



Policy and Procedures Manual

2023 - 2024

Last revised May 2023

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I. INTRODUCTION

The Eastern School of Acupuncture and Traditional Medicine (ESATM) is dedicated to training highly qualified acupuncturists to serve the community. We are proud to have you join a history of students dedicated to the practice of Traditional Medicine and making the world a better place. As you join the student body, we pledge to you that we are committed to do everything possible in order to support you in the process of learning, graduating, and obtaining licensure. Moreover, we hope that your educational experience will be far richer than these basic, albeit important goals. The Eastern School of Acupuncture is of the conviction that students must be highly committed to their studies, comply with all policies and procedures and complete classroom requirements in a timely fashion in order to get the most the Eastern School has to offer you on your way to entering the field of Acupuncture and Traditional Medicine. We wish you the best in this new and exciting endeavor!

II. MISSION STATEMENT

The purpose of the Eastern School of Acupuncture and Traditional Medicine is to offer professional training, education and services in acupuncture, Chinese herbal medicine, and the traditional healing modalities that enhance the health and well-being of the greater community.

III. EASTERN SCHOOL CODE

The Eastern School of Acupuncture and Traditional Medicine does **NOT** believe in a person's unconditional right to express and behave freely. The Eastern School holds the following to be true:

You do **NOT** have the right to express ideas or actions of bigotry.

You **DO** have the right to be treated in a way that makes you feel safe and a valuable member of our community.

You do **NOT** have the right to condescend, divide, or treat others in a way that you do not want to be treated.

You **DO** have the right to make lifelong friends and build positive relationships.

You do **NOT** have the right to disrespect or refer to a person in any way other than a respectful manner.

You **DO** have the right to feel that your individuality is respected and cherished.

You do **NOT** have the right to take, deface, or harm anyone else's property.

You **DO** have the right to be part of a community that wants to create and put forth a positive image.

You do **NOT** have the right to express or engage in political discussions outside of the curriculum during class time.

You **DO** have the right to not be treated differently based on your religious or political beliefs.

You do **NOT** have the right to be at school under the influence of alcohol or illegal drugs.

You **DO** have the right to live and experience to its fullest potential while at the Eastern School.

For every moment you are at the Eastern School, you have the right to be happy, positive, and appreciate the beauty that is all around us.

IV. ACCREDITATION

The Eastern School of Acupuncture and Traditional Medicine is New Jersey's first acupuncture school. Founded in 1997, the College is institutionally accredited by the Accreditation Commission for Acupuncture and Herbal Medicine (ACAHM), which is the recognized accrediting agency for freestanding institutions and colleges of acupuncture or Herbal Medicine that offer such programs.

Eastern School of Acupuncture and Traditional Medicine and its following programs are accredited by the Accreditation Commission for Acupuncture and Herbal Medicine (ACAHM):

(1) Master of Acupuncture [currently named Master of Science in Acupuncture]

(2) Certificate in Chinese Herbal Medicine [currently named Certificate in Traditional Herbal Medicine]

Accreditation status and notes may be viewed on the ACAHM Directory.

ACAHM is recognized by the United States Department of Education as the specialized accreditation agency for institutions/programs preparing acupuncture practitioners. ACAHM does not accredit any programs at the undergraduate/bachelor level. ACAHM is located at 8941 Aztec Drive, Eden Prairie, Minnesota 55347; phone 952/212-2434; www.acahm.org.

V. ACUPUNCTURE PROGRAM

PROGRAM DESCRIPTION

The Eastern School of Acupuncture and Traditional Medicine offers a three-year, 2700 hour, Masters of Science in Acupuncture (M.S.Ac.) degree program. The school offers classes on weekday afternoons, evenings and on weekends in order to meet a full-time course of study. Generally, students will be required to attend school at least one weekday and on the weekends. The college reserves the right to modify the schedule at its own discretion.

The goal of the program is to provide the highest standard and quality of acupuncture education. The program also provides an educational foundation in the western biosciences, which will assist the acupuncturist as a healthcare professional in today's healthcare system.

The curriculum of the school has been organized to reinforce adult learning by incorporating a thematic and logical approach to teaching. The year one curriculum is based in knowledge acquisition. This is the information gathering and memorizing phase. Students use this stage to gather the building blocks to be used in the subsequent years to build a solid foundation in medicine. Year two features the practical application and exploration of acquired knowledge. Students explore their inherent questions and organize their building blocks throughout the program. Students also work on their physical skills. The third year of study is comprised of critical thinking, further development of physical skill, diagnostics, and clinical treatment. Students explore, develop, and practice the decision-making process as it relates to the practice of acupuncture and patient care.

A highly qualified faculty of experienced instructors and practitioners, trained in various disciplines and traditions of acupuncture, lead the students, and reinforce the core curriculum while sharing their professional experience. The program features the traditions of Traditional Chinese Medicine and Japanese (Kiiko Style), and other styles of acupuncture will be introduced.

EDUCATIONAL OBJECTIVES

The objectives of the MSAc. program is to create qualified and competent practitioners of acupuncture through student-centered educational structures and experiences that will result in the following competencies:

1. Defend an etiology of disease from a TCM zang-fu, eight principle, and meridian perspective and utilize this to create and recommend disease prevention strategies as well as a logical acupuncture treatment.
2. Have the ability to formulate a logical treatment principle from an TCM pattern or meridian diagnosis which can be put into action utilizing Acupuncture Medicine modalities.

3. Evaluate patients exhibiting conditions from within the appropriate scope of practice utilizing the Four Pillars of Diagnosis to formulate a treatment plan.
4. Demonstrate competency in administering a treatment plan as part of the clinical encounter.
5. Demonstrate competency in acupuncture skills, techniques, and modalities taught at the school.
6. Identify and demonstrate knowledge of situations and symptoms which necessitate the need for referral to an appropriate health care professional.
7. Demonstrate the ability to communicate in a professional manner the acupuncture theories, medical concepts, and diagnoses to other qualified complementary healthcare professionals.

The ESATM's admissions policies and curriculum are designed specifically to ensure that students meet the requirements and have the educational basis to pass the following: Clean Needle Technique; NCCAOM examination in acupuncture, theory, and western medicine; and the New Jersey State Licensing Examination.

To earn the ESATM's Masters of Science in Acupuncture, students must demonstrate through papers, examinations, projects, class attendance and appropriately supervised clinical work, a thorough knowledge and understanding of:

1. The history of acupuncture and traditional (eastern) medicine
2. Yin/Yang and the Five Elements
3. The Zang-Fu
4. Qi
5. Blood
6. Fluids
7. The Meridian System
8. Acupuncture point locations and indications
9. The Four Examinations
10. The Eight Principles
11. Signs, indications, and contraindications for the use of needling, moxibustion, and cupping
12. Indications that a patient should be referred to a complementary health care provider
13. Professional ethics
14. Biomedical terminology and pathology
15. The laws governing the practice of acupuncture in the State of New Jersey and other pertinent public policies

Through the successful completion of the ESATM's didactic and clinical curriculum, students learn to conduct proper intake, demonstrate the ability to evaluate patients, formulate and perform appropriate treatment strategies, and make referrals when necessary. Students must competently perform clean needle technique, moxibustion, cupping, gua sha.

PROGRAM LENGTH OF STUDY

The ESATM offers a full-time, 3-year acupuncture program of study. A student cannot exceed 4.5 years or 13 semesters (150% of normal time frame for program completion), to complete all the program

requirements. If the student fails to complete all course work within this time frame, core curriculum courses must be repeated.

Upon completion of each academic year, students in non-compliance must meet with the Academic Dean before starting their next level of academic studies. The college will monitor the progress of students to maintain compliance with this stipulation and to ensure that students are on track to complete the program within 4.5 years (which is the maximum allowable time for a three-year program). Transfer students are required to attend a minimum of 1-year and up to 4.5 years regardless of prior education.

COURSE SCHEDULE

Classes are generally one afternoon-evening per week and weekends both Saturdays and Sundays AMPM. Year one core classes are on Tuesdays and weekends both Saturdays and Sundays; year two trimesters one and two core curriculum classes are on Wednesdays and weekends both Saturdays and Sundays; the last four semesters' classes are on weekday evenings and on weekends, plus students select their intern shifts in a lottery system. Students must register for a minimum of 12 credits per trimester in order to maintain full-time status and be eligible for financial aid.

There are three academic terms during a calendar year, winter, spring, and fall trimesters, which consist of 15 weeks of classes per trimester. An academic schedule is published each semester prior to the registration period (subject to minor changes). The registration period is during week 11 of each semester. At the end of the registration period, affected students will be notified of any course cancellations due to low enrollment.

VI. HERBAL PROGRAM

PROGRAM DESCRIPTION

The Certificate in Traditional Herbal Medicine program is designed to be an immersion into the studies of Chinese herbal medicine. Like all ACAHM approved programs, it has both didactic and clinical requirements. The didactic portion of the program teaches formulas after learning the individual herb building blocks. Utilizing this method of instruction, students are provided the logical progression into formula creation in a way that they can immediately recognize the variations amongst a category of formulas. Once students complete Materia Medica and Herbal Formulas, they are exposed to different models of herbal medicine as detailed in texts important to the development of Chinese Herbology. Systems of herbal thought and methodologies such as the Shang Han Lun and Wen Bing provide aspiring herbalists with a reliable perspective in understanding pathology and their subsequent herbal treatments. This area of coursework culminates with classes that develop student thinking in a manner that systematically facilitates the understanding of theory application via case studies and diagnostics. The clinical portion begins a third of the way into the program and is divided into two parts. The first level, as an herbal intern, is dedicated to building the student's ability to identify and understand the condition of the patient and make appropriate recommendations drawing from treatments using patent medicines. The subsequent levels of clinic help herbal interns develop the skills of formula creation and modification as well as explore areas within the realms of herbal compounding and dispensing, as well as herbal horticulture.

EDUCATIONAL OBJECTIVES

DIDACTIC COURSES

- Demonstrate knowledge of basic history of Chinese herbal medicine and major concepts from classical herb texts

- Demonstrate knowledge of fundamental herbal theory
- Accurately identify properties and functions of single herbs presented
- Demonstrate knowledge of safe herbal practices
- Accurately identify properties, ingredients, associated patterns, and functions of herbal formulas presented
- Describe state and federal regulations relevant to the practicing of herbal medicine including scope of practice and manufacturing standards
- Describe the different types of single herb and herbal medicine preparations
- Demonstrate knowledge of herbal medicine best practices

CLINICAL COURSES

- Demonstrate ability to formulate an herbal diagnosis and logically form an appropriate treatment principle and plan
- Defend herbal diagnosis, treatment principle, and plan
- Compose accurate and complete clinical charting notes
- Monitor and modify treatment and plan accordingly to treat outcomes
- Discuss clinical cases with Supervisor and peers in a coherent and efficient manner
- Demonstrate knowledge of herbal dispensary best practices
- Develop skill in dispensing and tracking herbal formulas

HERBAL PROGRAM LENGTH OF STUDY

Program Outline

Department	Credits/Hours
Herbal Theory	
HT100 Herbal Theory I	3/45
HT200 Herbal Theory II	2/30
HT300 Herbal Theory III	3/45
HT400 Herbal Theory IV	2/30
HN100 Eastern Nutrition	2/30
HT500 Herbal Boards Review	1/15
Materia Medica	
MM100 Materia Medica I	3/45
MM200 Materia Medica II	3/45
MM300 Materia Medica III	3/45
HI300 Herbal Interactions	2/30
Herbal Formulas	
HF100 Herbal Formulas I	3/45
HF200 Herbal Formulas II	3/45
HF300 Herbal Formulas III	3/45
Practice Management	
DSC400 Diseases & Herbal Case Studies I	2/30
DSC500 Diseases & Herbal Case Studies II	2/30
HPM500 Herbal Practice Management	3/45
Clinical Courses	
HC100 Herbal Clinic Internship I	3/90
HC200 Herbal Clinic Internship II	3/90
HC300 Herbal Clinic Internship III	3/90

Comprehensive Herbal Exam (100 questions) prior to trimester five (5)
Total Hours: 870
Total Credits: 49

ESATM Herbal Clinical Program

Total Hours: 270

Clinical Internship I

60 hours of on-site clinical work in the ESATM clinic
30 hours working in an ESATM-approved herbal pharmacy

Clinical Internship II

60 hours of on-site clinical work in the ESATM clinic
30 hours working in an ESATM-approved herbal pharmacy

Clinical Internship III

60 hours of on-site clinical work in the ESATM clinic
30 hours working in an ESATM-approved herbal pharmacy
Minimum # of documented patient encounters: 100

Length of Program

The two-year, six-trimester Certificate in Traditional Herbal Medicine Program is designed to address the needs of working professionals, recent acupuncture program graduates, and new health care practitioners. Didactic classes meet one day during the week and on one weekend day. To better meet the needs of our students, ESATM holds the weekend classes via a remote online platform, Zoom. Clinical courses begin in trimester five (5) and students are able to select available herbal shifts in accordance with their own schedules. In addition, clinical hours are required in approved herbal pharmacy sites as well as fieldwork in an approved herbal garden site. The entire course study is 870 hours (600 didactic & 270 clinical) in length.

For further details on the Herbal Certificate, refer to the Herbal Catalog.

VII. SCHOOL CALENDAR

The academic calendar contains the dates and events occurring during each semester. The calendar includes information for the current semester, plus the following three semesters. The academic calendar can be found on the ESATM website, the Orbund homepage, and in the administrative office. Topics included, but not limited to are: New Student Orientation, Annual FERPA/HIPAA/OSHA training, Add/Drop period, Grand Rounds Weekend, Kiiko Weekend, Registration period, and upcoming holidays.

ESATM reserves the right to modify/update the academic calendar with notice.

VIII. INTERN CLINIC SCHEDULE

The Intern Clinic schedule days and times vary according to student needs. Students begin observing in the intern clinic during year one. After passing the year I comprehensive examination students become assistants in the intern clinic. Once students pass the year II part I comprehensive examination, they are eligible to intern in the intern clinic. Students must follow the course outline and prerequisites regarding the number of shifts.

IX. CHANGES IN POLICIES & FEES

The Eastern School of Acupuncture and Traditional Medicine reserves the right to make changes to the policies, procedures, fees, schedule, or any other provisions, subject to accreditation requirements, state and federal laws and regulations.

DEPARTMENT OF ADMISSIONS

X. ADMISSIONS PROCEDURES - ACUPUNCTURE PROGRAM

The Eastern School does not discriminate based on sex, race, color, national origin, gender, age or physical disability in the employment of faculty and staff, the admission of students, or the operation of its educational programs and activities.

Students applying for admission to the Eastern School Acupuncture program are required to submit:

- A completed online application www.esatm.edu .
- Official transcripts from all post-secondary educational institutions attended.
- Letters of recommendation from three individuals who can attest to the applicant's ability to complete the program (healthcare practitioners, professors, or employers). All individuals must include full contact information on letters.
- A narrative 2 – 4-page essay utilizing MLA or APA format. Topics will be provided via email at the applicant's request. kwilliams@esatm.edu
- A non-refundable application fee of \$50.

Discrimination is prohibited by Title VI of the Civil Rights Act (pertaining to race, color, and national origin), Title IX of the Educational Amendments of 1972 (pertaining gender), Section 504 of the Rehabilitation Act of 1975 (pertaining to handicap), and the Age Discrimination Act of 1975(pertaining to age).

ADMISSIONS REQUIREMENTS

1. Prospective students may submit an online application located at www.esatm.edu.
2. Applicants requesting ADA information may do so by either signifying their application or contacting the admissions department.
3. All incoming students must present a valid photo ID at their enrollment meeting, a driver's license, or passport. If the student was not born in the US, they must also bring valid proof of citizenship.
4. A \$50.00 application fee for the MSAc program.
5. Applicants to the MSAc program are required to have a minimum of 60 college credits in any subject. If the applicant intends to practice acupuncture in the state of New Jersey, they must have a bachelor's degree in any subject independent of their acupuncture education at the time of applying for NJ state licensure.
 - Official transcripts from post-secondary institutions must be sent directly from the institution to the admissions department.
 - Applicants should provide copies of professional licenses. Professional licenses may include but are not restricted to M.D., D.C., P.T., R.N., and M.T. (you are not required to have a medical license to enter the MSAc program)-

- All post-secondary education outside the US must be evaluated by the World Education Service (WES) and sent directly to the admissions department. www.wes.org.
6. Applicants with 4 credits in Human or General Biology within ten years of applying to the MSAc program, with a grade of 2.0 or greater, will meet the 4-credit biology requirement. Licensed healthcare professionals can submit a 4-credit biology requirement that exceeds the ten-year stipulation for applicants.
 - The 4 credits in Human or General Biology are not a pre-requisite, it is a requirement. Students who do not take an applicable 4-credit biology course prior to entering the MSAc program will take the 4 credits in biology at ESATM during their first year in the acupuncture program.
 7. Students transferring western bioscience credits into the MSAc program may be required to take a placement exam for individual courses or may be required to provide additional course materials. Applicants who do are not licensed healthcare professionals must have completed courses within ten years of applying to the MSAc program with a grade of 2.0 or greater for transfer credit consideration.
 8. Applicants must supply three letters of reference from individuals knowledgeable about the applicant's potential for success in a graduate level academic program. Applicants are encouraged to seek references mainly from health professionals, educators, employers, and clients.
 9. Applicants must submit a 2-4 page assigned topic essay, in MLA or APA format with a minimum of 3 cited, credible references. Please email the admissions office for your assigned topic. kwilliams@esatm.edu.
 10. All applicants under the age of 30 must submit their vaccination records (applicants can utilize a copy of their post-secondary school vaccination records) with their application.
 11. English language competency must be required of all students seeking admission to the program. Students who do not have any post-secondary education in the United States may be required to take in English. Students who do not have post-secondary education in the United States must take the Test of English as a Foreign Language (TOEFL) or equivalent with a score of 61.
 12. Upon submission of a completed application, applicants are contacted via email by the Director of Admissions, regarding additional information, interviews, acceptance status, and enrollment.

Note: Any modification of ESATM's admissions requirements will only be granted under exceptional circumstances and at the sole discretion of the CEO / President.

ADMISSIONS PROCESS

1. All admissions materials are submitted to the Director of Admissions for review and processing. All submitted documents are the property of the college and cannot be returned to the student.
2. Applicants who have the potential to achieve the educational objectives of the program shall be admitted into the program.
3. Applicants will be notified via email of their application status and acceptance.
4. Accepted applicants will receive:

- Acceptance letter via email
 - A pre-enrollment email.
 - Two enrollment emails—one for enrollment documents to review, one for enrollment documents to sign and return. Accepted students may request a meeting with the admissions department to review any enrollment materials.
5. Accepted students must submit a copy of a valid photo ID with their enrollment documents. Students have the right to cancel the Enrollment Agreement up to and including the first day of instruction and receive a refund of all fees paid, except the non-refundable \$50.00 application fee.

Admissions Requirements for Transfer Students

1. Applicants must complete a written or online application for admission and remit a nonrefundable \$75.00 application fee. (\$75.00 fee is waived for transfer applicants who requested a transfer evaluation prior to applying to the MSAc program at the fee of \$75.00). See below for Transfer Evaluation Request information.
2. Applicants to the MSAc program are required to have a minimum of 60 college credits in any subject. If the applicant intends to practice acupuncture in the state of New Jersey, they must have a bachelor's degree in any subject independent of their acupuncture education at the time of applying for NJ state licensure.
 - Official transcripts from post-secondary institutions must be sent directly from the institution to the admissions department.
 - Applicants should provide copies of professional licenses. Professional licenses may include but are not restricted to M.D., D.C., P.T., R.N., and M.T.
 - All post-secondary education outside the US must be evaluated by the World Education Service (WES) and sent directly to the admissions department. www.wes.org
3. Applicants with 4 credits in Human or General Biology within ten years of applying to the MSAc program, with a grade of 2.0 or greater, will meet the 4-credit biology requirement. Licensed healthcare professionals can submit a 4-credit biology requirement that exceeds the ten-year stipulation for applicants.
 - The 4 credits in Human or General Biology are not a pre-requisite, it is a requirement. Students who do not take an applicable 4-credit biology course prior to entering the MSAc program will take the 4 credits in biology at ESATM during their first year in the acupuncture program.
4. Applicants must supply three letters of reference from individuals knowledgeable about the applicant's potential for success in a graduate level academic program. Applicants are encouraged to seek references mainly from health professionals, educators, and employers, however, letters from other individuals are also acceptable.
5. Applicants must submit a 2–4-page topic related essay, in MLA or APA format with a minimum of 3 cited, credible references. Please email the admissions office for your assigned topic. kwilliams@esatm.edu.

