www.cce-usa.org](http://www.cce-usa.org). The Doctor of Chiropractic Program of the Southern California University of Health Sciences is also approved by the California Board of Chiropractic Examiners.

Master of Acupuncture and Oriental Medicine Program Accreditation

The Master of Acupuncture and Oriental Medicine program of the College of Eastern Medicine at Southern California University of Health Sciences is accredited under Master’s Degree standards, by the Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM), the recognized accrediting agency for programs preparing acupuncture and Oriental medicine practitioners. ACAOM is located at 8941 Aztec Drive, Eden Prairie, Minnesota 55347; phone 952/212-2434; fax 952/657-7068. The Master's Degree in Acupuncture and Oriental Medicine (MAOM) of the Southern California University of Health Sciences is also approved by the California Acupuncture Board.

Affiliations

SCU is proud to be affiliated with the following professional organizations:
Federal

U.S. Department of Education, Certificate of Eligibility

The Southern California University of Health Sciences has been approved by the Department of Education to participate in each of the following listed Title IV, HEA programs:

- Federal Pell Grant Programs
- Federal Work Study Program
- Federal Direct Student Loan Program
Academic Programs, Certificate, Course Offerings, and Transfer Credit at SCU

For a listing of all the academic programs, degree requirements, transfer credit policies, that SCU offers the Academic Catalog can be obtained at this web address: http://www.scuhs.edu/academics/catalog/

Services and Facilities for Students with Disabilities

The Academic Support Office coordinates and provides various academic and support services and resources to students with disabilities as defined by the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990. Information is available in the Academic Support Office, located in Seabury Learning Resource Center 16200 Amber Valley Dr., CA, 90604, phone (562) 947-8755 x512, email: samanehsadri@scuhs.edu; or go the web address: https://my.scuhs.edu/ICS/icsfs/Information_regarding_student_disability_services.pdf?target=e0ebdbc6-233d-4d9b-983a-21768ff0cdc5

Disability resources offered can be found from this web address: https://my.scuhs.edu/ICS/Academics/AS/Disability_Services.jnz

SCU General Contact Information

Contact Information for Assistance in obtaining Institutional or Financial Aid Information, please direct any questions regarding admissions, academics, financial options, financial assistance, facilities or general institutional information to the following offices:

Main Phone Number

(562) 947-8755
Toll Free: (800) 221-5222

- Academic Support Office (ASO) AcademicSupport@scuhs.edu
- Admission Admissions@scuhs.edu (562)902-3309
- Ayurvedic Medicine Program (562)902-3373
- Campus Safety (562)902-3333
- Campus Technology (562) 902-3380 or ext. 380
- College of Eastern Medicine (562)902-3366
- College of Science and Integrative (562)902-3373
- Financial Aid FinancialAid@scuhs.edu (562) 947-8755 ext. 766
  - Los Angeles College of Chiropractic (562) 947-8755 x659
  - Learning Resource Center Library@scuhs.edu (562)902-3368
Facilities and Instructional Personnel Information

Information regarding the campus facilities and map can be located at the following SCU web address: [http://www.scuhs.edu/about/map/](http://www.scuhs.edu/about/map/)

Information regarding the University Administration can be located at the following SCU web address: [http://www.scuhs.edu/about/administration/](http://www.scuhs.edu/about/administration/) as well as the online SCU Academic Catalog at [http://www.scuhs.edu/academics/catalog/](http://www.scuhs.edu/academics/catalog/)

Faculty of the University

The list of SCU faculty and their credentials can be located at the following SCU web address: [http://www.scuhs.edu/about/faculty/](http://www.scuhs.edu/about/faculty/) as well as the online SCU Academic Catalog at [http://www.scuhs.edu/academics/catalog/](http://www.scuhs.edu/academics/catalog/)

Graduation Rates

Schools are required to report Completion rates for a specific cohort of the general student body. This cohort consists of certificate- or degree-seeking, full-time, first-time undergraduate students. The chart below displays the number of degrees and certificates awarded by field of study, level of award, race/ethnicity, and gender. This data reflects the number of students (e.g., completers) who earned awards between July 1, 2013 and June 30, 2014.
Completions by Classification of Instructional Programs (CIP) Data

<table>
<thead>
<tr>
<th>CIP Code</th>
<th>Award Level</th>
<th>Major</th>
<th>Gender</th>
<th>Non Resident Alien</th>
<th>Hispanic/Latino</th>
<th>American Indian or Alaska Native</th>
<th>Asian</th>
<th>Black or African American</th>
<th>Native Hawaiian or Other Pacific Islander</th>
<th>White</th>
<th>Two or more Races</th>
<th>Race/ethnicity unknown</th>
<th>Total Distance Education Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>51.0101</td>
<td>Doctor's degree - professional practice</td>
<td>Chiropractic</td>
<td>1</td>
<td>Men</td>
<td>0</td>
<td>8</td>
<td>0</td>
<td>17</td>
<td>2</td>
<td>1</td>
<td>36</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Wome</td>
<td>0</td>
<td>4</td>
<td>1</td>
<td>8</td>
<td>1</td>
<td>1</td>
<td>21</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>0</td>
<td>12</td>
<td>1</td>
<td>25</td>
<td>3</td>
<td>2</td>
<td>57</td>
<td>0</td>
<td>17</td>
</tr>
<tr>
<td>51.3301</td>
<td>Master's degree</td>
<td>Acupuncture and Oriental Medicine</td>
<td>1</td>
<td>Men</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Wome</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>11</td>
<td>1</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>51.3305</td>
<td>Awards of at least 1 but less than 2 academic years</td>
<td>Ayurvedic Medicine/Ayurveda</td>
<td>1</td>
<td>Men</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Wome</td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>51.3501</td>
<td>Awards of less than 1 academic year</td>
<td>Massage Therapy/Therapeutic Massage</td>
<td>1</td>
<td>Men</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Wome</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Values indicate the number of completions by gender, race/ethnicity, and distance education program category for each major and award level.)
## Completions: Total by First Major

<table>
<thead>
<tr>
<th>Summary Grand Totals</th>
<th>Award Level</th>
<th>Award</th>
<th>Non Resident Alien</th>
<th>Hispanic Latino</th>
<th>American Indian or Alaska Native</th>
<th>Asian</th>
<th>Black or African American</th>
<th>Native Hawaiian or Other Pacific Islander</th>
<th>White</th>
<th>Two or more Races</th>
<th>Race/ethnicity unknown</th>
<th>Total</th>
<th>FY Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Awards of less than 1 academic</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td></td>
<td></td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td></td>
<td></td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Awards of at least 1 but less than 2 academic</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td></td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td></td>
<td></td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>16</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>18</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Master's degree</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td></td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Women</td>
<td></td>
<td></td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>3</td>
<td>15</td>
<td>22</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>11</td>
<td>1</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>5</td>
<td>25</td>
<td>34</td>
</tr>
<tr>
<td>Doctor's degree - professional practice</td>
<td>18</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td></td>
<td></td>
<td>0</td>
<td>8</td>
<td>0</td>
<td>17</td>
<td>2</td>
<td>1</td>
<td>36</td>
<td>0</td>
<td>10</td>
<td>74</td>
<td>58</td>
</tr>
<tr>
<td>Women</td>
<td></td>
<td></td>
<td>0</td>
<td>4</td>
<td>1</td>
<td>8</td>
<td>1</td>
<td>1</td>
<td>21</td>
<td>0</td>
<td>7</td>
<td>43</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>0</td>
<td>12</td>
<td>1</td>
<td>25</td>
<td>3</td>
<td>2</td>
<td>57</td>
<td>0</td>
<td>17</td>
<td>117</td>
<td>88</td>
</tr>
<tr>
<td>Grand Total Men</td>
<td></td>
<td></td>
<td>0</td>
<td>9</td>
<td>0</td>
<td>23</td>
<td>3</td>
<td>2</td>
<td>39</td>
<td>0</td>
<td>13</td>
<td>89</td>
<td>70</td>
</tr>
<tr>
<td>Grand Total Women</td>
<td></td>
<td></td>
<td>0</td>
<td>14</td>
<td>1</td>
<td>14</td>
<td>3</td>
<td>3</td>
<td>29</td>
<td>2</td>
<td>12</td>
<td>78</td>
<td>52</td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
<td>0</td>
<td>23</td>
<td>1</td>
<td>37</td>
<td>6</td>
<td>5</td>
<td>58</td>
<td>2</td>
<td>25</td>
<td>167</td>
<td>122</td>
</tr>
<tr>
<td>Prior Year</td>
<td></td>
<td></td>
<td>0</td>
<td>7</td>
<td>1</td>
<td>23</td>
<td>3</td>
<td>3</td>
<td>20</td>
<td>0</td>
<td>13</td>
<td>70</td>
<td></td>
</tr>
<tr>
<td>Grand Total Men</td>
<td></td>
<td></td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>13</td>
<td>2</td>
<td>5</td>
<td>22</td>
<td>0</td>
<td>8</td>
<td>52</td>
<td></td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
<td>0</td>
<td>9</td>
<td>1</td>
<td>36</td>
<td>5</td>
<td>8</td>
<td>42</td>
<td>0</td>
<td>21</td>
<td>122</td>
<td></td>
</tr>
<tr>
<td>Prior Year</td>
<td></td>
<td></td>
<td>0</td>
<td>9</td>
<td>1</td>
<td>36</td>
<td>5</td>
<td>8</td>
<td>42</td>
<td>0</td>
<td>21</td>
<td>122</td>
<td></td>
</tr>
</tbody>
</table>
**Completions: Total Completers**
The chart below displays the number of students by gender, by age, race and ethnicity, earning this award between July 1, 2013 and June 30, 2014.

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total Students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Students</td>
<td>Total Awards</td>
<td>Number of Students</td>
</tr>
<tr>
<td>Nonresident alien</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>9</td>
<td>9</td>
<td>14</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Asian</td>
<td>23</td>
<td>23</td>
<td>14</td>
</tr>
<tr>
<td>Black or African American</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>2</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>White</td>
<td>39</td>
<td>39</td>
<td>29</td>
</tr>
<tr>
<td>Two or more races</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>13</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>89</strong></td>
<td><strong>89</strong></td>
<td><strong>78</strong></td>
</tr>
<tr>
<td><strong>PY TOTAL</strong></td>
<td><strong>70</strong></td>
<td><strong>52</strong></td>
<td><strong>122</strong></td>
</tr>
</tbody>
</table>
## Completions: Less than 1 year Certificate

<table>
<thead>
<tr>
<th>By Gender</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Women</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>7</strong></td>
<td><strong>7</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>By Race/Ethnicity</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonresident alien</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Black or African American</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>White</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Two or more races</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>7</strong></td>
<td><strong>7</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>By Age</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-24</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>25-39</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>40 and Above</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Age Unknown</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>7</strong></td>
<td><strong>7</strong></td>
</tr>
</tbody>
</table>
### Completions: At least 1 but less than 4-Year Certificates

<table>
<thead>
<tr>
<th>Gender</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Women</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>TOTAL</td>
<td>18</td>
<td>18</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonresident alien</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Black or African American</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Race</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Two or more races</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>TOTAL</td>
<td>18</td>
<td>18</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>18-24</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>25-30</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>40 and Above</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Age Unknown</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>TOTAL</td>
<td>18</td>
<td>18</td>
</tr>
</tbody>
</table>
### Completions: Master's Degree

<table>
<thead>
<tr>
<th></th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>By Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Women</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td><strong>PY TOTAL</strong></td>
<td>34</td>
<td></td>
</tr>
<tr>
<td><strong>By Race/Ethnicity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonresident alien</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Asian</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Black or African American</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>White</td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>Two or more races</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>25</td>
<td>25</td>
</tr>
</tbody>
</table>

**By Age**

<table>
<thead>
<tr>
<th></th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-24</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>25-39</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>40 and Above</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Age Unknown</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>25</td>
<td>25</td>
</tr>
</tbody>
</table>
### Completions: Doctor's Degree

<table>
<thead>
<tr>
<th>Gender</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>74</td>
<td>74</td>
</tr>
<tr>
<td>Women</td>
<td>43</td>
<td>43</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>117</strong></td>
<td><strong>117</strong></td>
</tr>
<tr>
<td><strong>PY TOTAL</strong></td>
<td><strong>88</strong></td>
<td></td>
</tr>
</tbody>
</table>

#### By Race/Ethnicity

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonresident alien</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Asian</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>Black or African American</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>White</td>
<td>57</td>
<td>57</td>
</tr>
<tr>
<td>Two or more races</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>117</strong></td>
<td><strong>117</strong></td>
</tr>
</tbody>
</table>

#### By Age

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Number of Students</th>
<th>Total Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-24</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>25-39</td>
<td>104</td>
<td></td>
</tr>
<tr>
<td>40 and Above</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Age Unknown</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>117</strong></td>
<td><strong>117</strong></td>
</tr>
</tbody>
</table>
### Summary of Completions Data

<table>
<thead>
<tr>
<th>Award Level</th>
<th>Number of Completions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1st major</td>
</tr>
<tr>
<td>Postsecondary award, certificate, or diploma (less than 1 academic year)</td>
<td>7</td>
</tr>
<tr>
<td>Postsecondary award, certificate, or diploma (at least 1 but less than 2 academic years)</td>
<td>18</td>
</tr>
<tr>
<td>Master's degree</td>
<td>25</td>
</tr>
<tr>
<td>Doctor's degree - professional practice</td>
<td>117</td>
</tr>
<tr>
<td>Total number of degrees and certificates</td>
<td>167</td>
</tr>
</tbody>
</table>

### Summary of Completers Data

<table>
<thead>
<tr>
<th>Number of Students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Men</td>
</tr>
<tr>
<td>-------------------</td>
</tr>
<tr>
<td>All Completers</td>
</tr>
</tbody>
</table>
Retention Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding retention rates of degree- and/or certificate-seeking first-time, full-time (FTFT) undergraduate students entering the institution.

Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. The table shown below is the percentage of FTFT undergraduate degree-seeking students from the previous Fall 2013 cohort who were still enrolled in the next Fall 2014. There is no data to report on this population of students as SCU did not have any (FTFT) undergraduate degree-seeking students for the Fall 2013 cohort.

The current graduate student retention data that SCU can provide is listed below. The data represents the Doctor or Chiropractic and Master’s in Acupuncture and Oriental Medicine programs.

<table>
<thead>
<tr>
<th>Entering Class</th>
<th>DC Retention rate</th>
<th>MAOM Retention rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2011</td>
<td>76/92 (82.61%)</td>
<td>14/25 (56.00%)</td>
</tr>
<tr>
<td>Spring 2012</td>
<td>65/67 (97.01%)</td>
<td>9/17 (52.90%)</td>
</tr>
</tbody>
</table>

Explanation about the retention rate: For example, Retention rate of FA10 is 62/76. Here the second number (76) represents students of the incoming class registered for courses by the end of their first term (FA10) and the first number (62) represents the students who were still registered by the end of FA12. This total number includes transfer students.
Student Outcomes: Chiropractic National Board Exams

Students Performance on National Board Examinations
Performance rates on National Licensure Examinations serve as an indicator of a quality professional education program to prospective students.

<table>
<thead>
<tr>
<th>Passing Rate NBCE Board Exam</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2012</td>
<td>Part I</td>
<td>Part II</td>
<td>Part III</td>
<td>Part IV</td>
<td>PT</td>
</tr>
<tr>
<td>Tested</td>
<td>61</td>
<td>52</td>
<td>48</td>
<td>75</td>
<td>51</td>
</tr>
<tr>
<td>Passed</td>
<td>46</td>
<td>34</td>
<td>38</td>
<td>70</td>
<td>42</td>
</tr>
<tr>
<td>SCU % Passed</td>
<td>75%</td>
<td>65%</td>
<td>79%</td>
<td>90%</td>
<td>82%</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Passing Rate NBCE Board Exam</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring 2013</td>
<td>Part I</td>
<td>Part II</td>
<td>Part III</td>
<td>Part IV</td>
<td>PT</td>
</tr>
<tr>
<td>Tested</td>
<td>63</td>
<td>51</td>
<td>51</td>
<td>16</td>
<td>51</td>
</tr>
<tr>
<td>Passed</td>
<td>63</td>
<td>34</td>
<td>42</td>
<td>12</td>
<td>46</td>
</tr>
<tr>
<td>SCU % Passed</td>
<td>76%</td>
<td>67%</td>
<td>82%</td>
<td>75%</td>
<td>90%</td>
</tr>
</tbody>
</table>

PART I of the National Board Exam consists of multiple-choice questions relating to each of the six basic science areas which include general anatomy spinal anatomy, physiology, chemistry, pathology, and microbiology and public health. NYCC students must have completed their fourth trimester at the time of the examination.

PART II of the National Board Exam consists of multiple-choice questions relating to six clinical science areas which include general diagnosis, neuromusculoskeletal diagnosis, diagnostic imaging, principles of chiropractic, chiropractic practice, and associated clinical sciences. NYCC students must have completed their sixth trimester at the time of the examination.
PART III is a written competency examination designed to assess clinical areas that are nationally accepted in light of common practice requirements. NYCC students are eligible to sit for this exam within nine months of graduation.

PART IV is a practical examination that is designed to assess clinical areas that are accepted as common practice requirements. NYCC students are eligible to sit for this exam after passing NBCE Parts I and II and are within six months of graduation. Part IV is recognized in 48 states as the practical component for state licensure.

Physiotherapy is an elective examination and eligible students must have completed 120 hours of course work in Physiotherapy before taking the exam.

