



Financial Aid Office

Institutional and Program Eligibility

Policy Number:

Owner Department: Financial Aid Office

Approved Date/Effective Date: 2014

I. POLICY STATEMENT/PURPOSE

The College will maintain Institutional and Program eligibility to participate in Title IV Federal Student Financial Aid Programs. The Program Participation Agreement (PPA) between SCNM and the Department of Education entitles the financial aid office to participate in the following federal programs:

- A. William D. Ford Federal Direct Loan Program, including:
 - a. Direct Unsubsidized Loans
 - b. Direct PLUS Loans
- B. Campus Based Programs
 - a. Federal Work Study

II. POLICY STATUS

Revised-The Program Participation Agreement was approved in 2017

III. HISTORY/BACKGROUND (non-mandatory)

Initial approval was given to SCNM in 1995 and recertification is required every 3 years from date of approval. Approval is provided by the US Secretary of Education to participate in Federal Student Financial Aid Programs authorized by the Higher Education Act of 1995, as amended.

IV. DEFINITION(S)

- A. Program Participation Agreement (PPA) refers to eligibility and certification approval from the US Department of Education to offer Title IV aid
- B. Title IV aid refers to government funded programs (i.e. student loans, federal work study programs)

V. SCOPE/KEY STAKEHOLDERS

The Financial Aid Office

VI. POLICY ITEMS

The College is required to apply every 3 years from the date of approval to continue program participation of Title IV aid.



Financial Aid Office

VII. RESPONSIBILITY FOR IMPLEMENTATION

The Financial Aid Office

VIII. RELATED POLICIES (non-mandatory)

N/A

IX. RELATED DOCUMENTS (non-mandatory)

- A. Program Participation Agreement online form (PPA)
- B. Eligibility and Certification Approval Report (ECAR)

X. NEXT REVIEW DATE

Program Participation Agreement re-application date is scheduled for March 31, 2021

XI. VERSION CONTROL AND CHANGE HISTORY

Version Control	Approved By/Date	Date Effective	Amendment
1			
2			
3	Last Reviewed	5/22/2020	

XII. POLICY AUTHOR/CONTACT

The Financial Aid Office



Financial Aid Office

Satisfactory Academic Progress (SAP)

Policy Number:

Owner Department: Financial Aid Office

Approved Date/Effective Date: 1995

I. POLICY STATEMENT/PURPOSE

To receive Title IV aid, students must make Satisfactory Academic Progress (SAP) as determined by the College. SCNM's current SAP policy states that students must take and successfully complete a cumulative number of required credits by the end of every calendar year and must maintain a minimum GPA for each program. Failure to maintain either of these requirements will result in the student's being placed on academic probation and/or being academically dismissed.

II. POLICY STATUS

Revised

III. HISTORY/BACKGROUND (non-mandatory)

N/A

IV. DEFINITION(S)

A. GPA refers to Grade Point Average

B. Calendar year refers to the College's academic year October 1st to September 30th

V. SCOPE/KEY STAKEHOLDERS

Academic Policy and Progress Committee, Registrar's Office and Financial Aid Office

VI. POLICY ITEMS

Students who do not meet satisfactory academic progress will be placed either on First or Second Academic Probation. Students will receive notification from the Registrar's Office along with a notation on their transcript and will be required to meet with the Academic Advising Specialist to discuss an academic agreement intended to improve performance. A student may be subject to suspension or dismissal should they continue to demonstrate unsatisfactory academic progress. Financial Aid recipients will have a hold on their financial aid disbursement, until the Registrar's Office confirms the student's academic status.

VII. RESPONSIBILITY FOR IMPLEMENTATION

Academic Policy and Progress Committee Registrar's Office



Financial Aid Office

VIII. RELATED POLICIES (non-mandatory)

N/A

IX. RELATED DOCUMENTS (non-mandatory)

SCNM Catalog 2019-2020, pp. 23-27

X. NEXT REVIEW DATE

N/A

XI. VERSION CONTROL AND CHANGE HISTORY

Version Control	Approved By/Date	Date Effective	Amendment
1			
2			
3	Last Reviewed	5/22/2020	

XII. POLICY AUTHOR/CONTACT

Academic Policy and Progress Committee and Registrar's Office



Financial Aid Office

Scholarships

Policy Number:

Owner Department: Financial Aid Office

Approved Date/Effective Date: 1994

I. POLICY STATEMENT/PURPOSE

The Financial Aid Office and the Development Office will seek annually for monetary assistance to offer students at SCNM scholarship opportunities.

II. POLICY STATUS

Revised in 2010

III. HISTORY/BACKGROUND (non-mandatory)

The College continuously makes an effort to increase scholarship funding since 1994. In 2010 the College incorporated in its strategic plan to increase scholarship funds by 20% each year.