All applicants under the age of 30 must submit their vaccination records (applicants can utilize a copy of their post-secondary school vaccination records) with their application.

Transfer Evaluation Requests

Transfer evaluation: ESATM as mandated by ACAHM may only accept transfer credits from an ACAHM accredited institution up to 50% of the MSAc program at ESATM. Please submit the following for a transfer evaluation:

- A completed Transfer Evaluation Request Form is available at www.esatm.edu.
- A \$75.00 Transfer Evaluation Fee. (The \$75.00 transfer application fee is waived for applicants who requested a transfer evaluation prior to applying to the MSAc program).
- All unofficial (or official) ACAHM accredited institutional transcripts. (Official transcripts must be submitted with your application to the MSAC program at ESATM, unofficial transcripts can be used solely for evaluation purposes).
- Applicants may be required to submit additional course information such as syllabi or course descriptions to complete the evaluation.
- Transfer evaluations take approximately 7-10 business days and are delivered via email from the Director of Admissions.
- Applicants may be required to take a placement exam or test out of specific courses for transfer credit eligibility.
- ESATM as mandated by ACAHM may only accept transfer credits from an ACAHM accredited institution up to 50% of the MSAc program at ESATM.
- Transfer credit must have been earned within the last five years of acupuncture education. Core theory and points courses with more than one year of attendance will be subject to placement exams at ESATM.
- Only completed coursework from an accredited institution may be directly transferrable.
- ESATM does not offer partial credit. Not all ACAHM accredited institutions offer similar credits, hours, coursework, and breakdown of curriculum, therefore courses that do not meet the credits, hours; or coursework, to a full standard are ineligible for transfer.
- A minimum grade of “C” (2.0) is required for credit transfer.
- Coursework transferred into the program receives the applicable credit, however, grades earned in the previous institution are not calculated into the GPA reflected on the student’s ESATM transcript. The GPA reflects only courses attended at ESATM.
- ESATM does not reward life experience credit.

XI. ENROLLMENT

Terms and Course Offerings

There are three academic terms during a calendar year, winter, spring, and fall trimesters, which consist of 15 weeks of classes per trimester. The registration period is during week 11 of each semester. Prior to the registration period students are sent a set academic schedule for the upcoming trimester. At the end of the registration period, students will be notified of any course cancellations due to low enrollment.

Course Prerequisites

Prerequisites are built into the program. Students follow a set curriculum and schedule. Program prerequisites are available herein, on Orbund. Students who are licensed medical professionals or are transferring to ESATM from an accredited ACAHM program or who have western medical transfer credits, may have course credits that give them advanced placement in individual courses. This does not affect the length of the three-year program but may exempt them from certain pre-requisite standards.

Cancel

Students have the right to cancel the Enrollment Agreement up to and including the first day of instruction and receive a refund of all fees paid, less the applicable mandatory, non-refundable \$50.00 application fee.

XII. DISABILITY (ADA) SUPPORT

Americans with Disabilities Act (ADA) Support

The Eastern School provides equal access to programs and services and promotes equal opportunities for students with disabilities, through the provision of reasonable accommodations, resources, and services. The Eastern School is in compliance with section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990. The accommodation to be provided by the Eastern School will be determined on a case-by-case basis and are dependent on available resources and the school's ability to provide reasonable accommodation without undue hardship or expense. Determination of resources available for accommodation will be based on availability of sufficient faculty and other personnel, facilities, special equipment, and budgetary constraints.

Requesting Services

The Eastern School is committed to making the educational opportunities it offers reasonable and accessible to qualified students with a disability. Students seeking assistance or accommodation are responsible for self-disclosure and providing the proper disability documentation in order to receive services. Students seeking disability services are encouraged to inform the Director of Admissions during the application period to better expedite the ADA students process for required documentation and accommodations. Reasonable accommodation is not retroactive and must be requested each term. If the student hasn't made a request for services or reasonable accommodations in a timely manner prior to enrollment, Eastern School cannot assure that all appropriate accommodations can be accomplished prior to the first class. Students seeking accommodations for a disability must submit their request with the required supporting documentation to the Academic Dean.

Self-Advocacy

Students have the opportunity to voluntarily self-disclose with the school as having a disability. Students can self-disclose by contacting the Academic Dean. Note: Identifying yourself as having a disability to an individual faculty member, friend, or department other than the College's Director of Admissions or senior member of the administration is not considered an official notification to the school.

Documentation

Services for a disability or special need are provided based on documentation provided by the student. The student must provide information about a substantial limitation to one or more major life activities, specifically as it applies to meeting the demands of the school life in and/or out of the classroom. Acceptable documentation of a disability or special need may include: a medical report, physician's statement, psychological evaluation, psycho-educational evaluation, or other professional evaluations which verify the need for reasonable accommodations or modifications. The documentation must be current (within the last three years). Please note that students will be evaluated on a case-by-case basis. If no current documentation is available, it is the responsibility of the student to have new documentation prepared.

XIII. VACCINATION POLICY

N.J. Stat. § 18A:61D-1. Immunization Record

"Every public and independent institution of higher education in this State shall, as a condition of admission or continued enrollment, require every graduate and undergraduate student who is 30 years of age or less and is enrolled full-time or part-time in a program or course of study leading to an academic degree, to

submit to the institution a valid immunization record which documents the administration of all required immunizations against vaccine-preventable disease, or evidence of immunity from these diseases, in accordance with regulations promulgated by the Department of Health. The institution shall keep the records on file in such form and manner as prescribed by the department.”

N.J. Stat. § 18A:61D-9. Hepatitis B Vaccination

ESATM is committed to protecting the health and well-being of its students, faculty, and staff. We recognize that even with adherence to exposure prevention practices, accidents and exposure incidents can occur. As a result, we have implemented a Vaccination Policy to educate and protect our students, faculty, and staff from exposure to bloodborne pathogens.

A. Hepatitis B Vaccination and Waiver

In an effort to protect against exposure to Hepatitis B, The Eastern School of Acupuncture recommends that all students, faculty, and staff receive the Hepatitis B vaccination. As part of their bloodborne pathogen training, all students, faculty, and staff have received information regarding the Hepatitis B vaccination, including its efficiency and side effects.

It is policy that every student, faculty, and staff member signs a Hepatitis B waiver, which is placed in his/her file. If the vaccination is obtained, that record will replace the waiver in the respective file.

The Vaccination Policy is thoroughly discussed in the Eastern School of Acupuncture and Traditional Medicine’s annual OSHA/HIPAA training sessions, which are administered each trimester.

COVID Vaccine policy

The ESATM strongly suggests that people who do not have a condition that would preclude its usage consider vaccinating themselves for the COVID-19 virus and maintain a fully vaccinated state as recommended by the Center for Disease Control (CDC). The ESATM fully respects the right of medical choice as it relates to vaccination and does not require COVID-19 vaccination to attend our school. The ESATM policy is subject to change based on any state or federal mandate for COVID-19 vaccination.

XIV. ADMISSION PROCEDURE – TRADITIONAL HERBAL MEDICINE PROGRAM

ELIGIBILITY REQUIREMENTS

The Traditional Herbal Medicine program is a two (2) year, six (6) semester program open to:

- Year two, trimester two students in the ESATM MSAc. program
- Students at an equivalent level of education from an ACAHM accredited acupuncture institution
- Currently licensed acupuncturists
- Currently licensed health care practitioners

ADMISSIONS REQUIREMENTS

Currently enrolled ESATM students:

- Completed application
- Coursework average of 70% or higher
- Coursework completed and up to date through year two trimester one
- Students may enter the program year two trimester two
- Positive financial history with the ESATM

ESATM Alumni:

- Completed application
- \$25 application fee All transcripts from current/former academic institutions
- Current acupuncture license

Transfer students and candidates who have not yet received licensure:

- Completed application
- \$25 application fee
- Official transcripts from current/former academic institutions
- Three letters of recommendation attesting to your ability to complete the program
- Entrance essay—Topic—How does Traditional Chinese Herbology fit in the modern healthcare system?

Licensed Acupuncturists:

- Completed application
- \$25 application fee
- Current acupuncture license
- Official transcripts or diploma from and ACAHM accredited institution
- Three letters of recommendation attesting to your ability to complete the program
- Entrance essay—Topic—How will the addition of Traditional Herbal Medicine enhance your healthcare practice?

Licensed healthcare professionals:

- Completed application
- \$25 application fee
- Current healthcare license
- Official transcripts from an accredited post-graduate institution, must have a minimum of 60 college credits.
- Three letters of recommendation attesting to your ability to complete the program
- Entrance essay—Topic—How will the addition of Traditional Herbal Medicine enhance your healthcare practice?
- Licensed healthcare professionals must complete the following acupuncture pre-requisite courses prior to starting herbal program coursework (3 trimesters): TM111; TM112; TM211

- Interview with the Academic Dean.

XII. STUDENT ORIENTATION

All incoming students must attend the mandatory student orientation followed by their initial FERPA/HIPPA/OSHA training. Orientation is scheduled prior to the semester start the date is available on the academic calendar on the ESATM website. Students receive their student IDs, library access codes and parking permits. School policies and general information regarding the program is reviewed by ESATM's administrative staff. Students who are unable to attend orientation must schedule a makeup orientation at a \$75.00 fee.

XIII. FOREIGN STUDENTS

The Eastern School does not provide student visas.

Post-secondary education outside of the United States must be evaluated by the World Education Services (WES) during the application process. Students who are applying for NJ state licensure must submit a WES

evaluation as proof of a bachelor's degree to the NJ examining board upon completion of the MSAc program.

Students who do not have post-secondary education in the United States must take the Test of English as a Foreign Language (TOEFL) or equivalent with a score of 61.

XIV. ACUPUNCTURE TRANSFER CREDIT POLICIES

ESATM accepts transfer credits from ACAHM accredited institutions for courses that meet the requirements of ESATM program(s). For these courses to be considered, the student must have taken the course in the last five years and earned a minimum grade of C.

Students intending to transfer to ESATM from equivalent professional programs must, in addition to the admissions requirements, submit official transcripts from the ACAHM institution attended. Determination of equivalency of training is made on a case-by-case basis by careful review of programs, course descriptions, school catalogs, course syllabi, class notes, and other materials as may be deemed appropriate and necessary by admissions and the academic department.

In cases where course work is similar but does not meet all of ESATM course objectives, the student may be asked to take an oral, practical, and/or written challenge examination appropriate to their level of study. A passing score of 85% is required for course credit. No credits will be given after the start of the course(s) in question. Accepted transfer credits will be reflected on the student's ESATM academic transcript.

Transfer credits accepted into the MSAc program at ESATM from prior post-secondary education do not guarantee that material from prior education will be sufficient to pass the ESATM yearly comprehensive exams.

Students cannot receive ESATM course materials for credits transferred in however, they do have the opportunity to audit these courses at a rate of \$100.00/credit.

Prospective students who are potentially transferring in from another ACAHM accredited institution may request a transfer evaluation of prior education. The application for transfer evaluation is located on the ESATM website www.esatm.com. The evaluation fee is \$75.00, however, if a prospective student elects to apply to the MSAc program and has completed a transfer evaluation the \$75.00 transfer application fee is waived. Transfer evaluations take approximately 7-10 business days and are delivered via email from the Director of Admissions.

ESATM as mandated by ACAHM may only accept transfer credits from an ACAHM accredited institution up to 50% of the MSAc program at ESATM. Transfer students must attend a minimum of 5 trimesters at ESATM regardless of prior acupuncture education. Transfer credit must have been earned within the last five years of acupuncture education. Only completed coursework from an accredited institution is eligible for transfer, ESATM does not accept partial credit. Not all ACAHM accredited institutions offer similar credits, hours, coursework, and breakdown of curriculum, therefore courses that do not meet the credits, hours, or coursework to a full standard are transferrable. Credit must have been earned within the last five (5) years.

Coursework taken at another institution after admission to ESATM is not transferable. Coursework transferred into the MSAc program receives applicable credit, however, the grade earned at the prior institution is not utilized in the computation of a student's Grade Point Average (GPA) at ESATM. Only courses taken at ESATM are used in the computation of a student's final GPA.

This policy is reviewed, as necessary, by ACAHM for fairness and effectiveness in serving the program. All prior learning will be judged fairly, and without regard to gender, race, color, creed, religion, national origin, sexual orientation, age, ancestry, disability, and marital or veteran status.

XVIII. ACUPUNCTURE TRANSFER STUDENT ADMISSIONS REQUIREMENTS AND TRANSFER EVALUATION

1. Applicants must complete a written or online application for admission and remit a non-refundable \$75.00 application fee. (\$75.00 fee is waived for transfer applicants who requested a transfer evaluation prior to applying to the MSAc program at the fee of \$75.00). See below for Transfer Evaluation Request information.
2. Applicants to the MSAc program are required to have a minimum of 60 college credits in any subject. If the applicant intends to practice acupuncture in the state of New Jersey, they must have a bachelor's degree in any subject independent of their acupuncture education at the time of applying for NJ state licensure.
 - Official transcripts from post-secondary institutions must be sent directly from the institution to the admissions department.
 - Applicants should provide copies of professional licenses. Professional licenses may include but are not restricted to M.D., D.C., P.T., R.N., and M.T.
 - All post-secondary education outside the US must be evaluated by the World Education Service (WES) and sent directly to the admissions department. www.wes.org
3. Applicants with 4 credits in Human or General Biology within ten years of applying to the MSAc program, with a grade of 2.0 or greater, will meet the 4-credit biology requirement. Licensed healthcare professionals can submit a 4-credit biology requirement that exceeds the ten-year stipulation for applicants.
 - The 4 credits in Human or General Biology are **not** a pre-requisite, it is a requirement. Students who do not take an applicable 4-credit biology course prior to entering the MSAc program will take the 4 credits in biology at ESATM during their first year in the acupuncture program.
4. Applicants must supply three letters of reference from individuals knowledgeable about the applicant's potential for success in a graduate level academic program. Applicants are encouraged to seek references mainly from health professionals, educators, and employers, however, letters from other individuals are also acceptable.
5. Applicants must submit a 2–4-page topic related essay, in MLA or APA format with a minimum of 3 cited, credible references. Please email the admissions office for your assigned topic.
kwilliams@esatm.edu

All applicants under the age of 30 must submit their vaccination records (applicants can utilize a copy of their post-secondary school vaccination records) with their application.

Transfer Evaluation Requests

Transfer evaluation: Prospective transfer students from accredited ACAHM institutions may request a transfer evaluation prior to applying to the MSAc program at ESATM. Please submit the following for a transfer evaluation:

- A completed Transfer Evaluation Request Form is available at www.esatm.edu.
- A \$75.00 Transfer Evaluation Fee. (The \$75.00 transfer application fee is waived for applicants who requested a transfer evaluation prior to applying to the MSAc program).
- All unofficial (or official) ACAHM accredited institutional transcripts. (Official transcripts must be submitted with your application to the MSAC program at ESATM, unofficial transcripts can be used solely for evaluation purposes).
- Applicants may be required to submit additional course information such as syllabi or course descriptions to complete the evaluation.
- Transfer evaluations take approximately 7-10 business days and are delivered via email from the Director of Admissions.
- Applicants may be required to take a placement exam or test out of specific courses for transfer credit eligibility.
- ESATM as mandated by ACAHM may only accept transfer credits from an ACAHM accredited institution up to 50% of the MSAc program at ESATM.
- Transfer credit must have been earned within the last five years of acupuncture education. Core theory and points courses with more than one year of attendance will be subject to placement exams at ESATM.
- Only completed coursework from an accredited institution may be directly transferrable.
- ESATM does not offer partial credit. Not all ACAHM accredited institutions offer similar credits, hours, coursework and breakdown of curriculum, therefore courses that do not meet the credits, hours; or coursework, to a full standard are ineligible for transfer.
- A minimum grade of “C” (2.0) is required for credit transfer.
- Coursework transferred into the program receives the applicable credit, however, grades earned in the previous institution are not calculated into the GPA reflected on the student’s ESATM transcript. The GPA reflects only courses attended at ESATM.
- ESATM does not reward life experience credit.

XV. POLICY FOR NON-MATRICULATED STUDENTS

The Eastern School currently offers a Master’s in Acupuncture and a Certificate in Acupuncture program to students who are enrolled on a full-time basis. The school also offers Continuing Education classes for industry professionals and enrolled students, as well as Community Education classes that are open to the general public. Current acupuncture students from outside institutions and licensed acupuncturists may take non-matriculating courses; individual applicants are reviewed by the Admissions Director on a case-by-case basis. Students applying for non-matriculated status are required to fulfill enrolled students’ requirements for admissions. Any exceptions are at the discretion of the Academic Dean.

NON-MATRICULATING POST-GRADUATE ACUPUNCTURE STUDENT POLICIES

Students who have completed their acupuncture education requiring extra acupuncture education hours in order to complete licensing requirements may take non-matriculating courses to complete their hours. They may take courses (depending on eligibility) or clinic shifts and must follow all course requirements including attendance.

NON-MATRICULATING COURSE POLICIES FOR PROSPECTIVE/INCOMING STUDENTS

Students who wish to attend non-matriculating courses at ESATM prior to full-time matriculation in the MSAc program may take up to 15 credits of non-matriculating courses. Eligible courses are determined on a case-by-case basis and based on prior education.

Students intending to transfer non-matriculating courses into the MSAc program must comply with all academic and attendance policies that apply to matriculating courses. Failure to do so will result in the student's ability to transfer courses and re-take the courses as a matriculating student.

XVI. PREVIOUS STUDENTS – RE-ENROLLMENT:

- Students who have previously withdrawn from ESATM and are in good standing are eligible to re-enroll.
 - Any and all previous tuition balances must be tenured before being allowed to re-enroll and/or complete the remainder of required hours.
- A re-enrollment fee in the amount of \$250 is required.

DEPARTMENT OF FINANCE

XVII. TUITION & FEES: ACUPUNCTURE PROGRAM

Application Fee (non-refundable)	\$50
Application Fee Transfer Student (non-refundable)	\$75
Transfer Evaluation Fee (prior to applying)	\$75
1st Year Tuition	\$17,290
2nd Year Tuition	\$20,670
3rd Year Tuition	\$21,060
3 Year full tuition (not to exceed)	\$59,020
Tuition per Credit Hour	\$390
Non-Matriculating per Credit Hour	\$390
Audit per Credit Hour	\$100
Administrative Fee (non-refundable) per semester	\$75
Malpractice Insurance (non-refundable) per semester	\$50
Books & Supplies (over 3 ears)	\$1,750 (approximate cost)

TUITION & FEES:

HERBAL PROGRAM

Application Fee (non-refundable)	\$25.00 (Waived for Current ESATM Students)
Program Tuition	\$14,250.00
Program Tuition per credit hour	\$291.00
Audit per Credit Hour	\$100
Administrative Fee/Student Services fee (non-refundable)	\$75 per semester
Malpractice Insurance (non-refundable)	\$50 per semester
Books & Supplies	\$500 (Approximate Cost)

Non-Tuition Fees

Reinstatement Fee	\$250
Late Registration (additional fee, non-refundable)	\$25
Add/Drop Course (Except 1 st week of semester)	\$50
Course Audit Fee	\$100 per credit
Student Identification Card Replacement	\$10
Course Make-Up Exam	\$25 (written); \$50 (practical)
Placement Exam - Didactic	\$50.00
Placement Exam - Practical	\$100.00
Professional Tutoring Fee	\$25/hour

Make-up Orientation Fee	\$75
Official Transcript	\$10 Normal (7-10 business days) \$25 Rush (3 business days) \$50 Same Day (When Available)
Diploma Replacement	\$75
Graduation Ceremony Cap and Gown	\$100
Returned Check	\$25
Late Tuition Payment Penalty	add \$50 after registration period

PAYMENT POLICY – ACUPUNCTURE PROGRAM

Financial assistance programs and financing options are offered to students who need to supplement their own resources to meet costs. The Eastern School participates in the US Education Department’s Title IV Student Loan program and the NJ Class Loan program. Students are encouraged to apply online at <https://studentaid.gov/h/apply-for-aid/fafsa> and www.hesaa.org. Additionally, the Eastern School also offers extended payment plans. For more information, please visit our web site at www.esatm.edu. Students interested in payment plan options may consult with the Director of Financial Aid.