**Student Outcomes: Acupuncture California State Board Exams**

**Students performance National Board Examinations**
Performance rates on State Licensure Examinations serve as an indicator of a quality professional education program to prospective students

![Graph](http://www.acupuncture.ca.gov/students/exam_statistics.shtml)

More information regarding the examination statistics for the California Acupuncture Board is available at the following website:

[http://www.acupuncture.ca.gov/students/exam_statistics.shtml](http://www.acupuncture.ca.gov/students/exam_statistics.shtml)
Student Diversity

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding student diversity as defined by the IPEDS. Data reported are for enrolled full-time part time students. The following table represents all enrolled students from SCU’s IPEDS official Fall Enrollment reporting date of October 15, 2014.

Other information regarding student diversity, including race/ethnicity, economics and gender, can be obtained at [http://www.scuhs.edu/academics/research/factbook/](http://www.scuhs.edu/academics/research/factbook/) The Office of Supported Institutional Research, is located at 16200 Amber Valley Dr. Whittier, CA 90604. Phone (562)947-8755.

### SCU Part-time Undergraduate Student Enrollment as of October 15, 2014

<table>
<thead>
<tr>
<th></th>
<th>Total full-time</th>
<th>Total part-time</th>
<th>Total graduate students</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Men</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonresident alien</td>
<td>11</td>
<td></td>
<td>11</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>41</td>
<td></td>
<td>41</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>2</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Asian</td>
<td>62</td>
<td></td>
<td>54</td>
</tr>
<tr>
<td>Black or African American</td>
<td>12</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>3</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>White</td>
<td>167</td>
<td></td>
<td>168</td>
</tr>
<tr>
<td>Two or more races</td>
<td>15</td>
<td></td>
<td>15</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>18</td>
<td></td>
<td>17</td>
</tr>
<tr>
<td>Total men</td>
<td>317</td>
<td></td>
<td>321</td>
</tr>
<tr>
<td>Total men prior year</td>
<td>95</td>
<td></td>
<td>335</td>
</tr>
</tbody>
</table>

|        |                 |                 |                         |
| **Women** |                |                 |                         |
| Nonresident alien | 11              |                 | 13                      |
| Hispanic/Latino    | 23              |                 | 26                      |
| American Indian or Alaska Native | 0               |                 | 0                       |
| Asian             | 43              |                 | 43                      |
| Black or African American | 15            |                 | 16                      |
| Native Hawaiian or Other Pacific Islander | 3              |                 | 3                       |
| White             | 107             |                 | 107                     |
| Two or more races  | 18              |                 | 18                      |
| Race and ethnicity unknown | 8              |                 | 8                       |
| Total women       | 221             |                 | 231                     |
| Total women prior year | 61            |                 | 229                     |

Grand total (men+women): 538
Grand total (men+women) prior year: 564
## Fall Enrollment Summary

### Men

<table>
<thead>
<tr>
<th>Nonresident alien</th>
<th>Total full-time students</th>
<th>Total part-time students</th>
<th>Grand total, all students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>11</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>41</td>
<td>16</td>
<td>57</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Asian</td>
<td>52</td>
<td>4</td>
<td>56</td>
</tr>
<tr>
<td>Black or African American</td>
<td>10</td>
<td>11</td>
<td>21</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>3</td>
<td>24</td>
<td>27</td>
</tr>
<tr>
<td>White</td>
<td>167</td>
<td>38</td>
<td>205</td>
</tr>
<tr>
<td>Two or more races</td>
<td>15</td>
<td>1</td>
<td>16</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>15</td>
<td>12</td>
<td>28</td>
</tr>
<tr>
<td>Total men</td>
<td>317</td>
<td>106</td>
<td>423</td>
</tr>
</tbody>
</table>

### Women

<table>
<thead>
<tr>
<th>Nonresident alien</th>
<th>Total full-time students</th>
<th>Total part-time students</th>
<th>Grand total, all students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>11</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>23</td>
<td>39</td>
<td>62</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>0</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Asian</td>
<td>40</td>
<td>5</td>
<td>45</td>
</tr>
<tr>
<td>Black or African American</td>
<td>16</td>
<td>19</td>
<td>35</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>3</td>
<td>44</td>
<td>47</td>
</tr>
<tr>
<td>White</td>
<td>104</td>
<td>91</td>
<td>195</td>
</tr>
<tr>
<td>Two or more races</td>
<td>18</td>
<td>2</td>
<td>18</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>8</td>
<td>25</td>
<td>33</td>
</tr>
<tr>
<td>Total women</td>
<td>221</td>
<td>232</td>
<td>453</td>
</tr>
</tbody>
</table>

**Grand Total (men+women)** | 538 | 338 | 876
# SCU Fall 2014 Enrollment Summary

## Student Enrollment

<table>
<thead>
<tr>
<th>Enrollment Type</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total enrollment</td>
<td>876</td>
</tr>
<tr>
<td>Undergraduate enrollment</td>
<td>324</td>
</tr>
<tr>
<td>Undergraduate transfer-in total</td>
<td>3</td>
</tr>
<tr>
<td>Graduate enrollment</td>
<td>552</td>
</tr>
</tbody>
</table>

| Student-to-faculty ratio       | 17 to 1|

## Student Characteristics (All Students)

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of all students who are female</td>
<td>52%</td>
</tr>
<tr>
<td>Percent of all students by race/ethnicity:</td>
<td></td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>1%</td>
</tr>
<tr>
<td>Asian</td>
<td>12%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>6%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>14%</td>
</tr>
<tr>
<td>Native Hawaiian or Pacific Islander</td>
<td>8%</td>
</tr>
<tr>
<td>White</td>
<td>46%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>4%</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>7%</td>
</tr>
<tr>
<td>Nonresident alien</td>
<td>3%</td>
</tr>
</tbody>
</table>

## Undergraduate Student Characteristics

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of undergraduates who are female</td>
<td>69%</td>
</tr>
<tr>
<td>Percent of undergraduates who are full-time</td>
<td></td>
</tr>
<tr>
<td>Percent of undergraduates by race/ethnicity:</td>
<td></td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>2%</td>
</tr>
<tr>
<td>Asian</td>
<td>1%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>9%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>16%</td>
</tr>
<tr>
<td>Native Hawaiian or Pacific Islander</td>
<td>21%</td>
</tr>
<tr>
<td>White</td>
<td>39%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>1%</td>
</tr>
<tr>
<td>Race and ethnicity unknown</td>
<td>11%</td>
</tr>
<tr>
<td>Nonresident alien</td>
<td>0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of undergraduate students by age:</td>
<td></td>
</tr>
<tr>
<td>24 and under</td>
<td></td>
</tr>
</tbody>
</table>

## Undergraduate Retention and Graduation Rate Cohort

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>First-time, full-time bachelor's seeking student retention rate</td>
<td>N/A</td>
</tr>
<tr>
<td>First-time, part-time bachelor's seeking student retention rate</td>
<td>N/A</td>
</tr>
<tr>
<td>Graduation rate cohort as percent of total entering students</td>
<td>N/A</td>
</tr>
</tbody>
</table>

## Graduate Student Characteristics

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of graduate students who are female</td>
<td>42%</td>
</tr>
<tr>
<td>Percent of graduate students who are full-time</td>
<td>97%</td>
</tr>
</tbody>
</table>
Federal Financial Aid Application Process

A student can apply for federal financial aid after submitting an application for admission and registering for courses in an eligible degree program. Admissions and program requirements may vary. Please refer to the Academic Catalog program-specific information at http://www.scuhs.edu/academics/catalog/

During the application process, the following forms may be completed for federal financial aid grants and loans:

- Free Application for Federal Student Aid (FAFSA)
  - Website: http://www.fafsa.ed.gov

- Federal Direct Loan Master Promissory Note (MPN)
  - Website: https://studentloans.gov/myDirectLoan/index.action

- Entrance counseling:
  - https://studentloans.gov/myDirectLoan/index.action

Students interested in utilizing financial aid programs should complete all required application materials each academic year. A student should reapply for financial aid prior to the start of each new academic year. The average processing time for financial aid awards is 90 days.

Statement of Educational Purpose

The parent or student signing a Free Application for Federal Student Aid (FAFSA) certifies the following:

- use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,*
- is not in default on a federal student loan or has made satisfactory arrangements to repay it,
- does not owe money back on a federal student grant or has made satisfactory arrangements to repay it,
- will notify college if defaulting on a federal student loan,
- and will not receive a Federal Pell Grant from more than one college for the same period of time.

The parent or student signing the FAFSA agrees, if asked, to provide information that will verify the accuracy of the completed form. This information may include federal or state income tax forms filed or that are required to file. In addition, the parent or student certifies and understands that the Secretary of Education has the authority to verify information reported on this application with the IRS and other federal agencies. If the parent or student signs any document related to the federal student aid programs electronically using a personal identification number (PIN), that person certifies that he or she is the person identified by the PIN and has not disclosed that PIN to anyone else. If the parent or student purposely gives false or misleading information, you may be fined up to $20,000, sent to prison, or both.
Referrals to the Office of the Inspector General

Southern California University of Health Sciences is required by law to make referrals to the Office of Inspector General any time there is credible information or evidence that an applicant (student) may have engaged in fraud or other criminal misconduct in connection with the application involving federal financial aid programs.

Federal aid funding is available only for those credits required to complete the student’s primary program of study. Federal aid funding will cease once the maximum number of credits for the primary program have been completed. Federal financial aid may not be available for additional coursework in the pursuit of a concentration or otherwise, if not included within the requirements of the primary program of study.

Federal, State and Institutional Financial Aid Programs

Degree-seeking students who are U S citizens or eligible noncitizens enrolled in an eligible academic program can apply for federal financial aid as a means of assisting with financing their education. Certificate programs may also be eligible for federal financial aid. Depending on the program, student eligibility may be need-based, non-need-based, credit-based or dependent on other specific conditions.

Students may also be eligible to receive funding through state grant or scholarship programs where available. Students should contact a Financial Aid Counselor at 562/947-8755 ext. 470 for additional information on the financial aid programs available.

General eligibility requirements

General eligibility requirements for federal financial aid are as follows:

- Demonstrate financial need (for most programs)
- Be a U S citizen or an eligible noncitizen
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Be registered with Selective Service, if you’re a male (you must register between the ages of 18 and 25)
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- Be enrolled at least half-time to be eligible for Direct Loan Program funds
- Maintain satisfactory academic progress in college or career school
- Sign statements on the Free Application for Federal Student Aid (FAFSA) stating that:
  - You are not in default on a federal student loan and do not owe money on a federal student grant and
  - You will use federal student aid only for educational purposes
- Show you are qualified to obtain a college or career school education by having a high school diploma or
- Final high school transcript that shows the date a diploma was awarded
- Recognized equivalent such as a General Educational Development (GED) certificate
- California High School Proficiency Examination (CHSPE) Certificate
Completed homeschooling at the secondary level in a state that confers high school diplomas.

For additional eligibility requirements, go to: [http://studentaid.ed.gov/eligibility/basic-criteria](http://studentaid.ed.gov/eligibility/basic-criteria)

**Grant Programs**

SCU participates in the following Federal Grant Programs:

**Federal Pell Grant**

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants may be awarded to undergraduate students who have not earned a bachelor’s or a professional degree. The amount of aid students can receive varies depending on their financial need, cost of attendance and other eligibility criteria.

Students can receive the Federal Pell Grant for no more than 12 semesters or the equivalent: [http://studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility](http://studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility)

For more detailed information on eligibility and how to apply for the Federal Pell Grant, visit [http://studentaid.ed.gov/types/grants-scholarships/pell](http://studentaid.ed.gov/types/grants-scholarships/pell)

**Federal Work Study**

SCU participates in the Federal Work-Study program. Federal Work-Study is a federally funded source of financial aid for students. This program provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student’s course of study.

- It provides part-time employment while students are enrolled in school.
- It’s available to undergraduate, graduate, and professional students with financial need.
- It’s available to full-time or part-time students.

SCU receives an annual allocation of Federal Work Study funds. Students must be eligible for Federal Financial aid and have met the individual campus deadlines and requirements to be awarded federal work-study. Awards are made as part of a financial aid package. The maximum hours a student can work is 20 hours per week. Pay rates range from $10.00 per hour to a maximum of $19.00 per hour. Students can access more information about Federal Work Study on the MYSCU portal.

[https://my.scuhs.edu/ICS/One_Stop_Enrollment_Services/Financial_Aid/Federal_Work_Study.jnz](https://my.scuhs.edu/ICS/One_Stop_Enrollment_Services/Financial_Aid/Federal_Work_Study.jnz)

Your total work-study award depends on: when you apply, your level of financial need, and SCU’s funding level. The amount you earn can’t exceed your total Federal Work-Study award. When assigning work hours, your employer or your school’s financial aid office will consider your class schedule and your academic progress.
The Federal Work-Study Program emphasizes employment in civic education and work related to your course of study, whenever possible. SCU has agreements with private for-profit employers for work-study jobs that are off campus.

Federal Work-Study is awarded on a rolling basis until funding is exhausted. Employment renewal is not guaranteed due to funding, changes in the family income and/or number of family members and number of students requesting positions each year.

How Federal Work Study Awards are Calculated

Awards are calculated using the following formula: cost of attendance minus expected family contribution equals need.

Generally, financial aid is awarded to students based on need. One of the principles behind awarding need-based financial aid is that students and their families should pay for educational expenses to the extent they are able. A family’s ability to pay for educational costs must be evaluated in an equitable and consistent manner. To be fair to everyone, a standard federal formula is used to calculate a student’s Expected Family Contribution (EFC). The information is derived from the student’s completed Free Application for Federal Student Aid (FAFSA). Financial need is the difference between a student’s total annual Cost of Attendance (COA) and the Estimated Cost of Attendance (EFC). A student’s need for financial assistance will differ from school to school because the cost of attendance will differ.

How Federal Work Study is awarded

**Need based** aid (i.e.: Pell Grant, Direct Subsidized Stafford Loans, Work-Study, and State Grants) are assigned first to students based on their EFC, and federal limits.

The **non-need-based** aid (i.e., Direct Unsubsidized Stafford Loans, Direct PLUS Loans, Alternative Loans) are assigned to students by subtracting the need based aid from the COA, and using the federal limits to award aid for the difference.

If a student received any other funding source (i.e., scholarships, or outside assistance), the student’s award must be re-adjusted to ensure the award does not exceed the COA. For the student’s benefit, aid will be adjusted in the following order:

1. Alternative Loans
2. Direct PLUS Loan
3. Direct Unsubsidized Loan
4. Direct Subsidized Loan
5. Federal Work-Study (any unearned amount)
6. Pell Grant
To receive Federal Work Study financial aid funds students must:
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security number
- Not be in default on a federal student loan or owe an overpayment on a federal student grant
- Register with the Selective Service, if required
- Make Satisfactory Academic Progress (SAP). See the Satisfactory Academic Progress
- Not have been convicted for any illegal drug offense while receiving federal financial aid funds
- Complete the verification (if selected)
- Enroll and attend classes for which they are registered.

Other general financial aid information:
- Financial aid awards are adjusted appropriately for changes in a student’s enrollment status.
- To be eligible for federal work study, a student must be enrolled in at least eight eligible credit hours at the time of disbursement.
- Students are no longer eligible for any federal work study or financial aid once graduation requirements are met.
- Students are only eligible for student aid for classes that are applicable to their program.
- Students are not eligible for financial aid for a class after it has been passed and attempted a second time.

Step 1: Requesting Federal Work Study

Each year, a FWS student must complete a Federal Student Aid application at www.fafsa.gov. On this application a student may indicate that they are interested in FWS.

Step 2: Selecting a Student Worker

(Student awarded based on FAFSA): Student workers are awarded FWS in based on their need as indicated on their verified FAFSA results and cost of attendance. Students are notified on their award letter that they are eligible for FWS. Students awarded FWS and are eligible to begin searching for available positions.

Step 3: Once a student hired by the FWS supervisor. The student must turn in all of the payroll documentation to HR such as:

- Hire form (must be completed by the student and supervisor),
- Federal W-4 form,
- State Tax Form
- Two forms of identification (ex: social security card and driver’s license)
- Direct Deposit
Signed Acknowledgement of receiving the Federal Work Study Handbook

Step 4: Once the student is hired the student must:

- Confirm their schedule and pay with the financial aid office and supervisor
- Complete the FWS 100 Compliance trainings on MY SCU

Step 5: The FWS Coordinator in the financial aid office routinely follows up with students regarding their balance, eligibility or changes in jobs on campus.

The Financial Aid office can provide additional detailed information about Federal Work Study. The SCU Federal Work Study Handbook, application and forms are available online at this webaddress: https://my.scuhs.edu/ICS/One_Stop_Enrollment_Services/Financial_Aid/Federal_Work_Study.jnz

Financial Aid:

Tel: 562-947-8755 ext. 766
Fax: 562-902-3321

Email: FinancialAid@scuhs.edu

Address: 16200 Amber Valley Drive, Whittier, CA 90604-4051

For more general information regarding Federal Work Study visit www.studentaid.ed.gov
**State Grant Programs**

Students may also be eligible to receive funding through state grant or scholarship programs where available. Depending on the program, student eligibility may be need-based, non-need-based, credit-based or dependent on other specific conditions. Contact a Financial Aid Counselor for additional information on state grant and/or scholarship programs.

The actual amount of state grants awarded to any student is contingent on the availability of funds. The University cannot guarantee any funding from the state grant sources listed, as the list is subject to change without notice based upon changes in state budgetary constraints, state law or regulation, and/or University participation. Where work or other requirements are included in order to preclude the conversion of a scholarship or grant to a loan, the University makes no representation or warranty as to whether a graduate will be able to obtain such employment or fulfill such other requirements. For additional specific eligibility information, the institution may contact you directly when determining grant eligibility.

**Scholarships**

**Institutional Scholarships (Exclusive to SCU)**

Scholarships are offered to students who demonstrate high academic standards and/or financial need. Scholarship awards are also made available from the contributions of outside associations and organizations. Special awards are periodically established by outstanding graduates of SCU. Most of these scholarships offer $250 to $500 awards.

