

	 ALHAMBRA MEDICAL UNIVERSITY
	<p style="text-align: center;">Financial Aid</p> <p style="text-align: center;">Policies and Procedures</p>
	<p style="text-align: center;">2018-2019</p>
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INTRODUCTION

Alhambra Medical University (AMU), located in the San Gabriel Valley of Southern California, is a private institution of higher education and is closely associated with seven hospitals in the area.

The Master of Science in Acupuncture and Oriental Medicine (MSAOM) program started its first class in spring of 2005. It has been approved to operate by the California Bureau of Private Postsecondary Education (BPPE) and the California Acupuncture Board since 2007.

In February 2011, Alhambra Medical University became a candidate for accreditation by the Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM), which is the recognized accrediting agency for freestanding institutions and colleges of acupuncture or Oriental medicine. AMU became accredited in February of 2014. This is attributed to our strong leadership, clear vision, and a committed faculty and staff.

This manual is published for the purpose of informing students, prospective students and others interested in the operations of Alhambra Medical University, primarily with regard to the federal financial aid policies of the school. All information is judged to be accurate at the time of publication. However, the contents hereof are subject to change without prior notice. Please note that all reasonable efforts are made on an ongoing basis to supplement in loose leaf hardcopy format any changes, additions, or other revisions to the text of this manual which may come into existence prior to the publication of the following edition of the manual.

ADMINISTRATIVE CAPACITY

Administrative personnels and Checks and Balances

The administration of financial aid programs are function- separated between the office of Financial Aid, business office and the student account manager. Each office is accountable for the its responsibilities in the followings:

The Financial Aid Office is responsible for the following:

- Assist students with FAFSA inquiries and determine and notify student aid eligibility
- Process verification, selective service, citizenship verification and other related financial aid verifications
- Package and award federal aid in compliance with laws, regulations, and policies
- Provide Direct Loan counsels and budget plannings with students

- Ensure that the administering federal student aid is in compliance to regulations

The business office is responsible for the following:

- Deliver and disburse accurate federal student funds
- Process Return to Title IV
- Reconcile with bank records

The student account office is responsible for the following:

- Collect tuition from students and maintain student account

The Director of financial aid and the business officer are performed by individuals who are not members of the same family and who do not together exercise substantial control over the school. The University's Registrar along with the Admission office actively reports to the financial aid office with regards to student's enrollment status.

Satisfactory Academic Progress Policy

The (SAP) of a student is measured by three concurrent parameters: the qualitative factor, the quantitative factor, and the completion within the maximum time frame factor.

The qualitative SAP factor is defined as the level of academic achievement which is measured by the grades attained, i.e. the Grade Point Average (GPA). All students in attendance at Alhambra Medical University must maintain a quarter-to-quarter, as well as a cumulative minimum GPA of 2.0 and passing at least 67% of the registered courses. The course work shall extend over a minimum of 3 academic years or 12 quarters, with the average units earned per quarter of 12 for full time students and 6 for part time students.

The quantitative SAP factor or payment period, is defined as the frequency of measuring the qualitative SAP factor. This occurs at the end of each PP which coincides with the end of each quarter. The quantitative factor SAP also includes the attendance policy requirements.

The terms "payment period" and "increment for evaluation" have the same meaning which is represented by the period of time between two consecutive SAP evaluations of the student. For students receiving Title IV funds, the term "payment period" has a particular meaning in regards to the disbursements from the government. The US Department of Education requires schools receiving Title IV funds to use the term "payment period".

The completion within the maximum time frame factor (CWMTF) is defined as the maximum time allowed for the completion of an educational program and it has the value of 150% of the standard time taken to complete the program. This means that the maximum time a student has to complete this four year program is six years (24 quarters).

If a student fails to meet SAP requirements in any specific payment period, he or she will be placed on academic probation the following payment period, and required to attend mandatory tutoring and

academic advising. During this probationary period, the Academic Committee will evaluate the student and analyze the reason for the poor performance. Students receiving financial aid will be placed on financial aid warning for the payment period and notified that failure to meet SAP standards at the end of the current payment period will lead to them losing their financial aid eligibility.

If the student fails to bring his or her GPA up to 2.0 at the end of the academic probation payment period, he or she will be placed on academic suspension from the University. Once a student is suspended, his or her financial aid will be terminated, as they will no longer be in attendance, and he or she will not be allowed to re-enroll for two quarters.

If the student wishes to appeal their academic suspension, they must make their request in writing to the Academic Committee. Appeals must explain why SAP standards were unmet and what changes the student has made that will allow them to meet SAP standards by the following quarter. The appeal must also include an evaluation plan approved by the Academic Committee to ensure the student meets the standards within the specified time frame. If the appeal is granted by the committee, eligibility is re-instated and the student is placed on academic probation and "financial aid warning" for one quarter. If the student fails during this quarter to meet SAP standards again, and/or fails to follow the evaluation plan, the student once again becomes ineligible for financial aid and is academically dismissed from the University.

A student that has been academically dismissed from the University that is allowed to re-enter, will be allowed one quarter to achieve a quarterly GPA of 2.0 or face academic dismissal once again. Students who have been academically dismissed that formerly received financial aid, will not be allowed to apply for aid during this first quarter of re-entry.

Failed courses must be repeated and courses repeated more than once may not count toward full time or half time status. Transfer Units from other schools are added to total units earned and attempted.

Please note that International Students on an F-1 visa have a specific set of satisfactory academic progress standards.

Conflicting Data

The Financial Aid office is responsible to identify and resolve any conflicting information. Conflicting data can impact a student's eligibility in many ways. Some common categories where conflicting data can occur are:

- Applicants selected for verification – Students will be notified to provide adequate documentation to resolve any discrepancies or inaccuracies of his/her application
- Applicants not selected for verification – The financial aid office has reason to believe that the information on the application is inaccurate, in error or suspicious. The financial aid office must

review all tax returns provided to the school even if they were not requested. All C Codes on the ISIR must be reviewed and resolved by the financial aid office.