IV. DEFINITION(S)

Scholarship refers to institutional and external funding opportunities. Scholarships are granted on a need based and merit component.

V. SCOPE/KEY STAKEHOLDERS

The Financial Aid Office and the Development Office

VI. POLICY ITEMS

The Financial Aid office will collaborate with the Development office to increase scholarship funding by 20% each year. Scholarship opportunities will be available to perspective and current SCNM students. Institutional scholarships will be awarded and disbursed on a yearly basis prior to the start of fall quarter. External scholarships provided by Donors will be awarded and disbursed based on the Donor's request.

VII. RESPONSIBILITY FOR IMPLEMENTATION

The Financial Aid Office and the Development Office

VIII. RELATED POLICIES (non-mandatory)

N/A



Financial Aid Office

IX. RELATED DOCUMENTS (non-mandatory)

- A. Scholarship applications
- B. Notification letter to scholarship recipients

X. NEXT REVIEW DATE

N/A

XI. VERSION CONTROL AND CHANGE HISTORY

Version Control	Approved By/Date	Date Effective	Amendment
1			
2			
3	Last Reviewed	5/22/2020	

XII. POLICY AUTHOR/CONTACT

The Financial Aid Office



Financial Aid Office

Title IV Aid Eligibility

Policy Number:
Owner Department: Financial Aid Office
Approved Date/Effective Date: 1995

I. POLICY STATEMENT/PURPOSE

Students who receive Title IV aid, must be provisionally or fully accepted in the Naturopath Medical program or in the Master of Science in Clinical Nutrition program at SCNM. Students are required to submit the Free Application for Federal Student Aid (FAFSA) to further determine their Title IV eligibility.

II. POLICY STATUS

Revised

III. HISTORY/BACKGROUND (non-mandatory)

N/A

IV. DEFINITION(S)

Free Application for Federal Student Aid (FAFSA) refers to the online application to determine eligibility for Title IV aid

V. SCOPE/KEY STAKEHOLDERS

Admissions, Financial Aid Office, and Registrar's Office

VI. POLICY ITEMS

Upon a prospective student receiving an admissions status of provisional or fully accepted to the Naturopath Medical program or to the Master of Science in Clinical Nutrition program at SCNM, the Financial Aid Office will review the student's Free Application for Federal Student Aid to determine Title IV eligibility. The financial aid office is responsible for awarding Title IV aid to eligible students prior to the start of matriculation. Once matriculated, students are required to submit the FAFSA annually to ensure continuous Title IV eligibility is met per Department of Education regulations. Packaging and awarding of Title IV aid will occur quarterly, students will have the opportunity to review their awards and either accept or decline their aid.

VII. RESPONSIBILITY FOR IMPLEMENTATION

Financial Aid Office



Financial Aid Office

VIII. RELATED POLICIES (non-mandatory)

N/A

IX. RELATED DOCUMENTS (non-mandatory)

- A. Admissions Acceptance letter
- B. Free Application for Federal Student Aid (FAFSA)
- C. SCNM Financial Aid Offer Letters

X. NEXT REVIEW DATE

N/A

XI. VERSION CONTROL AND CHANGE HISTORY

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1			
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3	Last Reviewed	5/22/2020	

XII. POLICY AUTHOR/CONTACT

The Financial Aid Office



Financial Aid Office

Campus Based Aid: Federal Work Study

Policy Number:

Owner Department: Financial Aid Office

Approved Date/Effective Date: 2013

I. POLICY STATEMENT/PURPOSE

The College will maintain eligibility to participate in the Federal Work Study (FWS) Program by completing the Fiscal Operations Report and Application to Participate (FISAP), as well as, seek approval from the US Secretary of Education to participate in Campus Based Programs through the Program Participation Agreement (PPA).

II. POLICY STATUS

Revised

III. HISTORY/BACKGROUND (non-mandatory)

The FWS program was revised in 2010, initial approval occurred in 2003.

IV. DEFINITION(S)

- A. Federal Work Study (FWS) is a campus-based program offered by the US Department of Education (ED)
- B. Fiscal Operations Report and Application to Participate (FISAP) relates to the online application required to participate in the FWS program

V. SCOPE/KEY STAKEHOLDERS

The Financial Aid Office and the Business Office

VI. POLICY ITEMS

The College is required to submit the FISAP annually by October 1st in order to qualify for federal funding. If approved, ED will fund 75% of the FWS award, while the College will fund 25% of the FWS award. FWS funds are to be administered and reconciled on a quarterly and yearly basis to ensure 100% of the FWS award granted from July 1st to June 30th is used. Non-usage of funds could forfeit the College's FWS participation for future years.