**Legacy Scholarship**

A 5% tuition discount will be awarded to all direct line descendants (children and grandchildren) of graduates from an SCU degree program.

**Alumni Scholarship Program**

The Alumni Association developed the Alumni Scholarship Program to assist currently enrolled students and new students at entrance to SCU. The criteria for this scholarship generally include service to the institution (for continuing students), grade point average, financial need and an essay. These scholarships range from $250 to $1,000.

**The Bridge Scholarship (International Relocation Program)**

The Bridge Scholarship was developed to assist students from out-of-state with relocation expenses in moving to California to attend SCU. The Bridge Scholarship is a one-time relocation award for both International and Domestic applicants. All applicants must have a cumulative 3.0 GPA in all undergraduate course work to qualify.
**Dr. Charles L. Cooke Scholarship**

This endowed award was developed to emphasize the importance of creating and furthering the awareness of chiropractic within the African-American community. The criteria for this scholarship include a GPA of 2.75 or higher and financial need. African-American students, fourth term and above, are eligible to apply.

**Dr. David E. Jackson Memorial Scholarship**

The Dr. David E. Jackson Memorial Scholarship is available to chiropractic students who have demonstrated a life-style of civic, community, or humanitarian service. Applicants must be in 3rd term or above and have a minimum accumulative GPA of 3.0. They must write a 500 word essay that addresses the topic of their community or humanitarian service and why this is an important aspect of their life.

**Dr. E. Maylon and Lois Drake Scholarship**

This endowed award is available to students who actively engage in service to the University and the betterment of the chiropractic profession. The criteria for this scholarship include a GPA of 2.5 or higher and financial need. Students third term and above are eligible to apply.

**Dr. Gertrude Dunsworth Scholarship**

Through the generous support of the Meyer Distributing Co., an endowed award is made available in the summer term to a student from an under-represented (Native American, African American and Latin American) ethnic group. The criteria for this scholarship include a GPA of 2.7 or higher and financial need. Students from all terms are eligible to apply.

**Dr. James W. Fitches Scholarship**

An award is available to students who are members of the Church of Jesus Christ of Latter Day Saints. Criteria include a GPA of 2.5 to 3.0, financial need, an essay and activity in extra-curricular support of the chiropractic profession. This scholarship provides a $1,000 tuition grant which is available to students entering the University.

**Dr. Lester McCoy Scholarship**

This scholarship will be awarded to a student with an accumulated GPA of 2.75 and a demonstrated history of dedicated civic, community, or humanitarian service. This scholarship provides a $1,000 tuition award which is available to students entering the University.

**Dr. Matthew A. Snider Scholarship**

This scholarship was established to recognize students with strong character and a personal philosophy of chiropractic. Applicants must be in their seventh term or above with a minimum GPA of 3.3 at the time the scholarship is awarded.
Dr. Rachel La Croix Scholarship

The Dr. Rachel La Croix Scholarship is available to female chiropractic students with demonstrated financial need. Applicants must be in 7th term or above and have a 3.25 accumulative GPA.

Dr. Shui-Sheng Wu Scholarship

This scholarship is available to full time students on the college of Acupuncture and Oriental Medicine who maintain an accumulated GPA of 3.5 and who are active in AOM clubs on campus or at the state or national level.

The Integrated Science Program Transition Scholarship

The ISP Transition Scholarship was developed to assist students of the SCU Institute of Science Program with their transition into other alternative health care programs at SCU. Applicants for the ISP Transition Scholarship must have attended the SCU Institute of Science Program and will be matriculating in the Los Angeles College of Chiropractic. Applicants for the ISP Transition Scholarship must have completed the following number of courses with the corresponding GPA's.

- 3 ISP classes with a GPA of 3.25
- 6 ISP classes with a GPA of 3.0
- 8 ISP classes with a GPA of 2.75
Joyce King-Stoops & Emery Stoops Scholarship

This award recognizes the most academically and professionally meritorious student(s). Candidates must possess a minimum GPA of 3.0. Selection of the awardees shall be made upon the basis of academic and professional merit only.

Mindlin Awards

A substantial bequest from the estate of Betty and Herman Mindlin has become the corpus of an endowed scholarship program for financially needy students. Entering as well as continuing students are eligible to apply.

Relocation Assistance Program (US relocation program)

The Relocation Assistance Program was developed to help students who are relocating to SCU from within the U.S. that is more than 250 miles away from campus. Student applying for this program must demonstrate financial need. The amount if the financial award will be determined on an individual basis by the members of the Relocation Committee.

Ryan Perkis Memorial Scholarship

The Ryan Perkis Memorial Scholarship is available to full time students (12 units or above) in the College of Acupuncture and Oriental Medicine with an interest in herbology. Applicants must be 3rd term or above, have an accumulative GPA of 3.0 and must write an essay on the topic “How I plan to incorporate herbs into my practice”.

SCU Scholarship for AOM Students at Entrance

This scholarship was developed to provide financial assistance to new students entering the College of Acupuncture and Oriental Medicine. Students applying for this scholarship must submit an essay discussing how they will make a difference as a practitioner in the field of Acupuncture and Oriental Medicine. They must also have an overall GPA of 3.0 when applying for entrance to SCU.

SCU Scholarship for Dual Students at Entrance

This scholarship was developed to provide financial assistance to new students entering SCU as a dual student. Students applying for this scholarship must submit an essay discussing their personal philosophy of integrative health care. They must also have an overall GPA of 3.5 at entrance to SCU. Students must maintain full time status in the dual cohort program over the first semester. If courses are dropped from the dual program, the student will need to repay the scholarship award.

External Scholarships

Private outside entities develop and fund external scholarships, some of which are listed at xxx. External scholarships are available to the general public, which may include SCU students. Your eligibility for external scholarships depends on qualifying requirements that vary from scholarship to scholarship. The financial aid department communicates to students via campus.
email when notified of opportunities become available. The website is also updated regularly as opportunities become available. For more information regarding external scholarships visit: https://my.scuhs.edu/ICS/One_Stop_Enrollment_Services/Financial_Aid/External_Scholarships.jnz

Loans

Students should contact a Financial Aid Counselor at (562) 947-8755 ext. 766 FinancialAid@scuhs.edu for additional information on financial aid programs that are available.

Student loan data

The Department of Education is required to make available to schools descriptions of the Federal Student Aid programs to assist students in gaining information through school sources, and to assist schools in carrying out the Federal Student Aid program requirements. The Department of Education provides comprehensive information to students and their families through the Student Aid on the Web sites: http://studentaid.ed.gov and http://www.direct.ed.gov/
The website includes information on the following Federal student aid topics:

- Applying for Federal student aid
- Filing the FAFSA
- Criteria for student eligibility, continued eligibility, and regaining eligibility
- Types of Federal student aid available
- Terms and conditions of Federal Loans (i.e. Direct Loans and Perkins Loans)
- Necessity for repaying loans and repayment plan information
- Borrowing limits
- Interest rates and fees
- Deferment and forbearance
- Default
- Forgiveness, cancellation, and discharge
- Master Promissory Note
- Entrance Counseling

National Student Loan Data Base System (NSLDS)

When a student, or a parent of a student, applies for a Federal Direct Stafford Loan. The loan records are created and the loans will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system. Borrowers have access to view their Title IV, HEA loan records at www.nslds.ed.gov.
**Federal Direct Loan Program**

Direct Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education at participating schools.

Direct Subsidized Loans — Direct Subsidized Loans are for students with financial need. The University will review the results of the FAFSA and determine the amount a student can borrow. The student is not charged interest while enrolled in school at least half-time.

On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public Law 112-141) was enacted. MAP-21 added a new provision to the Direct Loan statutory requirements that limits a first-time borrower’s eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower’s educational program. Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150 percent limit to lose the interest subsidy on their Direct Subsidized Loans.

**Note:** Only first-time borrowers on or after July 1, 2013, are subject to the new provision. Generally, a first-time borrower is one who did not have an outstanding balance of principal or interest on a Direct Loan or on an FFEL Program Loan on July 1, 2013.

Direct Unsubsidized Loans — the student is not required to demonstrate financial need to receive a Direct Unsubsidized Loan. Like subsidized loans, the University will determine the amount a student can borrow. Interest accrues (accumulates) on an unsubsidized loan from the time it is first paid out. The student can pay the interest while in school and during grace periods and deferment or forbearance periods, or can allow it to accrue and be capitalized (that is, added to the principal amount of the loan). If a student chooses not to pay the interest as it accrues, this will increase the total amount to be repaid because the student will be charged interest on a higher principal amount.

Terms and Conditions — Students who receive a Direct Loan are subject to the terms and conditions disclosed on the Federal Direct Loan Master Promissory Note (MPN), [http://www.direct.ed.gov/mpn.html](http://www.direct.ed.gov/mpn.html), and the Direct Loan Disclosure Statement, [http://www2.ed.gov/offices/OSFAP/DirectLoan/ pubs/dlplain.pdf](http://www2.ed.gov/offices/OSFAP/DirectLoan/ pubs/dlplain.pdf)

Borrower’s Rights and Responsibilities — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower’s Rights and Responsibilities Statement, [http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/dlrights.pdf](http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/dlrights.pdf), attached to the Master Promissory Note.

Note: (MPN). For more detailed information on eligibility and how to apply for the Federal Direct Loan Program, visit [https://www.studentaid.ed.gov/types/loans/subsidized-unsubsidized](https://www.studentaid.ed.gov/types/loans/subsidized-unsubsidized)
Federal Direct PLUS Loan for Parent(s)

Parents of dependent students may apply for a Direct Parent Loan for Undergraduate Student (PLUS) to help pay their child’s education expenses as long as certain eligibility requirements are met. Direct PLUS Loan eligibility is dependent upon the applicant’s credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

Terms and Conditions — Students whose parent(s) receive a PLUS loan are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at [http://www.direct.ed.gov/mpn.html](http://www.direct.ed.gov/mpn.html)


Federal Direct PLUS Loan for Graduate and Professional Degree Students

Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses at a fixed interest rate. Direct PLUS Loan eligibility is dependent upon the applicant’s credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser.

**Award Amount** — Students are eligible to receive a Graduate PLUS Loan award up to their academic year Cost of Attendance (COA) minus any other financial assistance received.

Terms and Conditions — Students who receive a PLUS Loan for Graduate and Professional programs are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at [http://www.direct.ed.gov/mpn.html](http://www.direct.ed.gov/mpn.html)

Borrower’s Rights and Responsibilities — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower’s Rights and Responsibilities Statement, [http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/plusrights.pdf](http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/plusrights.pdf), attached to the Master Promissory Note (MPN) for Direct PLUS Loans. For more detailed information on eligibility and how to apply for the Direct PLUS Loan for Graduate and Professional students, visit [http://studentaid.ed.gov/types/loans/plus](http://studentaid.ed.gov/types/loans/plus)

### Federal Direct Subsidized and Unsubsidized Annual Loan Limits

Federal Direct Subsidized and Unsubsidized Annual and Aggregate Loan Limits are as follows:

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent Undergraduate Student</th>
<th>Independent Undergraduate Student</th>
<th>Graduate/Professional Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (freshman)</td>
<td>$5,500</td>
<td>No more than $3,500 of this amount can be a subsidized loan</td>
<td>$20,500</td>
</tr>
<tr>
<td>2 (sophomore)</td>
<td>$6,500</td>
<td>No more than $4,500 of this amount can be a subsidized loan</td>
<td></td>
</tr>
<tr>
<td>3 &amp; 4 (Junior &amp; senior)</td>
<td>$7,500</td>
<td>No more than $5,500 of this amount can be a subsidized loan</td>
<td></td>
</tr>
<tr>
<td>maximum total loan debt (aggregate loan limits)</td>
<td>$31,000</td>
<td>No more than $23,000 of this amount may be in subsidized loans</td>
<td>$138,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No more than $23,000 of this amount may be in subsidized loans</td>
<td></td>
</tr>
</tbody>
</table>

Undergraduate certificate programs — Loan limits are based on the length of the program. For certificates that are less than an academic year, the $9,500 loan limits would be prorated by the clock hours in the program.

The lifetime borrowing limit for graduate Doctor of Chiropractic students is $224,000 of which no more than $65,000 may be in subsidized loans.

A student whose parent cannot obtain a Parent Loan for Undergraduate Student (PLUS) loan is allowed to borrow additional unsubsidized federal Direct amounts. Student dependency status will be determined based on answers to questions on the FAFSA.
Education Loan Interest Rates and Origination Fees

For information regarding Federal Student Loan Interest Rates and Origination Fees, including those in effect as of July 1, 2013, please visit http://studentaid.gov/types/loans/interest-rates

Interest Rate Cap for Military Members

During military service, students who qualify under the Service Members Civil Relief Act may have a 6% interest rate cap on the loans obtained before entering military service Qualifying students must contact their loan servicer to request this benefit

In addition, no interest is charged (for a period of no more than 60 months) on Direct Loans first disbursed on or after Oct 1, 2008, while a borrower is serving on active duty or performing qualifying National Guard duty during a war or other military operation or other emergency, and serving in an area of hostilities qualifying for special pay.

Prior Federal loans and Financial Aid History

Current federal financial aid borrowers can check the interest rate, servicer information and other financial aid history via the National Student Loan Data System (NSLDS) at http://www.nslds.ed.gov/

Private Student Loans

Understand your rights and responsibilities when considering private loan options. Clear and accurate information can help you make informed choices, so you borrow only what you need and can reasonably repay.

The University encourages that a private loan only be considered after all federal and state financial aid options have been exhausted. Private loans are made through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. These loans are not subsidized or guaranteed by the federal government For more information on the difference between federal and private loans, please visit http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/

Private student loans may be available to both students and parents who are not eligible for federal financial aid or who need assistance beyond their financial aid eligibility. The lender determines eligibility, and amounts are limited to the cost of attendance minus other aid, including discounts and any other resources received

Students may choose to use any eligible lender that offers private loans. The University does not maintain a list of lenders that offer private loans, nor will it endorse a particular lender Students who need a focused resource to assist in finding a private loan may choose to use the list of private loan options developed by Financial Aid.
Institutional Student Loan Code of Conduct

Definitions

“Employee” or “School employee” means any employee, agent, student financial aid contractor, director, officer or trustee of the school. For purposes of the Code of Provisions relating to gifts and stock ownership, this term includes family members of the Employee. For purposes of Paragraph 2 of this Code, this term includes family members living in the same household as the Employee.

“School” means all colleges, campuses, departments or other components of the higher education institution adopting this Code of Conduct that are either located in California or that offer online classes to California residents, including alumni associations if the associations are under the institution’s control and are not separately incorporated. This includes all University of SCU locations and online programs.

“Student loan lender” or “lender” means any entity involved in making, holding, consolidating, originating, servicing or guaranteeing any loan to students or parents to finance higher education expenses. This includes lenders who provide private educational loans as well as lenders who provide loans that are made, insured or guaranteed by the U.S. Department of Education, except loans under the William D. Ford Direct Loan Program.

Employee Compensation Prohibition

No Employee of the school or “school-affiliated organization” (as defined in 34 C.F.R. 682.200(b)(5)(i)(A)(8)) shall accept or solicit anything of other than nominal value from a student loan lender.

“Nominal value” means a total retail value of not more than ten dollars ($10.00) as calculated over a 12 month period, or as defined by a School policy consistent with applicable federal and state law. This paragraph shall not prohibit School employees from conducting non-student lending business with any lender or accepting or soliciting anything of other than nominal value in any activity unrelated to student loans.

Lender Advisory Board Restrictions

A School employee shall not accept any remuneration or reimbursement of expenses for serving as a member of or otherwise participating on a student loan lender’s advisory board or committee, consistent with applicable federal student loan requirements.

A School employee who is employed in the financial aid office, or who otherwise has direct responsibilities with respect to educational loans, shall not serve on or otherwise participate with advisory councils of lenders or affiliates of lenders.
Financial Relationship Prohibition

A School employee shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

In addition, a person employed in the financial aid office of the school, or who otherwise has direct responsibilities with respect to educational loans or other financial aid, shall: Avoid any equity or other interest in any student loan lender other than a remote interest; Avoid consulting or similar financial relationships with student loan lenders and comply with the School’s Conflict of Interest Policies & Procedures.

Institutional Compensation Prohibition

The School will not accept anything of value from a student loan lender in exchange for any advantage or consideration provided to the lender related to its education loan activity. This prohibition shall include, but not be limited to: (1) the School’s receipt from any lender of any computer hardware for which the School pays below market prices, (2) preferential rates for, or access to, a lender’s other financial products and (3) printing costs or services. Notwithstanding anything else in this paragraph, the School may accept assistance as contemplated by 34 C.F.R. 682.200(b).

The School shall not engage in revenue sharing with a student loan lender. “Revenue sharing” means any arrangement under which a student loan lender pays a higher education institution or an affiliated entity or organization a certain sum, fee, percentage or other material benefit calculated in relationship to the volume of loans received by the lender from students of the institution.

Preferred Lender List Requirements

Best Interests of Students Paramount. If the School decides to develop and/or publish any list of suggested, recommended or preferred student loan lenders (“preferred lender list” or “lender list”), the school shall develop and maintain any lender list based solely on the best interests of student and parent borrowers.

Required Disclosures

The School shall prominently disclose on all publications of a preferred lenders list:

- The process and criteria by which the list was assembled
- Comparative information regarding interest rates and other benefits offered by the lenders
- Borrowers have the right and ability to select lenders not included on the list.
For the purpose of this Code, “Remote interest” is defined as: “the ownership of less than three percent of the shares of a corporation for profit, provided the total annual income from dividends, including the value of stock dividends, from the corporation does not exceed five percent of the total annual income of such officer or employee and any other payments made to him by the corporation do not exceed five percent of his total annual income.” See generally A.R.S. § 38-502(e).