- Other applicant information received by the school – The office lead for each office are required to provide information that could impact the financial aid status of each student. These can be but not limited to the student’s enrollment status (Registrar Office), High School Diploma (Admission Office), report outside awards (Business Office) etc. At a minimum, active resolution includes determining what information is correct, and document the school’s findings in the student’s file. In cases where fraud is being suspected, the school will refer for investigation to the Office of Inspector General (OIG) by mail or phone at:

U.S. Department of Education
Office of Inspector General Hotline
400 Maryland Avenue, S.W.
Washington D.C. 20202-1500
1-800-MIS-USED (1-800-647-8733)

Fiscal and Cash Management

The financial aid office coordinates with the business office to ensure proper cash management procedures, including timely disbursement of funds. The coordinated efforts include, but are not limited to, the following processes:

- To process FSA funds - timely deliver and disburse students aid
- Student cancellation/Return to Title IV - The financial aid office generates the cancellation of student aids and process R2T4 authorized by the financial aid office
- Reconciliation - Reconcile cash between school records, bank statements, and federally reported balances.
- tracking and returning credit balances to students within 14 days

Financial Aid Counseling

The financial aid office holds counseling and planning sessions with students on a as-needed basis. Students are required to complete entrance counseling if you are a first time borrower and prior to receiving your first disbursement. To complete your Direct Loan Entrance Counseling, go to www.studentloans.gov, and sign in using your FSA ID. Select “Complete Entrance Counseling.” Note that you can add an email address to which correspondence about your loans can be sent. For additional information, read "Direct Loan Entrance Interview" pamphlet and/or go to <https://studentloans.gov>.

If a student withdraws or terminates and the institution is unable to have the student complete exit counseling prior to the students departure, the institution will send a letter to the student, requesting exit counseling to be completed at www.studentloans.gov.

INSTITUTIONAL ELIGIBILITY

General Requirements

Documentations with expiration dates that states Alhambra Medical University eligibility are located in the Financial Aid Office and the student main office. The accreditation and licensing information are also available to students and employees in the school manual and handbook at the school's website at www.amu.edu.

Updating Application Information

The Financial Aid Director is responsible to maintain the school's information up to date in the eligibility application as well as process recertification before the Program Participation Agreement expires. Alhambra Medical University has undergone recertification of its eligibility in June 2017 and is in compliance with its program responsibilities under Title IV of the 1998 Higher Education Act, as amended. The U.S. Department of Education reauthorized the school to participate in Title IV programs under a Program Participation Agreement signed on behalf of the Secretary of Education, acknowledging that the school is in good standing through June 30, 2021.

Admission Policy

The Master's Program Admissions requirements are as follows:

1. The satisfactory completion of 60 semester/90 quarter units (equivalent to approximately two academic years) of education at a baccalaureate level with a minimum cumulative grade point average of 2.25. This course work must be completed at an institution accredited by an agency recognized by the U. S. Department of Education or, in the case of foreign candidates, recognized by the appropriate agency in that country.
2. A completed and signed application form along with the non-refundable application fee. (U.S. citizens/residents: \$100; international students: \$150)
3. Provide Official Transcript(s) from all colleges and/or universities attended. If the transcripts are from a country where English is not the primary language, they must be translated into English and must be sent to a reputable foreign credentials evaluation agency to evaluate equivalent levels of educational achievement in the U.S.
4. Two recommendation letters.
5. A personal essay describing yourself and your interest in Oriental Medicine.
6. Two recent 2"x2" color head shot photos.
7. An interview with a member of the Admissions Committee.

For international applicants, in addition to the above requirements, the following must also be submitted:

1. A financial statement showing at least \$20,000 in assets to verify the availability to pay educational and living expenses for one year.
2. A copy of a passport that is valid for at least 6 months after the date of entry into the US for the purposes of education at our institution.
3. Applicants currently studying in the United States on an F-1 visa must submit a photocopy of their I-94 form, I-20 form, visa, and the first page of the passport. A completed transfer release form must be sent to AMU by the school from which the applicant is transferring.
4. Additional fees may apply for postage and handling overseas/expedited mailing

International Students

Alhambra Medical University welcomes students from foreign countries. We are authorized by the US Department of Homeland Security to issue an I-20 and enroll non-immigrant international students. Specific application procedures apply (see above).

Languages of Study

The didactic part of the MSAOM program is currently offered in two languages: English and Mandarin Chinese. Clinical training is taught in English only.

Students who have completed a two-year (60 semester or 90 quarter credit) baccalaureate level education in an institution accredited by an agency recognized by the U.S. Secretary of Education or from an equivalent English Language Institution in another country, are exempt from TOEFL. Non-native students must demonstrate English competency as follows:

- For students applying to the English Track: Students must take the TOEFL exam (Test of English as a foreign language) internet based test (iBT) scoring at least 61 with a minimum speaking exam score of 26 and a minimum listening exam score of 22 or a level 6 on the International English Testing System (IELTS) exam prior to admission.
- For students applying to the Chinese Track: Students must take the TOEFL exam (Test of English as a foreign language) internet based test (iBT) scoring at least 45 with a minimum speaking exam score of 18 and a minimum listening exam score of 15 prior to beginning clinic internship.

State Authorization

Accreditation Commission for Acupuncture and Oriental Medicine

Alhambra Medical University is institutionally accredited by the Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM), which is the recognized accrediting agency for freestanding institutions and colleges of acupuncture or Oriental Medicine that offer such programs. ACAOM is located at 8941 Aztec Drive, Eden Prairie, Minnesota 55347; phone 952/212-2434; fax 301/313-0912.

The English and Chinese Masters programs in Oriental Medicine at Alhambra Medical University are accredited by the Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM), which is 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 301/313-0912.