VII. RESPONSIBILITY FOR IMPLEMENTATION

Financial Aid Office



Financial Aid Office

VIII. RELATED POLICIES (non-mandatory)

N/A

IX. RELATED DOCUMENTS (non-mandatory)

- A. Program Participation Agreement form (PPA)
- B. Eligibility and Certification Approval Report (ECAR)
- C. Fiscal Operations Report and Application to Participate (FISAP)

X. NEXT REVIEW DATE

- A. PPA re-application date is scheduled for March 31, 2021
- B. FISAP re-application date is scheduled for October 1, 2020

XI. VERSION CONTROL AND CHANGE HISTORY

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1			
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3	Last Reviewed	5/22/2020	

XII. POLICY AUTHOR/CONTACT

The Financial Aid Office



Financial Aid Office

Packaging and Awarding Title IV Aid

Policy Number:
Owner Department: Financial Aid Office
Approved Date/Effective Date: 1995

I. POLICY STATEMENT/PURPOSE

The Financial Aid Office is responsible for packaging and awarding Title IV aid to all eligible students on a quarterly basis.

II. POLICY STATUS

Revised

III. HISTORY/BACKGROUND (non-mandatory)

N/A

IV. DEFINITION(S)

Cost of Attendance [COA] refers to an estimate of expenses the College believes a student will incur during a specific period of enrollment. The COA relates to tuition, fees, books, living costs, one-time computer cost and one-time professional licensing cost. The COA is reviewed annually and approved from October 1st to September 30th each year.

V. SCOPE/KEY STAKEHOLDERS

The Financial Aid Office

VI. POLICY ITEMS

Upon review of the Free Application for Federal Student Aid (FAFSA), students will be awarded on a quarterly basis, if eligibility requirements are met. The Direct Unsubsidized loan limit per a 9-month academic period is as follows:

- A. Naturopathic Medicine Program – 1st Professional Degree
 - a. Annual loan limit is \$40,500
 - b. Aggregate loan limit is \$224,000
- B. Master of Science in Clinical Nutrition – Graduate Degree
 - a. Annual loan limit is \$20,500
 - b. Aggregate loan limit is \$138,500

Direct PLUS Loans or Private Student loans are available and approved if a student requires additional aid and has not received the maximum allowed per SCNM's COA. Federal Work Study is awarded quarterly, students must submit the FAFSA annually to determine need based eligibility.



Financial Aid Office

VII. RESPONSIBILITY FOR IMPLEMENTATION

Financial Aid Office

VIII. RELATED POLICIES (non-mandatory)

N/A

IX. RELATED DOCUMENTS (non-mandatory)

- A. Institutional Student Information Report (ISIR)
- B. Direct Stafford Entrance Counseling
- C. Direct Stafford Master Promissory Note
- D. Private loan application (if applicable)
- E. SCNM Financial Aid Offer letter

X. NEXT REVIEW DATE

N/A

XI. VERSION CONTROL AND CHANGE HISTORY

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1			
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3	Last Reviewed	5/22/2020	

XII. POLICY AUTHOR/CONTACT

The Financial Aid Office



Financial Aid Office

Mandatory Attendance

Policy Number:
Owner Department: Financial Aid Office
Approved Date/Effective Date: 2008

I. POLICY STATEMENT/PURPOSE

Attendance will be taken during the first week of the start of the quarter by SCNM faculty. The Financial Aid Office will verify each student's attendance in order to approve financial aid refunds.

II. POLICY STATUS

Revised

III. HISTORY/BACKGROUND (non-mandatory)

N/A

IV. DEFINITION(S)

- A. Financial aid refunds refer to any credit balances owed to the student after institutional charges have been applied
- B. Census week refers to the first two weeks of each quarter

V. SCOPE/KEY STAKEHOLDERS

The Financial Aid Office

VI. POLICY ITEMS

SCNM full time faculty and adjunct faculty are required to take attendance during the first week of the quarter. Attendance is to be submitted at the end of each class through Canvas. The financial aid office will review attendance for all students and provide attendance verification to the Business Office. The Business Office will release any credit balances owed to the student after tuition charges have been applied, at the end of the first week of the quarter upon receiving attendance verification. Title IV refunds will be fully refunded to the Department of Education, whose attendance is not verified by the end of SCNM's census week.

VII. RESPONSIBILITY FOR IMPLEMENTATION

Financial Aid Office



Financial Aid Office

VIII. RELATED POLICIES (non-mandatory)

N/A

IX. RELATED DOCUMENTS (non-mandatory)

Canvas attendance reports

X. NEXT REVIEW DATE

N/A

XI. VERSION CONTROL AND CHANGE HISTORY

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1			
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3	Last Reviewed	5/22/2020	

XII. POLICY AUTHOR/CONTACT

The Financial Aid Office



Financial Aid Office

Processing Disbursements Rosters and EFT

Policy Number:
Owner Department: Financial Aid Office
Approved Date/Effective Date: 2010

I. POLICY STATEMENT/PURPOSE

The Business Office will process disbursements in a timely manner and in accordance with Federal regulations.