**Prompt Certification of Loans from Any Lender**

The School will timely certify any loan from any lender selected by the borrower that offers the loan, to the extent consistent with applicable federal student loan requirements. The School will not assign, through award packaging or other methods, the borrower’s loan to a particular lender, or refuse to certify or cause unnecessary certification delays for borrowers who use a lender that has not been recommended or suggested by the School.

Minimum Number of Lenders Required. The School shall ensure there are at least three (3) student loan lenders named on each preferred lender list which are not “affiliates” of each other, as described in 34 C.F.R. § 682.212 (h)(3).

**Review and Update of Preferred Lender Lists**

Preferred lender lists must be reviewed and updated at least once a year. When publishing preferred lender lists, the School shall either rotate or randomize the list of lenders or list them alphabetically.

**Loan Resale**

The School shall require that all lenders on a preferred lender list commit in writing to disclose to the borrower before a loan agreement is signed whether there is an existing agreement to sell loans to another lender, and if so, the contact information for the lender who will be purchasing the borrower’s loan. The School shall inform student and parent borrowers that lenders can, and do sell student loans as well as encourage borrowers to contact their lenders for more information. Further, the School may remove a lender from its preferred lender list if that lender sells loans without ensuring that the advertised loan terms and benefits are honored with the new lender.

**Different Types of Loans**

The School shall not include a student loan lender on a preferred lender list for one type of loan in exchange for benefits provided by the lender with respect to a different type of loan.

**Promotion of Preferred Lenders Prohibited**

The School shall not allow a lender included on a preferred lender list to use the name, emblem, mascot or logo of the school or other words, pictures, or symbols readily identified with the school in the marketing of private educational loans to the students attending the School that implies the School endorses the private educational loans offered by the lender.
**Master Promissory Notes**

The School shall inform borrowers of the procedure(s) for completing the Master Promissory Note or other loan agreement with the lender of the borrower’s choice, whether or not the lender appears in the School’s preferred lender list.

**Lender Restriction Prohibition**

The School shall not restrict borrowers to any particular type of lender (e.g., those that process loans electronically).

**School as Lender**

If the School participates in the School as a Lender Program under 20 U.S.C. § 1085(d)(1)(E) and has an agreement to sell student loans to another lender, it must (a) disclose the existence of the agreement to the borrower and provide contact information for the lender who will be purchasing the borrower’s loan and (b) require that any lender to whom the loans are sold honors the loan terms and benefits the School advertised to borrowers.

**Private Loans as a Last Resort**

The School shall not certify student eligibility for a private educational loan without first informing the borrower that (a) federal financial assistance (including grants and loans under Title IV) may be available and (b) federal loans may provide more advantageous terms to the borrower than private loans.

**Opportunity Loans**

The School shall not enter into an opportunity loan agreement with a student loan lender under which the school provides concessions or promises to the lender that prejudice other borrowers. An “opportunity” loan means a student loan provided to borrowers with poor or no credit history, or who otherwise would not meet the student loan lender’s eligibility criteria. The School shall not request or accept from any lender any offer of funds to be used for private education loans, including funds for an opportunity loan, to students in exchange for the School providing concessions or promises regarding providing the lender with a specified number of loans made, insured, or guaranteed; a specified loan volume of such loans; or a specified lender arrangement for such loans.

The School shall not certify student eligibility for an opportunity loan made available pursuant to an agreement between the School and a lender unless (a) the agreement includes the option of short term or partial loans not to exceed one year and (b) the School informs the borrower of the short term or partial loan option, so the borrower can consider different or less expensive financing if the borrower’s financial condition improves.
Staffing Assistance from Lenders

The School shall not request or accept from any lender any assistance with call center or financial aid office staffing, including in-person school-required initial or exit counseling, except when permitted by applicable federal student loan requirements. The School shall ensure that any lender employees on campus are accurately represented as such and not misidentified as School agents or employees. While lenders may provide professional development training to financial aid administrators and participate in financial literacy outreach activities, lender employees must clearly disclose the name of the entity preparing any written materials and may not promote the lender’s products.

Implementation

The School agrees to publish the Student Loan Code of Conduct prominently on its website within ten business days of its adoption of the School.

The School shall require all of its employees with direct responsibilities relating to student loans to obtain training concerning the Student Loan Code of Conduct, applicable federal as well as state student loan laws and regulations and related School policies and procedures within 90 days of when the School adopts this Code or, for new employees within 90 days of the date of hire. The School shall adopt procedures to ensure these employees maintain current knowledge of the Code and applicable regulations.
**Financial Aid Awarding**

For students who have completed all required financial aid application materials, the University will evaluate student eligibility for federal, state and institutional aid programs. If a student is eligible, the Student Financial Aid Office calculates an estimated financial aid award and provides notification to the student. The notification includes eligibility information for each financial aid program awarded, as well as the amount and anticipated disbursement dates. The notification may be electronic. Generally, financial aid awards are divided into two payment periods. Payment periods are based on individual course schedules and follow academic year requirements.

Federal Pell Grant eligibility for an undergraduate student is estimated before originating a Direct Subsidized or Unsubsidized Loan. In addition, a Direct Unsubsidized Loan is not originated without first determining the need for a Direct Subsidized Loan. However, if the amount of the Direct Subsidized Loan is $200 or less and the amount can be included as part of a Direct Unsubsidized Loan, the University is not required to originate a separate Subsidized Loan.

For a dependent student, the University may originate and disburse Parent PLUS funds without determining federal Pell Grant and Direct Subsidized Loan eligibility. For a graduate student, the University must determine graduate/professional maximum Direct Unsubsidized Loan eligibility before originating a Graduate/Professional PLUS Loan.

Federal Supplemental Educational Opportunity Grant (FSEOG) eligibility for undergraduate students is determined by the expected family contribution (EFC) for the current award year. Awards are made beginning with the lowest EFC until program funds are obligated.

State grant program eligibility is determined by each state authority. The University is notified of student eligibility by the state authority. Institutional grant and scholarship eligibility determination will vary.

**Financial Aid Disbursements**

Provided the student has met all federal student aid eligibility requirements, a student may receive federal financial aid funds from the department of education at the start of the program or academic year. The date SCU receives student Federal Financial aid from the Department of Education is within 10 days before the beginning of the semester. When and how you receive your aid depends on:

- the type of aid you receive and
- whether you have completed requirements for receiving your awards including meeting Satisfactory Academic Progress

Students must also be enrolled at least half-time in classes that count for degree/certificate credits to receive any aid.
Financial aid for tuition and fee charges will be applied to student’s accounts during the week prior to the established start of the payment period each semester. Financial aid and SCU scholarships are first applied directly to a student’s account to pay mandatory charges for tuition, fees, and other University charges. If you have financial aid funds that exceed the charges on your student account at the time of disbursement, you will receive a refund, which may be used to pay other educationally related expenses. (Note that if subsequent charges are made to your account, you are responsible for paying them.

First-time, first-year undergraduate borrowers will not have the first installment of the Direct Loan disbursed until 30 calendar days after the program of study academic year begins. Those students’ who are subsequent Direct Loan borrowers, borrow Parent PLUS, and Graduate/Professional PLUS funds are eligible for disbursements 10 days from the academic year start date or 10 days from the date of certification of the academic year start date is in the past.

Students who are receiving a Pell Grant are eligible for their disbursement 10 days from the academic year start date or 10 days from date of certification if the academic year start date is in the past.

There is more information regarding financial aid disbursements in the online academic catalog at http://www.scuhs.edu/academics/catalog/


Verification

A federal financial aid student may be chosen to participate in the verification process by the US Department of Education Central Processing System. The Central Processing System prints an asterisk next to the expected family contribution (EFC) on the Student Aid Report (SAR) or SAR Acknowledgement to identify the student has been selected for verification.

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. If a student is selected for verification, the University will request the student provide all applicable documentation, which may include, but is not limited to, the following:

- IRS-issued federal tax return transcript(s)
- IRS W-2 form for each source of employment income
- Verification worksheet
- Verification of household member(s) receiving Supplemental Nutrition Assistance Program (SNAP) benefits
- Verification of child support paid
- Verification of untaxed income
- Documentation of high school completion
- Government-issued photo identification-To comply with 18 USC § 701, the University is unable to make or accept photo copies
- of military identification cards Copies of military identification cards will not be accepted
- Statement of Educational Purpose

Additional documents may be required by the University to complete the verification process.

A student will receive written notification from the University of verification requirements, required documentation and the timelines for completion of the process.

Failure to comply with a request for verification documents within **30 days** of receiving written notification from the University can result in the deactivation of the federal financial aid application.

A Pell Grant applicant selected for verification must complete the process by the published deadline in the Federal Register. As of the writing of this publication, the deadline for 2014–2015 has not been published, but is expected to be Sept 28, 2015, or 120 days after the last day of the student’s enrollment, whichever is earlier.

**Grade-Level Determination**

Determination of grade level is an important part of calculating eligibility for federal and state financial aid. The University bases grade levels on credits completed at the start of an academic year. The following chart illustrates the number of credits required to complete each grade level. The University determines the student’s grade level by calculating the total number of credits that have been completed at the beginning of an academic year. For example, in order to complete grade level 1, a student must complete a minimum of 24 credits. At the beginning of the student’s subsequent academic year, the student will be considered grade level 2 if the grade level 1 credits have been completed. The academic year definition may vary based on program level, version and course length.

For more detailed information regarding academic year can be found in the financial aid section of the Academic Catalog. [www.scuhs.academiccatalog.edu](http://www.scuhs.academiccatalog.edu)
Grade-level determination

<table>
<thead>
<tr>
<th>Credits Applied in Primary Program (Includes Transfer Credits)</th>
<th>Bachelor’s Degree Grade Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–24</td>
<td>1 (Freshman)</td>
</tr>
<tr>
<td>25–48</td>
<td>2 (Sophomore)</td>
</tr>
<tr>
<td>49–72</td>
<td>3 (Junior)</td>
</tr>
<tr>
<td>73–96</td>
<td>4 (Senior)</td>
</tr>
<tr>
<td>96+</td>
<td>5</td>
</tr>
</tbody>
</table>

Conflicting Information

If the University has conflicting information concerning a student’s eligibility or has any reason to believe a student’s application information is incorrect, the University will resolve such discrepancies before disbursing student financial aid funds. If discrepancies are discovered after disbursing student financial aid funds, the University will reconcile the conflicting information and require the student to repay any funds for which he or she was ineligible. Examples of conflicting information may include, but are not limited to, the following:

- Social Security numbers
- Date of birth
- Legal name
- Discrepant tax data (including whether or not the student/parent was required to file a tax return)
- Household size or marital status
- Citizenship status

Other Resources

Students are required to disclose financial assistance that will be paid by a third party on their behalf. When a portion of a student’s cost of attendance is waived or paid by another source, other than federal financial aid, this is considered other resources. Examples of other resources include, but are not limited to, the following:

- External grants and scholarships
- University grants and scholarships
- Tuition assistance
- Military tuition benefits
- University tuition discounts and waivers
- University administration tuition and/or student account adjustments
- Income from insurance programs that pay for the student’s education
- Private loans
o Private and state grants
o Tribal aid
o Other financial assistance paid directly to the University

**Note:** Adjustments to tuition due, early payment discounts and cash payments made by the student will not count as other resources.

A student must have financial need to receive all federal financial aid funds except for Direct Unsubsidized and PLUS loans under the Direct Loans program. As such, a student’s expected family contribution and other resources will be subtracted from the cost of attendance when determining eligibility for federal financial aid (Title IV) All awards, including need and non-need-based aid, cannot exceed a student’s annual cost of attendance.

If the University receives additional other resources that cause the student to exceed the cost of attendance, it will adjust the awards appropriately to eliminate the over award. This may include reducing future disbursements for a second or subsequent payment period or returning awards to the funding source. Funds will be returned in the order most beneficial to the student.

**Cost of Attendance Policy**

A student’s cost of attendance (COA) is established solely for use in calculating federal financial aid eligibility and awarding financial aid, for a specific period of enrollment. SCU reviews and, if necessary, updates each component annually, referencing the College Board website at [http://professionals.collegeboard.com/higher-ed](http://professionals.collegeboard.com/higher-ed), and actual institutional data. The University uses estimated monthly living expenses, and an average cost of tuition, textbooks. Financial aid packages are developed based on the full cost of attendance.

To help you and your family in your financial planning, estimated University charges for tuition, fees, room and board are listed below. We have also projected a full “Cost of Attendance,” including an average of the additional expenses SCU students might incur during the eight-month academic year or 12 month calendar year. These include items such as books, transportation, and other miscellaneous expenses. Financial aid packages are developed based on the full cost of attendance. Go to the website provided to view the estimated costs for full and part time students at SCU based on the 2014-2015 academic year, estimated costs for full time students at SCU. [http://www.scuhs.edu/financialaid/Student_Budget/](http://www.scuhs.edu/financialaid/Student_Budget/)
Information regarding tuition and fees of all of our programs can be found at the websites listed below:


**Satisfactory Academic Progress Policy**

The U.S. Department of Education (DoE) requires all colleges and universities, including SCU to define and administer Satisfactory Academic Progress (SAP) standards for students receiving Title IV Federal Financial Aid. SCU’s SAP policy for the Title IV students is the same as or stricter than the school’s standards for students enrolled in the same educational program who are not receiving Title IV aid. Students who do not maintain SAP ultimately will not be eligible to receive Federal Title IV, State and other financial aid. Federal Title IV financial aid includes Pell grants, Subsidized, Unsubsidized Direct Loans, Graduate Plus Loans and Federal Work Study. Aid recipients must maintain sufficient progress, as outlined below, to ensure successful completion of their educational objectives.

If a student does not meet satisfactory academic progress at the end of an enrolled term, the student will be given one term (warning period) to make the required progress. If progress isn’t made by the end of the warning period, then the student would be denied aid. At that point, there will be an appeals process available for extenuating circumstances. SAP is measured by both qualitative and quantitative standards. In order to maintain satisfactory academic progress, students are required to meet both standards.

**Qualitative Measure**

Academic Standing/GPA Standard- Students must remain in good academic standing to meet the GPA Standard. Good Academic Standing is defined as maintaining a minimum cumulative GPA of 2.00. GPA’s are reviewed at the end of each trimester.

**Quantitative Measure - Course Completion and Maximum Timeframe**

To continue to be eligible for financial assistance, a student must complete a minimum number of credit hours each trimester based on his or her enrollment status. Hours classified as incomplete, failing, audit, unsatisfactory, or withdrawal do not constitute successful course completion and do not count towards fulfillment of the course completion requirement. (Please see course syllabi for passing grade course requirements.) Successful completion of repeated courses will be counted toward the earned hours requirements. Grades of passing, satisfactory, or deferred, and units earned for lecture/performance series constitute successful completion. If applicable toward a degree at SCU, transfer hours earned during the current term or academic year from another university may be considered toward the course completion requirement but may not be considered in computing the cumulative grade point average. Also, to satisfy the course completion requirement, at the end of each term in which a student is enrolled, the student’s cumulative completed hours divided by cumulative attempted hours must equal at least 67%. Students who are receiving financial aid are expected to complete all requirements within a
maximum time frame of attempted program hours, and maintain sufficient progress to complete their particular program within a reasonable timeframe.

**Probationary Period and Denial of Financial Aid**

Students not meeting the minimum standards for satisfactory academic progress will be notified in writing and will be placed on financial aid warning for the subsequent trimester. Students will be eligible to receive financial aid during this warning period. The student's progress will be reviewed again at the end of the warning trimester. If the student fails to meet GPA or course completion requirements at the conclusion of his/her warning trimester, the student will be denied financial assistance (including federal student loans) for subsequent enrollment periods.

**Appeals**

Students may be given the opportunity to appeal the determination that they are not meeting the satisfactory academic progress standards and the financial aid suspension. Appeals for regaining eligibility are based on extenuating circumstances. Examples of extenuating circumstances include, but are not limited to: injury; extended illness; death of an immediate family member or a one-time extenuating or unusual circumstance. The student must obtain, complete, and submit, along with any supporting documentation, an SCU Satisfactory Academic Progress Appeal Form and submit it to the Financial Aid Office.

**SAP Appeal Procedures**

If the student has experienced unusual circumstances that have negatively affected his or her academic progress, a written appeal may be submitted once the student receives notification of denial. The appeals process is reserved for situations largely outside the student's control, such as family catastrophe, illness, or other unusual circumstances. If a student chooses to appeal the denial of financial aid, the student should contact One Stop Enrollment Services using the SAP Appeal Form. These forms gather information about the student's unusual circumstances and how the situation has been resolved. The student will also be required to provide supporting documentation from doctors, ministers, counselors, etc., as well as a letter of reference from a University faculty member. Given the importance of such an appeal, original materials must be submitted in person. Fax forms will not be accepted. Appeals should be submitted to the Office of Financial Aid. It is the student's responsibility to ensure that the appeals form, supporting documentation, and letters are received by the required deadline. All appeals materials must be received by the Office of Financial Aid by the close of business seven working days, after receipt of the notice of suspension. The basis for appeals should be related to mitigating circumstances such as injury to the student, illness of the student, death or illness of a relative of the student, or other special circumstances. If these mitigating circumstances exist, the student should appeal the Financial Aid Suspension. The Office of Financial Aid will then present the appeals to the Academic Review Committee (ARC). Should the appeal be denied, the student has the right to make an appearance before the committee if desired. All appeals may be made no later than week 1 of the following trimester.