Bureau for Private Postsecondary Education

Alhambra Medical University is a private institution and licensed to operate by the Bureau for Private Postsecondary Education (BPPE). Approval to operate means compliance with state standards as set forth in the Education Code. As a prospective student, you are encouraged to review this manual prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement. Any questions a student may have regarding this manual that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at:

2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833
P.O. Box 980818, West Sacramento, CA 95798-0818
www.bppe.ca.gov
(888) 370-7589 (T), (916) 431-6959 (T), (916) 263-1897 (F)

California Acupuncture Board

Several states, including California, have a governmental agency that governs, supervises and controls the licensure and practice of acupuncture. In California, the Acupuncture Board is responsible for such duties. If you desire to practice in another state, it is recommended that you contact that state's medical board or other appropriate agency, for licensure requirements. The NCCAOM's website provides information regarding the various degree and other certification requirements for all fifty states.

The Master of Science in Oriental Medicine program is approved by the California Acupuncture Board. Graduates who have successfully completed all graduation requirements are eligible to sit for the

California Acupuncture Licensing Examination (CALE). The Acupuncture Board is an autonomous body under the umbrella of the Department of Consumer Affairs, which licenses and regulates acupuncturists in California. Pursuant to Business and Professions Code section 4925 et seq., the board administers an examination that tests an applicant's ability, competency, and knowledge in the practice of an acupuncturist; issues licenses to qualified practitioners; approves and monitors students in tutorial programs; approves acupuncture schools and continuing education providers and courses; and enforces the Acupuncture Licensure Act.

1747 N. Market Blvd, Suite 180, Sacramento, CA 95834
Tel (916) 515-5200, Fax (916) 928-2204, www.acupuncture.ca.gov

National Certification Commission for Acupuncture and Oriental Medicine (NCCAOM)

The National Certification Commission for Acupuncture and Oriental Medicine (NCCAOM[®]) is a non-profit 501(c)(6) organization established in 1982. The NCCAOM is the only national organization that validates entry-level competency in the practice of acupuncture and Oriental medicine (AOM) through professional certification. NCCAOM certification or a passing score on the NCCAOM certification examinations are documentation of competency for licensure as an acupuncturist by 43 states plus the District of Columbia which represents 98% of the states that regulate acupuncture.

76 South Laura Street, Suite 1290
Jacksonville, Florida 32202
Tel (904) 598-1005, Fax (904) 598-5001, www.nccaom.org

GENERAL PROVISIONS

Certification

The U.S. Department of Education reauthorized Alhambra Medical University to participate in Title IV programs under a Program Participation Agreement signed on behalf of the Secretary of Education, acknowledging that the school is in good standing through June 30, 2021.

Title IV Refund

Return to Title IV Funds (R2T4) Policy is fully compliant with all the policies, procedures, and guidelines from the US Department of Education and the related Federal laws and regulations, including regulations of the Federal Student Financial Aid programs, under Title IV of the Federal Higher Education Act of 1965.

Federal financial aid (Title IV funds) are awarded to a student under the assumption the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds they were originally scheduled to, or did receive.

If a recipient of Title IV funds withdraws after beginning attendance, the amount of Title IV funds earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned to the Federal government.

When a recipient of Title IV funds withdraws from an institution during a payment period of enrollment, the school must determine the amount of Federal Student Aid funds the student earned based on the student's Last Date of Attendance (LDA). By subtracting the amount of funds the school is entitled to retain from the total amount of funds the school received, the school will determine the amount of funding to be returned to the Department of Education (Return to Title IV) and the amount of funds to be retained by the school.

The returning of Title IV Funds is performed and must be completed within thirty (30) days from the student's Last Day of Attendance (LDA), or within forty-five (45) days from the Date of Determination (DOD) of the student's withdrawal.

Funds are returned to Title IV programs in the following order:

- Direct Unsubsidized loan
- Direct Subsidized loan
- Federal PELL grant

Compliance Audits and Audited Financial Statement

Alhambra Medical University has an independent auditor conduct a compliance audit of its administration of that program and an audit of the school's general purpose financial statements annually at a minimum, as amended, to participate in Title IV, HEA program. In addition, a third-party servicer must follow the procedures contained in the audit guides developed by and available from the Department of Education's Office of Inspector General. The audit covers, on a fiscal year basis, all Title IV, HEA program transactions, and covers all of those transactions that have occurred since the period covered by the school's last compliance audit. These compliance and financial statement audit reports are submitted annually to the Secretary no later than six months after the last day of the institution's fiscal year.

Consumer Information

As required by federal regulation, Alhambra Medical University provides Consumer Information to students. The Consumer Information is reviewed and updated annually and its is disseminated on the school's website for all students and employees. It is also available in paper copy upon request at the student's main office. The consumer information address the following:

Student Code of Conduct

The Alhambra Medical University student body is as diverse in interest as it is in culture, ethnicity, professional background and age. Those who make up the student body are passionate about alternative medicine, focused on their academic responsibilities and committed to becoming successful health care practitioners. AMU provides a professional environment where the training, experience and maturity of students from other health care professions are respected and appreciated. Prospective students need to demonstrate strong motivation, desire and commitment to serve as a health care professionals.

The Student Code of Conduct governs the behavior of our student body. The purpose of a published Code of Conduct is to state the specific authority and responsibility of the University in maintaining social discipline, to outline the process for a legitimate grievance, and to establish the procedures to be followed to ensure "due process," which protects accused students from unfair imposition of penalties and sanctions. All members of the University community are expected to use reasonable judgment in their daily campus life and to show due concern for the welfare and rights of others.

The following misconduct would constitute violations of our community values and standards:

- Violations of published University policies, rules or regulations.
- Violations of federal, state or local law, including but not limited to, conduct on University premises or at University sponsored or supervised activities.
- Use, possession, sale or distribution of alcoholic beverages, drugs, drug paraphernalia, narcotics or other controlled substances on campus.
- Smoking in any interior area of the University, including classrooms, labs, restrooms, hallways, or lounge areas is prohibited.
- Endangering, threatening or causing physical harm to any person.
- Attempted or actual theft of University property.
- Disruption or obstruction of teaching, research, administration, or other University activities.
- Harassment, whether it be physical, verbal, graphic, or written, based on race, sex, color, ethnic or national origin, religion, age, sexual orientation, or disability. Also, unwelcome sexual advances, requests for sexual favors, and other forms of such verbal or physical conduct may constitute harassment.