II. POLICY STATUS

Revised

III. HISTORY/BACKGROUND (non-mandatory)

N/A

IV. DEFINITION(S)

- A. Disbursements refer to any credit balances owed to the student after tuition and fees have been applied
- B. Anticipated FA batch refers to preliminary financial aid information that is reflected on student accounts
- C. Actual FA batches refers to actual financial aid information posted on student's accounts

V. SCOPE/KEY STAKEHOLDERS

The Financial Aid Office, Business Office

VI. POLICY ITEMS

The Financial Aid Office will provide the Business Office with an Anticipated FA Batch a week prior to the start of the quarter. The Business Office will run actual charges on the first day of the quarter. consequently, the Financial Aid Office will provide an actual FA Batch. Financial Aid will be posted to students accounts by the 3rd business day of the actual disbursement date. Once student aid is applied to student accounts and attendance verification is received, the net difference between aid and tuition and fee charges results in an amount due to the student or an amount due from the student. Amounts due to students are provided in the form of a live check or directly deposited in student bank accounts and are to be released within 14 days of the disbursement date. Amounts due from students are due and payable according to SCNM payment guidelines.

VII. RESPONSIBILITY FOR IMPLEMENTATION

The Financial Aid Office and Business Office



Financial Aid Office

VIII. RELATED POLICIES (non-mandatory)

N/A

IX. RELATED DOCUMENTS (non-mandatory)

- A. Anticipated and Actual FA batches
- B. Canvas attendance Rosters

X. NEXT REVIEW DATE

N/A

XI. VERSION CONTROL AND CHANGE HISTORY

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3	Last Reviewed	5/22/2020	

XII. POLICY AUTHOR/CONTACT

The Financial Aid Office



Financial Aid Office

Return of Title IV Aid

Policy Number:

Owner Department: Financial Aid Office

Approved Date/Effective Date: 2010

I. POLICY STATEMENT/PURPOSE

The Financial Aid Office must perform a return of unearned aid for students who do not complete the program of study or drop classes within their period of enrollment. The college is responsible for completing return of Title IV aid in an accurate and timely manner as addressed by federal regulations.

II. POLICY STATUS

Revised - This policy was revised as the Revised 2010 curriculum was established.

III. HISTORY/BACKGROUND (non-mandatory)

N/A

IV. DEFINITION(S)

- A. Return of Title IV Aid refers to federal aid funds administered by the U.S. Department of Education (ED)
- B. Unearned Aid refers to federal aid that is due to ED, should a student withdraw, take a leave of absence or drop classes during the two-week census date

V. SCOPE/KEY STAKEHOLDERS

The Financial Aid Office, Business Office and Registrar Office

VI. POLICY ITEMS

The Financial Aid Office is responsible for returning unearned aid should a student withdraw or take a leave of absence from the program of study or drop classes during the two-week census date. Return of Title IV aid shall not be performed if the student is only awarded Federal Work Study (FWS) or the student is not a recipient of Title IV aid.

- A. Withdrawal or Leave of Absence
 - a. Students who withdraw or take a leave of absence prior to the start of the quarter, 100% refund of tuition and fees with the exception of non-refundable fees will be returned to ED
 - b. Students who withdraw or take a leave of absence after the start of the quarter, a Title IV calculation will be performed to determine the prorated percentage of tuition and fees that will be returned to ED
 - c. Students who withdraw or take a leave of absence at the end of week 6 of the quarter, have met 100% completion, which results in 0% of tuition and fees refunded to ED



Financial Aid Office

- B. Drop Courses
 - a. Students who drop courses during the census date, 100% of the tuition and course specific fees will be refunded to ED
 - b. Students who drop courses after the census date, 0% of tuition and course specific fees will be refunded to ED

VII. RESPONSIBILITY FOR IMPLEMENTATION

The Financial Aid and Registrar Offices

VIII. RELATED POLICIES (non-mandatory)

N/A

IX. RELATED DOCUMENTS (non-mandatory)

- A. Enrollment DOE Quarterly Report
- B. Drop/Add info maker report

X. NEXT REVIEW DATE

N/A

XI. VERSION CONTROL AND CHANGE HISTORY

Version Control	Approved By/Date	Date Effective	Amendment
1			
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3	Last Reviewed	5/22/2020	

XII. POLICY AUTHOR/CONTACT

The Financial Aid and Registrar's Office