Tuition is due according to the student’s personal Orbund payment plan. Payments may be made in the form of personal or certified check, money order, cash or by credit card (Visa, MasterCard, or Amex). A late fee of \$50.00 will be imposed for tuition payments remitted 10 days past the due date and for each subsequent month until payment is received. A \$25 fee will be charged to the student for checks returned by the bank.

Students who are 30 days delinquent in tuition payment who have not made an appointment with the Bursar will be issued a written warning and a meeting will be scheduled with the student. In the event that the warning and meeting do not rectify the matter, the student may be dismissed from college.

Students who are consistently late or delinquent in tuition payment are also in danger of dismissal. As noted above, a written warning will be issued first, and a meeting scheduled to discuss the matter. In the event that the warning and meeting do not rectify the matter, a written dismissal letter will be sent to the student.

Chapter 31, Vocational Rehabilitation and Employment (VR&E)

The Eastern School of Acupuncture and Traditional Medicine (ESATM) is an approved facility for use by Chapter 31, Vocational Rehabilitation and Employment (VR&E), which is a specific program within the VA that provides educational and/or vocational training programs for Service members and Veterans (SM/V) with service-connected disabilities.

- Once ESATM receives a valid VA authorization, such as a VAF 28-1905 for VR&E beneficiaries, the qualifying student is permitted to attend or participate in the approved course(s) while awaiting payment from the VA for a period of 90 days from the date the facility submits a valid invoice for tuition/fees (T&F) to VA.
- ESATM will not impose any penalty, including the assessment of late fees; the denial of access to classes, libraries, or other institutional facilities; or require any covered individual to borrow additional funds due to delayed T&F payments from the VA.

PAYMENT POLICY – HERBAL PROGRAM

The Herbal Certificate is a part time, out of pocket program, and is not eligible for financial aid. Students may pay their tuition by monthly installments via Orbund, in person, or via telephone. Contact the Director of Financial Aid for options.

XVIII. GRANTS & STUDENT LOANS

The Eastern School participates in the US Education Department's Title IV Student Loan program and the NJ Class Loan program. At the present time, only the Masters of Science in Acupuncture program is approved to participate in such program.

Students who do not have a bachelor's degree may be eligible for the Pell grant if they qualify. Go to <https://studentaid.gov/h/apply-for-aid/fafsa> for more information.

NOTE: Students who have obtained a loan from a lending institution and withdraw from the school or who have had their enrollment terminated must notify the loan institution of their withdrawal. The Eastern School of Acupuncture and Traditional Medicine will reimburse the student for refunds due in accordance with the refund policy. The student will be responsible for any remaining loan balances due to the lending institution. Student loans are legal agreements and must be satisfied regardless of completion of the program. Students have full responsibility for managing their loan and its repayment.

Each year, aid applicants must submit a Free Application for Federal Student Aid (FAFSA) online at <https://studentaid.gov/h/apply-for-aid/fafsa>. The school's Financial Aid Office may request additional documentation to support the student's request for financial assistance. The student's financial aid package cannot be finalized until the Financial Aid Office has received all requested documentation. Renewal of financial aid is not automatic. Recipients are required to reapply each year by the announced deadline. Federal aid will be awarded to the student based on need as determined by federal formulas.

XIX. US DEPARTMENT OF EDUCATION - TITLE IV FINANCIAL AID AWARD PACKAGING

ESATM seeks to find the best combination of resources to meet our students' financial need while using statutory/regulatory limits, available resources at the school and institutional policies.

Grants and scholarships will be applied first and then Direct Subsidized, Direct Unsubsidized, and Direct PLUS loans in that order to meet the students' need and/or COA.

Financial Aid is packaged and awarded within an Academic Year. The academic year is used to measure the amount of coursework a student is scheduled to complete or should complete during a set period of time. ESATM meets the Title IV financial aid definition of an academic year two semesters and 30 weeks (General Provisions regulation (34 CFR 668)). The Award Year begins July 1 through June 30 of the next calendar year. ESATM has two Payment Periods during each Award Year.

References and Resources:

FSA Handbook

Volume 3, Chapter 7 Packaging Aid

34 CFR Citations

600.2 Award Year

23 Eastern School Policies and Procedures Manual 2022-2023

668.3 Academic Year

668.3(b) Weeks of Instructional Time

668.4 Payment Period

673.5(c) Estimated Financial Assistance

685.200(a) Requirement to consider grants and subsidized loans first

EVALUATION / AWARD PERIODS

Students are evaluated for SAP at each payment period to ensure that the student has met the weeks, grade, and attendance for the previous award period. Students are evaluated for Satisfactory Academic Progress once per month.

* First time Direct Loan borrowers have a 30-day delay on their first disbursement of funds.

* Students must meet their attendance and grade point average (GPA) to meet SAP requirements in order to be eligible for the next Title IV, HEA funding disbursement.

Each student will be evaluated at the end of each payment period to determine eligibility.

The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements.

REVIEW AND EVALUATION PERIODS

Student progress will be reviewed by the institution on a monthly basis to identify students who may be at risk regarding satisfactory academic progress.

At risk students will be counseled and will be advised regarding efforts to improve progress. Formal satisfactory academic progress evaluations, which determine continuing eligibility for federal student aid, will be performed at the end of each financial aid payment period. Students who meet the attendance and academic standards described herein will be considered to be making satisfactory academic progress until the next scheduled evaluation. Financial aid is paid to a student's account when the following conditions are met.

1. The student is determined to be eligible, and all required verification has been completed.
2. The student is determined to be maintaining Satisfactory Academic Progress [GPA = 2.0 or greater].
3. The student has no outstanding paybacks and is not in default on any federal loans.
4. The disbursement date for the term has been reached. Once determined, Credit Balances are issued by check to the students within two days.

COST OF ATTENDANCE (COA)

The Cost of Attendance (COA) is a reasonable estimate of expenses necessary for a student to be able to attend ESATM.

The Cost of Attendance Components includes:

Components How Calculated

Tuition and Fees are the actual cost of tuition and fees for the program. At the time of registering for the program the student is guaranteed that if they are continuously enrolled tuition and fees will not increase before they graduate.

Student Loan Fees: The actual amount of loan origination fees that a student is charged if they receive a student loan.

Books and Supplies: Books and supplies for class assignments are provided by ESATM. Students provide supplies for study and practice at home:

Transportation costs to and from class and work (e.g., bus fare, gasoline, tolls, and parking).

Personal Expenses/Miscellaneous: Estimate of cost for clothing, haircuts, health care, miscellaneous expenses and daily meals.

Dependent Care: Will be based on the actual dependent care costs paid by the student.

Expenses for Students with Disabilities

Will be based on student's records of actual expense incurred to attend school

The tables below demonstrate a breakdown of the components and cost of attending ESATM. The cost of attendance (COA) is an estimate of what it costs the typical student to attend ESATM. Cost of attendance covers Tuition and Fees, and it takes into account basic living expenses. It does not include discretionary spending.

Students at the time of their enrollment are guaranteed that if they are continuously enrolled tuition and fees will not increase before they graduate.

The tables below show Tuition and fees based on a student beginning their study before July 1, 2018, or after July 1, 2017.

Cost of Attendance ESATM

For students started before July 1, 2018

Years 1 and 2 Students Living with Parents

Students Not Living with
Parents

Tuition and fees* \$17,920.00

Books and supplies \$ 1,750.00

Travel \$ 2,700

Personal Expenses \$ 2,420.

Total \$24,798.00.

ESATM annually reviews their cost of attendance estimates.

The cost of attendance is published in the ESATM Catalog, on the website www.esatm.edu and in the ESATM Student Handbook.

COUNSELING / ADVISING

Counseling/Advising/Career Guidance

1. Prospective Students: students are invited to take a guided tour of the campus and facilities and an interview. During that time career introduction information will be provided to the student. Students meet with the school Director of Admissions or Academic Dean who conducts the interview. The program will

be explained, and the student will be told that the program is a highly comprehensive program, which provides in depth training in all aspects of industry. Once classical principles are learned and manual skills developed, students are taught how to apply them to a acupuncture clinic. This program will enable the student to assume a responsible entry-level position as an acupuncturist. The following is a list of potential areas of positions:

- Private Practice
- Hospital
- Clinics/Spas
- Wellness Center
- DC's/PT's office

2. Enrolled students: students are made aware that we have an 'open door' policy, and they are welcome to come to members of the administration to discuss any problems that they may have. Our students are comfortable discussing with and seeking advice from ESATM's administration at any time.

3. Completing students:

With a faculty composed of working professionals, ESATM students begin to build relationships with those within the field of acupuncture from their first day of class. Our staff attends a variety of networking and trade events throughout the year to keep ESATM students in mind.

ESATM provides the following Career Preparation Services for qualified students and graduates:

- Direct Referrals to Employers
- Exclusive Industry Networking Events
- Externship Opportunities

DIRECT LOANS

Eligibility for Direct Loans

ESATM before awarding any Direct loans will first determine if the student:

- meets all of the general eligibility requirements, AND

The school will:

- determine if the student is eligible for a Federal Pell Grant, Iraq and Afghanistan service grant before awarding any loans, AND
- determine if a student is eligible for subsidized loans before awarding unsubsidized loans.

ENTRANCE COUNSELING

Once it is determined that a student is eligible for a Direct Loan, they must complete Entrance Counseling.

ESATM offers on-line Entrance Counseling at <https://studentaid.gov/entrance-counseling/>

. The Entrance Counseling process helps the student to understand the loan process and to borrow more wisely. The Entrance Counseling focuses on:

- Direct Loan Types
- How to borrow wisely
- To borrow Direct Subsidized Loans first before Direct Unsubsidized Loans
- How they can use the Loan money
- The Master Promissory Note

- How the Loans will be disbursed
- Direct Subsidized and Unsubsidized Loan Limits
- Direct PLUS Loan Limits
- Direct Subsidized Loan and Direct Unsubsidized Loan Interest Rates and Payment of Interest
- Direct PLUS Loan Interest Rate and Payment of Interest
- Loan Fees
- Half-time Enrollment
- Changes that must be reported
- Repaying Direct Loans
- Repayment Incentives
- Interest Rate Reduction for Automatic Withdrawal of Payments
- Up-front Interest Rebate
- If you have Trouble Making Payments
- Consequences if You Default
- Consolidation
- Conditions for canceling all or Part of Your Loan
- National Student Loan Data System (NSLDS)
- Keep your Loan Papers
- Borrower's Rights and Responsibilities

While the student(s) are completing their on-line Entrance Counseling the ESATM's Financial Aid Director assist students and to answer questions.

When the students complete their on-line Entrance Counseling, they forward the Entrance Counseling confirmation. One copy is given to the school and is placed in the students' individual Financial Aid file. The other copy is for the student to keep with their other Financial Aid/Direct Loan papers.

It is ESATM policy to have the student(s) complete the Entrance Counseling for each program that they wish to apply for a Direct Loan. This will help the students to have a better understanding of their Rights and Responsibilities. In addition, they are assisted in updating any information changes on their MPN at that time.

Students that do not complete the Entrance Counseling will have approved funds placed on hold until this counseling is proven to be completed.

MASTER PROMISSORY NOTE (MPN)

The next step after completing the Entrance Counseling is for the student to create a Direct Loan Subsidized/Unsubsidized Master Promissory Note (MPN) on-line at StudentLoans.gov (<https://studentaid.gov/mpn>). The student also has the option of completing a paper MPN.

A parent borrower must complete and sign a Direct PLUS Loan MPN before a school can make the first disbursement of a Direct PLUS Loan. Parent borrowers must complete and sign a separate MPN for each dependent student for whom they are borrowing.

It is the ESATM policy to have its PLUS borrowers to complete the Federal Direct PLUS Request for Supplemental Information (Direct PLUS Loan Request) via the StudentLoans.gov web site. The Direct PLUS Loan Request provides:

- After completing the Direct PLUS Loan Request, borrowers are given the opportunity to complete the Direct PLUS Loan MPN.

- An applicant who is determined to have adverse credit history after completing a Direct PLUS Loan Request may have an endorser complete a Direct PLUS Loan Endorser Addendum electronically, initiate the process of appealing the determination of adverse credit, or indicate that he or she does not wish to continue to pursuing a Direct PLUS Loan.

The MPN is a legal document in which the student or the parent in the case of the Direct PLUS Loan promises to repay their loan(s) and any accrued interest and fees to the Department. It also explains the terms and conditions of the loan(s).

. Borrowers approved with adverse credit or with a co-signor will need to complete Plus loan counseling at <https://studentaid.gov/app/counselinginstructions.action?counselingtype=plus>.

In most cases, once submitted and accepted a Direct Subsidized/Unsubsidized MPN may be used for one or more academic years (up to 10 years). ESATM takes an active confirmation approach and will obtain prior written permission from a borrower to continue to apply loans to the MPN that is currently accepted and on file at COD.

The Financial Aid Director will explain to students how they can close their MPN by sending a written request to his/her servicer if requested. If ESATM receives a written request from a borrower, the request would be sent to the

COD School Relations Center:
P.O. Box 9003
Niagara Falls, NY 14302

After completing or updating their MPN the student and/or parent for Direct PLUS Loan prints two copies. One copy is given to the school to be placed in their individual Financial Aid file and the other copy is for the student/parent to keep.

Direct Loan Checklist and Permission to Apply Loan(s) to MPN

ESATM Financial Aid Director uses the Direct Loan Checklist to verify that all documents and processes have been completed as follows:

- Student has a valid ISIR on file
- Loan Proration is calculated (34 CFR 685.203)
 - o Maximum eligibility for Direct Loans
 - o Loans received to date
 - o Loan eligibility remaining
- Current MPN Status
- Completed On-line Entrance Counseling Date
- Reminder as to how to close MPN.
- Permission to add new loan(s) to MPN
- If applying for Parent PLUS Loan:
 - o MPN date completed
 - o MPN Status
 - o MPN Expiration Date
 - o If required to have a co-signer on the PLUS Loan.

Date completed

Status

Expiration Date

- Direction for canceling loan(s)
- Notice of 30-Day Delay for first disbursement to a first-year, first-time borrower, and disbursement date.

A copy of the completed Checklist and the Permission to Apply Loan(s) to the MPN together with the Award Letter are sent to the student for their signatures. When the student returns the signed forms, they are given a copy of each document for their personal record. The original signed copies are placed in the individual student financial aid file.

Origination Process (34 CFR 685.301(a)(6))

At this point the Financial Aid Director submits information electronically to the Common Origination and Disbursement (COD) System regarding a borrower's eligibility for a Direct Loan, total amount of the loan, the number of disbursements, disbursement amount and the disbursement date(s). The date of loan origination is the date a school creates the electronic loan origination record.

Linking Process

Linking is the process by which the COD System associates a loan with an MPN. To link, the COD System will match Social Security Number, Date of Birth, and the first two characters of the first name (or first two characters of the last name if the first name is blank) on the MPN to those same identifiers in the loan information.

- Direct Subsidized/Unsubsidized Loans link to Direct Subsidized/Unsubsidized MPNs.

Booked Loan(s)

A loan that has an accepted origination record, an accepted MPN, and an accepted disbursement record on file at COD is called a "Booked Loan." COD sends data to G5 to create funding. G5 makes funds available in the amount of the accepted disbursement.

G5 DRAWDOWN

A copy of the COD disbursement record is given to the ESATM President/Business Officer who by request draws down the funds from G5 into the schools Federal Title IV bank account. Within three business days of receipt from the U.S. Treasury the Director of Financial Aid disburses those funds to the students' accounts.

The President /Business Officer maintain, on a current basis, financial records that reflect all program transactions. General ledger control accounts and related subsidiary accounts identify all program transactions and separate those transactions from all other transactions.

Title IV funds associated with a specific "year" are meant to be used to pay for allowable charges associated with that same given "program period." If the student's account has a credit balance based on the cost for the current year the President /Business Officer immediately issues a check in the amount of the credit balance to the student.

DIRECT LOAN RECONCILIATION

When the school draws down Direct Loan funds through G5 into its bank account the ESATM CEO/Business Officer must report actual disbursement information to COD within required timeframes:

- 7 days before and up to 15 days after actual disbursement to indicate that an actual disbursement has taken place.

- Anytime an adjustment is made to a student's actual disbursement, the adjustment must also be reported timely in COD and G5.

The starting point for Direct Loan reconciliation is COD system report, School Account Statement (SAS) for Direct Loans. Reconciliation is a team effort and NOT just the responsibility of the financial aid office. ESATM's CEO/Business Officer and the Financial Aid Office work together to ensure that ED systems, ESATM's system and ESATM's records properly align.

SCHOOL ACCOUNT STATEMENT (SAS) – DIRECT LOANS

Each month the COD system sends a School Account Statement (separate report for each award period) report to the ESATM SAIG Mailbox. This report is generated by the COD system during the first weekend of the month following the reported month. The SAS contains all loan and financial transactions including refunds, disbursements, and adjustments for an award year.

ESATM's CEO/Business Officer will reconcile its Direct Loan account by comparing the Ending Cash Balance on the School Account Statement with its internal records, ensuring that any discrepancies are resolved, and documents any reasons for a positive or negative balance.

Year-End Close Out:

In addition to monthly reconciliation, ESATM's CEO/Business Officer must also close out each award year for the Direct Loan program. A school must have a \$0 ending cash balance in order to properly close out the award year in Direct Loans. The closeout for each award year must be completed within 13 months from the end of the award year.

Common Origination and Disbursement (COD) understands that unsubstantiated drawdowns will have to be returned by the school.

COD – Direct Loan School Processing Options

- Promissory Note Type Option -- ESATM is set to use the Multi-year Promissory Note feature in the COD system.
- COD Batch Receipt Option – This processing option determines if a school will receive an XML receipt upon submission of a Common Record batch.
- Entrance Counseling Participation Option -- This option allows schools to determine if their school will participate in the Entrance Counseling option available on StudentLoans.gov..
- Entrance counseling Response Option – ESATM is set to “Daily.” This signifies that the school will receive their Entrance Counseling responses daily.
- Exit Counseling Response Option – ESATM is set to “Daily.” This signifies that the school will receive their Exit Counseling responses daily.
- <https://StudentLoans.gov> Associated States Option – ESATM is set to “New Jersey.”
- <https://StudentLoans.gov> School Name Display Option -- is set to “ESATM.”
- PLUS Application Participation Option – ESATM is set to “Y.”
- PLUS Application Acknowledgement Option – ESATM is set to “Daily.”
- Disclosure Statement Print Option – ESATM is set to “Y” to allow the COD System to generate the Disclosure Statement upon receipt of the required information for each award year.

DIRECT LOAN DEFINITIONS

Federal Direct Subsidized Stafford Loan (34 CFR 668.2)

The Federal Direct Stafford Loan program provides loans to Undergraduate, graduate, and professional students attending schools that participate in the Direct Loan program. The federal government subsidizes the interest while the borrower is in an in school, in grace, or deferment period.

Federal Direct Unsubsidized Stafford Loan (34 CFR 668.2)

The Federal Direct Unsubsidized Stafford Loan program provides loans to undergraduate, graduate, and professional students attending schools that participate in the Direct Loan program. The borrower is responsible for the interest that accrues during any period.

Federal PLUS (Grad and Parent) Loan (34 CFR 668.2)

The loan program authorized by the HEA that encourages the making of loans to parents of dependent undergraduate students. Beginning July 1, 2006, the PLUS program provides for making loans to graduate and professional students.

Period of Enrollment (also known as Loan Period) (34 CFR 685.102(b))

The period of enrollment for which a Direct Subsidized, Unsubsidized, or PLUS Loan is intended must coincide with an academic period established by the school for which institutional charges are generally assessed. For ESATM the Period of Enrollment is the length of the student's program or academic year.