- Cheating, plagiarism, or other forms of academic dishonesty, including aiding another student in an act of academic dishonesty.

Student Disciplinary Procedures

If any individual in the has reason to believe a student has engaged in prohibited behavior, that individual may present a written notice to the Academic Dean. The student will be notified of the charges as soon as possible by mail or hand-delivered message. The University will begin an investigation of the facts, and the student will have the opportunity to present, in writing or verbally, all pertinent evidence pertaining to the alleged misconduct.

If the Academic Dean feels a breach of the Student Code of Conduct has not occurred, the charge will be dismissed, and the student will be notified of the dismissal in writing. A written notice of the dismissal shall be placed in a file pertaining to the incident, and the matter will be considered closed.

If the Academic Dean believes there has been a violation of the Student Code of Conduct, an investigation will be conducted. If the violation is deemed to be minor, the Academic Dean will arrange an in-person meeting with the student to discuss the charges and propose a suitable sanction or solution, which may include counseling, guidance, or a written reprimand. The Academic Dean will deliver the findings in writing to the student. The student will then have ten days in which to appeal the decision in writing to an Academic Committee consisting of the Academic Dean, the Clinic Director, and a faculty member who was not involved in the original matter. The appeal will be limited to the following: a) the presentation of new pertinent evidence previously unavailable, b) sanction that is not supported by the evidence, or c) unfair prejudice or bias in the decision.

The Academic Committee will hold a meeting within ten days of the student's written notice of appeal. At this meeting, the student may be, but is not obligated to be present, and may be accompanied by an advisor who is part of the university community and not legal counsel. The Academic Committee will come to a decision and this decision will be final.

If the alleged misconduct is deemed to be of a more serious nature, a formal hearing may be held by an Academic Committee consisting of the Academic Dean, one administrator and a faculty member not involved in the original incident. The following procedures will be followed:

All pertinent documents and evidence will be submitted to the Academic Committee, and the student will be notified in writing of the charges, the hearing date, time, and location. The student will have the right and the opportunity to view the evidence prior to the hearing, and will have ten days in which to respond in writing. At the hearing, the Academic Committee will review all materials submitted by the student and the evidence so far gathered.

The Academic Committee will deliberate and come to a decision as to the sanction or action to be taken against the student, and will notify the student of such decision in writing within ten days.

The student will have an additional ten days following receipt of the Academic Committee’s decision in which to present a written appeal via certified mail to the University President. The appeal will be limited to the following: a) the presentation of new pertinent evidence previously unavailable to the Academic Committee, b) sanction that is not supported by the evidence, or c) unfair prejudice or bias in the decision.

Student Grievances

Alhambra Medical University has created a Grievance Committee for processing and addressing student grievances. The following implementation procedures are delineated for students to observe:

All students are encouraged to resolve difficulties by direct discussion with the parties involved. If resolution is not achieved by direct communication, contact the administration. If resolution is still not forthcoming then grievance(s) can be handled through the following steps:

- An appointment may be scheduled with the Academic Dean of the University and the grievance can be discussed. Any necessary parties may be called into this meeting. A written report will be kept in the student file.
- If the Academic Dean’s decision is not satisfactory to the parties involved, a meeting of the Grievance Committee can be requested. The Grievance Committee consists of one faculty member, one member of the administration and one student representative. A request must be made in writing and filed with the Academic Dean or Vice President. The Academic Dean will schedule a meeting of the Grievance Committee within two weeks after the written request has been received. The person(s) filing the grievance may be requested to appear before the Grievance Committee. A decision will be rendered within seven days of the Grievance Committee meeting.
- When no satisfactory resolution is achieved, a complaint can be filed with the University President.

Please note that a student or any member of the public may file a complaint about this institution at any time with the following regulatory agencies:

Bureau for Private Postsecondary Education 2535 Capitol Oaks Drive, Suite 400 Sacramento, CA 95833 www.bppe.ca.gov toll-free (888) 370-7589 or by fax (916) 263- 1897	Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM) 8941 Aztec Drive, Eden Prairie, MN 55347 Phone: (952) 212-2434, Fax: (301) 313-0912 email: coordinator@acaom.org
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Non-Discrimination Policy

Alhambra Medical University is in compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, and the Americans with Disabilities Act of 1990.

AMU does not discriminate on the basis of age, race, color, national origin, religion, sex, sexual orientation, disability, medical condition (as determined under California employment laws), or status as a Vietnam-era veteran or qualified disabled veteran in the administration of its educational programs, school administered programs, publications or in its employment practices.

Drug and Alcohol Abuse Policy

In accordance with the Drug-Free Workplace Act of 1988 (P.L. 100-690), the Drug-Free Schools and Communities Act of 1989 (P.L. 101-226) and 34 Code of Federal Regulation Part 84, Subpart F, this institution is committed to maintaining a drug-free workplace and a drug-free school. Drug and alcohol abuse can lead to liver, heart and other chronic diseases, low birth weight, birth defects and infant mortality in expectant mothers, and death. The unlawful manufacture, distribution, dispensing, possession or use of drugs, alcohol or other controlled substances at this institution is strictly prohibited. Students and employees are required, as a condition of enrollment and/or employment, to abide by this policy.

To the extent allowed by local, state and federal laws, this institution will impose disciplinary action against students and employees for violating these standards of conduct. These actions may include suspension, expulsion, and termination of employment, referral for prosecution and/or required completion of a drug or alcohol rehabilitation or similar program.