The ARC is comprised of: the Dean of the College of Eastern Medicine (CEM), the Dean of the Los Angeles College of Chiropractic (LACC), and the Interim Dean of the College of Science.
and Integrative Health, the Academic Advisor for (CEM), Academic Advisor for (LACC), SCU Registrar, the Director of One Stop Enrollment Services, the Director of Student Affairs, the Director of Learning Resource Center (LRC), and the Learning Specialist. This committee ensures that all students maintain Satisfactory Academic Progress in accordance with the U.S. Department of Education legislative changes effective 7/1/2011. The ARC is responsible for conducting end of term reviews of students that are at risk of failing to make SAP. Satisfactory Academic Progress is measured at the end of each academic term/payment period in accordance with SAP Policy to ensure federal compliance and dissemination to students.

If the Committee approves a student’s appeal, he/she may be placed of financial aid probation and/or an academic plan will be created for the student in order to regain a good standing in SAP. The academic plan must be followed during probation, and must detail how the student can achieve a minimum cumulative GPA of 2.00. The plan may require the student to take fewer courses/clock hours. If at any time during probation it is determined that a student cannot successfully fulfill the probation requirements, he/she will be suspended from receiving financial aid. If the ARC determines that a student may have difficulty meeting the SAP requirements in a subsequent term, an academic plan will be created for him/her in order for them to regain a good standing in SAP. This plan may require the student to take fewer courses or specific courses over one or more trimesters. At any time during a student's probation, if it is determined that he/she cannot successfully fulfill the probation requirements; they will be suspended from receiving financial aid. If the student is suspended from receiving federal aid, he/she may apply for a private loan.

**Regaining Financial Aid Eligibility**

Students who have lost eligibility for financial aid due to lack of satisfactory academic progress can be reinstated by successfully completing sufficient units to meet the desired standards. The student must notify the Financial Aid Office once the units have been completed.

**Financial Aid Disqualification**

Students who fail to meet the minimum standards of the Satisfactory Academic Progress Policy are no longer eligible to receive financial aid at SCU.

**Standards by Program**

**Doctor of Chiropractic, Doctor of Acupuncture and Oriental Medicine**

- Qualitative Measurement – GPA Standard 2.0
- Quantitative -Maximum time frame is 6 years from initial matriculation.

**Master of Acupuncture and Oriental Medicine**

- Qualitative Measurement – GPA Standard 2.0
- Quantitative -Maximum time frame is 5 years from initial matriculation.
Bachelor Degree in Biological Sciences
- Qualitative Measurement – GPA Standard 2.0
- Quantitative -Maximum time frame is 6 years from initial matriculation.

Ayurveda Wellness Certificate Program
- Qualitative Measurement – GPA Standard 2.0
  - Good Academic Standing is defined as maintaining a minimum cumulative GPA of 2.00. The student’s cumulative GPA will be measured after the student has attempted 301 clock hours. The certificate program is 600 total clock hours.
- Quantitative Measure - Course Completion and Maximum Timeframe
  - To remain eligible for financial assistance, a student must complete a minimum number of clock hours each payment period based on his or her enrollment status. The academic year is defined as 45 weeks. (A payment period is defined as 301 attempted clock hours and 22.5 weeks.) A student must successfully complete 67% or 201.67 clock hours in 3 increments to maintain SAP requirements. An increment is defined as 22.5 weeks. Clock hours classified as incomplete, failing, audit, unsatisfactory, or withdrawal do not constitute successful course completion and do not count towards fulfillment of the course completion requirement. Successful completion of repeated courses will be counted toward the earned hours requirements. Grades of passing, satisfactory, or deferred, and units earned for lecture/performance series constitute successful completion. If applicable toward a Certificate at SCU, transfer clock hours earned during the current term or academic year from another college may be considered toward the course completion requirement but may not be considered in computing the cumulative grade point average. Also, to satisfy the course completion requirement, at the end of the 1st payment period, 22.5 weeks and 301 clock hours, the student’s cumulative completed hours divided by cumulative attempted hours must equal at least 67%. Students who are receiving financial aid are expected to complete all requirements and maintain sufficient progress within a maximum time frame of attempted program clock hours. The 150% Maximum timeframe in weeks is 67 and the maximum number of attempted clock hours is 900.

Ayurveda Practitioner Certificate Program
- Qualitative Measurement – GPA Standard 2.0
  - Good Academic Standing is defined as maintaining a minimum cumulative GPA of 2.00. The student’s cumulative GPA will be measured after the student has attempted 450 clock hours. The certificate program is 900 total clock hours.
- Quantitative Measure - Course Completion and Maximum Timeframe
To continue to be eligible for financial assistance, a student must complete a minimum number of clock hours each payment period based on his or her enrollment status. The academic year is defined as 45 weeks. (A payment period is defined as 450 attempted clock hours and 22.5 weeks.) A student must successfully complete 67% or 301.5 clock hours in 3 increments to maintain SAP requirements. An increment is defined as 22.5 weeks. Clock hours classified as incomplete, failing, audit, unsatisfactory, or withdrawal do not constitute successful course completion and do not count towards fulfillment of the course completion requirement. Successful completion of repeated courses will be counted toward the earned hours requirements. Grades of passing, satisfactory, or deferred, and units earned for lecture/performance series constitute successful completion. If applicable, toward a Certificate at SCU, transfer clock hours earned during the current term or academic year from another college may be considered toward the course completion requirement but may not be considered in computing the cumulative grade point average. Also, to satisfy the course completion requirement, at the end of the 1st payment period, 22.5 weeks and 402 clock hours, the student’s cumulative completed hours divided by cumulative attempted hours must equal at least 67%. Students who are receiving financial aid are expected to complete all requirements and maintain sufficient progress within a maximum time frame of attempted program clock hours. The 150% Maximum timeframe in weeks is 67 and the maximum number of attempted clock hours is 1250.

**Massage Therapy**

- Qualitative Measurement – GPA Standard 2.0
  - Good Academic Standing is defined as maintaining a minimum cumulative GPA of 2.00. The student’s cumulative GPA will be measured after the student has attempted 402 clock hours. The certificate program is 803 total clock hours.

- Quantitative Measure - Course Completion and Maximum Timeframe
  - To continue to be eligible for financial assistance, a student must complete a minimum number of clock hours each payment period based on his or her enrollment status. The academic year is defined as 45 weeks. (A payment period is defined as 402 attempted clock hours and 22.5 weeks.) A student must successfully complete 67% or 267.67 clock hours in 3 increments to maintain SAP requirements. An increment is defined as 22.5 weeks. Clock hours classified as incomplete, failing, audit, unsatisfactory, or withdrawal do not constitute successful course completion and do not count towards fulfillment of the course completion requirement. Successful completion of repeated courses will be counted toward the earned hours requirements. Grades of passing, satisfactory, or deferred, and units earned for lecture/performance series constitute successful completion. If applicable toward a Certificate at SCU, transfer clock hours earned...
during the current term or academic year from another college may be considered
toward the course completion requirement but may not be considered in
computing the cumulative grade point average. Also, to satisfy the course
completion requirement, at the end of the 1st payment period, 22.5 weeks and 402
clock hours, the student’s cumulative completed hours divided by cumulative
attempted hours must equal at least 67%. Students who are receiving financial aid
are expected to complete all requirements and maintain sufficient progress within
a maximum time frame of attempted program clock hours. The 150% Maximum
timeframe in weeks is 67 and the maximum number of attempted clock hours is
1200.
Application of Funds

Federal financial aid and/or state assistance funds are retained at the time of disbursement to pay allowable academic year or payment period charges owed to the University. Allowable charges are defined as tuition and fees. Federal financial aid funds may only be used to pay for costs the student incurs for the period for which the federal financial aid funds are provided. However, the University may use current-year federal financial aid funds to satisfy prior award year allowable charges for a total of not more than $200.

Credit Authorization to Apply Federal Financial Aid Funds

The University may obtain a student (or parent in the case of a PLUS loan) written, voluntary authorization through the University financial aid application process to retain a federal financial aid credit balance. The University will not require or coerce the authorization and will notify the student (or parent in the case of a PLUS loan) that the authorization may be canceled at any time. If the student (or parent in the case of a PLUS loan) chooses to cancel the authorization, the cancellation is not retroactive. Funds retained for incurred allowable charges and prior year charges retained prior to the University receiving the authorization cancellation will remain on account. At any time, the University will accept a signed statement from a student (or parent in the case of a PLUS loan) canceling or modifying the Credit Balance Authorization initially provided to the SCU. The form is available on MySCU or available in the Student Accounts office. SCU will accept an authorization provided by the student (or parent in the case of a PLUS loan) orally, rather than in writing if the student (or parent in the case of a PLUS loan) has been affected by a federally declared natural disaster and is prevented from providing a written authorization based on status. If a student (or parent in the case of a PLUS loan) cancels an authorization to apply a federal financial aid credit balance, the funds will be paid directly to the student (or parent in the case of a PLUS loan, or student if authorized by the parent) as soon as possible, but no later than 14 days after the University receives the notice.

SCU will automatically retain funds for invoiced allowable charges for the current payment period as well as any prior academic year charges for tuition, electronic course material fees and directed study for a total not to exceed $200. If both the first and second disbursements are received simultaneously, allowable charges may be withheld for both payment periods provided those charges have been charged to the student account.

Application of Title IV Funds

The University will apply funds received from a federal financial aid disbursement in the following order:

- Invoiced and unpaid allowable charges for the current payment period or prior payment period of the loan period;
- If authorization has been obtained from the student (or parent in the case of a PLUS loan), future allowable charges in the payment period of the applicable loan period;
- Unpaid allowable charges for a prior academic year, not to exceed $200;
Note: There may be instances where a disbursement of federal financial aid funds is received and there are no current invoiced or future allowable charges on the student’s account. In these instances, SCU will first apply the funds to any unpaid allowable charges for a prior academic year, not to exceed $200.

Any remaining credit balance funds will be disbursed to the student (or parent in the case of a PLUS loan, or student if authorized by the parent) no later than 14 days after the date the balance occurred on the student’s account.

Notwithstanding any authorizations SCU will pay any remaining balance on loan funds to the student (or parent in the case of a PLUS loan, or student if authorized by the parent) by the end of the loan period (Refer to the Federal Financial Aid Credit Balance Policy for additional information.)

Cancellation of Federal Financial Aid

The student (or parent in the case of a Parent PLUS Loan) must inform the University if all or a portion of federal financial aid funds are to be canceled. The student or parent must submit a signed and dated statement or fill out an SCU cancellation of funds form. SCU may return the loan funds, cancel the loan or both, provided the cancellation request is received within the required timeframes. If SCU receives a student or parent request for cancellation after these dates, the University may, but is not required to, honor the request. Regardless of when the request is received, SCU informs the student or parent in writing of the outcome of the request. When processing a loan cancellation request, SCU must return the funds (if received) and/or cancel the loan or both as appropriate. SCU is not responsible for returning any portion of a loan that was disbursed to a student or parent directly before the request for cancellation was received.

Federal Direct Loan Entrance Counseling

SCU ensures loan entrance counseling is conducted online using the U.S. Department of Education entrance counseling website http://www.studentloans.gov for students/parents borrowing federal subsidized/unsubsidized student loans or PLUS loans for the first time. Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower’s rights and responsibilities
- Information on the National Student Loan Data System (NSLDS), http://www.nslds.ed.gov/nsls_SA/
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower’s maximum eligibility period, remaining eligibility period and subsidized usage period are determined
The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent

- Impact of borrower responsibility for accruing interest on the borrower’s total debt
- Other terms and conditions

The goal of entrance counseling is to help the borrower understand what it means to borrow federal student loans

**Federal Direct Loan Exit Counseling**

The University notifies students to complete loan exit counseling online at the U S Department of Education website (https://studentloans.gov/myDirectLoan/index.action) **within 30 days** of completion of a program, withdrawal from SCU or when a student ceases to be enrolled at least half-time.

Exit counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower’s rights and responsibilities
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower’s maximum eligibility period, remaining eligibility period, and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent
- Impact of borrower responsibility for accruing interest on the borrower’s total debt
- Other terms and conditions

A letter is sent to students advising them of the exit counseling requirement. This letter includes an attachment with all required exit information. The attachment can be found at [http://www.direct.ed.gov/pubs/exitcounselguide.pdf](http://www.direct.ed.gov/pubs/exitcounselguide.pdf).
**Federal Loan Repayment**

**Prior Federal Student Loan Deferments (Postponing Payments)**

A student who is registered and attending classes at the University may have federal financial aid loans from previous colleges deferred. Deferment forms can be obtained from the lender if the loan is from another school. Return all deferment forms to a Financial Aid Counselor, who forwards the forms to the Registrar’s Office for processing to the holder of the loan. The loan holder makes the final determination to grant a deferment request. Students receiving federal financial aid funds may also obtain deferments for several reasons including serving in the Peace Corps, under the Domestic Volunteer Service Act and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service.

Receiving a deferment is not automatic; therefore, the student or parent(s) must apply for it. Borrowers must formally request a deferment through the procedures established by the” holder of their loan(s)” Detailed information regarding deferments may be viewed at [http://www2.ed.gov/offices/OSFAP/DirectLoan/postpone.html](http://www2.ed.gov/offices/OSFAP/DirectLoan/postpone.html)

**Loan Payment Calculator**

Loan payment calculators may be used by students or potential students to calculate monthly payments under the different student loan repayment plans available.

The Repayment Estimator can be found at this website [https://studentloansgov/myDirectLoan/mobile/repayment/repaymentEstimator](https://studentloansgov/myDirectLoan/mobile/repayment/repaymentEstimator) this estimator allows students to estimate their payment under all available repayment plans.

<table>
<thead>
<tr>
<th>Sample Standard Repayment Calculator Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount</td>
</tr>
<tr>
<td>Interest Rate</td>
</tr>
<tr>
<td>Repayment Summary</td>
</tr>
<tr>
<td>Months in Repayment</td>
</tr>
<tr>
<td>Monthly Payment</td>
</tr>
<tr>
<td>Total Interest Payment</td>
</tr>
<tr>
<td>total loan payment</td>
</tr>
</tbody>
</table>

With the **standard plan**, a fixed payment amount is due each month until loans are paid in full. Monthly repayments will be at least $50, and have up to 10 years to repay
Graduated repayment detail — 120 months starting at a payment of $80 and a final monthly payment amount of $239. Total interest paid would be $5,832, for a total of $17,832.

Extended repayment — Available only for loan amounts greater than $30,000

Payment amounts under the Pay As You Earn, Income-Based and Income-Contingent repayment plans will be available in the Repayment Estimator after you enter tax filing status, adjusted gross income, family size and state of residence.

Federal Student Loan Consolidation

A Direct Loan consolidation allows a borrower to combine multiple federal student loans into one, which results in one bill, and one lender. It can also lower monthly payments by giving borrowers up to 30 years to repay their loans; however, by increasing the length of the repayment period, you will also make more payments, and pay more in interest. Most federal student loans, including the following, are eligible for consolidation:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- Direct PLUS Loans
- PLUS loans from the Federal Family Education Loan (FFEL) Program
- Supplemental Loans for Students (SLS)
- Federal Perkins Loans
- Federal Nursing Loans
- Health Education Assistance Loans
- Some existing consolidation loans

When considering consolidation, it is important to consider the pros and cons.

Consolidation could give borrowers access to alternative repayment plans, which they did not have before, and enable them to switch from a variable interest rate loan to a fixed interest rate. Consolidation may also cause borrowers to lose benefits offered with the original loans such as interest rate discounts, principal rebates, or some loan cancellation benefits, which can significantly reduce the cost of repaying loans.

More information regarding loan consolidation is located at http://studentaid.ed.gov/repay-loans/consolidation

Federal Student Loan Forgiveness, Cancellation and Discharge

In certain situations, borrowers can have their federal student loans forgiven, canceled or discharged. Below is a list of the type of forgiveness, cancellation and discharges available:

- Total and Permanent Disability Discharge
- Death Discharge
- Discharge in Bankruptcy (in rare cases)
- Closed School Discharge
- False Certification of Student Eligibility or Unauthorized Payment Discharge

**Unpaid Refund Discharge**

- Teacher Loan Forgiveness
- Public Service Loan Forgiveness
- Perkins Loan Cancellation and Discharge (includes Teacher Cancellation)

Detailed information on these options is available at [http://studentaid.ed.gov/repay-loans/forgiveness-cancellation](http://studentaid.ed.gov/repay-loans/forgiveness-cancellation)

**Student Financial Responsibilities, Policies and Options**

The student is responsible to ensure all tuition and fees are paid whether in attendance or not. The student is responsible for knowing their account balance. Student account information is available on the student website MySCU. When the student is considered administratively, officially or unofficially withdrawn from his or her program, SCU may cancel any federal financial aid in process. The student may receive a refund for or may owe payment to SCU depending upon the student’s account balance. Students are required to be in compliance with the University financial policies before grades and transcripts will be issued or the degree awarded.

A student may be administratively withdrawn for failure to make payments in a timely manner, preventing the student from attending future class sessions, until the amount owed is paid in full or satisfactory payment arrangements are made. All costs of collection, court costs and reasonable attorneys’ fees will be added to delinquent accounts collected through third parties. SCU may obtain a current credit report as needed to support decisions to defer tuition payment or to assist in the collection of amounts owed.

**Methods of Paying Tuition**

The University provides the following methods of tuition payment:

- Financial aid, scholarships, and grants: Financial Aid is primarily received by electronic fund transfer. The University will deduct tuition and fees before reimbursement is made to the student for living expenses.

- Personal checks and cash: The University accepts cash, money order/cashier checks and personal checks made payable to Southern California University of Health Sciences.

- Credit card: All major credit cards are accepted for tuition payments. Credit card payments may be made in person in One-Stop, over the telephone, or online.

- Payment plans: Installment plans are available to students who do not receive financial aid. Information about payment plans is available in One-Stop. An annual $50
processing fee is assessed for each plan. Installments not received on the due date are subject to late fees.