Estimated Financial Assistance (34 CFR 685.102(b))

The estimated amount of assistance for a period of enrollment that a student (or a parent on behalf of a student) will receive from Federal State, institutional, or other sources, such as scholarships, grants, net earnings from need-based employment, or loans.

Proration (34 CFR 685.203)

A process by which a school determines the maximum loan amount that a student may borrow for a program—or remaining balance of a program—that is less than an academic year in length.

Origination (34 CFR 685.301 (a)(6))

A process by which a school submits information electronically to the Department regarding a borrower's eligibility for a Direct Loan. The date of loan origination is the date a school creates the electronic loan origination record.

Master Promissory Note (34 CFR 685.102(b))

A promissory note under which the borrower may receive loans for a single academic year or multiple academic years.

Booked Loan

A loan that has an accepted origination record, an accepted MPN, and an accepted disbursement record on file at COD.

Reconciliation

The process by which the Direct Loan Cash Balance recorded on the Department of Education system is reviewed and compared with a school's internal records on a monthly basis.

Direct Loan Eligibility Checklist and Permission to Apply Loan to MPN or Cancel Federal Direct Loan(s)
Example: (To be placed in each student file)

Student Name _____ Year in School _____

Student has a valid ISIR on file _____

If applying for Student Loans, student has a: Maximum eligibility for Direct Loans _____

Loans received to date _____

This year's Direct Loans _____

Loan eligibility remaining _____

Current MPN Status _____

Completed On-line Entrance Counseling _____ The Master Promissory Note MPN is the legal document used to make one or more Direct Loans for one or more academic years (up to 10 years). By signing an MPN, the borrower is agreeing to repay all loans made under the MPN. MPNs are not school-specific and may be used across schools. To close and MPN (Subsidized/Unsubsidized or PLUS) a borrower must send a written request to his/her loan servicer and their school.

If you wish to add this award year's Direct Loans to the MPN you signed on _____, please sign here, _____ and return this form to the financial aid office at ESATM and Communication.

If applying for Parent PLUS Loan the parent has completed a current MPN and the credit has been approved. Date completed: _____

Status: _____ Expiration Date: _____

Is required to have a co-signer on the PLUS Loan.

Is PLUS Loan Co-signer approved. Date completed: _____

Status: _____ Expiration Date: _____

During the 2022-2023 School Year there will be two award periods as stated on your Financial Aid Award letter. Fall disbursement will disburse in October 2022 and the Spring disbursement will disburse in February 2024. You may cancel your loan at any time 30 days before or after your scheduled dates by contacting the SFAHP Financial Aid office.

30 Day Delay: For a first disbursement of a Direct Loan to a first-year, first-time borrower. Disbursement date will be: _____

Policy/Operating Procedure: Direct PLUS Loan

Effective: January 1, 2022, Signature: _____

To receive a PLUS Loan, both the parent and their dependent child must meet all general eligibility requirements.

What are the eligibility requirements for a parent to get a Direct PLUS Loan?

- The parent must be the biological or adoptive parent (or, in some cases, the stepparent) of the student for whom they are borrowing.
- The child must be a dependent undergraduate student that participates in the 32 Eastern School Policies and Procedures Manual 2022-2023

Direct Loan Program. Generally, the child is considered dependent if he/she is under 24 years of age, has no dependents, and is not married, a veteran, a graduate or professional degree student, or a ward of the court.

- The parent cannot have an adverse credit history (a credit check will be done).
- In addition, the parent and the child must be U.S. citizens or eligible noncitizens, not be in default on any federal education loans, not owe an overpayment on a federal education grant, and meet other general eligibility requirements for the federal student aid programs.

How do Parents request a Direct PLUS Loan?

The parent must complete the Direct PLUS Loan Application and Master Promissory Note (MPN) on-line at <https://studentloans.gov> .

- The MPN explains the terms and conditions of the loan and is a legally binding agreement to repay your loan to ED. In most cases a single MPN can be used for loans that the parent received over multiple academic years.
- The Direct PLUS Loan Application must be completed each year to request a Direct PLUS Loan, update personal information and complete a credit check.

CREDIT DECISION

- Upon receipt of an “approved” credit decision, ESATM will notify the student via e-mail. The Director of Financial Aids will ask the borrower to inform us of the amount they wish to borrow.
- Upon receipt of a “denied” credit decision, ESATM will proceed according to the borrower’s direction from StudentLoans.gov:

o Obtain an endorser: Notify the borrower that we allow 30 days for this process. For Parent PLUS borrowers, note that on the 31st day, we will offer an additional unsubsidized loan to the student.

- Alternate Request Process: Families that wish to exercise the authority granted under (34 CFR 685.203(c)(1)(ii)), to award additional unsubsidized loans to a dependent student if ESATM determines that the parent(s) do to unusual circumstance is unable to borrow PLUS, must provide sufficient documentation to the financial aid office within 60 days of the date on the student’s award letter.

DISBURSEMENT OF TITLE IV FUNDS

After all validation/verification has been completed and an Award Letter has been issued to a student the next step is disbursement of Title IV funds as follows:

o The Origination Process begins when the Financial Aid Director submits information electronically to the Common Origination and Disbursement (COD) System regarding a borrower’s eligibility for a Direct Loan and/or PELL grant, total amount of the award, the number of disbursements, disbursement amount and the disbursement date(s). The date of origination is the date a school creates the electronic origination record.

o The Linking Process is the process by which the COD System associates a loan with an MPN or a PELL grant with an ISIR. To link, the COD System will match Social Security Number, Date of Birth and the first two characters of the first name.

o A loan or PELL Grant that has an accepted origination record, an accepted MPN for a loan, and an accepted disbursement record on file at COD is called “Booked.” COD sends data to G5 to create funding. G5 makes funds available in the amount of the accepted disbursement.

o A copy of the COD disbursement record is given to the ESATM CEO/Business Officer by the Financial Aid Director.

o The CEO/Business Officer by request draws down the funds from G5 into the school's Federal Title IV bank account. Within three business days of receipt from the U.S. Treasury the Director of Financial Aid disburses those funds to the student(s)' accounts.

ELIGIBILITY CRITERIA FOR SCHOOL-BASED ASSISTNACE

ESATM does not offer any School based Assistance to students other than:

Students at the time of their enrollment are guaranteed that if they are continuously enrolled their tuition and fees will not increase before they graduate. Payment of yearly tuition is divided in three equal installments payable in advance upon registration in June

1st, November 1st, and March 1st unless all tuition and fees that are due have been paid. There are no interest charges.

ELIGIBILTY FOR TITLE IV FUNDS

ELIGIBILITY FOR TITLE IV FUNDS CRITERIA:

- Comply with the ESATM Satisfactory Academic Progress (SAP) Policy; included in the school's catalog.
- Students must be enrolled as regular students in an eligible program in order to participate in Title IV.
- Not be in default on a loan made under any Title IV, HEA Loan program.
- Must not have obtained loan amounts that exceed annual or aggregate loan limits under any Title IV, HEA Loan Program. • Not liable for grant overpayment.
- Be enrolled at least halftime to receive assistance from the Direct Loan Program. (The Pell Grant Program does not require halftime enrollment, but the student' enrollment status does affect the amount of Pell a student may receive.)
- The definition of an academic year for Title IV is 30 weeks.

CITIZENSHIP AND RESIDENCY REQUIREMENTS

To be eligible to receive title IV, HEA program assistance a student must:

- Be a citizen or national of the United States or
- Provide evidence from the U.S. Immigration and Naturalization Service that he or she is a permanent resident of the United States or
- Is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident.
- Be a citizen of the Federated States of Micronesia, Republic of the Marshall Islands, or the Republic of Palau is eligible to receive funds under Federal Pell Grant programs.

INCARCERATED APPLICANTS

ESATM does not participate in any incarcerated student programs.

NON-DISCRIMINATION:

Prospective students will not be denied admission on the basis of race, color, national origin, sex, handicap, age, or veteran status. Admission of applicants is based solely on the potential of the applicant to succeed.

EMPLOYEES' CODE OF CONDUCT

Code of Conduct for Education Loans

We are required by the Department of Education to develop, publish, and enforce a code of conduct. The Higher Education Opportunity Act (HEOA) set the code of conduct into law on August 14, 2008. Below applies to all officers, employees, and agents of ESATM and Communications.

Ban on Revenue Sharing

Neither ESATM nor any of their officers, employees or agents will enter into revenue-sharing arrangements with any lender or servicer which is defined by the Higher Education Opportunity Act of 2008, amending the Higher Education Act of 1965, Pub. L. # 110-315 (2008), (HEOA) or any arrangement between a school and a lender that results in the lender paying a fee or other benefits, including a share of its profits, to the school, or its officer, employees or agents, as a result of our institution recommending a lender to its students or families of those students.

Ban on Gifts

Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans or financial aid) will not accept gifts from any lender, guaranty agency or loan servicer. This prohibition is not limited just to those providers of Title IV loans but includes lender of private educational loans as well. The law does provide for some exceptions related to specific types of activities or literature including:

- Brochures or training material related to default aversion of financial literacy.
- Food, training, or informational material as part of training as long as that training contributes to the professional development of those individuals attending the training.
- Entrance and Exit counseling as long as the ESATM staff are in control, and they do not promote the services of a specific lender.
- Philanthropic contribution from a lender, guarantee agency or loan servicer unrelated to education loans.

Ban on Contracting Arrangements

No Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans) will accept any fee, payment, or financial benefit as compensation for any type of arrangement or contract to provide services to or on behalf of a lender relating to education loans.

Prohibition Against Steering Borrowers

Financial aid Officers (or employees who otherwise have responsibilities with respect to education loans) will not steer borrowers to particular lenders, or delay loan certifications. This prohibition includes assigning any first-time Borrower's loan to a particular lender as part of the award packaging or other methods.

Prohibition on Offers of Funds for Private Loans

Financial Aid officers or employees at ESATM will not request or accept any agreement of or offer of funds for private loans. This includes any offer of funds for loans to students at the institution, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans, or inclusion on a preferred lender list.

Ban on Staffing Assistance

No Financial Aid Officer or employees at ESATM will request or accept any assistance with call center staffing or financial aid office staffing. However, HEOA does not prohibit schools from requesting or accepting assistance from a lender related to:

- Professional development training for financial aid administrators.

- Providing educational counseling materials, financial literacy materials, or debt management material to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials.
- Staffing services on a short-term, nonrecurring basis to assist the school with financial aid related functions during emergencies, including State-declared or federally declared natural disasters, and other localized disasters and emergencies identified by the Secretary.

Ban on Advisory Board Compensation

ESATM employees will not receive anything of value from a lender, guarantor, or group in exchange for servicing on an advisory board. They may, however, accept reimbursement for reasonable expenses incurred while servicing in this capacity.

Sanctions

Employees that violate this Code of Conduct will be disciplined in a manner consistent with our institution's policies and procedures.

Disciplinary action may include termination of employment.

Preferred Lender Lists does not have any specific lenders for private education loans or for Title IV, HEA loans.

EXIT COUNSELING

Prior to graduation or withdrawal from ESATM all students who have received a Direct Subsidize, and/or Direct Unsubsidized loan must complete Exit Counseling.

Students will complete Exit Counseling online at www.StudentLoans.gov . The online Exit Counseling takes approximately 45 minutes to complete. The student must complete the counseling in a single session. At the end, the student will provide the name, address, e-mail address, and telephone number for their next of kin, two references who live in the U.S., and current expected employer (if known). The Exit Counseling is divided into 5 parts:

1. Understand Your Loans – includes the actual balances of the student's loans and explains loan basics and things they need to know.
2. Plan to Repay – provides repayment options and shows what the student's monthly payment will be for each option.
3. Avoid Default – explains how to avoid default and explains deferment and forbearance options to assist during difficult times. Also, loan consolidation advantages.
4. Make Finances a Priority – Helps the borrower to plan, save and spend wisely, how to calculate Educational Tax Incentives and the effect of their payment status on their credit rating.
5. Repayment Information – Provides a comparison of available repayment plans.

In conclusion, the student is provided with a copy of their Borrower's Rights and Responsibilities. By completing their Exit Counseling online ESATM will be notified of the counseling completion and have proof for the student's financial aid file.

In addition to completing the online Exit Counseling, the Director of Financial Aid will meet with each student individually to ask if they have any questions and assist in providing answers. At that time the Director will also provide the student with the Federal Student Aid EXIT Counseling Guide for Federal Student Loan Borrowers.

Students Responsibility Form

After the student graduates or withdraws from school, it is their responsibility to adhere to the following regarding their loans. The following responsibility form is provided as a part of their Exit Counseling:

- I understand that if I change my address or name, I must notify the Lender within 10 days.

- I understand that if I meet certain requirements, I have the right to defer payments on my loan(s). These deferment provisions are set forth under the section titled Deferment in my Promissory Note. I understand that if I default on my loan(s), I lose these rights.
- I understand that if I am temporarily unable to make payments, I may request my Lender to grant me a forbearance which can be: o A short period of time in which I make no payments, or o A longer period of time for making payments, or o A different repayment schedule than was first given to me.
- I know that it is up to the Lender whether to grant this request and I recognize the importance of requesting forbearance before my payments are overdue.
- I understand that if I borrowed student loans from more than one lender, I can explore loan consolidation or refinancing. • I acknowledge that all of the material covered on this acknowledgement form was explained to me. I know that I am responsible for repaying my student loans and may go online to: <http://www.ed.gov/offices/OSFAP/DirectLoan/student.html> for further exit counseling.

FISCAL OFFICE RESPONSIBILITIES

Crediting Student Accounts

Once funds have been disbursed, the business office has received disbursement records from the Financial Aid Office; the ESATM CEO/Business Officer submits a payment request to G5 and confirms the deposit date to the Schools Federal Funds account to then be transferred to the ESATM School checking account. The ESATM Director of Financial Aid credit each individual student's account within the regulatory time frame of three business days after receiving the funds from the Department of Ed. Funds credited are used to pay for current year allowable charges only.

The data is entered into Orbund, which is the school's student managing software, and a statement is issued for each student. Each student is informed via Orbund email that the funds have been credited to their individual accounts and an up-to-date statement of account is available to each student.

Fiscal Record Keeping Process

ESATM uses the Advance Pay method of funding. The institution draws federal funds from the US Treasury via G5 and then disburses those funds to student accounts within the regulatory timeframes; funds are expended within three business days of receipt from the US Treasury.

Financial Records are maintained in the following way: the institution's books are kept electronically on QuickBooks; billing, receipts and expenses are entered into the computer and the books are reconciled monthly after receipt of the bank statement.

ESATM outsources Payroll processing services to a payroll company and statements are received bimonthly; payroll tax statements are received quarterly. Payroll expenses are entered in the institution's books monthly and reconciled with Payroll services statements.

Any remaining accounting duties, including writing and signing of checks, overseeing bookkeeping, and managing accounts receivable and payable are performed by the CEO/Business Officer. Several controls have been implemented to minimize risk to ESATM School: check writing authority is properly segregated from transaction recording duties and only Aida Morales-Almanzar and Laurence Poretz, the owners, has the authority of signing checks. Access to the company bank account and company credit cards is only given to Jennifer Coppola. Review and approval of expenditures is performed by Aida Morales-Almanzar, CEO. The institution does not employ any person/persons to handle institutional funds of any kind.

Fiscal Reporting Process

Audited financial statements prepared by an independent certified public accountant in accordance with Generally Accepted Accounting Principles

(GAAP), performed on the fiscal year basis and in accordance with Generally Accepted Government Auditing Standards (GAGAS) are submitted annually to:

- The New Jersey Workforce Commission in compliance with the annual renewal process.
- The Department of Education via EZ-audit by February 28th (within six months of the end of the school's fiscal year).

Compliance audits prepared by an independent certified public accountant, performed on the fiscal year basis, and prepared in accordance with General Standards and the standards for compliance audits contained in the US General Accounting Office's (GAO) Government Auditing Standards are submitted annually with the audited financial statements to the Department of Education via EZ-audit by February 28th (within six months of the end of the school's fiscal year).

Credit Balance Authorization/Retention Procedures

If FSA disbursements to the student's account at the school create an FSA credit balance the credit balance will be paid directly to the student or parent in the form of a check. If this takes place when the school is in session a check is released and the student is verbally notified that a check is available for immediate pickup. If this takes place during a school break, or if the check is to be made out to a parent, an email is sent to the student/parent informing them that a check is available for immediate collection.

A credit balance will be paid to the student or parent:

- no later than 14 calendar days after the balance occurs if it occurs after the first day of classes of the payment period,
- or 14 calendar days after the first day of classes if it occurs on or before the first day of classes of the payment period.
- If the student or parent does not pick up the check within 21 days after being notified, SFAHP School will immediately mail the check to the student or parent.

Prior Year Charges Procedures

Title IV funds associated with a specific "year" are meant to be used to pay for allowable charges associated with that same given "year". However, a school may use current year funds to satisfy prior award year charges for tuition for a total of not more than \$200. A school has discretion over how it defines a "year":

- If the student's aid package does not include a Direct Loan, prior year means any award year that ended prior to the start of the current award year.
- If the student's aid package includes a Direct Loan, prior year means any loan period that ended prior to the start of the current loan period.

Charges are entered into student's accounts with a notation of the year they apply to, so there is a clear distinction between each year's charges. Once the current year charges are paid, if there is a credit balance it is refunded to the student (see Crediting Student Accounts). The student may then write a check to cover any prior year charges that are still owed.

Federal Bank Account Requirements

All schools must maintain a bank account into which the Department transfer or the school deposits, FSA funds. A school has a fiduciary responsibility to segregate federal funds from all other funds and to ensure that federal funds are used only for the benefit of eligible students.

ESATM has established a separate account that contains FSA program funds only, the account is named: Eastern School Federal Funds account.

The account is federally insured (34 CFR 668.163(a) & (b)). Both Direct Loans and Pell Grant funds are deposited in that account.

FREQUENCY OF TITLE IV

Disbursements

When financial aid is awarded, it is awarded for the academic year. The academic year consists of 30 weeks. The financial aid award is required to be split equally between two parts of the academic year. Each Award period equals 15 weeks. After review by the ESATM Financial Aid Director and meeting the following requirement:

1. The student is determined to be maintaining Satisfactory Academic Progress (SAP).
2. The student has completed the appropriate number of hours and weeks.
3. The disbursement date for the term has been reached.
4. The student does not owe a pay back to Title IV
5. The student is not in default
6. The student has not met or exceeded award limits

The student is then determined to be eligible, and their award is disbursed at the start of each award period. The ESATM President/Business Officer draws down the funds and the Financial aid is paid to a student's account when the loan(s) and/or grant funds have been received from Title IV. Once awarded, if there is a Credit Balance, a check is issued by the ESATM President/Business Officer and given to the student within 2 working days.

ESATM continues to release funds throughout the term to student accounts as students are awarded and as funds arrive from the Title IV.

GENERAL TERMS OF ELIGIBILITY

General Terms and Conditions

General Eligibility

- Be a US citizen, eligible non-citizen, national, or permanent resident of the USA
- Show financial need (based upon an analysis of you and your family's income and assets)
- Has a high school diploma or General Education Development (GED) Certificate, or by completing a high school education in a homeschool setting approved under state law.
- Has a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
- Be enrolled in a Title IV participating institution and attending on at least a half time basis
- Make Satisfactory Progress – both Academic and Quantitative
- Fully complete a Free Application for Federal Student Aid and any requested additional information
- Sign a statement of educational purpose and a certification statement on overpayment and default (found on the Free Application for Federal Student Aid)
- Not be delinquent; in default on a federal student loan; or owe refund of an overpayment on any grant aid.

In addition, you must meet one of the following:

1. Be a U.S. CITIZEN or U.S. NATIONAL

An individual is a U.S. citizen if you were born in the United States or certain U.S. territories, if they were born abroad to parents who are U.S. citizens, or if they have obtained citizenship status through naturalization. If they were born in American Samoa or Swains Island, then they are a U.S. national.

2. Have a GREEN CARD

They are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.

3. Have an ARRIVAL-DEPARTURE RECORD

They have an Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:

- Refugee

- Asylum Granted
- Cuban-Haitian Entrant (Status Pending)
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee

4. Have BATTERED IMMIGRANT STATUS

They are designated as a “battered immigrant-qualified alien” if they are a victim of abuse by their citizen or permanent resident spouse, or they are the child of a person designated as such under the Violence Against Women Act.