This institution, as required by federal regulation (34 CFR 85.635 and Appendix C), will report all employees convicted of a criminal drug offense occurring in the workplace to the U.S. Department of Education. Consistent with these same regulations, employees, as a condition of employment, are required to provide written notice to this institution of their conviction for a criminal drug offense occurring at the workplace within five (5) days after that conviction. In addition, students receiving Pell Grants who are convicted of a criminal drug offense during the period of enrollment for which the Pell Grant was awarded are required by federal regulation to report that conviction in writing to the:

Director of Grants and Services
United States Department of Education
400 Maryland Avenue SW.
Room 3124, GSA Regional Office Bldg. #3

Washington, DC 20202-4571

The report must be made within 10 days after the conviction. In addition to institutional sanctions, students and employees convicted of the unlawful possession or distribution of illicit drugs or alcohol could face local, state and federal legal penalties which include the loss of eligibility for federal financial aid, fines, imprisonment and the seizure of drug related assets.

Drug awareness programs, counseling, treatment, rehabilitation and other related services are available on an ongoing basis to students and employees of this institution through:

Organization	Alcoholic Anonymous (Central office of Los Angeles)
Street Address	4311 Wilshire Blvd., Suite 104
City, State and Zip	Los Angeles, CA 90010
Helpline	(323)963-4343
Toll Free	(800)923-8722
	http://www.aa.org

Organization	Narcotics Anonymous (Regional office)
Street Address	1937 S. Myrtle Avenue
City, State and Zip	Monrovia, CA 91016
Phone number	(626) 359-0084
Helpline:	(626) 584-6910
	http://sgvna.com/

Students and employees seeking assistance in overcoming a drug or alcohol related problems are encouraged to contact this organization.

This institution continues to make a good faith effort to provide a school and workplace free from the illicit use, possession or distribution of drugs and alcohol. This institution keeps track of incidents referred to the above agency or agencies and evaluates the performance of the institutional procedures every two years. A log of incidents and disciplinary actions is kept by the institution.

Election Voter Registration Information

As a citizen of the United States, you have the privilege to vote on your county, state and national leaders. As part of the Higher Education Act of 1998, Congress directed schools receiving Federal financial aid to assist students who have not yet registered to vote. In essence, if a Title IV (Federal Student Aid) participating school is located in a state that requires voter registration prior to election day and/or does not allow the ability to register at the time of voting, then the school must make a good faith effort to distribute voter registration forms to its federal student aid eligible students.

To meet this requirements, federal student aid recipients attending AMU will receive an annual reminder via bulletin board flyers to complete voter registration.

Registration Deadline

The deadline to register or re-register to vote for any election is 11:59:59 p.m. Pacific Time on the 15th calendar day before that election. If you submit an application after this time, your application will still be processed for future elections. If you recently registered online, please wait at least 24 hours before checking your registration status. To register online you will need

- Your California driver license or California identification card number,
- The last four digits of your social security number and
- Your date of birth.

Your information will be provided to the California Department of Motor Vehicles (DMV) to retrieve a copy of your DMV signature. If you do not have a California driver license or California identification card, you can still use this form to apply to register to vote by completing the online interview by 11:59:59 p.m. Pacific Time on the 15th calendar day before an election.

Copyright Protection

The US congress has revised the Higher Education Opportunity Act (HEOA) to address copyright protection. Title IV now stipulates that all US colleges and universities must provide:

- An annual disclosure to students describing copyright law and campus policies related to violating copyright law.
- A plan to "effectively combat the unauthorized distribution of copyrighted materials" by users of its network, including "the use of one or more technology-based deterrents".
- A plan to "offer alternatives to illegal downloading".

Copyright law protects against unauthorized duplication and distribution of works. There are also rules for "Fair Use" of copyrighted works. Specifics can be found at the US Copyright Office:

<http://www.copyright.gov>

Copyrighted works can be acquired and distributed over computer networks, however it is illegal to download or distribute these works without authorization from the owner. Such activities are prohibited. All campus users acknowledge this policy when they begin employment or connect their personal computer equipment on the network. Loss of campus network access and/or disciplinary actions as specified in the college manual and/or staff handbook may result from continued illegal activity by members of the college community. Every user is responsible for his or her own compliance with the law. Using the AMU network does not in any way shield you from potential law enforcement actions; users who download or distribute copyrighted works may face civil or criminal penalties in addition to sanctions based on college policy.

Penalties for Copyright Violation. Copyright penalties are "not less than \$750 or more than \$30,000" per infringing work according, however if the copyright owner can establish that the violation was "willful" the penalty can be \$150,000 per work. (US Code Title 17 Chapter 5 Section 504: <http://www.copyright.gov/title17/92chap5.html>). The US No Electronic Theft Act also provides avenues for criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. (See http://en.wikipedia.org/wiki/NET_Act).

Use of peer to peer software is not inherently illegal. Users of peer to peer networks need to understand, however, that they bear the responsibility of ensuring the legality and copyright standards of every file they download or share on these networks. Peer to peer networks are overwhelmingly the number one source for copyright violating file transfers.

Internet communication is not anonymous: Every packet of data sent or received includes the source and destination IP addresses of the computers sending the traffic. Moreover, these globally unique addresses are registered to their providers, as this is necessary for routing data. Also, P2P client software must advertise the files it has to share, or else the P2P network would not function. Therefore, major producers of copyrighted works hire companies to track file sharing, which they can do easily by using the same P2P software as everyone else. If a peer is found to be sharing (distributing) or offering to share copyright-infringing content, the agents send violation notices to the infringer's Internet service provider. The IT department occasionally receives notices of copyright infringement, and we are required by HEOA regulations and Federal law to take action on these notices. IT will attempt to find the user who had use of the IP address in question, and to forward the copyright violation notice to the user.

Note that the college does not provide any network access to these copyright enforcement agents; any evidence of file sharing they detect is publicly available on the internet. We will not release any user information or network logs to such agents unless required by subpoena or other legal means.