Prepayment plans

For the Doctor of Chiropractic program, full payment of tuition and fees for any two or three consecutive trimesters in the same academic year will receive a 2% discount. Prepayment of Fall, Spring and Summer trimesters must be paid by August 1. Prepayment of Spring and Summer trimesters must be paid by December 1. The 2% discount applies only to tuition and not to fees.

For the Massage Therapy and Ayurvedic Medicine programs, students who pay their entire tuition by the first day of class receive a 10% discount on tuition. If a student chooses one of these prepayment methods and decides to cancel before a program begins, a full refund will be made and the tuition will revert to the standard tuition rate. Cancellation after the program begins negates the contractual arrangements. Refunds are based on the standard refund policy of the University.

Tuition Deferments

Eligible students can apply for a 60-day tuition deferment. The University grants tuition deferments for students who fall into one of the following categories:

The recipients of financial aid or international students whose aid is expected to be delayed. Students may apply for a deferment in One-Stop. A 2% fee of the amount deferred will be charged. A deferment agreement may be requested up until the Friday of the fourth week of class, with late fees assessed accordingly. Deferred tuition becomes due and payable when aid is received, regardless of its source. Students must apply for a deferment each trimester. If tuition is not paid by the due date, a 10% late fee will be applied.
Penalties for Late Payment

Non-Deferred

For the Degree Programs, Massage Therapy Program, and Ayurveda Program, a penalty will be assessed for all payments of tuition and fees received after the third business day unless One-Stop has approved an authorized deferment. For The Integrated Science Program, a 10% penalty will be assessed for all payments of tuition and fees received after the Thursday following the first weekend of class. Failure to pay all debts to the University by the due date will result in a delinquent account and possible suspension. A student will not be allowed to register for a subsequent trimester if there are any outstanding balances. Any student with a delinquent account will have all of his/her records encumbered until the account is cleared. If this account is sent to a collection agency, any fees or expenses incurred as a result will be the sole responsibility of the student. The schedule of penalties for late payment of tuition and fees for the Degree Programs is as follows:

(Maximum of 10%)
First 2 weeks of classes -$50
Third week of classes-$100
Fourth week of classes-$200
Thereafter 10% * A three day grace period is allowed without penalty.

Notice

SCU may report information about student accounts to credit bureaus. Late payments, missed payments or other defaults on student accounts may be reflected in a credit report. If payment for tuition and fees is not received, the student may be withdrawn from their program and the official transcripts withheld.
How a Withdrawal Affects Financial Aid

Federal regulations require Title IV financial aid funds (grant or loan) to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from all courses for any reason, including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal. Once 60% of the (semester or clock hours) is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any funds.

Southern California University of Health Sciences (SCU) is required to determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student spend in attendance.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student: completely withdraws, or stops attending before completing the semester and earns grade of "WF", or does not complete all modules (Modular courses are defined as those that do not span the entire length of the term and are offered sequentially rather than concurrently.) Based on this calculation, students who receive federal financial aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

I. Important Definitions

Definition of a Withdrawal
1. Academic policies on leaving SCU are available in the on-line Academic Catalog http://www.scuhs.edu/academics/catalog/

2. Types of Withdrawals
   34 CFR 668.22(a)(2).
   A student is considered to have withdrawn from a payment period or period of enrollment in which the student began enrollment if the student ceased attendance in all scheduled courses without completing all of the days the student was scheduled to complete in the period. For financial aid purposes there are two types of withdrawals: Official and Unofficial.


   Withdrawal from the University
   To officially withdraw from all courses, a student must complete an "Official Withdrawal" form, which is available in the Registrar's Office. A student who officially withdraws from school at any time during the first ten weeks of the term will be given the grade of "W." If the student wishes to withdraw after the tenth week of the term he/she will be given a
grade of "WF" for each course. The official date of the Withdrawal is the date the form is received by the Registrar and it is used by the Accounting Office to determine the amount of refund due according to University policy.

SCU student's official withdrawal date is determined by the date he/she officially started the withdrawal process with the Office of the Registrar.

When a student is administratively withdrawn from the university the Registrar procedures are to use the date student was deemed withdrawn (dismissed, suspended etc) from the university as the official withdrawn date.

a) Examples of administrative withdrawals from the institution would be (academic dismissal, behavioral dismissal, administrative withdrawal, academic suspension, behavioral dismissal, behavioral suspension, dismissal due to code of ethics violation, and notification that the student is deceased.)

The official withdrawal date is used as the effective date for reporting a change in enrollment status to National Student Loan Database. The official withdrawal date is used in the Return to Title IV process as the “Date of school’s determination that the student withdrew.”

The last date of attendance is used in the Return to Title IV process as the “Date of Withdrawal”. The last date of academic attendance is determined by the faculty from its attendance records.

**Unofficial Withdrawal Definition and Process from SCU Academic Catalog & Policy Manual**

**Unofficial Withdrawal**

An unofficial withdrawal is defined as a student who fails to attend classes without completing a "Drop" form and/or leaves the University without completing a Withdrawal form. The student ID card must be returned to the Registrar's Office when a student withdraws from the University. An unofficial withdrawal will result in an automatic "F".

a) In the event that a student does not go through the proper withdrawal procedures as previously defined then the student's unofficial withdrawal date is determined by the date that the Registrar was notified that the student has stopped attended class. The instructors inform, in writing, the Office of the Registrar when the student does not meet attendance requirements.

b) The unofficial withdrawal date is used as the effective date for reporting a change in enrollment status to National Student Loan Database. The unofficial withdrawal date is used in the Return to Title IV process as the “Date of school’s determination that the student withdrew.”
c) The last date of attendance is used in the Return to Title IV process as the “Date of Withdrawal”. The last date of academic attendance is determined by the faculty from its attendance records.

d) Federal financial aid regulations consider a student to be an unofficial withdrawal if the student receives all failure due to non-attendance (WF) grades and withdraw (W) grades for the term. SCU must make this determination as soon as possible, but no later than 30 days after the end of the earlier period of enrollment.

e) If students do not officially withdraw (unofficial withdrawal) by their academic programs term withdrawal deadline, the student must accept the final grade earned for the course.

4. **When a Student Fails to Begin Attendance**

Students who never began attendance in classes at an institution are not eligible for Title IV funds. If a student receives financial aid, but never attends classes, SCU must return all disbursed funds to the respective federal and institutional aid programs. A Return of Title IV Funds calculation, however, is not necessary.

5. **Failure to Receive a Passing Grade**

   GEN-04-03 (Revised).


   When a student does not pass any classes during a completed period of enrollment SCU must determine if the student ceased attendance or attended through the end of the period and "earned" the failing grades. “If a student who began attendance and has not officially withdrawn fails to earn a passing grade in at least one course offered over an entire period, for Title IV purposes, that the student has unofficially withdrawn, unless there is attendance documentation that the student completed the payment period. If a student earns a passing grade in at least one course offered over an entire period, SCU considers that the student completed the course and, thus, completed the period. Although no return calculation is required, any appropriate aid adjustments due to a change in enrollment status would be necessary.

6. **Students who receive all WF grades at the end of the term**

   Financial aid is awarded under the assumption that the student will attend SCU for the entire term for which federal assistance was disbursed. When the student has earned a grade of (WF) in each class for the term, a return will be processed based on the latest date reported by an instructor. SCU will return the calculated amount to the federal program and the student's account will be charged the amount and the student will be responsible for any balance due.

7. **Leaving School: Graduating, Withdrawing, or Dropping below Half-time**

   a) In addition, if a student officially or unofficially drop below half-time status, SCU must notify the students’ loan servicer that the student is no longer enrolled.
b) The Financial Aid department will send an email requesting students to complete Loan Exit Counseling and make preparations to begin repayment of their loan.

c) Once students are no longer enrolled at least half time in an eligible program, they will receive a 6-month grace period on their Direct Subsidized and Unsubsidized Loans during which they are not required to make loan payments. The six month grace period for loan repayment will begin on the date of the students’ withdrawal. Students must begin repayment at the end of their grace period.

d) If students re-enroll before their grace period ends, they will have a new grace period when they leave school. Otherwise, when students re-enroll they will need to request an in-school deferment.

e) If students have an in-school deferment on a Direct Subsidized or Unsubsidized Loan that entered repayment at an earlier date (before they returned to school) and the student graduates, drop below half-time enrollment, or withdraws from school, the student will be required to immediately begin making payments on the loan because the 6-month grace period has already been used up; there is no second grace period.

f) Finally, withdrawing from all classes in a payment period has a negative impact on a students eligibility to receive financial aid in the future. Students are required to pass 67% of all attempted hours in a payment period in order to remain eligible to receive financial aid. Information regarding Satisfactory Academic Progress and Financial Aid is available on the SCU on-line Academic Catalog [http://www.scuhs.edu/academics/catalog/](http://www.scuhs.edu/academics/catalog/)

**Determination of the Withdrawal Date**

34 CFR 668.22(b).

The withdrawal date used in the return calculation of a student's federal financial aid is the actual date indicated on the official withdrawal form. If a student stops attending classes without notifying SCU, the withdrawal date will be the latest date reported by the instructor. Except in unusual circumstances, the date SCU determines that the student withdrew should be no later than 14 days after the student’s last date of attendance as determined by the institution from its attendance records. SCU will always use attendance records to determine the last date of attendance, regardless of whether the student follows the SCUs’ official withdrawal policy.

**Date the School Determined the Student Withdrew**

34 CFR 668.22(l)(3).

The date the school determined the student withdrew is the same date the school was notified or learns of the student’s non-attendance in all Title IV eligible courses. This date may not necessarily be the same as the student’s actual withdrawal date, but is used to determine various deadlines associated with the Return of Title IV Funds process.
Definition of Refund

Tuition / Fee Refund Policy:
The Southern California University of Health Science tuition/fee refund policy is separate from the federal regulations to repay unearned aid. Whether or not a student receives a tuition/fee refund has no bearing on the amount he/she must repay to the federal aid programs. It is important to note the results of SCU’s institutional policy and the Return of Title IV Funds calculation will both affect the student’s account balance, but in no way are the policies connected or contingent upon each other. SCU’s refund policy can be found in the SCU on-line Academic catalog http://www.scuhs.edu/academics/catalog/

Program integrity principles
34 CFR 668.22(e)(5)

Title IV funds are awarded to a student to attend an entire payment period or period of enrollment, and the funds are intended to cover the student's educational and living expenses for the entire period.

Federal law specifies that a student earns Title IV funds on a pro-rated basis through 60 percent of a period based on the (actual days or clock hours) completed. For the purposes of federal aid programs, SCU must be able to document a student's active participation in an academic activity.

Definition of Attendance
Regulations stipulate that only academic attendance records are used to document a student's last date of attendance.

Examples of Proof of Attendance (but not limited to):
34 CFR 668.22(b)(7)(i)

1. Physically attending a class where there is an opportunity for direct interaction between the instructor and students;
2. Submitting an academic assignment;
3. Taking an exam, an interactive tutorial, or computer-assisted instruction;
4. Attending a study group that is assigned by the institution;
5. Participating in an online discussion about academic matters; and
6. Initiating contact with a faculty member to ask a question about the academic subject studied in the course; and

Activities that are not considered Proof of Attendance where a student may be present, but not academically engaged, such as
1. Living in institutional housing;
2. Participating in the institution's meal plan;
3. Logging into an online class without active participation; or
4. Participating in academic counseling or advisement.
**Last Date of Attendance**
The last date in an academically related activity such as class attendance, turning in a class assignment, or taking an exam.

**Effective Date** - The date that the student notified the school of their official withdraw. It is the date that the student notified the school of their official withdraw. It is used when the Registrar reports to Enrollment and changes to enrollment to NSLDS.

When students stop attending and do not inform the school, we use the faculty notification(s) that the student is no longer in attendance and verify all instructors that the student is no longer enrolled. The date of the faculty notification is used as the Effective date.

**II. Return to Title IV Process**

**How the Earned Financial Aid is Calculated**
34 CFR 668.22(e)(2).

Students who receive federal financial aid must "earn" the aid they receive by staying enrolled in classes. The amount of federal financial aid assistance the student earns is on a pro-rated basis. Students who withdraw or do not complete all registered SCU classes during the semester may be required to return some of the financial aid they were awarded.

SCU is required to determine the percentage of Title IV aid "earned" by the student and to return the unearned portion to the appropriate aid programs. Regulations require schools to perform calculations within 30 days from the date the school determines a student's complete withdrawal. The school must return the funds within 45 days of the calculation. The Return of Title IV Funds calculation process is completed by the Student Accounts office and the return of funds is completed by the Financial Aid office.

The following formula is used to determine the percentage of unearned aid that has to be returned to the federal government:

\[
\text{The percent earned is equal to the number of (calendar days or clock hours) completed up to the withdrawal date, divided by the total (calendar days or clock hours) in the payment period (less any scheduled breaks that are at least 5 days long). The percent unearned is equal to 100 percent minus the percent earned.}
\]

The payment period for the: Doctor of Chiropractic (DC), Master of Acupuncture and Oriental Medicine (MAOM) Program, Doctorate of Acupuncture and Oriental Medicine (DAOM) programs is the entire semester.

The students enrolled in Massage Therapy (MT), Ayurveda Wellness Certificate, Ayurveda Practitioner Certificate the payment period is defined by the programs clock hours.

Students enrolled in modules (such as our B.S. in Biological Sciences - Bachelor's Completion Program) the payment period only includes those days for the module(s) in which the student is registered. Modules are defined, as courses which are not scheduled for the entire semester or
term, a group of courses in a program that do not span the entire length of the payment period combined to form a term.

Steps in Determining Institutional Charges
Institutional charges are used to determine the portion of unearned Federal Student Aid that SCU is responsible for returning. Title IV program funds are used to pay institutional charges ahead of all other sources of aid. The institutional charges used in the calculation are always the charges that were assessed the student for the entire period of enrollment prior to the student's withdrawal. Application fees are excluded from institutional charges because they are not an educational cost. Student's institutional charges are generally defined as charges for tuition and fees, and other educational expenses that are paid to the school directly. SCU does not include books, supplies, equipment, and materials as institutional charges. A charge assessed to all students enrolled in a course or program is an institutional charge whether or not it is assessed to all students at the school. Moreover, a charge does not have to be specified in a student’s enrollment/admissions agreement to be considered an institutional charge. Generally, the higher the institutional charges, the greater the amount of unearned aid that is to be returned by the school.

Steps in the Return of Title IV Funds Policy
Step 1: Student's Title IV information
34 CFR 668.22(a)(2).

Student Accounts office will determine:
The total amount of Title IV aid disbursed for the semester in which the student withdrew. A student's Title IV aid is counted as aid disbursed in the calculation if it has been applied to the student's account on or before the date the student withdrew.

The total amount of Title IV aid disbursed plus the Title IV aid that could have been disbursed for the semester in which the student withdrew.

Step 2: Percentage of Title IV Aid Earned
Student Accounts office will calculate the percentage of Title IV aid earned as follows:
The number of calendar days completed by the student divided by the total number of calendar days in the semester in which the student withdrew. The total number of calendar days in a semester shall exclude any scheduled breaks of more than five days.

\[
\text{Days Attended ÷ Days in Enrollment Period} = \text{Percentage Completed}
\]

If the calculated percentage completed exceeds 60%, then the student has "earned" all the Title IV aid for the enrollment period.

Step 3: Amount of Title IV Aid Earned by the Student
Student Accounts office will calculate the amount of Title IV aid earned as follows:
The percentage of Title IV aid earned (Step 2) multiplied by the total amount of Title IV aid disbursed or that could have been disbursed for the term in which the student withdrew (Step 1-A).

\[
\text{Total Aid Disbursed } \times \text{ Percentage Completed} = \text{Earned Aid}
\]

**Step 4: Amount of Title IV aid to be Disbursed or Returned**

If the aid already disbursed equals the earned aid, no further action is required.

If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.

\[
\text{Total Disbursed Aid} – \text{Earned Aid} = \text{Unearned Aid to be Returned}
\]

If the aid already disbursed is less than the earned aid, then Student Accounts will calculate a post-withdrawal disbursement.

**Withdrawing Prior to Completing 60 Percent of a Term**

Unless a student completes 60 percent of the term in which federal aid was disbursed, the student will be required to return all or part of the financial aid disbursed in the term. This applies to students who have officially (including medical), or unofficially withdrawn.

**Repayment Calculation of Unearned Aid as a Result of a Withdrawal**

As a result of a withdrawal, students who received federal funds will be required to repay "unearned" aid. The repayment calculation is performed by the Student Accounts. The repayment calculation is performed utilizing the federal government's repayment worksheet which can be made available to students upon request.

**Student Notification of Repayment**

A notification letter outlining the amount returned to the federal and institutional program(s) will be mailed to the student's permanent address from Student Accounts. SCU’s Financial Aid office will return funds on the student's behalf to the appropriate federal and institutional aid program(s) and subsequently will bill the student's account. A statement reflecting these charges will be sent to the student. The Student Accounts office will send an email notification to the student's University account if the semester has not ended and will send a letter to the student's permanent address if the semester has ended. The student is responsible for all charges and overpayments resulting from a Return of Title IV calculation.

**Repayment to Federal and Institutional Aid Programs**

Federal regulations and Institutional policy require that the following aid programs be subject to the repayment calculation if the student did not attend 60% of the term:

**Federal Direct Loans:**
1. Unsubsidized Federal Direct Loans
2. Subsidized Federal Direct Loans
3. Federal Perkins Loans (If applicable)
4. Federal Direct Grad PLUS Loans
5. Federal Direct Parent PLUS Loans

Federal Grants:
1. Federal Pell Grant
2. Iraq and Afghanistan Service Grant (If applicable)
3. Federal Supplemental Educational Opportunity Grant (FSEOG) (If applicable)
4. TEACH Grant (if applicable)

FWS funds are not included

Repayment calculation process when students receive failing grades
Once grades are posted for the student who receives all failing grades, Student Accounts will return all unearned aid back to the federal and institutional programs and the student's account will be charged. The Student Accounts will mail a notification letter with the repayment amount(s) to the student's permanent address. The student's student account will be updated, and the student will be responsible for any balance due. A statement reflecting these charges will be sent to the student by the Student Accounts Office.