5. Have a T-VISA

They are eligible if you have a T-visa or a parent with a T-1 visa.

The U.S. Department of Education’s office of Federal Student Aid provides more than \$150 billion every year in grants, federal loans, and work-study funds to students attending college or career school. Students can visit www.StudentAid.gov today to learn how to pay for their higher education.

GRADUATE FOLLOW-UP

1. Identification of responsibility for coordination of all follow-up activities.

The Graduate Follow-up Survey administered by the school President and is completed by the ESATM graduates. The school President also administers the Employer Follow-up Survey.

2. Use of the results: The results of the Graduate Follow-up Survey and the Employer Follow-up Survey are reviewed.

ESATM therefore maintains the graduate follow-up surveys and the results from the Employer Follow-up survey and uses their requested feedback to measure the quality of ESATM training and to identify ways to continually improve the quality of instruction for SFAHP students.

LOAN DEFERMENT/FORBEARANCE

Under certain circumstances a borrower can receive a deferment or forbearance that allows them to temporarily postpone making the loan repayments. Except for periods of economic hardship deferment under the Income-Based repayment

Plan, periods of deferment or forbearance do not count toward the maximum length of time the borrower has to repay their loans.

Deferment

A deferment is a period in which repayment of the principal balance is temporarily postponed if the borrower meets certain requirements. During a deferment, the government pays the interest on subsidized loans.

For all unsubsidized loans and PLUS loans, the borrower is responsible for paying the interest that accrues during the deferment period. The borrower may pay the interest as it accrues, during the deferment period, or allow it to be capitalized (added to the principal balance).

Deferment Conditions

- Enrolled at least half-time at an eligible postsecondary school (an eligible school is one that is approved to participate in the Department’s federal student aid programs).
 - Study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled.
 - Unable to find full-time employment (for up to three years). • Economic hardship (includes Peace Corps Service for up to three years).
 - A member of the National Guard or other reserve component of the U.S. armed forces (current or retired) who is called or ordered to active duty while enrolled at least half-time at an eligible school, or
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within six months of having been enrolled at least half-time. (Eligible for a deferment during the 13 months following the conclusion of the activity duty service, or until the borrower returns to enrolled student status on at least a half-time basis, whichever is earlier.

- While the borrower is on active duty during a war or other military operation or national emergency and if the borrower was serving on or after October 1, 2007 (eligible for a deferment for an additional 180 – day period following the demobilization date for the qualifying service).

If the borrower does not meet the requirements for a deferment, the borrower may still be eligible for forbearance.

Forbearance

If a borrower does not meet the requirements for a deferment, forbearance allows the borrower to postpone or reduce their monthly payment amount for a limited and specific period if they are temporarily unable to make their scheduled loan payments for reasons including, but not limited to financial hardship or illness. The borrower is responsible for paying the interest that accrues during the forbearance on all loan types, including subsidized loans. When the borrower resumes making payments at the end of the forbearance period, any unpaid interest will be capitalized (added to the principal balance).

Applying for Deferment or Forbearance

Receiving deferment or forbearance is not automatic. The borrower must contact their loan holder or loan servicer.

The borrower should remember that they **MUST** continue making payments on their student loan until they have been notified that their request for deferment or forbearance has been granted. If the borrower doesn't and it is not approved, they will become delinquent and may default on their loan.

Delinquency and Default

It is very important that the borrower make their loan payments on time. If they are having trouble making their monthly payment, they should immediately contact their loan holder or loan servicer.

Default is the failure of the borrower to repay their loan according to the terms of the promissory note, provided that the failure persists for at least 270 days.

Loan default has serious consequences:

- The entire loan balance (principal and interest) will be due in full immediately.
- The borrower's college records may be placed on hold.
- The borrower loses eligibility for loan deferment.
- The borrower won't be eligible for additional federal student aid.
- The borrower's account may be turned over to a collection agency and the borrower will have to pay additional charges, late fees and collection costs, all of which become part of the borrower's debt.
- The borrower will have difficulty qualifying for credit cards, a car loan, a mortgage, or renting an apartment (credit checks are required to rent an apartment).
- The borrower's federal and state income tax refunds can be withheld and applied to student loan debt. This is called a tax offset.
- The borrower may have a portion of their wages garnished (withheld).
- The borrower may not be able to obtain a professional license or get hired by an employer that performs credit checks.

In an effort to avoid student default, ESATM has all loan recipients complete Entrance Counseling online and in person each year while a student and Exit Counseling online and in person before graduation or withdrawing. In addition, borrowers are provided with a copy of the Federal Student Aid Entrance Counseling Guide and the Exit Counseling Guide.

LEAVE OF ABSENCE (LOA)

If enrollment is temporarily interrupted for a Leave of Absence (LOA), the student will return to School in the same progress status as prior to the LOA.

Hours elapsed during a LOA will extend the student's contract period by the same number of days taken in the LOA and will not be included in the student's cumulative attendance percentage calculation. Students who fail to return from a LOA will have an Unofficial Withdrawal on the date they were scheduled to return from the LOA.

An LOA can be no longer than 180 days.

Attendance and LOA data is maintained by the SFAHP President with a copy in the individual student's file.

NSLDS PROCEDURES AND RESPONSIBILITIES

Under provisions of the Higher Education Act, the Department's regulations, and related guidance, schools are required to confirm and report the enrollment status of students who receive most types of Federal student aid, including aid from the Federal Pell Grant Program, The Federal Family Education Loan (FFEL) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, and the Federal Perkins Loans (Perkins) Program. This process is called Enrollment Reporting [originally the Student Status Confirmation Report (SSCR)].

- ECM reports the enrollment status of students who received Title IV aid to NSLDS.
- This enrollment information is updated in NSLDS and, as appropriate, is reported to guarantors, lenders, and servicers of federal student loans.

ESATM Director of Financial Aid ensures that NSLDS is updated with students' current enrollment status. ESATM receives a roster of students, with enrollment statuses in its SAIG mailbox every 60 days. The roster is created from data from three sources:

- COD sends data to NSLDS about Pell Grant Recipients.
- DL Loan Servicers send data to NSLDS about DL borrowers, and
- The Director of Financial Aid can add students to the roster.

Being a small school, the ESATM enrollment statuses are updated directly on NSLDS using the NSLDSFAP website. ESATM's Director of Financial Aid and Registrar meet monthly to confirm student enrollment status. The steps to update enrollment status using NSLDSFAP:

1. Once logged into NSLDSFAP, click on the Enroll tab
2. Click on "Enrollment Update"
3. In the field, "Retrieve Sort by" it should be at the default setting of SSN
4. In the field, "Begin Value" enter student's full SSN
5. Click on the box that says "Exact Match Only"
6. Before clicking on "Retrieve", note that there are various search parameters that can be entered here in order to obtain a large number of students or a very small number, even one.
7. Click on "Retrieve"
8. The Enrollment Maintenance page will appear
9. The only student to appear will be the one with the exact SSN entered
10. Enter the appropriate Enroll Code
11. Update as necessary the information in the following boxes:
 - a. Cert. Date (Certification Date) – The Certification Date is the data a school certified the enrollment information.
 - b. Enroll Code (Enrollment Code) – Allows you to search for records with specific Enrollment Codes.
 - c. Eff. Date (Effective Date) --- The Effective Date is the date when the most recently reported status took effect.

d. ACD (Anticipated Completion Date) --- The Anticipated Completion Date, which is the date when the student completed, or is expected to complete, his or her studies.

e. Student Designator – Is an identifier on your internal system, provided that you report that identifier to NSLDS as part of the Policy and Procedure Manual – (July 1, 2014) Page 178 Enrollment Reporting process. 12. Click “Certify Checked Students” to submit the enrollment data changes. The enrollment status categories are:

- ‘F’ (full-time)
- ‘H’ (half-time)
- ‘L’ (less than half-time)
- ‘A’ (leave of absence)
- ‘W’ (withdrawn)
- ‘D’ (deceased)
- ‘X’ (never attended)
- ‘Z’ (record not found)

A student’s enrollment status determines eligibility for in-school status, deferment, and grace periods as well as for the Department’s payment of interest subsidies to FFEL Program loan holders. Enrollment Reporting is not only critical for effective administration of the Title IV student loan programs but is also required so that the Department can engage in budgetary and policy analysis.

Resources:

[Ifap.ed.gov/nsldsmaterials/NSLDSEnrollmentReporting Guide011113.html](http://ifap.ed.gov/nsldsmaterials/NSLDSEnrollmentReportingGuide011113.html) NSLDS

Newsletters 39 and 40

<http://fsapartners>

NSLDS Customer Support (Monday-Friday 8 am – 9 pm ET)

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- 800-999-8219
- nslds@ed.gov
- 785-838-2141 (not toll free)

ORDERING IRS TAX TRANSCRIPTS

As a part of Verification students may need to provide a copy of theirs or their parents IRS Tax return. Tax filers can request a transcript, free of charge, of their 2012 tax return from the IRS in one of three ways. Online Request

- Available on the IRS Web site at www.irs.gov
- In the Online Services section of the homepage click “Order a Tax Return or Account Transcript.” • Click “Order a Transcript”
- Enter the tax filer’s Social Security Number, date of birth, street address, and zip or postal code. Use the address currently on file with the IRS.

Generally, this will be the address that was listed on the latest tax return filed. However, if an address change has been completed through the US

Postal Service, the IRS may have the updated address on file.

- Click “Continue” • In the Type of Transcript field, select “Return Transcript” and in the Tax Year field, select “2012”.
- If successfully validated, tax filers can expect to receive a paper IRS Tax Return Transcript at the address included in their online request within 5 to 10 business days from the time the on-line request was successfully transmitted to the IRS.

- IRS Tax Return Transcripts requested online cannot be sent directly to a third party by the IRS. Telephone Request • Available from the IRS by calling 1-800-908-9946 • Tax filers must follow prompts to enter their social security number and the numbers in their street address. Generally, this will be numbers of the street address that was listed on the latest tax return filed. However, if an address change has been completed through the US Postal Service, the IRS may have the updated address on file.
 - Select “Option 2” to request an IRS Tax Return Transcript and enter “2012”.
 - If successfully validated, tax filers can expect to receive a paper IRS Tax Return Transcript at the address that was used in their telephone request, within 5 to 10 business days from the time the IRS receives the request.
 - IRS Tax Return Transcripts requested by telephone cannot be sent directly to a third party by the IRS. Paper Request Form – IRS Form 4506T-EZ
 - IRS Form 4506T-EZ should be used only when requesting an IRS Tax Return Transcript.
 - Download at <http://www.irs.gov/pub/irs-pdf/f4506tez.pdf>
 - Complete lines 1 — 4, following the instructions on page 2 of the form.
- Note that line 3 should be the most current address as filed with the IRS.

It is the address where the IRS Tax Return Transcript will be sent. If the address has recently changed, include the address listed on the latest tax return filed on Line 4. However, if an address change has been completed through the US Postal Service, the IRS may have the updated address on file. • Line 5 provides tax filers with the option to have their IRS Tax Return Transcript mailed directly to a third party by the IRS.

- Institutions are responsible for notifying aid applicants whether to list the institution as the third party to receive the Transcript or not. Some institutions may have difficulty matching a parent’s incoming IRS Tax Return Transcript to the aid applicant, as the two names may be different.
- On line 6, enter “2012” to receive IRS tax information for the 2012 tax year that is required for the 20132014 FAFSA.
- The tax filers (or spouse if requesting information from a joint tax return must sign and date the form and enter their telephone number. Only one signature is required to request a transcript for a joint return.
- Mail or fax the completed IRS Form 4506T-EZ to the appropriate address (or FAX number) provided on page 2 of Form 4506T-EZ.
- Tax filers can expect to receive their transcript within 5 to 10 business days from the time the IRS receives and processes their signed request.

NOTE: Processing form 4506T-EZ means verifying/validating the information provided on the form. If any information does not match the

IRS records, the IRS will notify the tax filer that it was not able to provide the transcript or Record of Account.

OVER AWARDS AND OVERPAYMENTS

An over award occurs when aid awarded exceeds either need or Cost of Attendance. Over awards only become overpayments if a school cannot correct them before funds are disbursed to a student. That is, an overpayment exists when some or all of the funds that make up an over award have been disbursed to the student. An over award exists whenever a:

- School awards aid either to a student who is ineligible for a specific program or to a student who is ineligible for any FSA program assistance;
- Student’s award in an individual program exceeds the regulatory maximum, e.g., lifetime limit for Pell, annual or aggregate loan limits, annual limit on Federal Supplementary Educational Opportunity Grant (FSEOG) awards or a Pell award based on the wrong payment Schedule/enrollment status;
- Student’s aid package exceeds his or her need (including when the student’s Expected Family Contribution [EFC] is revised upward after initial packaging);
- Student’s award exceeds his or her cost of attendance (COA); and

- Student is receiving a Pell or Iraq and Afghanistan Service Grant at multiple schools for the same period. In general, unless a school is liable, a student is liable for any overpayment made to him or her.

How to Fix an Over award package that includes Direct Loans

- If the package contains unsubsidized loans, ESATM will use them to replace EFC and eliminate over award if possible, or
- Cancel or reduce the next disbursement by adjusting award and/or disbursement in COD, or
- Adjust other aid over which we have control.

If an over award occurs after all Direct Loan funds have been disbursed there is no over award in loans, but the school

- Must eliminate over award by adjusting any other aid over which it has control
- May eliminate aid exceeding need by returning loan funds.

A borrower who receives a direct payment of loan funds is not required to repay an over awarded amount unless the over award was caused by his or her Misreporting or withholding information.

A resolved over award may become an overpayment

If ESATM has resolved an overpayment by reducing scheduled future disbursements for a second or subsequent payment period and the student ceases attendance before the end of the current payment period, that portion of the student's award that was an overpayment must be repaid outside of the requirements of 34 CFR 668.22.

If the school is responsible for repaying the overpayment, the school must repay the overpayment before completing any required Return calculation as described in Volume 5 of the 2013-14 FSA Handbook.

If a student is responsible for repaying the overpayment and the student withdrew after the 60 percent point in the payment period or period of attendance, as applicable, then ESATM should try to collect the overpayment from the student, and if it is unable to do so, should refer the student to the Department's Debt Resolution Services.

If the student is responsible for repaying the overpayment, and the student withdrew before the 60 percent point in the payment period or period of attendance as applicable, then ESATM should not take any action until it has completed the required Return to Title IV calculation.

However, when performing the Return calculation, ESATM should not include the amount of overpayment for which the student is responsible as Aid that was or could have been disbursed (see Volume 5, 2013-14 FSA Handbook). Then, when ESATM has completed the Return calculation, it should document the amount of the overpayment and, as applicable, reduce any post-withdrawal disbursement or increase any amount the student must return by the amount of the overpayment owed by the student.

POST WITHDRAWAL DISBURSEMENT

ESATM is authorized to return any excess funds after applying them to outstanding balances on previous periods or other remaining institutional costs to the separate funds in the order of Pell Grant and then student.

The ESATM School President must advise the student or parent that they have

14 calendar days from the date that the school sent the notification to accept a post withdrawal disbursement.

If a response is not received from the student or parent within the allowed time frame or the student declines the fund, ESATM will return any earned funds that the school is holding to the Title IV programs. Post-withdrawal disbursements will occur within 90 days of the date that the student withdrew.

PROCESSING AID APPLICATIONS

How to apply?

Applications for federal aid programs are made by completing a Free Application for Federal Student Aid

(FAFSA) (www.fafsa.ed.gov) which collects the student's family's income and asset information. If they have any difficulty in accessing or understanding the FAFSA, they may make an appointment with the Financial Aid Director at ESATM to have assistance in filling out the FAFSA. Important!

- Know the deadlines
- Use the School Code Search
- Verification. ESATM may be asked by the Department of Education for additional, supporting information regarding your FAFSA. The school will not be able to process a student's application without any requested documentation.

The student should use FAFSA4caster to learn more about the financial aid process and get an early estimate of their eligibility for federal student aid. FAFSA4caster will help the student understand their options for paying for college. It will also provide some basic information and it will estimate their eligibility for federal student aid. The estimate will be shown in the "College Cost Worksheet" where they can also provide estimated amounts of other student aid and savings that can go towards their college education. You can access the FAFSA4caster at: <https://studentaid.gov/aid-estimator/>

If you're ready to fill out the FAFSA go for it at: <http://www.studentaid.gov>! If you'd like more information first, we can help you by contacting the Financial Aid Director at ESATM.

POST-FAFSA

1. The FAFSA will be analyzed and assigned an Eligibility Index Number (EFC) which stands for Estimated Family Contribution.
2. The student will receive a Student Aid Report (SAR).
3. An Institutional Student Information Record (ISIR) will be sent to the schools the student selected.

ELIGIBILITY INDEX NUMBER

Financial need is determined by an annual, congressionally approved formula applied for all financial aid applicants. To determine financial need, an index is created based upon facts about the student and their family's income and assets; the size of their family; number of family members attending postsecondary school(s); and any unusual circumstances or financial hardships specific to the student. This index is used to determine the student's financial aid assistance in meeting the cost of attending a post-secondary institution.

DETERMINING FINANCIAL NEED

Financial need = Cost of Going to School less your < Expected Family Contribution >.

Cost of Going to School is tuition, fees, books, supplies, equipment, and other educational costs.

Expected Family Contribution is the amount that is determined to be your family's contribution to your education.

General Terms of Eligibility is a part of the ESATM

Consumer Information is updated annually. This information is also available on the ESATM School website at www.esatm.edu.

VERIFICATION BEFORE CALCULATION OF AWARDS

Multiple processes are in place to verify Title IV Student Eligibility. Once a student has completed a FAFSA application and received a SAR the school will draw down the student's ISIR. Data on the ISIR will be reviewed for content accuracy with careful attention to C-codes by the Financial Aid Director.

"C codes are not rejection codes but must be resolved if any SAR comment codes generate a C code before awarding aid to the student."

To ensure compliance, all ESATM students' SAR Comment Codes will be checked against the SAR Comment Codes and Text Guide. Any code which generates a C code will be resolved before an Award

Letter will be given to a student. In addition, the following Title IV Student Eligibility Checklist will be completed and placed in each individual student file.

Title IV Student Eligibility Checklist

(To be placed in each student file)

Student Name Year in School Year

Student has a valid ISIR on file

If applying for Student Loans, student has a:

Current MPN

Completed On-line Entrance Counseling

If applying for Parent PLUS Loan the parent has completed a current MPN and the credit has been approved. Is required to have a co-signer on the PLUS Loan. Is PLUS Loan Co-signer approved. Factors checked via database matches

Student satisfies the citizenship or eligible non-citizenship requirements (34 CFR 668.32(a) and 668.33)

Student has a valid social security number (34 CFR 668.32(d) and 668.36)

Student does not have any federal student loans in default, owe any grant over payments, or has not been convicted of – or plead nolo contendere or guilty to – a crime involving fraud in obtaining Title IV, HEA assistance (34 CFR 668.32(g) and 668.35)

Factors checked by the school (no database match possible)

Student is a regular student enrolled, or accepted for enrollment, in an eligible program at ESATM (34 CFR 668.32(a)) Student is not enrolled in either an elementary or secondary school (34 CFR 668.32(b))

Student is maintaining satisfactory academic progress according to the institution's published standards of satisfactory academic progress (34 CFR 668.32(f) and 668.34) Hours completed as of last award period Grade point average _____

Student filed a Statement of Educational Purpose in accordance with the instructions of the Secretary of Education (i.e., completes a FAFSA). (34 CFR 668.32(h))

Student satisfies the Title-IV program-specific requirements (if applicable) (34 CFR 668.32(i) and (k))

Factors self-reported by the student

Student has a high school diploma or its recognized equivalent or was home-schooled on file. (34 CFR 668.32(e))

A copy of high school diploma or official transcript must be on file.

The following is to be signed as a part of the Award Letter Acceptance

PROFESSIONAL JUDGEMENT

ESATM will exercise its right to Professional Judgment only on the basis of adequate documentation. While the Department of Education does not define adequate documentation, the documentation should be such that an auditor or program reviewer will be able to gain an understanding of the determination to exercise professional judgment.