Legal Sources for Music and Video

- <http://www.educause.edu/legalcontent>
- <http://whymusicmatters.com/find-music>
- <http://www.mpaa.org/contentprotection/get-movies-tv-shows>

HEOA Compliance Statement

AMU has implemented the following plan for compliance with the file sharing and copyright protection provisions of HEOA:

1. The college sends annual emails to all students network users to educate our users about copyright law and illegal use and distribution of copyrighted works. These messages include references to this web page, which specifies campus policies dealing with illegal activity, and outlines the penalties for copyright infringement that are codified in US law.

2. This page provides links above to lists maintained by EDUCAUSE, the RIAA, and the MPAA of legal video and music sources.
3. The college's Academic Vice-President will undertake an bi-annual audit to assure the effectiveness of our technical deterrents and our compliance with the requirements of HEOA that pertain to Copyright and File Sharing.

National Student Loan Database System Disclosure

Please note that any loan borrowed by the student or parent will be submitted to the National Student Loan Database System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

Constitution Day

This day commemorates the September 17, 1787 signing of the United States Constitution. Each educational institution that receives Federal funds for a fiscal year is required to hold an educational program about the U.S. Constitution for its students. The U.S. Department of Education does not mandate or prescribe particular curricula or lesson plans. AMU posts copies of the US Constitution on a bulletin board on the third week of September every year.

Campus Safety and Crime Reporting

AMU makes every effort to provide safe campus environments for its students. Onsite security staff are present during operating hours to stop abusive behavior and solve problems.

This combination of staffing and organizational and physical infrastructure is designed to help young adults learn to take responsibility for their own safety in a context of accurate knowledge of risks and resources.

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act of 1998 is part of the Higher Education Act. The goal of the Clery Act is to ensure students, prospective students, parents and employees have access to accurate information about crimes committed on campus and campus security procedures.

The Alhambra Police Department gathers crime statistics, identifying reportable crimes and reporting/publishing statistics to the public. Statistics are reported in different formats and categories depending upon legal requirements. The Clery Act mandates the collection of information regarding incidents from non-law enforcement "campus security authorities" having "significant responsibility for students or campus activities."

The Campus Annual Security Report must include statistics on categories of crime reported to campus Police, Campus Security Authorities (see below), and local police during the calendar year. Statistics for

these crimes must be broken down by geographic area: on campus, in or on a non-campus building or property, and on public property adjacent to the campus.

The Annual Security Report must also include statistics on hate crimes, to be reported by category of prejudice. In addition to crime statistics, the Annual Security Report must describe specific campus policies related to campus security. The campus must notify current and prospective students and employees about the availability of the Annual Security Report and provide information on how to request a copy of the report.

The annual crime report must include statistics on nine kinds of crimes:

1. Criminal Homicide, both (a) Murder and Non-negligent Manslaughter and (b) Negligent Manslaughter;
2. Sex offenses, both (a) Forcible Sex Offenses and (b) Non-Forcible Sex Offenses;
3. Robbery;
4. Aggravated Assault;
5. Burglary;
6. Motor Vehicle Theft;
7. Arson;
8. Arrests and Disciplinary Referrals for liquor law violations, drug law violations, and illegal weapons possession;
9. Hate Crimes

Amendments to the Clery Act in 2008 expanded hate crimes to include the following:

- Larceny-theft
- Simple Assault
- Intimidation
- Vandalism

In March 2013, President Obama signed a bill that strengthened the Violence Against Women Act (VAWA). Included in the bill was the Campus Sexual Violation Elimination Act (Campus SaVE) that amends the Clery Act to include reporting the following effective 2014:

- Dating Violence
- Domestic Violence
- Stalking

The crime statistics included in the Annual Security Report do not include any information that would identify the victim or the person accused of committing the crime. Your report to the Clery Act Coordinator should not include personally identifying information.

FERPA

In accordance with the Family Educational Rights and Privacy Act (FERPA), the University protects the privacy of student records, including address, phone number, grades and attendance dates. Student records are permanently kept in locked fireproof file cabinets and a backup copy of student records is kept on an off-site server. Students have the right to review their academic file by submitting a request to the Registrar.

Student records are maintained at the school site for five years from the last date of attendance. Transcripts are maintained permanently.

At graduation, students are provided with a copy of their official transcript and diploma at no additional cost. Students requesting additional copies of their transcript must do so in writing and pay a \$10 fee for each copy of the transcripts.

Net Price Calculator

The net price is defined as the cost of attendance minus the average yearly grant and scholarship aid. The calculator provides estimated net price information to current and prospective students and should be based, as much as possible, on their individual circumstances. The Net price calculator is required to be posted on the school's website annually at www.amu.edu.

In accordance to the procedures governed by the Higher Education Act of 1965 (34 CFR Part 668.53), verification is required for the Federal Pell Grant and Federal Direct Stafford Loan programs. When a student completes their FAFSA, the CPS (Central Processing System) may select them for verification. An ISIR (Institutional Student Information Report) selected for verification must be dealt with immediately. No aid can be disbursed until verification has been completed. In order for the selected student to receive their funding, verification must be completed within thirty (30) days from the receipt of the ISIR. This date will be enforced at the discretion of the University.