School and Student Responsibilities in Regard to the Return of Title IV Policy & Process
SCU's responsibilities in regard to the Return of Title IV Funds policy include:
Providing each student with the information given in this policy;

1. Identifying students affected by this policy and completing the Return of Title IV Funds calculation;
2. Informing the student of the result of the Return of Title IV Funds calculation and any balance owed to SCU as a result of a required return of funds;
3. Returning any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date;
4. Notifying student and/or Plus borrower of eligibility for a Post-Withdraw Disbursement, if applicable.
5. Student's responsibilities in regard to the Return of Title IV funds policy include:
6. Becoming familiar with the Return of Title IV Funds policy and how withdrawing from all courses effects eligibility for Title IV aid;
7. Resolving any outstanding balance owed to the SCU resulting from a required return of unearned Title IV aid;
8. Resolving any repayment to the U.S. Department of Education as a result of an overpayment of Title IV grant funds.

School and Student Responsibility for Return of Unearned Federal Funds
The SCU Financial Aid office is responsible for returning unearned federal financial aid to the federal government via COD. The student will be billed for any amount due as a result of the return of federal aid funds (return of Title IV funds) calculation. If the student owes any money to SCU resulting from the return of federal funds, the student will be billed by the SCU Student Accounts Office. If a student does not pay funds due to SCU to cover their balance, the student's records will have a hold placed on his/her account. This means he/she will not be permitted to register for classes, receive transcripts until the balance is paid.

How institutional Grant Aid is Affected by a Withdrawal
All institutional aid provided by the SCU is based on need and/or academic achievement. Any change in enrollment status may cause the amount of the award to be recalculated. Credit balances will not be released to a student until institutional aid has been repaid.

Post-Withdrawal disbursement
34 CFR 668.22(l)(1).
34 CFR 668.164(g)(2).

Steps in Determining a Post-withdrawal Disbursement
If the student receives less federal student aid than the amount earned, SCU will offer a disbursement of the earned aid that was not received. This is called a post-withdrawal disbursement. Any undisbursed Title IV aid for the period that SCU uses as the basis for the return calculation is counted as aid that could have been disbursed as long as the following were met before the date the student became ineligible.

1. The Title IV programs such as (All Federal Direct Loans, and Pell Grants) the Department of Education would have already processed a SAR or ISIR with an official EFC for the student prior to the student’s loss of eligibility.
2. For Federal Direct Loans SCU already certified or originated the loan prior to the student’s loss of eligibility
3. A promissory note must be signed for a loan to be included as "Aid that could have been disbursed" in the return calculation.

Students who withdraw and are selected for verification have different requirements for the Return of Title IV Funds calculation based on whether verification was complete before or after the return and verification deadlines. Students, therefore, who submit verification documents by the appropriate federal deadlines may still qualify for post-withdrawal disbursements.

SCU is required to make Post-Withdrawal Disbursements within 180 days of the date SCU determines a student withdraws. The disbursement must be made from available grant funds before available loan funds. SCU cannot require a student who has withdrawn to pick up a Post
withdrawal disbursement in person. SCU must obtain confirmation from a student or parent for PLUS before making any disbursement of loan funds from a post-withdrawal disbursement. Without obtaining students' permission, Title IV grant funds from a post-withdrawal disbursement are credited to their account to pay for tuition, fees or disbursed directly to the student. This is allowed up to the amount of outstanding charges.

SCU must notify a student or parent for PLUS loan, in writing before making any post-withdrawal disbursements within 30 days of the date SCU determines a student withdrew. The response does not have to be in writing, but SCU must document the response.

SCU may not make a post-withdrawal disbursement of Title IV funds to the account or estate of a student who has died. SCU may not disburse the proceeds of a PLUS loan taken out by a parent who has died, even though student for whose benefit the loan was intended remains alive and otherwise eligible. SCU must maintain written records of post withdrawal disbursements.

Late Arriving Funds

Late disbursements may arrive in subsequent payment periods. If a student withdrew during a subsequent payment period, and aid for a previous payment period is received, the funds are not included in the return calculation. The school may disburse the funds to the student for the previous payment period provided the conditions for a late disbursement are met. A student becomes ineligible to receive title IV, funds if the student is no longer enrolled at the institution as at least a half-time student for the period of enrollment for which the loan was intended.

Inadvertent Overpayments
Dear Colleague Letter GEN-04-03 (Revised).

When the Registrar is notified officially or unofficially that an SCU student ceases attendance the Registrar withdraws the student from their courses. A system generated automatic notification is immediately sent to the Student Accounts office. The Student Accounts office will see the withdrawal activity when they are posting billing throughout the day. As soon as Student Accounts sees this withdrawal activity they notify Financial Aid office that a student is no longer in attendance.

Inadvertent overpayments occur when a school disburses funds to a student who has already ceased attendance for the period. Funds in these cases would be counted as aid that could have been disbursed. If SCU later determines that the funds qualify as a late disbursement, only the unearned portion must be returned. If the funds do not meet the criteria for a late disbursement, the entire inadvertent overpayment must be returned.

Return of Title IV Funds Policy in a Traditional 15-week Semester
The percentage of Title IV financial aid the student has earned is determined by dividing the number of days completed in the term when withdrawing by the total number of days in the term. For example, if there were 102 total days in the term and the student completed 24, the student would earn 23.5% of the Title IV aid received. (24/102 = 23.5)
If the student has attended long enough to earn 60% or more of the aid, no further calculation is needed and all the aid for the semester is retained. If less than 60%, the percentage of aid earned is then multiplied by the total amount of Title IV aid that was disbursed or was eligible to be disbursed for the term. The result is the amount of Title IV aid earned by the student. For example, the student earned 23.5% of the aid for the semester and received the following awards:

<table>
<thead>
<tr>
<th>Type of Aid</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsubsidized Direct Federal Loan</td>
<td>$5970</td>
</tr>
<tr>
<td>Subsidized Direct Loan</td>
<td>$4229</td>
</tr>
<tr>
<td>Total Aid</td>
<td>$10,199</td>
</tr>
</tbody>
</table>

The calculation would be 23.5% x $10,199 = $2,396.77. The amount of the total aid received that the student earned is $2,396.77.

Next, the amount of aid earned is subtracted from the total amount of aid received to determine the amount that must be returned to the Title IV programs. Continuing our example, the calculation would be $10,199 – $2,396 = $7,802.23.

The Return of Title IV funds regulations require SCU to return a portion of the unearned aid. The amount is calculated by multiplying the percentage of unearned Title IV aid (100% – 23.5% = 76.5%) by the institutional charges for the term.

For example, the student had the following institutional charges for the term:

<table>
<thead>
<tr>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$3735</td>
</tr>
<tr>
<td>Total Charges</td>
<td>$3735</td>
</tr>
</tbody>
</table>

In this example, the calculation is $3,735 x 76.5% = $2,857.28. SCU must return $2,857.28 of the student’s Title IV aid back to the programs. The school is required to repay the following sources in order, up to the total net amount disbursed from the source:

1. Unsubsidized Direct Federal Loan
2. Subsidized Direct Federal Loan

In this case, the entire $2,857.28 would be returned to the Unsubsidized Direct Federal Loan because the student originally received more than this amount from that source.

While SCU would be required to return $2,857.28 of the $7,802.23 unearned aid amount, the student would be responsible for the remainder. However, if the remaining portion was from aid originally awarded as loans, the student pays the remaining unearned aid according to the terms of the borrower promissory note of the loan. In most cases, repayment of a student loan begins 6 months after the student withdraws or ceases to be enrolled at least half time.

**Return of Title IV Funds Policy in a Modular Term(s)**
The U.S. Department of Education has specific regulations that govern the Return of Title IV Funds calculation for students enrolled in modular courses. The intent of the regulation is to provide for consistent and equitable treatment of students who withdraw from a program.
measured in credit hours, regardless of whether courses in the program span the entire term or consist of shorter modules.

Modular courses are defined as those that do not span the entire length of the term and are offered sequentially rather than concurrently. At SCU, the five week classes for our (BSBS) program, would be considered modules for financial aid purposes. SCU will track enrollment in each module to determine if a student began enrollment in all scheduled courses. Regulations require the entire period and combination of modular courses to be considered when determining the portion of financial aid that has been earned by a student who withdraws. A student is considered withdrawn if the student does not complete all of the days in the payment period that the student was scheduled to complete. At this point, the percentage of completion is calculated by dividing the number of completed days by the number of days the student was scheduled to attend. (Scheduled breaks of at least five days are omitted from the calculation.)

Return of Title IV Funds Policy and Clock Hour Programs

Clock-hour programs
34 CFR. 668.22(f)(ii)

The number of clock hours completed determines the amount of Title IV aid the student has earned. When a student withdraws from a clock hour program the number of clock hours completed determines the amount of Title IV aid the student has earned. The Student Accounts office will calculate the percentage of completion by dividing the number of completed hours by the number of hours the student was scheduled to attend in the period of enrollment. This calculation determines the amount of funds the student earned through attending classes during that period. Hours completed is defined as all hours completed in the period and hours completed on the day the student withdrew. Scheduled hours is defined as hours in the period that the student was scheduled to complete prior to withdrawing.

Withdrawal before 60%
Withdrawal from all classes through and including the 60 percent point in each payment period or period of enrollment requires a Return of Title IV funds calculation.

Withdrawal after 60%
Students withdrawing from all classes after the 60% point are considered to have earned 100 percent of the Title IV funds disbursed. Once Student Accounts determines whether funds are owed to a student who withdraws, if the amount of aid earned is greater than the amount paid or disbursed, the student is entitled to a post-withdrawal disbursement. Conversely, if the student did not earn all the aid received, the excess must be returned to the appropriate Title IV aid program. For Clock Hour programs at SCUHS; the schools responsibility and students’ responsibility for returning unearned aid, the order of the Return of Title IV funds, and the timeframe to return the funds is the same procedure as mentioned above. The procedures and policies listed are subject to change without advance notice.
III. Other Important Student Withdrawal Scenarios

Return of Title IV process when student is not a Title IV Aid Recipient
34 CFR 668.22(a)(2).

A student is not subject to a Return of Title IV Funds calculation if there are no Title IV funds received. Students receiving only non-Title IV aid, such as state grants, institutional scholarships or loans from non-Title IV sources, are not subject to the return calculation. State, institutional or other refund rules still may apply.

International (F1) Students: F1 students must receive consent from the SCU international student advisor prior to dropping or withdrawing from a course. Students who do not meet with their international advisor first could seriously jeopardize their F1 status.

Veterans using the GI Bill: Veterans using the GI Bill must notify SCU’s certifying official when dropping or withdrawing from classes. Contact Financialaid@schuhs.edu or visit the Onestop Enrollment Services office. A drop in credits often results in repayment to the VA or in a decrease in your monthly rate.

Return of Title IV process for students who only receive Federal Work Study (FWS) funds
34 CFR 668.22(a)(2).

If a student has only received or is only eligible to receive Federal Work-Study funds, a Return of Title IV is not required because wages are earned through work, not through attendance.
Refund Policy

Only tuition will be refundable in the event of cancellation of enrollment or withdrawal. Fees and other charges are not refundable. All books and other materials purchased by the student are the property of the student. The University will not accept returned materials nor make refunds for services. Students may withdraw prior to or within the first three days of classes and qualify for a full tuition refund if no classes have been attended. Students who withdraw from the University after classes have begun will be charged a $100 administrative fee. The University reserves the right to change the Tuition Refund Schedule at any time.

Doctor of Chiropractic Students: The following Tuition Refund Schedule applies only for total withdrawal or dismissal; no refunds are made for dropping one or more courses in the Doctor of Chiropractic program. College of Eastern Medicine Students: Refunds for withdrawal from one or more courses is/are calculated using the following Tuition Refund Schedule, less applicable changes of scheduling fees. Students may drop a course up to eight calendar days from the beginning of a trimester and qualify for a full refund, less applicable changes of scheduling fees. Refer to the Tuition Refund Schedule if dropping all courses (cancellation of enrollment or withdrawal).

Degree Program Tuition Refund Schedule

For students not receiving federal financial aid (after classes begin, tuition refunds are based on actual calendar days in a trimester):

Percent of Attendance Time - Actual Attendance Time
Tuition Refund:

- 10% Up to 10 calendar days inclusive 90%
- 25% 11 to 26 calendar days inclusive 75%
- 50% 27 to 52 calendar days inclusive 50%

No refund shall be given if the student has been in attendance or enrolled for more than 50% of the trimester.

Ayurveda Wellness and Ayurveda Practitioner Refund Policy

Refunds/Pro-rated Tuition for Advanced Standing
In the event a student must withdraw from the program, a partial refund may be available according to the following scale from start of program:

- 100 % Up to 7 calendar days
- 75% Day 8-15 calendar days
- 50% Day 16-30 calendar days
- 25% Day 31-45 calendar days
- No refunds are available 45 days after the start of the term.
Massage Therapy
Refunds/Pro-rated Tuition for Advanced Standing
In the event a student must withdraw from the program, a partial refund may be available according to the following scale from start of program:

Up to 7 days 100% of tuition paid
Up to 15 days 75% of tuition paid
Up to 30 days 50% of tuition paid
Up to 45 days 25% of tuition paid

No refunds after 45 days from start of program

Institute of Science Refund
IoS students need to officially withdraw from a class by the Thursday following the first weekend of class to avoid any financial responsibilities or academic records on their transcript. Students who officially withdraw Friday through Sunday of the second weekend will be responsible for 25 percent of the tuition cost. Students officially withdrawing after the second weekend will be responsible for the full tuition cost. For further details, please refer to the student policy manual.

Yoga Teacher Training Certificate
If a student chooses to withdraw from the program within the first week of class, they will be eligible for a full refund of tuition fees paid less any deposit amount and the $50 application fee. Students choosing to withdraw within the first quarter of the enrollment period will be eligible for a 75% refund of fees paid less any deposit amount and the $50 application fee. Students choosing to withdraw up to half way through the enrollment period will be eligible for a 50% refund of fees paid less any deposit amount and the $50 application fee. Students choosing to withdraw more than half way through the enrollment period will not be eligible for a refund.
Institutional Consumer Policies

The Family Educational Rights and Privacy Act

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records. No one outside the institution shall have access to students’ education records nor will the institution disclose any information from those records without the written consent of student. There are exceptions, such as allowing certain personnel within the institution with legitimate educational interest to view the records, or releasing in an emergency in order to protect the health or safety of students or other persons. More information about FERPA can be found at this web address:


Net Price Calculator

Net Price is defined as an estimate of the actual cost that a student and his family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible. In accordance with federal law, access to the net price calculators for the certificate programs is available at the following web addresses:


It is important to note that the estimate provided using this calculator does not represent a final determination, or actual award, of financial assistance, or a final net price; it is an estimate based on price of attendance and financial aid provided to students in a previous year. The price of attendance and financial aid availability change year to year. The estimates shall not be binding on the Secretary of Education, the institution of higher education, or the State. Students must complete the Free Application for Federal Student Aid (FAFSA) in order to be eligible for, and receive, an actual financial aid award that includes Federal grants, loans, or work-study assistance.

We subscribe to the principle that the amount of financial aid granted to a student should be based on demonstrated need, which is the difference between the student’s cost of attending the University and the family’s ability to pay. FAFSA uses financial aid data to determine eligibility. Upon receipt of the financial information from the US Department of Education, the Office of Financial Aid estimates the student’s need by subtracting the amount of the family’s contribution from the total cost of attendance, which includes estimated educational expenses of the student, including indirect expenses such as books, personal expenses, and transportation. Information about student financial aid can be obtained at [http://www.scuhs.edu/financial-aid/sfah/](http://www.scuhs.edu/financial-aid/sfah/).
2015 Financial Aid Disbursement Schedule
The date SCU receives student Federal Financial aid from the Department of Education is within 10 days before the beginning of the semester. Financial aid funds are applied to a student’s SCU tuition and fee charges the week before the term starts. If eligible for a (living expense / refund / excess funds check) the date the refunds will be available are listed below.

First-time, first-year undergraduate borrowers will not have the first installment of the Direct Loan disbursed until 30 calendar days after the program of study academic year begins. Students, who are subsequent Direct Loan borrowers, borrow Parent PLUS, and Graduate/Professional PLUS funds are eligible for disbursements 10 days from the academic year start date or 10 days from date of certification if the academic year start date is in the past.

Students who are receiving a Pell Grant are eligible for their disbursement 10 days from the academic year start date or 10 days from date of certification if the academic year start date is in the past.