Documentation will be such that the institution has satisfied itself in the belief that proper action has been taken.

Exercising a professional judgment is at the discretion of the school and school policy. It is entirely conceivable that a student attends a school and adjustments are made in accordance with a professional judgment and in the same year comes to ESATM. ESATM reserves the right to deny the same adjustments.

PROFESSIONAL JUDGEMENT STATUE

HEA Sec. 479(a) IN GENERAL –Nothing in this part shall be interpreted as limiting the authority of the financial aid administrator, on the basis of adequate documentation, to make adjustments on a case-by-case basis to the cost of attendance or the values of the data items required to calculate the expected student or parent contribution (or both) to allow for treatment of an individual eligible applicant with special circumstances. However, this authority shall not be construed to permit aid administrators to deviate from the contributions expected in the absence of special circumstances. Special circumstances may include tuition expenses at an elementary or secondary school, medical, dental or nursing home expenses not covered by insurance, unusually high child care or dependent care cost, recent unemployment of a family member or an independent student, a student or family member who is a dislocated worker (as defined in section 101 of the Workforce Investment Act of 1998), the number of parents enrolled at least half time in a degree, certificate, or other program leading to a recognized educational credential at an institution with a program participation agreement under section 487, a change in housing status that results in an individual being homeless (as defined in section 103 of the McKinney-Vento Homeless Assistance Act), or other changes in a family’s income, a family’s assets or a student’s status. Special circumstances shall be conditions that differentiate an individual student from a class of students rather than conditions that exist across a class of students. Adequate documentation for such adjustments shall substantiate such special circumstances of individual students. In addition, nothing in this title shall be interpreted as limiting the authority of the student financial aid administrator in such cases (1) to request and use supplementary information about the financial status or personal circumstances of eligible applicants in selecting recipients and determining the amount of awards under this title, or (2) to offer a dependent student financial assistance under section 428H or Federal Direct Unsubsidized Stafford Loan without requiring the parents of such student to file the financial support of such student and refuse to file such form No student or parent shall be charged a fee for collecting, processing, or delivering such supplementary information.

It is important to note what we cannot do in a professional judgment: The following are some of the things which ESATM will not do.

- A professional judgment is award year specific and cannot carry forward from year to year unless subsequent requests are made, and subsequent documentation obtained if the additional documentation is necessary.
- We cannot directly change an EFC.
- We cannot make changes to the EFC formula.
- We may not establish automatic categories of special circumstances and provide identical outcomes to all students in that circumstance. All professional judgments must be conducted on a case-by-case basis.
- We must not use professional judgment to circumvent the regulations or the law.
- We cannot use a professional judgment to make an otherwise independent student dependent. Dependency overrides are a one-way option from dependent to independent.
- We cannot make a dependent student independent solely based on the student’s demonstrated self-sufficiency.
- We cannot make a dependent student independent solely based on the student not being claimed as dependent on the parents’ tax return.

PROFESSIONAL JUDGEMENT AND VERIFICATION

It is important to note that any applicant who is selected for verification, whether by ED or the school, must complete verification before any professional judgments can be made. This requirement does not apply to dependency overrides. The results of the verification and professional judgment cannot be submitted to CPS on the same day. After the school receives the ISIR resulting from verification, the school would use that ISIR transaction to make adjustments to the applicant’s FAFSA using professional judgment.

ADJUSTING COMPONENTS OF COST OF ATTENDANCE

Definition: On a case-by-case basis, a determination that one or more of the components in a student's COA is not accurate for that student's situation. The PJ action is to change the component(s) to more accurately reflect the student's situation (HEA Sec. 479A (a)).

ADJUSTING DATA ELEMENTS USED TO CALCULATE EFC

Definition: On a case-by-case basis, a determination that one, or more, of the elements used to calculate a student's EFC is not accurate for that student. The PJ action is to change the element(s) and recalculate the EFC. The EFC, itself, cannot be changed as an act of PJ, only the elements in the formula can be changed. (HEA Sec. 479A (a)).

PERFORMING A DEPENDENCY OVERRIDE

Definition: On a case-by-case basis, a determination that an otherwise dependent student should not be considered dependent for Title IV purposes.

The PJ action is to override the dependency status and make the student independent. This PJ action is to be used in unusual circumstances. We cannot make the student independent due to:

- Student's self-sufficiency
- Student not being claimed as a dependent on parents' tax return
- Parents refusal to complete FAFSA
- Parents refusal to provide verification documentations (HEA Sec. 480 (d)(7)).

PARENT REFUSES TO COMPLETE FAFSA/PROVIDE SUPPORT

Definition: On a case-by-case basis, a determination that a student with parents, who do not support him/her and have refused to complete a FAFSA, can be eligible for an unsubsidized Direct Loan. The PJ action is to document the parents' refusal to complete the FAFSA and the refusal to support the student.

The student can borrow an unsubsidized DL up to the dependent student annual limit. (HEA Sec. 479 (A)).

DENYING OR REDUCING A FEDERAL DIRECT LOAN

Definition: On a case-by-case basis, a determination that an otherwise eligible

DL borrower will not be able to borrow the full amount he or she is eligible for or will not be able to borrow at all. The PJ action is to either originate a DL at the lesser amount or to not originate a DL at all. The decision must be based upon a reason that is not discriminatory and that reason must be provided in writing to the student or parent, if a parent PLUS, and the student's file must be documented. (HEA Sec. 479 (A) (c)) and (34 CFR 685.301(a)(8))

RECONCILIATION

Importing School Account Statement (SAS) and Electronic Statements of Accounts (ESOA)

When the school draws down Direct Loan and Pell funds through G5 into its bank account the ESATM CEO/Business Officer must report actual disbursement information to COD within required timeframes:

- 7 days before and up to 15 days after actual disbursement to indicate that an actual disbursement has taken place.
- Anytime an adjustment is made to a student's actual disbursement, the adjustment must also be reported timely in COD and G5.

The starting point for reconciliation is the COD system reports School Account Statement (SAS) for Direct Loans and Electronic Statements of Accounts (ESOA) for PELL Grants. Reconciliation is the responsibility of ESATM CEO/Business Officer who works with the Financial Aid Office to ensure that ED systems, ESATM system and ESATM records properly align.

Each month the COD system sends a SAS and an ESOA (separate report for each award year) report to the SFAHP SAIG Mailbox. This report is generated by the COD system during the first weekend of the month following the reported month. The SAS contains all Direct loans and the ESATM contains all PELL grant financial transactions including refunds, disbursements, and adjustments for an award year.

ESATM CEO/Business Officer will reconcile its Direct Loan and PELL accounts by comparing the Ending Cash Balance on the School Account Statement with its internal records, ensuring that any discrepancies are resolved, and documents any reasons for a positive or negative balance.

For 2017 – 2018, schools may request via the COD website a SAS and/or ESATM Disbursement Detail on Demand report under the new Reports Request option.

Reports will be sent to the school's SAIG mailbox.

Periodically, at least once a term, the ESATM CEO/Business Officer and the Financial Aid Director will review their procedures and update as necessary.

ASSIGNING USER ACCESS TO COD/G5 SYSTEMS

ESATM CEO has Primary Access to the COD and G5 System. She has assigned the Financial Aid Director Primary access to COD and non-primary access to G5.

YEAR-END CLOSE OUT

In addition to monthly reconciliation, ESATM CEO/Business Officer must also close out each award year for the Direct Loan and PELL grant programs. A school must have a \$0 ending cash balance in order to properly close out the award year. The closeout for each award year must be completed within 13 months from the end of the award year.

ESATM understands that unsubstantiated drawdowns will have to be returned by the school.

Documentation Supporting Monthly Reconciliation and Any Data Resolution(s) Monthly Reconciliation is complete when:

- all discrepancies have been identified and resolved
- timing issues are tracked for reconciliation in next month's SAS/EOSA • reasons for any Ending Cash Balance have been identified
- all monthly reconciliation efforts have been documented.

The ESATM CEO/Business Officer maintains a copy of the monthly reconciliation records in the ESATM CEO's office, and it is also maintained on the ESATM file server.

Reconciliation Resources:

- COD website: <https://cod.ed.gov>
 - o Direct Loan
 - School Account Statement (SAS) – contains student Direct Loan information as reported to COD and presented in 4 separate sections – Cash Summary, Disbursement Summary by Loan Type, Cash Detail, Loan/disbursement Information.
 - o Pell Grant
 - Electronic Statement of Account (ESOA), Pell Grant Reconciliation Reports and Pell Grant Year-to-date Records.
- COD Customer Service
 - o 1-800-848-0978
 - o Issue identification and resolution
 - o Ad hoc reports
 - o COD Reconciliation Specialists
 - Each school is assigned to a COD Reconciliation Team member that can assist you with individual school reconciliation issues. Reconciliation representatives reach out proactively to assist schools in fixing errors that might prevent reconciling timely.

- COD Technical Reference (www.ifa.ed.gov/ifap/publications) o Vol. II, Section 4: Edits o Vol. VI, Section 8: COD Reports
- Direct Loan Coalition
 - o Schools often receive the best guidance, training, and assistance from fellow schools. The Direct Loan Coalition of schools is made up of schools currently participating in the Direct Loan program that are willing to assist fellow Direct Loan schools with questions and concerns about the program...
 - o Note: the Direct Loan Coalition is not affiliated with the U.S. Department of Education o www.directstudentloancoalition.org
- Direct Loan School Guide, Chapter 6
 - o www.direct.ed.gov
- ED Recorded Reconciliation Online Training
 - o Dear Colleague Letter – ANN-12-14 o <http://ifa.ed.gov/dpcletters/ANN1214.html>
 - o 90-minute training session intended for financial aid and business office personnel who are responsible for reconciling and closing out Direct Loan funds.
- 2013 Blue Book
 - o Volume 5, Chapter 8, starting on page 5-293.

REINSTATEMENT OF AID

Reinstatement of aid is limited to the period under evaluation. Students making SAP by the conclusion of the Warning or Probation period will be removed from the warning/probation status and will regain eligibility for Title IV aid.

SEPARATION OF DUTIES

ESATM divides the functions of authorizing payments and disbursing or delivering funds so that no office has responsibility for both functions with respect to any particular student aided under the program [34 CFR 668.16(c)(2)].

The Director of Financial Aid is responsible for Authorizing payments: awarding/packaging a student; could draw down funds from G5 but not have access to posting funds to students' accounts or giving checks to students.

The CEO/Business Officer is responsible for Disbursing or delivering funds: delivering checks to students, posting to student's accounts, could draw down funds and deliver checks to students, but not award and package a student.

The Director of Financial Aid and the Business Officer are two organizationally independent individuals who are not members of the same family [34 CFR 668.15(f)(3)] or who do not together exercise substantial control [34 CFR 668.15(f)(2)] over the institution.

XX. REFUND POLICY & REIMBURSEMENT

Tuition refunds will be made consistent with applicable state and federal requirements. Students wishing to cancel their enrollment must notify the college of their intent in writing. The effective date of cancellation is the date the notice is postmarked or submitted to an approved college administrative officer. An enrollee may cancel enrollment before or on the first day of class in any given semester and receive a full refund of all tuition and refundable fees paid toward that semester or session.

Tuition refund policies also apply to any student who may be dismissed from the program by the administration. In the event of withdrawal or termination by the school, a refund will be a pro-rata portion of the tuition based upon the last day of attendance.

PER PROGRAM REIMBURSEMENT SCALE

If withdrawal or cancellation occurs

The College will retain

Prior to the first day of the semester	Full refund
During the first week of the semester	10% of that semester's tuition
During the second or third week of the semester	20% of that semester's tuition
After the third week but prior to Completion of 25 percent of the semester	45% of that semester's tuition
After 25 percent but not more than 50 percent of the semester has been offered	70% of that semester's tuition
After completion of more than 50 percent	100% of that semester's tuition of the semester

COURSE WITHDRAWAL REIMBURSEMENT SCALE

Week 1	Post Add/Drop period (8 days after the trimester begins)
Week 2	10% of the course fee retained by ESATM
Week 3	20% of the course fee retained by ESATM
Week 4	45% of the course fee retained by ESATM
After Week 4 of classes ESATM retains 100% of course fee.	

XXI. TREATMENT OF TITLE IV FUNDS WHEN A STUDENT WITHDRAWS RETURN TO TITLE IV FUNDS (R2T4) POLICY

When a student applies for financial aid, a statement is signed that the funds will be used for educational purposes only. Therefore, if a student withdraws before completing the program, a portion of the funds received may have to be returned. The College will calculate the amount to be returned to the Title IV, HEA (Higher Education Act) Federal fund programs according to the policies listed below.

This policy applies to students who **withdraw officially, unofficially or fail to return from a leave of absence or are dismissed from enrollment** at the College. It is separate and distinct from the College refund policy. (Refer to institutional refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required to be returned for the students affected by this policy, are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of **unearned** funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When a student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

5. If applicable, the school will provide the student with a letter explaining the Title IV, HEA requirements. To include,
 - a. The amount of Title IV, HEA assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program based on scheduled attendance and the amount of funds the student received.
 - b. Any returns that will be made to the Federal program on the student's behalf as a result of exiting the program. If a student's scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.
 - c. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
6. Supply the student with ledger card record noting outstanding balance due to the school and the available methods of payment. A copy of the completed worksheet, check, letter and final ledger card will be kept in the student's file.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement indicating he/she is continuing his or her program of study and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

Unofficial Withdrawal

Any student that does not provide official notification of his or her intent to withdraw and is absent for more than 14 consecutive calendar days, fails to maintain satisfactory academic progress, fails to comply with the school's attendance and /or conduct policy, does not meet financial obligations to the school, or violates conditions mentioned in the School contractual agreement, will be subject to termination and considered to have unofficially withdrawn.

Within two weeks of the student's last date of academic attendance, the following procedures will take place.

1. The Registrar office will make three attempts to notify the student regarding his/her enrollment status.
2. Determine and record the student's last date of attendance as the last recorded date of academic attendance on the attendance record.
3. The student's withdrawal date is determined as the date the day after 14 consecutive calendar days of absence.
4. Notify the student in writing of their failure to contact the school and attendance status resulting in the current termination of enrollment.
5. The school calculates the amount of Federal funds the student has earned, and, if any, the amount of Federal funds for which the school is responsible.
6. Calculate the college's refund requirement (see school refund calculation).

7. The College's Director of Financial Aid will return to the Federal fund programs any unearned portion of Title IV funds for which the college is responsible within 45 days of the date the withdrawal determination was made, and record on student's ledger card.
8. If applicable, the College will provide the student with a refund letter explaining Title IV requirements:
 - a. The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
 - b. Advise the student in writing of the amount of unearned Title IV, HEA aid and tuition and fees that he/she must return, if applicable.
9. Supply the student with final student ledger card showing outstanding balance due the school and available methods of repayment.
10. A copy of the completed worksheet, check, letter, and final ledger card will be kept in the student's file.

Withdraw Before 60%

The institution must perform a R2T4 to determine the amount of earned aid through the 60% point in each payment period. The institution will use the Department of Education's prorate schedule to determine the amount of the R2T4 funds the student has earned at the time of withdrawal.

Withdraw After 60%

After the 60% point in the payment period, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during this period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

The college measures progress in semester credits and uses the payment period for the period of calculation.

The Calculation Formula:

Determine the amount of Title IV, HEA aid that was disbursed plus Title IV, HEA aid that could have been disbursed.

Calculate the percentage of Title IV, HEA aid earned:

- a) Credit Hour Program: Divide the number of calendar days completed in the period by the total number of calendar days in the period

$$\frac{\text{NUMBER OF CALENDAR DAYS COMPLETED}}{\text{TOTAL NUMBER OF CALENDAR DAYS IN THE PEIROD}}$$

Scheduled breaks of at least five consecutive days and days student was on an approved LOA are excluded.

- b) If this percentage is greater than 60%, the student earns 100%.
- c) If this percentage is less than or equal to 60%, proceeds with calculation.

Percentage earned from (multiplied by) Total aid disbursed or could have been disbursed = AMOUNT STUDENT EARNED.

Subtract the Title IV aid earned from the total disbursed = AMOUNT TO BE RETURNED.

100% minus percent earned = UNEARNED PERCENT

Unearned percent (multiplied by) total institutional charges for the period = AMOUNT DUE FROM THE SCHOOL.

If the percent of Title IV aid disbursed is greater than the percent unearned (multiplied by) institutional charges for the period, the amount disbursed will be used in place of the percent unearned.

If the percent unearned (multiplied by) institutional charges for the period are less than the amount due from the school, the student must return or repay one-half of the remaining unearned Federal Pell Grant.

Student is not required to return the overpayment if this amount is equal to or less than 50% of the total grant assistance that was disbursed /or could have been disbursed. The student is also not required to return an overpayment if the amount is \$50 or less.

The College will issue a grant overpayment notice to student within 30 days from the date the school's determination that student withdrew, giving student 45 days to either:

1. Repay the overpayment in full to the Eastern School of Acupuncture and Traditional Medicine
OR
2. Sign a repayment agreement with the U.S. Department of Education.

Order of Return

The College is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on your behalf is available through the office upon student request.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds" is allocated in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Direct PLUS loans
- Federal Pell Grants for which a Return is required
- Federal Supplemental Educational Opportunity Grant
- Iraq and Afghanistan Service Grant for which a Return is required
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The Student

Earned AID:

Title IV, HEA aid is earned in a prorated manner on a per diem basis (clock hours) up to the 60% point in the semester. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the Director of Financial Aid.

Post Withdraw

If you did not receive all of the funds that you have earned, you may be due a post-withdraw disbursement. The College may use a portion or all of your post- withdraw disbursement for tuition and fees (as contracted with the College). For all other college charges, the College needs your permission to use the post-withdraw disbursement. If you do not give permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student.

Institution Responsibilities

The College's responsibilities in regard to Title IV, HEA funds follow:

- Providing students information with information in this policy.
- Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students.
- Returning any Title IV, HEA funds due to the correct Title IV programs.

The college is not always required to return all of the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

Overpayment of Title IV, HEA Funds

Any amount of unearned grant funds that a student must return is called an overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received. You must make arrangements with the College or Department of Education to return the amount of unearned grant funds.

Student Responsibilities in regard to return of Title IV, HEA funds

- Returning to the Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdrawal should be in writing and addressed to the appropriate institutional official.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing.
- Either these notifications, to withdraw or rescind to withdraw must be made to the official records/registration personnel at your school.

Refund vs. Return to Title IV

The requirements for the Title IV, HEA program funds when you withdraw are separate from any refund policy that The School may have to return to you due to a cash credit balance. Therefore, you may still owe funds to the school to cover unpaid institutional charges. The College may also charge you for any Title IV, HEA program funds that they were required to return on your behalf.

If you do not already know what the College Refund policy is, you may ask you Director of Financial Aid a copy.

Return to Title IV questions

If you have questions regarding Title IV, HEA program funds after visiting with your Director of Financial Aid, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web www.studentaid.ed.gov.

This policy is subject to change at any time, and without prior notice.

XIX. VERIFICATION OF FINANCIAL AID

The College completes verification of all enrolled students who are selected for ‘Verification’ by the CPS and applied for financial aid. During. If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Office of Student Financial Planning) and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student’s, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc.

Students will be notified in writing of all documents required to fulfill this federal requirement. If after review by the Office of Student Financial Planning, there are any changes to the Estimated Family Contribution and possibly the financial aid available, the student will be notified in writing.

If the ISAR is selected for verification, the student must provide the requested information within 30 days from the request date. Requests for information will be sent via e-mail and a phone call or letter will follow if the student is not responding. The student will be instructed as to the necessary corrections. The student risks financial suspension and a return of funds if necessary if the requirements are not met.

DEPARTMENT OF ACADEMICS

XX. SATISFACTORY ACADEMIC PROGRESS (SAP)

The Eastern School of Acupuncture’s policy on satisfactory academic progress (SAP) applies to all students enrolled in an Accreditation Commission for Acupuncture and Herbal Medicine (ACAHM) and New Jersey Department of Education Licensing Bureau approved program, whether receiving Federal Title IV, HEA Funds, Partial funding assistance, or self-pay. SAP standards are monitored by the Academic Dean, Director of Financial Aid, and Registrar.