01. The ISIR is received showing either an asterisk (*) after the EFC (Estimated Family Contribution) figure, which means the student is flagged for verification, or a "C" after the EFC, meaning there is a C-code exception
02. If it is an asterisk, the FAO must complete verification by having the student complete the Verification Worksheet
03. If the student or FAO did not use the DRT (Data Retrieval Tool) when completing the FAFSA (Free Application for Federal Student Aid), a tax transcript must be requested to accompany the Verification Worksheet.
04. If there is a "C" following the EFC as stated above, in many cases it is in regards to the C-code exceptions for Selective Service. The following must be done to clear this item:

- a. The student must complete the "Request for Status Information Letter" and return it to the FAO, or the student may contact the Selective Service directly at the number printed on the ISIR.
- b. If the FAO is able to establish no violation has taken place in regards to the student not registering for Selective Service from the information supplied by the student on the Request for Status Information letter, the letter may be placed in the student's file and the financial aid hold on the student's funding in the system may be released.
- c. If the FAO is unable to establish whether or not a violation has taken place, the student may contact the Selective Service directly at the number printed on the ISIR and also mail the Request for Status Information Letter to Selective Service.
- d. A response will either be mailed to the student of the school.
- e. A review of the letter from Selective Service must be conducted
- f. In most cases the letter will state it is up to the school to make the decision as to whether the student will be eligible to receive Title IV funds or not.
- g. All information from the student must be reviewed to make sure the student was actually unable, not unwilling to register for Selective Service.
- h. If it is determined that student was actually unable (which is usually the case with students who are or eligible non-citizens at the time they should have registered, but are not U.S. citizens and because of their age, can no longer register, or because of hospitalization, incarceration, or institutionalization) to register at the required time, aid should be granted.
- i. If it is determined the student was seemingly unwilling to register, aid should not be granted.
- j. The refusal to grant aid based on the student's seemingly unwillingness to register must be documented with evidence and the reason given by the FAO and or the institution.

Professional Judgements and Dependency Overrides

The Director of financial aid office along with the Dean of Student and Academic Vice President exercise professional judgement to account for special circumstances of a student, on a case-by-case basis. The Director of financial aid resolves any inconsistent or conflicting information shown on the output document before making any adjustments. An FAA's decision regarding adjustments is final and cannot be appealed to the Department. Special circumstances includes but are not limited to the followings:

- the loss of a job or a reduction in work hours or wages
- Separation or divorce
- Death of individual whose information was reported on the FAFSA

The student should complete the Special Circumstance form in order to be considered for a PJ. Further documentations will be requested by the Director of financial aid, based upon evaluations, the final determination will be made. If the PJ is approved, a correction will be made to the ISIR. The Financial Aid Director will indicate that a PJ has been exercised in the student file. The student will be repackaged accordingly and notification will be sent to the student via email.

The Financial aid director may do dependency overrides on a case-by-case basis for students with unusual circumstances. If the FAA determines that an override is appropriate, a written out determination and any supporting documentation must be retained. However, none of the conditions listed below, singly or in combination, qualify as unusual circumstances meriting a dependency override:

- Parents refuse to contribute to the student's education
- Parents are unwilling to provide information on the FAFSA or for verification
- Parents do not claim the student as a dependent for income tax purposes
- Student demonstrates total self-sufficiency

Students seeking for dependency overrides should submit a dependency override form along with any supporting documentation addressing special circumstances. The final decision will be review by the financial aid director, Dean of Students and the Academic Vice President. The final decision regarding dependency overrides cannot be appealed to the Department.

Misrepresentation

Any false, erroneous, or misleading statement made by the school directly or indirectly to a student, prospective student, member of the public, accrediting agency, state agency, or to ED considers as misrepresentation by regulation. Misrepresentations may include:

- Misleading statement includes any statement that has the likelihood or tendency to deceive or confuse
- Statement is any communication made in writing, visually, orally, or through other means
- Includes student testimonials given under duress or because such testimonial was required to participate in a program

FEDERAL PELL GRANT PROGRAM

Your financial aid eligibility is determined by federal and state regulations and university policy. The amount of your financial aid is determined by subtracting the family contribution from the estimated cost of attendance at AMU. You may qualify for both Pell Grant and Federal Direct Loans. Students must

complete the Free Application for Federal Student Aid (FAFSA) in order to determine their eligibility for Federal financial aid. For more information on applying for Federal student aid, go to <http://www.fafsa.ed.gov/>.

To apply a Federal Financial Aid, student required to meet the following:

- Be a US Citizen or eligible non-citizen
- Have a valid social security number
- Register with Selective Service (if required)
- Maintain Satisfactory Academic Progress Requirements
- Have no defaulted loans or owe any grant repayment
- Not participate in the sale or possession of drugs while receiving federal student aid.

Calculating Pell Grant Award

The Federal PELL Grant is a need based grant that does not have to be repaid. It is available to students who exhibit financial need. Financial need is determined by the information you submit on your FAFSA (Free Application for Federal Student Aid) such as income and asset information, the number of people in your family, the number of people in college, etc. The amount the student receives depends on students' financial need, cost of attendance and enrollment status. Alhambra Medical University is a stand-termed school using Formula 1 for Pell calculation and each payment period is each term.

Federal Pell Grant Required and Optional Calculations

In certain cases, student's Pell Grant may need a recalculation after the initial calculation or disbursement, to account for changes to the student's costs, EFC, or enrollment status. Recalculations are required in the following situations:

- Change in the EFC
- Change in enrollment status between terms
- Student doesn't begin attendance in all classes within a term

An optional recalculation can occur in the following circumstances:

- Change in enrollment status within a term
- Change in cost of attendance (recalculation required recalculating for an enrollment status change)

Fiscal Records and Disbursement Requirements for Pell Grants

The business office is working conjunctionally with the financial aid office to ensure proper cash management procedures, including timely disbursement of funds. Both offices record the dates and amount of disbursements to each students. A general ledger control accounts that identify each title IV,

HEA program transaction and separate those transactions from all other institutional financial activity are also being used.

Disbursements of Books and Supplies

Disbursement is the process used to make funds available to student who applied financial aid. Federal Financial aid check is disbursed in each equal payment per academic year. Student will be noticed by email for either pickup or mail to the mailing address provided on file.

The funding amount you receive based upon the number of units you are enrolling at the time of disbursement. Your award/disbursement will be adjusted accordingly if you add or drop units after the freeze date.

Dropping units or stop attending or withdraw from your classes can affect your aid eligibility. Student's Satisfactory Academic Progress will be reviewed before disbursement. For more information about SAP see this manual.