January 5, 2015 - First Day of Spring Term
Anticipated Date Living Expense checks will be ready date for:

- Continuing Students Doctorate of Chiropractic
- Continuing Students Masters of Acupuncture and Oriental Medicine
- Continuing Students Doctorate of Acupuncture and Oriental Medicine

January 12, 2015
Anticipated Date Living Expense checks will be ready date for:

- New Doctorate of Chiropractic
- New Masters of Acupuncture and Oriental Medicine
- New Doctorate of Acupuncture and Oriental Medicine

January 13, 2015
Anticipated Date Living Expense checks will be ready date for:

- Continuing Students Massage Therapy 2nd Disbursement
  - (1/2) of total clock hours must be complete prior to disbursing funds

January 16, 2015
Anticipated Date Living Expense checks will be ready date for:
• Continuing and New Students Bachelors of Science in Biological Sciences

May 4, 2015
Anticipated Date Living Expense checks will be ready date for:
• Continuing Doctorate of Chiropractic
• Continuing Masters of Acupuncture and Oriental Medicine
• Continuing Doctorate of Acupuncture and Oriental Medicine

May 16, 2015
Anticipated Date Living Expense checks will be ready date for:
• New Ayurveda Wellness Students

May 23, 2015
Anticipated Date Living Expense checks will be ready date for:
• New Ayurveda Practitioner Students

July 30
Anticipated Date Living Expense checks will be ready date for:
• New Massage Therapy Students

September 7, 2015
Anticipated Date Living Expense checks will be ready date for
• Continuing Students Doctorate of Chiropractic
• Continuing Students Masters of Acupuncture and Oriental Medicine
• Continuing Students Doctorate of Acupuncture and Oriental Medicine

September 11, 2015
Anticipated Date Living Expense checks will be ready date for
• Continuing and New Students Bachelors of Science in Biological Sciences
September 14, 2015

Anticipated Date Living Expense checks will be ready date for

- New Doctorate of Chiropractic
- New Masters of Acupuncture and Oriental Medicine
- New Doctorate of Acupuncture and Oriental Medicine

November 6, 2015

Anticipated Date Living Expense checks will be ready date for

- Ayurveda Wellness- 2nd Disbursement.
  - (1/2) of total clock hours must be complete prior to disbursing funds

November 13, 2015

Anticipated Date Living Expense checks will be ready date for

- Ayurveda Practioner- 2nd Disbursement
  - (1/2) of total clock hours must be complete prior to disbursing funds

2016 Financial Aid Disbursement Schedule

The estimated 2016 Term start dates are listed below. The financial aid disbursement process will be based on these dates as mentioned in the earlier schedule. As the dates are finalized for SCU’s other programs a revised 2016 Disbursement Schedule will be published and accessible on line in the academic calendar, financial aid handbook and distributed to students via campus email.

Spring Term Begins 01/11/2016
Summer Term Begins 05/09/2016
Fall Term Begins 09/06/2016

Financial Aid Shopping Sheet

The Financial Aid Shopping Sheet (PDF) is a consumer tool that can be used to notify students about their financial aid package. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school. SCU students can access their Financial Shopping Sheet by going to this site on MySCU:

https://my.scuhs.edu/ICS/One_Stop_Enrollment_Services/Financial_Aid/Award_Letter_Shopping_Sheet.jnz
SCU Information Technology Policies

If you would like information on the SCU Information Technology policies please go to: https://my.scuhs.edu/ICS/icsfs/Information_Technology_Policies_(4_pages).pdf?target=11a7f61f-7b24-49f7-86cf-fc84a8b39c7d

Copyright Infringement

We respect copyright laws and will not tolerate any unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, illegal downloading, or other inappropriate use of the University’s information technology system. Civil and criminal penalties for violation of federal copyright laws are applicable. Additionally, specific policies can be obtained https://my.scuhs.edu/ICS/icsfs/SCU_Copyright_Policy.pdf?target=bc877f7a-58e2-4e37-9666-a18260c55c54

SCU Federal Loan Default Rate Disclosure

SCU is pleased to provide information regarding cohort default rates for federal Stafford Loans. The information is provided in compliance with the Higher Education Opportunity Act initially passed in 1965 and reauthorized in 2008.

A 3-year cohort default rate is the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans during a particular federal fiscal year (FY), October 1 to September 30, and default or meet other specified conditions prior to the end of the second following fiscal year. Please refer to the Cohort Default Rate Guide for a more in-depth description of cohort default rates and how the rates are calculated http://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html

<table>
<thead>
<tr>
<th>OPE ID</th>
<th>School</th>
<th>Type</th>
<th>Control</th>
<th>PRGMS</th>
<th>FY2011</th>
<th>FY2010</th>
<th>FY2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>001229</td>
<td>SOUTHERN CALIFORNIA UNIVERSITY OF HEALTHSCIENCES 16200 EAST AMBER VALLEY DRIVE WHITTIER CA 90604-4051</td>
<td>Master's Degree or Doctor's Degree</td>
<td>Private</td>
<td>Both (FFEL/FDL)</td>
<td>3.2</td>
<td>5.2</td>
<td>4.9</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Default Rate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>No. in Default</td>
<td>6</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>No. in Repay</td>
<td>186</td>
<td>192</td>
<td>121</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Enrollment figures</td>
<td>534</td>
<td>521</td>
<td>188</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Percentage Calculation</td>
<td>34.8</td>
<td>36.9</td>
<td>64.4</td>
</tr>
</tbody>
</table>
Information regarding the definition of enrollment in this chart:

To provide context for the Cohort Default Rate (CDR) Enrollment data means (students enrolled at any time during the year) and a corresponding percentage (borrowers entering repayment divided by that enrollment figure).

There is no direct relationship between the timing of when a borrower entered repayment (October 1 through September 30) and any particular enrollment year. This data, represents the academic year ending on June 30 prior to the beginning of the cohort year (e.g., FY 2011 CDR Year will use 2009-2010 enrollment).

**Gainful Employment**

The U.S. Department of Education has established regulations requiring certificate and vocational programs at non-profit institutions that receive Federal student aid to meet specific standards to prepare students for gainful employment. More information about Southern California Gainful Employment education programs can be found at the following web addresses:

- Ayurveda Wellness Educator Certificate
  [http://media.scuhs.edu/page_files/ge_ayurvedic_wellness_1.pdf](http://media.scuhs.edu/page_files/ge_ayurvedic_wellness_1.pdf)

- Ayurveda Practitioner Certificate
  [http://media.scuhs.edu/page_files/ge_ayurvedic_practitioner_1.pdf](http://media.scuhs.edu/page_files/ge_ayurvedic_practitioner_1.pdf)

- Massage Therapy Certificate
  [http://media.scuhs.edu/page_files/ge_massage_therapy.pdf](http://media.scuhs.edu/page_files/ge_massage_therapy.pdf)

  **Career Placement Opportunities at SCU**
  [http://www.scuhs.edu/alumni/professional-opportunities/](http://www.scuhs.edu/alumni/professional-opportunities/)

  **Salary / Employment Settings / Professional Associations**

- Doctor of Chiropractic

- Master's & Doctorate in Acupuncture and Oriental Medicine
Course and Textbook Information

Course schedules with recommended textbook information, including the ISBN, author, title, publisher, copyright date and price for each course are available through the Virtual Bookstore at http://astore.amazon.com/soutcaluni

Additionally textbook information for the Bachelor of Science in Biological Sciences can be found at this web address: http://media.scuhs.edu/page_files/2014_Textbook_List.pdf

Student Activities Offered by SCU

http://www.scuhs.edu/resources/scu-experience/clubs/

http://www.scuhs.edu/resources/scu-experience/community-service/

United States Constitution Day

The U.S. Department of Education has established regulations requiring educational institutions receiving Federal funding are required to hold an educational program pertaining to the United States Constitution on September 17th of each year. If you would like more information regarding the Constitution Day program at SCU please call, come in or contact OneStop Enrollment Services, Bldg. B, 16200 Amber Valley Dr., CA, 90604. Phone: (562) 902-3309

Students Health and Safety

Immunizations Requirement

A copy of the Vaccination policy can be obtained https://my.scuhs.edu/ICS/Departments/Student_Affairs/Documents.jnz
Campus Safety

The primary concern of the Department of Campus Security is the safety and security of all members of the campus community. In compliance with U.S. Department of Education Rules and Regulations CFR 34, Part 668.46 which is commonly referred to as the Jeanne Clery Act, we post crime statistics and other important information such as current campus policies concerning security of and access to campus facilities, programs offered to inform students and employees about crime prevention, the reporting of crimes, sexual assault, and other matters. This website contains complete on-campus crime statistics. Paper copies of this report are available upon request from the Department of Campus Safety 16200 Amber Valley Dr. Whittier, CA 90604. (562) 947-8755 x 515 or


Emergency Response and Notification System

Effective communication is one of the major challenges in emergency management. We have a comprehensive emergency notification system including on campus phone voicemail and email. Details are available through the Department of Campus Safety


Institutional Drug and Alcohol Policy

The Policy on Alcohol and Other Drugs is published annually in MySCU. Student conduct regulations prohibit the unlawful use, possession, sale, delivery, manufacturing, consumption or distribution of alcoholic beverages or illegal drugs by students and student organizations. Other alcohol-related and drug-related misconduct is also prohibited. Sanctions are detailed for students who violate this policy. These policies may be obtained at:

https://my.scuhs.edu/ICS/icsfs/Drug_and_Alcohol_Awareness_Program_2015_final.pdf?target=0a48ba7d-8d6a-4780-9e33-36d7a51dca0

Federal Student Financial Aid Penalties for Drug Law Violations

Students who are currently enrolled and are completing the FAFSA will be asked: "Have you been convicted for the possession of or sale of illegal drugs for an offense that occurred while you were receiving federal student aid?"

Students who answer "Yes" will be asked an additional series of questions to determine if the conviction affects their eligibility for federal student aid.

Students convicted of a federal or state offense of selling or possessing illegal drugs that occurred while they were receiving federal student aid should still complete and submit the FAFSA to determine if there is aid for which they are still eligible. Students who leave question
23 blank cannot receive federal financial aid until they respond by making a correction to their FAFSA.

A student who has been convicted of possession or sale of illegal drugs loses Title IV eligibility for a period of time specified in law. The period of ineligibility depends on whether the conviction was for possession or sale of (including conspiring to sell) illegal drugs.

**For convictions involving possession, the periods of ineligibility are as follows:**
- One conviction: one year after the date of conviction.
- Two convictions: two years after the date of the second conviction.
- Three or more convictions: indefinite from the date of the third conviction

**For convictions involving sale, the periods of ineligibility are as follows:**
- One conviction: two years after the date of conviction.
- Two or more convictions: indefinite from the date of the second conviction.

A federal or state drug conviction can disqualify a student for federal financial aid. Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid—they do not count if the offense was not during such a period. Also, a conviction that was reversed, set aside, or removed from the student’s record does not count, nor does one received when the student was a juvenile, unless the student was tried as an adult.

**Regaining Eligibility**
A student regains eligibility the day after the period of ineligibility ends or when the student successfully completes a qualified drug rehabilitation program. Further drug convictions will make the student ineligible again.

A student whose Title IV eligibility has been suspended indefinitely may regain eligibility only by successfully completing a drug rehabilitation program. A student who is under a one- or two-year penalty may regain eligibility before the expiration of the period of ineligibility by successfully completing a drug rehabilitation program. If the student successfully completes an approved drug rehabilitation program, eligibility is regained on the date the student successfully completes the program. It is the student’s responsibility to certify to the school that he/ she has successfully completed the rehabilitation program.

To qualify the student for eligibility, the drug rehabilitation program must include at least two unannounced drug tests, and:
- have received or be qualified to receive funds directly or indirectly under a Federal, State, or local government program; or
- be administered or recognized by a Federal, State, or local government agency or court; or
- have received or be qualified to receive payment directly or indirectly from a Federally- or State-licensed insurance company; or
- Be administered or recognized by a Federally- or State-licensed hospital, health clinic or medical doctor.
**Voter Registration**

Detailed voter registration information for California residents can be found at [http://www.scuhs.edu/resources/registerandvote/](http://www.scuhs.edu/resources/registerandvote/)

Downloadable national mail voter registration form (PDF) [http://www.eac.gov/voter_resources/register_to_vote.aspx](http://www.eac.gov/voter_resources/register_to_vote.aspx)

California downloadable voter registration form (PDF) [https://rtv.sos.ca.gov/elections/register-to-vote/](https://rtv.sos.ca.gov/elections/register-to-vote/)

Voter registration forms are also available on campus at the – Chesney Center and OneStop Enrollment Services Building B, 16200 Amber Valley Dr., CA, 90604.

**SCU Veteran Education Benefits**


If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the paygrades of E1-E5, 01-02, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you.

Students who are entitled to U S Department of Veterans Affairs education benefits must make initial contact with a campus veterans affairs certifying official. A formal application for admission to SCU should be completed before applying for education benefits.
For more information on using Veterans Educational Benefits at SCU please go to this web address: http://www.scuhs.edu/financial-aid/student Veterans/. Or contact the Office of Financial Aid, in person in the OneStop Enrollment Services, Bldg. B, 16200 Amber Valley Dr., CA, 90604 or by Phone (562) 947-8755 ext 766, or Email FinancialAid@scuhs.edu. You may also want to visit the Department of Veterans Affairs website, http://www.gibill va.gov, for additional information on educational entitlements.

Veteran Benefits and Financial Aid

Veteran students are eligible to apply for the maximum amount of Federal grant and loan aid available to students. Veteran students are eligible for Federal Loans and grants in addition to their Veteran Education benefits. Veteran students must meet the eligibility requirements for receiving Federal grant and loan programs. Information on the types of Federal grant and loans available to all students can be found in the SCU Financial Aid Handbook at this web address http://www.scuhs.edu/financial-aid/sfah/

Veteran Students Interested in Private Educational Loans

In addition to Federal loans and grants veteran students also have access to borrowing private educational loans. Private student loans are non-federal loans, made by a lender such as a bank, credit union, state agency, or a school. Federal student loans include many benefits (such as fixed interest rates and income-based repayment plans) not typically offered with private loans. In contrast, private loans are generally more expensive than federal student loans. The following website will help you compare the differences between federal loans and private loans used for educational purposes https://studentaid.ed.gov/types/loans/federal-vs-private. Please note that all of these consumer resources are available upon request for students to access in the OneStop Enrollment Services Building B, 16200 Amber Valley Dr., CA, 90604. Phone: (562) 902-3309 or Email: Admissions@scuhs.edu, Registrar@scuhs.edu, or FinancialAid@scuhs.edu

How to File a Complaint

Southern California University of Health Sciences is committed to serving its students with professionalism and respect. Any student who is dissatisfied with a campus policy or the conduct of a University employee or other member of the community is encouraged to direct their complaint to the appropriate University representative identified below. That representative will explain the process for addressing your particular complaint and will answer any questions you have about the complaint process. If, after investigation, a problem is identified, the University will take prompt and appropriate action.

<table>
<thead>
<tr>
<th>Nature of Complaint</th>
<th>Direct Complaint To</th>
</tr>
</thead>
<tbody>
<tr>
<td>Based on sex, gender, gender expression, gender identity, sexual orientation, sexual harassment, sexual assault, or dating or domestic violence.</td>
<td>Joseph Eggleston Executive Director of Auxiliary Operations &amp; Physical Plant Phone: (562) 947-8755 Ext 515. Email: <a href="mailto:JosephEggleston@scuhs.edu">JosephEggleston@scuhs.edu</a></td>
</tr>
<tr>
<td>Academic Grievances</td>
<td>College of Science and Integrative Health Dean Heidi M. Crocker, DC, EdD</td>
</tr>
</tbody>
</table>
Non-Academic Student Grievances

If you believe that your complaint warrants further attention, and if your complaint is about the University’s compliance with academic program quality and accrediting standards, you may contact the Western Association of Schools and Colleges (WASC), Chiropractic Council on Education (CCE) or Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM).

WASC is the academic accrediting body for Southern California University of Health Sciences.

**Western Association of Schools and Colleges**
Accrediting Commission for Senior Colleges and Universities
985 Atlantic Avenue, Ste. 100 Alameda, CA 94501
Phone: (510) 748-9001 | Fax: (510) 748-9797
Website: http://www.wascsenior.org/comments.

CCE is the academic program accrediting body for Southern California University of Health Sciences Chiropractic program.

**The Council on Chiropractic Education**
Accrediting Commission for Chiropractic Degree Programs
8049 N. 85th Way, Scottsdale, AZ 85258-4321
Phone: (480) 443-8877 | Fax: (480) 483-7333

ACAOM is the academic program accrediting body for Southern California University of Health Sciences Chiropractic program.

**Accreditation Commission for Acupuncture and Oriental Medicine**
An individual may also contact the California Bureau for Private Postsecondary Education for review of a complaint. The bureau may be contacted at:

**Bureau for Private Postsecondary Education**
2535 Capitol Oaks Drive, Suite 400  
Sacramento, CA 95833  
Telephone: (916) 431-6924  
FAX: (916) 263-1897  
Website: [http://www.bppe.ca.gov](http://www.bppe.ca.gov)

The Bureau accepts all types of complaints related to the University, and may refer any complaint it receives including complaints related to institutional policies or procedures, or both, to the University, an accrediting agency, or another appropriate entity for resolution. More information about filing a complaint with the Bureau can be found at: [bppe.ca.gov/enforcement/faqs.shtml](http://bppe.ca.gov/enforcement/faqs.shtml) and [bppe.ca.gov/enforcement/complaint.shtml](http://bppe.ca.gov/enforcement/complaint.shtml).

Complaints against the University (based on race, color, national origin, sex (including gender, gender identity, gender expression, and sexual orientation), disability, and age or any other characteristic protected by state or federal law) may be made to the Department of Education’s Office for Civil Rights (OCR). The OCR may be contacted at:

**Department of Education**
Office for Civil Rights  
Beale Street, Suite 7200  
San Francisco, CA  
Telephone: 415-486-5555  
FAX: 415-486-5570; TDD: 800-877-8339  
Email: [ocr.sanfrancisco@ed.gov](mailto:ocr.sanfrancisco@ed.gov)  
Website: [ed.gov/about/offices/list/ocr/index.html](http://ed.gov/about/offices/list/ocr/index.html)

Nothing in this disclosure limits any right that you may have to seek civil or criminal legal action to resolve your complaints. Southern California University of Health Sciences has provided this disclosure in compliance with the requirements of the Higher Education Act of 1965, as amended, as regulated in CFR 34, Sections 600.9 (b) (3) and 668.43(b).