All students must maintain SAP according to the following standards in order to continue enrollment. SAP for financial aid is measured at the end of each payment period and will be checked prior to disbursement of aid.

Minimum Standards

All ESATM students enrolled in the Masters of Science in Acupuncture program must meet minimum standards of SAP. Both qualitative and quantitative measures are utilized to determine satisfactory progress. Students who do not meet minimum standards may be ineligible for future financial aid disbursements and are subject to dismissal.

QUANTITATIVE MEASUREMENT REQUIREMENT

Students are required to complete their Acupuncture program in no longer than 4.5 years of the published 3 years' length of the program as measured in credit hours as determined by the program in order to be considered making SAP.

Students in the Traditional Herbal Medicine Program are required to complete the program in no longer than 55 weeks of the published 37-week length of the program as measured in clock hours as determined by the program to be considered making SAP.

Evaluations are conducted at the end of each (semester) payment period to determine if the student has met the minimum requirements. Evaluations are based on the cumulative attendance percentage as of the last day of the evaluation period. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. An evaluation of the cumulative attendance since the beginning of the course will indicate that given the same attendance rate, the student will graduate within the maximum time frame allowed.

QUALITATIVE MEASURE OF SATISFACTORY ACADEMIC PROGRESS (SAP)

Students must maintain an overall Cumulative GPA of 2.0 to remain in good standing. If students fail to achieve an academic level of a GPA of 2.0 for any given semester, they will be placed on Academic and Financial Aid Warning.

An INCOMPLETE grade will be given to students who have not completed course work due to unusual circumstances, such as illness or an unforeseen personal or family emergency. Documentation may be required. Students graded INCOMPLETE are expected to notify the instructor and complete the required work within the semester. If the incomplete work is not completed by that date, the grade will be changed from INCOMPLETE to FAIL. Extensions may be granted with the approval of the instructor and Academic Dean. Students' grades will be based on quizzes, tests, mid-terms, finals, projects, clinical evaluations, and professional behavior.

GRADING SYSTEM & INCOMPLETE GRADES

93-100%	A	GPA 4.0	77-79%	C+	GPA 2.3
90-92%	A-	GPA 3.7	70-76%	C	GPA 2.0
87-89%	B+	GPA 3.3	Below 70	F	GPA 0.0
83-86%	B	GPA 3.0	Incomplete		INC
80-82%	B-	GPA 2.7			

Same As or Stricter Than

The school's SAP policy for Title IV, HEA students is the same as the school's standards for students enrolled in the same educational programs who are not receiving Title IV, HEA funding.

The Director in the financial aid office reviews the Title IV, HEA SAP policy to ensure it meets all federal requirements. The Director of Academic Affairs notifies financial aid office if the college changes its academic policies.

Evaluation Periods

SAP evaluation periods are based on actual semesters or hours contracted at the college. Students who are not making SAP will be notified in writing. Failure to make SAP will impact eligibility for Title IV aid. SAP is monitored on a trimester basis by the Administration. The maximum time frame equals 1.5 the 59 Eastern School Policies and Procedures Manual 2022-2023

published length of the course. Authorized leaves of absence will not be considered in the maximum time frame evaluation. You must be aware that a LOA will extend the student's contracted period and maximum time frame by the length of the LOA.

**Academic Year Definition For
Credit Hour Semester:**

24 credit hours and 30 weeks of instruction

In the current trimester schedule, an Academic Year is 2 semesters.

FINANCIAL AID WARNING

The ESATM evaluates SAP at the end of each payment period. Students who do not meet SAP measures described above will automatically be put on Financial Aid Warning for one payment period. This status may only be given to a student who was in compliance with the institution's SAP standards at the previous evaluation. Students who are put on a Financial Aid Warning continue to receive Title IV aid for the next payment periods after they receive the warning status. The student's academic progress will be evaluated at the end of the Warning period. It may not be assigned for consecutive payment periods.

The Warning status is applied only to students with a reasonable expectation of improvement in one payment period.

If a student is making SAP at the end of the Financial Aid Warning period, they shall be returned to normal SAP status with no loss of Title IV eligibility.

A student who has not improved his standing and still fails to comply with the satisfactory academic progress policy at the end of the Warning Period, will be ineligible for future aid disbursements. It is advisable for any student on warning status to meet with both a financial aid counselor and an academic advisor to ensure future satisfactory progress and aid eligibility.

The student may continue on a cash-pay basis with an approved payment plan. Arrangements for payment must be approved within 10 school days after notification of loss of SAP.

APPEAL PROCESS

The Financial Aid Appeal process allows students who are not meeting SAP standards to petition the institution for reinstatement of title IV aid eligibility. (If a school does not allow an appeal, a student may not be placed on financial aid probation).

Students may have the opportunity to have their financial aid eligibility reinstated by appealing the decision and being placed on Financial Aid Probation. Students have five (5) business days after being notified to institute an appeal. The appeal must be in writing and given to the CEO, who will meet with the Financial Aid Academic Appeals Committee to make a decision on the appeal.

The bases on which a student may file an appeal are injury or illness; death of a relative; or other special circumstances. Students must provide supporting documents and describe in writing any unusual circumstances that warrant special consideration. Students must provide information as to why they did not make SAP and what has changed that will allow them to make SAP by the next evaluation point.

The CEO will provide a decision in writing within ten (10) business days.

FINANCIAL AID PROBATION

If Financial Aid Probation Status is granted, the student will regain Title IV, HEA eligibility for the next eligible payment period only. The student must be making SAP at the end of the payment period to regain Title IV, HEA funding for the next payment period.

The student will be placed on an academic plan to regain satisfactory academic progress status to continue to be eligible for federal aid beyond the initial probationary period, the student must either be meeting the cumulative attendance and grade standards as published by the school or be in compliance with any customized written academic plan.

The academic plan may be as complicated as a course-by-course plan toward completion, or as simple as a mathematical formula that specifies the percentage of coursework that the student must now complete. An academic plan may continue for multiple payment plans. The student is now on financial aid probation. At the completion of the plan the student will either be in compliance with SAP or have completed the program. If the student fails to meet the standards established in the plan, the student will no longer be eligible for title IV aid.

In the academic plan, the ESATM determines the minimum grade point average the student must achieve and the number of credits that the student may take.

An academic plan can be changed if the student files another appeal. The reasons for changing the academic plan are related to unusual circumstances that prevented the student from meeting the requirements of the original academic plan. These reasons may include:

- Two required courses are only available in the same time slot.
- The school is unable to offer a required course during the term outlined in the plan.
- Personal situation or emergency.

All documents concerning a written appeal of a SAP evaluation must be kept in the student file, including the school's written determination of such appeal and details of any academic plan that may be developed.

XXVII. REMOTE CLASSES

Only didactic classes which are lecture-based can be offered on the online platform, Zoom. Students attending remote classes will receive an email with log-in information, and must be present, visible, and participate in the class to the same extent as an on-campus class. Students are expected to attend remote class sessions in a setting conducive to learning. ESATM's ability to offer remote classes is dependent on approval by its accreditor, ACAHM.

XXVIII. ATTENDANCE/ABSENCES

Students are expected to attend every class. Students must attend 80% or more of a didactic course and complete all course requirements to receive credit for the course. For each class, 3 absences are permitted. Instructors may reduce the number permitted but cannot exceed 3 absences and is detailed in the course syllabus. The instructor of a class. More than 3 absences will result in an a failing grade. The exception is an excused absence.

Excused Absences

Individual excused absences include specific events, including jury duty, a death in the immediate family, and others. Documentation is required to be submitted to the Registrar. If the absence is unspecific,

including any Covid-related reason, a family issue right before class, travel delays, and others, the student must submit documentation to the Dean.

Scheduled schoolwide closures include federal holidays and scheduled campus closures from the academic calendar. All on-campus and live remote classes would be canceled. Unscheduled schoolwide closures include those weather-related. Notice is sent via text message and posted on the website the day before or day of. All live remote classes run as scheduled. All schoolwide excused absence class time needs to be made up.

XXIX. MAKE-UP & TARDINESS

Excessive tardiness (i.e., more than 3 tardiest in a semester) and/or excessive absence may result in disciplinary action. Excessive tardiness/leaving early will be counted as unexcused absences. Students who arrive for class later than 15 minutes after class has begun or leave 15 minutes prior to the end of class will be marked tardy. Any student missing 30 minutes or more of a class will be marked absent for the day. Students will be required to make up class hours and missed work due to tardiness, leaving early, and absence.

An incomplete (INC) grade will be given to students who have not completed coursework or 15 weeks of clinic shifts. Students have the first 2 weeks into the following semester to complete all incomplete work, including clinic makeup shifts. After completed, the grade will be updated to your earned grade. If work is not unsubmitted, the INC will change to F.

The Eastern School follows the following policy regarding tardiness in both the classroom and clinic:

0-15 minutes tardy	Instructor warning
16-30 minutes tardy (Orbund marked “Tardy Present”)	Instructor discretion to mark absent or provide a student warning (habitual tardiness will be marked with an ‘absent’)
>30 minutes tardy Orbund marked (“Tardy Absent”)	Marked absent

3 Tardies=1 Absence

>3 warnings= 1Tardy

Students marked absent due to tardiness are expected to remain in class and complete the entire remaining class session or clinic shift.

XXX. POLICY ON STUDENT COURSE FAILURES

Should a student earn a failing grade in a course, the following steps are to be taken in the process of remediation for that course:

1. The student shall be placed on Academic Probation for one (1) semester during which they are required to meet with either the Registrar or the Academic Dean for academic counseling at a minimum one (1) time every three weeks during the course of their probation.
2. The student and institution will agree on and begin a Course Remediation Plan which will be strictly followed through successful completion of the failed course.
3. Academic Probation will continue until the failed course has been successfully completed.
4. The student shall be required to participate in free tutoring provided by ESATM or approved by ESATM with a private tutor at the student’s own expense. The terms of the tutoring sessions will be explicitly documented in the Remediation Plan.

5. A subsequent failure in a course under a Remediation Plan will result in the student taking a minimum of one (1) semester leave of absence during which they will be required to follow a more intensive Remediation Plan developed through the Academic Dean to ensure successful completion of the failed course.
6. A second subsequent failure of a course will be subject to disqualification from the program.
7. Any student serving three (3) consecutive trimesters on Academic Probation is subject to dismissal from the program.

XXXI. CONDUCT DURING ALL LECTURES AND GRAND ROUNDS

1. Students may not engage in conversations while any lecturer is speaking.
2. Cell phone ringers must be turned off or put on vibrate before class begins. If an emergency call is received while the phone is on vibrate, the student must leave the classroom before answering the call. Electronic devices are permitted for classroom purposes only (e.g., note taking, digital textbooks, reference) and are at the discretion of the instructor. Phones and electronic devices are prohibited during all examinations and while reviewing exam content.
3. Comments and contributions during classes should be limited to those that will be of educational benefit to all others present.
4. Patients and classmates who volunteer to be treated during grand rounds and class time must be treated with respect. All medical histories must remain confidential.
5. Professional conduct is mandatory.
6. Egregious disregard of the above policies will result in disciplinary actions being taken by the school.

XXXII. GRAND ROUNDS ATTENDANCE POLICY

All grand rounds sessions are 8 hours and graded pass/fail. Students are required to attend 7 grand rounds sessions prior to becoming an intern in the clinic. Students must register for each session with the registrar before attending the session. Failure to register beforehand may result in the student not receiving credit/hours. Students must be present for the entire session to receive credit. A class absence due to attending grand rounds are excused.

XXXIII. COMPREHENSIVE EXAMS

Purpose of the Exams

Comprehensive exams determine the progress of students in the program. There are three (3) sections of comprehensive exams given at ESATM. The Year I comp exam is administered at the end of the first year. During the second year, there are two exams. The Year II Part I comp exam is administered after the second semester of the second year. The Year II Part II comp exam is after the completion of the second year.

Exam Section	Associated Classes
1st Year TCM Theory	TM111, TM112, TM113, TM120
1st Year Point Location	AC100, AC110
1st Year Bioscience	WM100, WM110, WM120, WM130, WM140
2nd Year TCM Theory	TM111, TM112, TM113, TM120, TM211, TM212
2nd Year Point Location	AC100, AC110, AC120, AC130, AC210, AC220,

Registration and Results

Registration for all comp exams takes place between weeks 5 and 7 of each semester via comp exam petition. Students must complete the petition prior to week 8 to avoid a \$25.00 late registration fee. Comp exam petitions are emailed to qualified students and are available in the administrative office. Registration takes place with the Registrar. Students will be emailed a study guide after submitting a petition.

Students will be notified of exam results in the week following the exams. All students may review their comp exams after result notifications have been sent and are responsible for contacting the office to set up their review and retake.

Exam Retake Policies

If a student fails the comp exam in part or in whole, they must retake and pass the exam to progress in the program. Students can review failed exams prior to taking the retake.

Students must pass all exams by the end of Week 3 of the following semester (21 days).

All retakes must be scheduled with the administrative office. A retake fee of \$25.00 per written and \$50.00 per practical exam is required. Payment is due at the time of scheduling, in the form of credit card, cash, check, or added to tuition on Orbund.

If a retake exam is unsuccessful, students must meet with the Academic Dean and schedule a date to retake the exam. If a subsequent retake exam is unsuccessful, the student must retake courses that correspond to the failed sections of the comp exam to be determined by the Dean. Upon completion of the coursework, the student will have a final attempt to pass the exam. If unsuccessful, the student will be ineligible to continue in the Masters' program.

XXXIV. MAKE-UP EXAM POLICY

Make up exams should be scheduled and completed through the instructor at a time which is agreeable to both student and instructor. If no time can be arranged, the student must contact the Administrative Office to schedule a make-up.

There is a \$25 written fee and \$50 practical fee for the respective exams, if scheduled with the Administrative Office. We strongly encourage students and instructors to schedule make-ups independent of the office to avoid administrative fees.

XXXV. CONFIDENTIALITY

Students must maintain confidentiality regarding all course exams. Students must assume the ethical obligation to keep in confidence all information pertaining to patients in compliance with HIPAA regulations. Confidential information may not be disclosed without the signed consent of the party in question, except as required by law. Patient records are not permitted off the college premises.

XXXVI. PLAGIARISM & CHEATING

Plagiarism is an act or instance of using, or closely imitating, the language and thoughts of another author without authorization. It includes the representation of another author's work as one's own by not crediting the original author. Cheating can be defined as, but is not limited to, the practice of fraud or deceit, the violation of rules and regulations, or taking an examination or test in a dishonest way such as having improper access to answers. Students who are found to be plagiarizing or cheating will fail the course and be placed on academic probation and may be suspended pending an investigation and/or hearing via Faculty Jurisdiction. Following the proceedings, disciplinary action or absolution of the charges will be determined.

XXXVII. STUDENT RECORDS

ESATM maintains student and alumni records indefinitely. The records that the college maintains are:

1. Attendance records
2. Academic progress and grades
3. Financial records
4. Enrollment agreement.
5. Record of credit given for previous training
6. Records of meetings, appeals, disciplinary actions, and dismissals
7. Copy of graduation certificate
8. Student Waiver form
9. Student Transcript

Students can request an official transcript at any time by completing a transcript request form, located on the website or by contacting the Registrar.

XXXVIII. GRADUATION REQUIREMENTS

To qualify for graduation, students must complete the following:

- CPR certification
- CNT certification
- Annual FERPA/HIPAA/OSHA training
- Three Comprehensive Examinations
- Year I and II conferences
- 250 Clinical encounters
- 7 grand rounds sessions
- 5 TCM intern clinic shifts (minimum)
- 1 Kiiko intern clinic shift
- Satisfactory completion of all required course work and clinical hours.
- Meet all financial obligations to the college.

XXXIX. ADVISEMENT

Academic advising is available to all students. All students meet with the Director of Administrative Operations once a year, in May. Students may also schedule a meeting with the Academic Dean or the Director of Administrative Operations for advisement throughout the year. For financial aid advisement, contact the Director of Financial Aid.

XL. DRESS CODE

Students are required to dress professionally at all times. Scrubs are required for all clinic shifts. For practical courses involving point location and palpation skills, students must be prepared with loose-fitting clothing. If unprepared, students may receive an absence for the class.

XLI. NEEDLING POLICY

In the state of New Jersey, only individuals licensed to practice acupuncture may do so, and students of acupuncture are only allowed to use acupuncture needles on the school premises, when supervised by an instructor who is a licensed acupuncturist in a course where needling is part of the current coursework. Needling off of the school premises, or on the school premises without the supervision of an instructor, is a violation of Eastern School policy, and is, therefore, grounds for dismissal from the program.

NEEDLE LAB

Students can practice needling skills and prepare for the Clean Needle Technique (CNT) exam. A form signed by the Academic Dean will acknowledge that the student has completed instruction in needle technique complying with CNT and the ability to needle satisfactorily for the CNT exam with an ESATM approved instructor. For CNT requirements, please visit the ccaom.org site.

XLII. REQUIREMENTS FOR NJ STATE LICENSURE

The New Jersey Acupuncture Examining Board requires a baccalaureate degree, completion of an accredited program with a minimum of 2500 hours of education and passing scores of 3 sections of the NCCAOM examination (theory, acupuncture points, and bioscience) to be eligible to sit for the NJ State license exam. For more information visit the NCCAOM.org.

DEPARTMENT OF CLINICAL STUDIES

XLIII. INTERN CLINIC

ESATM provides a practitioner-supervised clinic open to the public. Interns are required to fulfill 860 clinical hours, 5 TCM intern shifts minimum, 1 Kiiko intern shift minimum, and participate in a minimum of 250 patient treatments as part of their graduation requirements.

XLIV. PREREQUISITES FOR ASSISTANTS AND INTERNS

Students must be CPR certified and pass the Year I comprehensive exam prior to becoming an assistant. Students must renew their CPR certification every 2 years, be certified in Clean Needle Technique (CNT), and pass the Year II Part I comprehensive exam prior to becoming an intern.

XLV. SATISFACTORY PROGRESS

The Eastern School of Acupuncture's policy on satisfactory academic progress (SAP) applies to all students enrolled in an Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM) and New

Jersey Department of Education Licensing Bureau approved program, whether receiving Federal Title IV, HEA Funds, Partial funding assistance, or self-pay. SAP standards are monitored by the Academic Dean, Director of Financial Aid, and Registrar.

All students must maintain SAP according to the following standards in order to continue enrollment. SAP for financial aid is measured at the end of each payment period and will be checked prior to disbursement of aid.

XLVI. CLINIC ATTENDANCE POLICY

100% attendance is required for all clinic shifts. Students are permitted up to three absences per shift. If a student exceeds 3 absences, they will not receive credit/hours for the shift. All absences must be made up by attending another 4-hour shift. Students must email the Registrar with the missed and makeup shifts notated.

XLVIII. CLINIC DRESS CODE

Students must wear scrubs (students-blue; Clinical Supervisors-black), maintain personal hygiene and always conduct themselves in a professional manner. All students in the clinic must wear closed-toed shoes, a clean white lab coat and a name tag identifying them as an intern/assistant/observer. A more detailed explanation of the clinic Dress Code is available in the Clinic Manual.

ACADEMIC CONDUCT & DISCIPLINE POLICIES

XLIX. CODE OF CONDUCT

The ESATM students are expected to always behave in an ethical and professional manner. All cases of academic dishonesty will be handled by the College's judicial process and can result in penalties that may include dismissal from the program.

The ESATM is committed to the security of all exams and assessments. Students must not discuss the content of exams with other students. Students may not copy, photograph, or distribute any assessment information. Any breach in the confidentiality of exams will be handled by the College's judicial process and can result in penalties that may include dismissal from the program.

L. DISCIPLINARY POLICY

To ensure the smooth functioning of the ESATM activities and to implement the principles expressed in the Policy on Student Conduct at the Eastern School and the Rules for the Maintenance of Public Order, the administration has established the following procedures for disciplinary action:

A. Cases of Faculty Jurisdiction.

Board consists of Department Chairs, Academic Dean, and CEO

1. Cheating, plagiarism, forgery of academic documents with intent to defraud.
2. Disruption of a lecture, clinic, or any other premises used for academic purposes.
3. Failure to return library books, or destruction of all or part of a library book or archival document.
4. Interference with access to classrooms, clinic, or academic offices.
5. Physical detention or restraint of a student, instructor, Eastern School staff member, or administrator while that person is attempting to exercise his/her duties.