Disbursements are made by the third week of each quarter after add and drop period. Alhambra Medical University includes the costs of books and supplies in the tuition charged and provides all of those materials to the student at the start of his or her classes meets the requirements for disbursements of books and supplies. Student may also decline to participate in the process the school provides for the student to obtain or purchase books and supplies through contacting the financial aid office.

FEDERAL DIRECT LOAN PROGRAM

Borrower Eligibility for Federal Direct Loan

Federal Direct Subsidized Stafford Loan

The Federal Direct Subsidized Stafford loan is a low interest rate loan, awarded on the basis of financial need. As a result, no interest is charged as long as the student is attending school on at least a half-time basis, and during their six month grace period after they stop attending at least halftime, withdraw, or graduate. The loan goes into repayment six (6) months after the student has stopped attending at least half-time, withdraws or graduates. The amount of your Federal Direct Subsidized Stafford loan is based on your year of study in college. Check with the Financial Aid Office or one of the Federal financial aid websites to find out what the amount is you may be eligible to receive. The financial aid year is from July 1 to June 30 of the next year, so your loan will have a fixed lifetime interest rate based on the above information depending on when the loan is disbursed (paid to the school or student). Federal Direct Subsidized Stafford loans are only available to undergraduate students.

Federal Direct Subsidized Stafford Loan

The Federal Direct Unsubsidized Stafford loan is awarded regardless of need. In other words regardless of income if all other eligibility requirements are met, the student is eligible. As a result, interest is charged from the time the loan is disbursed (paid to the school or student) until it is paid in full. This includes the time the student is attending school, as well as during the six month grace period after they stop attending at least half-time, withdraw, or graduate; for the life of the loan. Students have the option of paying the interest while they are attending school and during the six month grace period, or allow it to be added to the principal loan amount (this is called capitalization). Here at we highly encourage our students to pay their accruing interest so they do not end up paying interest on top of interest, which is what happens when the loan is capitalized. The loan goes into repayment six (6) months after the student has stopped attending at least half-time, withdraws or graduates. The Federal Direct Unsubsidized Stafford loan is available to undergraduate and graduate students.

Counseling Borrowers

The financial aid office holds counseling and planning sessions with students on a as-needed basis. Students are required to complete entrance counseling if you are a first time borrower and prior to receiving your first disbursement. A Master Promissory Note is also required for borrowers. To complete your Direct Loan Entrance Counseling and Master Promissory note, go to www.studentloans.gov, and sign in using your FSA ID. Select "Complete Entrance Counseling." Note that you can add an email address to which correspondence about your loans can be sent. For additional information, read "Direct Loan Entrance Interview" pamphlet and/or go to <https://studentloans.gov>.

Payment of a Refund or Return to Title IV

When R2T4 occurs, the financial office will Provide written notice via email to the borrower if the school pays are fund or return of title IV, HEA program funds to the Secretary on behalf of the borrower.

Direct Loan Quality Assurance

Reporting loan records, disbursements and adjustments to disbursements correctly to the Common Origination and Disbursement (COD) System:

Third Party Servicer, R. Gonzalez Management, Inc., is responsible for reporting of disbursements and adjustments to disbursements to COD. RGM completes monthly reconciliation using DOE's SAS reports to compare to G5 and in-house actual disbursement reports to ensure accurate reporting.

Disbursing and returning loan funds in accordance with regulatory requirements:

RGM notifies the Institution of pending deposits with estimated deposit dates. The Institution watches for deposits and ensures that the funds are transferred from Federal Funding account to the Operating

Account within 3 business days as required by regulation. Any required refunds due to ineligibility are deposited into the Federal Funds Account within 3 business days and any refunds due to withdrawal / R2T4 are deposited into the Federal Funds Account within 45 days from the Date of Determination. RGM is notified of funds transferred in Federal Funds Account and they return funds to DOE.

Disbursing the correct loan amount to the correct student:

The Institution reviews disbursement amounts on the check processing log prior to disbursing checks and posting payments to student ledger.

Completing monthly reconciliation and Program Year Closeout:

RGM completes monthly reconciliation using SAS Reports, G5 Summary and in-house Actual Disbursement Reports. RGM completes Program Year Closeouts after confirming the schools Net Disbursement total corresponds to the net total reflected on COD and FAS' in-house records. RGM will reconcile the Actual Disbursement Report contained within the closeout packet to student ledgers to ensure that disbursement amounts and dates are correctly recorded.

Yearly Review of Process:

These processes will be reviewed yearly on July 1 to ensure that Quality Assurance processes are still being followed. Any changes will be noted and this document will be revised.

Federal Financial Aid Resources

- FSAID <https://fsaid.ed.gov/>
- NSLDS <http://www.nsls.ed.gov/> [You will need your FSAID]
- Entrance / Exit Counseling <https://studentloans.gov/>
- Federal student aid guide: [click here](#)
- Selective Services <https://www.sss.gov/>
- IRS <https://www.irs.gov/>

DISCLOSURES

This manual is effective from January 1, 2018 through January 1, 2019 and is published for the purpose of informing students, prospective students and others interested in the operations of Alhambra Medical University, primarily with regard to the educational programs and policies of the school. All information is judged to be accurate at the time of publication. However, the contents hereof are subject to change without prior notice. Please note that all reasonable efforts are made on an ongoing

basis to supplement in loose leaf hardcopy format any changes, additions, or other revisions to the text of this manual which may come into existence prior to the publication of the following edition of the manual.

Alhambra Medical University has never filed for bankruptcy petition, operated as a debtor in possession or had a petition of bankruptcy filed against it under Federal law.

As a prospective student, you are encouraged to review this manual prior to signing an enrollment agreement. You are also encouraged to review the school Performance Fact sheet, which must be provided to you prior to signing an enrollment agreement.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888)370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's internet web site www.bppe.ca.gov.

Any questions a student may have regarding this manual that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Or ACAOM at 8941 Aztec Drive, Eden Prairie, MN 55347, Phone: (952) 212-2434 or by Fax: (301) 313-0912 email: coordinator@acaom.org.