B. Cases of Senate Jurisdiction.

Board consists of Student Body President, CEO, Director of Admissions, Chair of Governing Board and Bursar

1. Disruptive or riotous activity in the student lounge or student centers of nonacademic activity.
2. Forgery of instruments of identification with intent to defraud.
3. Theft of, or wanton damage to, the Eastern School property.
4. Engaging in conduct which interferes with or disrupts any academic function or prevents or limits the free expression of ideas, or which physically obstructs or restrains another member of the Eastern School community or a visitor.
5. Possession of drugs or alcohol on the Eastern School property.

(In order to remain fair and impartial, individuals who are involved in the complaint or are the complainant will recuse themselves from the appropriate disciplinary board)

Procedures:

A. Filing and Notice of Complaint against a Student

Any member of the faculty, administration, staff, or student body may file a complaint against a student for any apparent violation of the policies or ethical practices of the Eastern School. The complaint must be submitted to the CEO.

1. Following the filing of the complaint, a preliminary review will take place by the CEO for validity. If the preliminary investigation shows evidence of violations, the filing will be officially accepted, and the disciplinary process will ensue.
2. Once a preliminary investigation is completed and the filing accepted, notice of the filing of the complaint shall be mailed to the student involved within fifteen (15) standard business days of receipt of the complaint.

B. Investigation and Notice of Hearing

The Judicial Board reserves the right to conduct their own investigation of the charges against the student subject to the complaint. Upon the determination of the investigation, there may be a hearing on the case. The Judicial Board will send a written notice to the student advising him or her of the date and time of the hearing on their case. The hearing will take place at least seven days after the mailing date of notice, and all efforts will be made to set a date and time convenient to the student, to conduct the hearing expeditiously to rapid determination of whether the alleged infraction warrants a sanction.

If the student fails or refuses to appear, the hearing will proceed, and sanctions may be imposed in the student's absence.

C. Interim Suspension

Eastern School reserves the right to place a student on interim suspension, pending the investigation of the complaint, if it is determined that the seriousness of the alleged misconduct and the evidence supporting the complaint warrant immediate action. The student will remain on interim suspension until a final determination of the case is arrived at.

D. Hearings

The Judicial Board shall provide a hearing and make all disciplinary decisions on all complaints against a student within their jurisdiction. The Judicial Board shall conduct all proceedings that it deems appropriate, including but not limited to the following:

1. An audio recording will be made of all hearings and said recording will be preserved by the Eastern School until the complete resolution of the complaint.
2. The student who is subject to a complaint has the right to be accompanied at the hearing by counsel or an advisor. The student and counsel or advisors have the right to question witnesses who may appear at the hearing and to examine all evidentiary material presented at the hearing. The Judicial Board reserves the right to call witnesses and present evidentiary material to determine the veracity of the complaint against the student. A written report of the final decision of the Judicial Board will be submitted to the CEO of the Eastern School and to the student within seven calendar days of the completion of the hearing. The report shall state all of the facts of the case, the decision arrived at by the Judicial Board, and the reasons for the decision.

E. The Post-Hearing Process

Deliberation: The Judicial Board will consider the evidence presented at the hearing and upon completion of the hearing and examination of the evidence, will make a determination as to the culpability of the student. If the complaint against the student is deemed to be valid, appropriate sanctions shall be determined by the Judicial Board. This determination phase of the hearing will typically occur immediately after the hearing; however, the Judicial Board reserves the right to adjourn the hearing and meet at a later time to determine its outcome.

Sanctioning: The sanctions available to the Judicial Board shall include the following:

1. **Warning:** A warning of the student is defined as the written communication to the student that the student is engaging in conduct that is deemed to be inappropriate or in violation of the standards and/or policy of the Eastern School. Said warning shall include the statement that if said behavior is repeated or persisted in by the student, disciplinary action shall be warranted.
2. **Censure:** A censure is defined as a written reprimand to a student for behavior which violates a specific school regulation. The censure may include disciplinary action as determined by the Judicial Board.
3. **Disciplinary Probation:** Disciplinary probation is defined as the determination of an infraction of a student serious enough to warrant excluding the student from participation in specific student privileges and/or extracurricular activities stated in the notice of disciplinary probation for a specific period of time.
4. **Restitution:** If it has been determined that a student has damaged or misappropriated school property, reimbursement to the school for the cost of the damage or misappropriation may be demanded.
5. **Monetary Fine:** The Judicial Board reserves the right to impose a monetary fine for appropriate infractions.
6. **Temporary Suspension:** The Judicial Board reserves the right to temporarily suspend a student from the Eastern School classes and student privileges as set forth in a notice of disciplinary probation for a specified period of time.
7. **Dismissal from the Eastern School:** The Judicial Board reserves the right to dismiss a student from attending the Eastern School for an indefinite period of time. Certain conditions for readmission may be determined by the Judicial Board.
8. **Transcript Notation:** The Judicial Board reserves the right to affix a notation to a student's transcript indicating a disciplinary action. This transcript notation may be permanent or temporary, as to be determined by the Judicial Board.

F. Appeals

1. A student who is subject to a disciplinary action as determined by a hearing has the right to appeal said decision by the Judicial Board if the student feels the decision was not fairly determined.
2. The appeal must be in writing by the student addressed to the CEO of the Eastern School within fifteen (15) days of receipt of notice of the determination of the hearing.
3. The appeal process shall consist of a review of the hearing and all evidence supporting the determination, as well as any new evidence presented by the student in support of their appeal. A second hearing shall not be called on the case. Any change of the outcome of the hearing based upon the appeal shall be determined by the Judicial Board at their discretion, based upon any new data presented in the appeal. The decision of the Judicial Board at that point shall be considered the final determination of the case.

G. Immediate Suspension of a Student

No student of the Eastern School shall be summarily suspended from the school without a full hearing. However, a student will be immediately suspended from the Eastern School in the event that the student either threatens violence or commits a violent act against another person in the school, is deemed to be guilty of sexual misconduct, poses a serious danger to another person in the school or to him or herself, or has been convicted of committing a criminal act.

LI. STUDENT GRIEVANCE PROCEDURE GRIEVANCE PURPOSE

The Student Grievance Procedure is available to any Eastern School of Acupuncture and Traditional Medicine student who seeks to resolve any grievance involving an alleged violation directly affecting that student by any member of the Eastern School community while acting in an official capacity (e.g., student, faculty member, administrator, staff member) or of any of the written policies of the Eastern School. All tracking and recording of student complaints and grievances is the responsibility of the CEO and will be kept in confidential files located in the CEO's office.

LII. STUDENT GRIEVANCE PROCEDURE PHASES

Phase One: Attempt to Resolve the Matter Through Informal Resolution:

1. **Direct Discussion:** Students wishing to grieve an alleged violation of the Eastern School's policies shall first contact the person responsible for the matter being grieved (the respondent) within twenty (20) working days of either the occurrence of the grievance or the time they could have reasonably learned of such occurrence of the grievance, and attempt to resolve the grievance informally. If not appropriate, informal mediation can be used as an initial course of action.
2. **Informal Mediation:** At the request of the grievant or respondent, the CEO shall arrange a meeting with the parties, attend such meeting(s), and attempt to aid in the resolution of the grievance.
3. **Advisement:** Students uncertain on how to proceed may consult the Academic Dean or CEO, who shall identify the appropriate person.

Phase Two: Formal Review

(If the matter is not resolved in Step One) *Note: The Eastern School's policies allow the modification of the specific procedures utilized in this phase as long as the fundamental elements are preserved.*

1. **Filing of a Written Complaint:** If the grievance is not resolved informally within fifteen (15) working days after the grievant directly contacted the appropriate person to attempt an informal resolution, a student may obtain review by submitting a written complaint to the CEO, the respondent, and the appropriate appeal officer. The letter must be sent within twenty (20) working days of the first direct contact the grievant encountered with the respondent (person he/she felt to

be responsible for the situation). In his/her letter of complaint, the grievant must include the following:

- o The specific written Eastern School policy that allegedly has been violated o A description of the facts and evidence supporting the alleged violation o A description of the redress that the grievant seeks
2. **Appointment of an Appeal Officer:** If a matter arises out of a program or educational activity within the Eastern School, the Academic Dean of the Eastern School typically shall be the Appeal Officer. Otherwise, the Appeal Officer shall be the highest-ranking officer (other than the CEO) who is responsible for the administrative area and/or subject matter in which the matter arose. Students who have questions about the process may consult the Academic Dean or CEO, who shall determine the appropriate appeal officer. The appeal officer shall:
- o Meet with the complainant
 - o Meet with other persons as he or she shall deem appropriate for the purpose of ascertaining the facts and attempting to resolve the complaint
 - o Render a written decision on the merits of the matter to the grievant, the respondent, and the CEO.

Phase Three: Review of the Appeal Officer's Decision by the Eastern School's Judicial Board Either the student grievant or the respondent (e.g., faculty or staff member about whom the student is complaining) may appeal the decision of the appeal officer to the Judicial Board, made up by the CEO. The process is as follows:

1. **Filing of a Request for a Review:** The appellant must submit both the written decision and a letter of complaint to the Chairperson of the Judicial Board within ten (10) working days of receiving the written decision from the school's appeal officer.
2. **Action by the Eastern School Judicial Board:** A hearing is not conducted at this point. Rather, a Judicial Board Panel is assembled to review the complaint and the written materials from the original appeal. Based upon the review of the written materials, the Judicial Board may:
 - o Dismiss the appeal on the grounds that the letter of appeal does not set forth specific written policies or procedures to which the grievant was entitled but alleged were not substantially afforded during the prior phases of the process
 - o Dismiss the appeal if it determines that even though the facts that the grievant alleges to have occurred are true, such facts/actions do not constitute a violation of the stated policies or procedures
 - o Recommend remedial actions that can be taken to resolve effectively and fairly any procedural or policy deviations that the Panel concludes may have been made during the prior phases of the process
 - o Conclude that a new Judicial Board hearing is to be convened on the entire matter
3. **The Review Board shall render a written decision** within thirty (30) working days of the day the panel was designated with copies to the grievant, the respondent, and the CEO. The decision shall include findings of fact, a statement of the policy that is alleged to have been violated, an opinion on the validity of the grievance and, if appropriate, remedial recommendations.
4. **If the Judicial Board concludes that a new hearing is warranted**, it shall conduct such proceedings as it deems appropriate, provided that o It shall not consider any matters not included in the written complaint
 - o If the committee feels the grievant did not have access to the facts necessary to make his/her complaint complete when first submitted, the Judicial Board may allow the grievant to submit an amended complaint

- o Both parties shall have access to all documents submitted to the committee and shall have the right to question all witnesses
- o It shall not hold public sessions unless both parties and a majority of the panel's members agree to do so, and shall not do so without all members present
- o The grievant may be accompanied by another person before the committee

Phase Four: Final Review by the CEO

Any part of the Judicial Board's decision which calls for redress for the grievant shall be subject to review and change by the CEO.

1. The CEO shall act on the remedial recommendations, if any, of the Judicial Board within fifteen (15) working days of receiving the decision.
2. The CEO's decision as to the appropriate remedy and whether the Judicial Board has accurately determined the Eastern School policy shall be in writing and final, and copies shall be sent to the grievant, the respondent, and the chairperson of the Judicial Board.

If any student is not satisfied that the Eastern School has adhered to its policy or been fair in its handling of the complaint, the student may contact the Commission. The contact information for ACAOM is: Accreditation Commission for Acupuncture and Oriental Medicine, 8941 Aztec Drive, Eden Prairie, MN 55347.

LIII. RE-ENTRY POLICY

If a student has been suspended or dismissed from the ESATM and has been allowed to return to the College, and the duration of the time absent has been greater than one trimester, the student shall be required to take a re-entrance examination for appropriate placement within the program. Once the appropriate placement has been determined by the Academic Dean, the student's enrollment will be based upon the current tuition rate and per credit rate, if applicable. The student must sign a new enrollment agreement and a statement of intent. The student will be on probation for no less than one trimester.

LIV. FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education, Students have the right to inspect and review their education records maintained by the school.

Schools are not required to provide copies of records. Students have the right to request that ESATM corrects records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the student has the right to place a statement with the record setting forth his or her view about the contested information.

Generally, schools must have written permission from the eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR R § 99.31): School officials with legitimate educational interest;

1. Other schools to which a student is transferring;
2. Specified officials for audit or evaluation purposes;
3. Appropriate parties in connection with financial aid to a student;
4. Organizations conducting certain studies for or on behalf of the school;

5. Accrediting organizations;
6. To comply with a judicial order or lawfully issued subpoena;
7. Appropriate officials in cases of health and safety emergencies; and
8. State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, directory information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, the college must tell students about directory information and allow students a reasonable amount of time to request that the school not disclose their directory information. Schools must notify students annually of their rights under FERPA. You may contact the federal office at: Family Policy Compliance Office, U.S. Department of Education 400 Maryland Avenue, SW Washington, D.C. 20202-8520.

DEPARTMENT OF STUDENT SERVICES

LV. ACADEMIC ADVISING

Academic advising is available to all students. All students meet with the Director of Administrative Operations once a year, in May. Students may also schedule a meeting with the Academic Dean or the Director of Administrative Operations for advisement throughout the year.

ACADEMIC SUPPORT

Academic and professional concerns can be discussed with Department Chairs or the Academic Dean. Prior to each enrollment year, students may meet with the Registrar to go over any unsatisfactory academic progress.

LVI. ORBUND

Orbund is ESATM's web-based education management system. Orbund has streamlined many processes that once relied on human intervention. These processes include the rich capability of self-service advisement for degree auditing, and fee and tuition real-time payments.

Benefits:

- Deliver easy-to-use, self-service tools for students, faculty and staff
- Send effective, timely and meaningful communications
- Let users teach, share, and manage information easily through online environments
- Automate workflows to simplify system management and administrative processes

Orbund works best with Google Chrome. Access Orbund now at <https://server14.orbund.com/einsteinfreshair/index.jsp>

Access to tools and services through Orbund is based on your role at ESATM. This means that what you see on your Orbund portal may not be the same as what someone else sees in Orbund. Even two students, depending on certain criteria like Financial Aid, may have access to different features on their Orbund homepage.

STUDENT ACCESS

Students are able to:

- Access their academic transcript and attendance record
- Access current class and clinic schedules

- View tuition statements and payment history
- Pay tuition bills
- Review Financial Aid information

Students can access a comprehensive collection of important documents including:

- Student Handbook
- Comprehensive Exam Study Guide - Year 1
- Comprehensive Exam Study Guide - Year 2
- Herbal Comprehensive Exam Study Guide
- Student Record of Treatment Assist Form
- Clinic Manual
- Herbal Clinic Manual
- Clean Needle Technique Program
- Drug & Alcohol Prevention Program
- Emergency Operations Plan
- Crime Statistics
- Campus Security Program
- IPEDS-Student Body Statistics
- Campus Security & Safety (link to website)
- HIPAA, Health Insurance Portability and Accountability Act information
- FERPA, Family Educational Rights and Privacy Act information
- OSHA information
- Transcript Request Form

LVII. STUDENT COUNCIL

Each class may elect a student representative who attends student council meetings. Meetings are held once per semester and can be more frequent if preferred. Representatives can convey students' concerns and receive information about upcoming school events and developments. Students may attend Board meetings during the open session part of the meeting. The Student Council is an independently student-run organization and is dependent on the participation and interest of the students. The school administration lends support and encouragement to the Student Council and works with the organization to provide several forums for student representation to participate in governance.

LVIII. SCHOOL CLOSING POLICY

In case of inclement weather, an automated text message alert will be sent to your phone. If your phone does not receive text messages, additional information regarding school closures will be available on our website www.esatm.edu. Also, you can call the main admin number 973-746-8717 for school closure announcements. Announcements regarding school closure are posted/sent by 6:00 am, however if you live in an area where the weather is hazardous, please use your own judgement and stay safe.

LVIX. CAMPUS SECURITY AND ANNUAL SECURITY REPORT (ASR)

The Clery Act requires colleges that receive federal funding to disseminate a public annual security report (ASR) to employees and students every October 1st. This ASR must include statistics of campus crime for the preceding 3 calendar years, plus details about efforts taken to improve campus safety.

ASRs must also include policy statements regarding (but not limited to) crime reporting, campus facility security and access, law enforcement authority, incidence of alcohol and drug use, and the prevention of/ response to sexual assault, domestic or dating violence, and stalking. The report is published annually in the Campus Security Program and is located on the college website.

LX. SEXUAL HARASSMENT POLICY

Sexual harassment is prohibited on the college campus. A violation of this policy can result in termination of enrollment. Information on sexual assault prevention, the legal consequences of sex offenses, counseling and support services, are provided in the Campus Security Handbook.

LXI. STUDENT LOUNGE

The lounge contains student mailboxes, a microwave, a refrigerator, beverage area, and seating. A bulletin board located in the lounge is updated with postings of career opportunities, financial aid information, seminar announcements, and other information.

LXII. BOOKSTORE POLICIES

The ESATM bookstore is located in the administration office and online at www.esatm.edu. Students may purchase select texts, school apparel, and treatment supplies including needles, moxa, cupping tools, and salves. Additionally, supplies or texts not carried in the bookstore can be ordered (subject to availability) for purchase. All requests should be made in writing to the bookstore manager.

Bookstore Refunds: Required books cannot be returned or exchanged. All other books and items must be in the original packaging (needle boxes must be unopened) and in the same condition as when purchased. Refunds are granted with the original receipt and within 30 days of purchase. Please keep in mind that diode rings and chains must be returned directly to the manufacturer. The admin assistant in the bookstore can provide you with contact information. administration@esatm.edu Required books are tax exempt in the ESATM bookstore. Please bring your course syllabus with you when purchasing and the admin assistant will provide you with a tax-exempt form.

LXIII. THE JULIE PURETZ LIBRARY

The Julie Poretz Library supports the academic programs and provides resources and services to the ESATM community. The Director of Library Services is available to assist students with research and term papers. The library is open when any member of the faculty or staff is present.

The library contains books, journals and multi-media resources on Traditional Medicine, Western Medicine, and other healing modalities. The online subscriptions include the EBSCOhost Research Database and Alt HealthWatch, which contain articles from over 190 peer-reviewed journals and can be used onsite. Students have access to books, articles, and other items not available at the Julie Poretz Library through inter-library loans, via our membership in LibraryLinkNJ.

Library Policies

The Julie Poretz Memorial Library is available to students whenever the campus is open, and courses/clinic are running. Students may borrow books for up to a period of four weeks and renew them for one extra week. Students may take the same book out again after a period of two weeks. A late return fee of \$.50 per day, per book will be charged to the student. The Director of Library Services Lawrence Lane will have her hour posted for students who require research and writing assistance. llane@esatm.edu

Student Copies: Students will be provided with an access code to the library copier. Students are given 100 pages per trimester, if a student would like additional pages, they can pay a fee of \$5.00 for 100 more pages. You can purchase the additional pages through the administrative assistant in Suite 500. The admin office can make student copies for a fee of .5 per page.

Photocopy Policy

Students have access to the photocopy machine located in the library to make photocopies. The school assigns each student a username and password for login and access to the photocopy machine. Students can make up to 100 complimentary photocopies per semester. If the quota is exhausted, students may purchase additional copies in the administration office.

LXIV. USE OF SCHOOL PROPERTY

All property, including telephone, fax machine, photocopy machine, library, and room space, is to be used for school purposes only.

LXV. LOCAL HOUSING

The Eastern School does not provide student housing facilities.

LXVI. IPEDS – Student Body Statistics

The Integrated Postsecondary Education Data System (IPEDS) system is built around a series of interrelated surveys that collect school-level data in such areas as: school characteristics, enrollments, program completions, staffing patterns, faculty salaries, finances, financial aid, and student body demographics. Information on IPEDS is available at – <http://www.nces.ed.gov/IPEDS>. The College's current IPEDS statistics may be found on the website at <http://www.esatm.edu/about/studentinformation.html>.

LXVII. ALUMNI FORUM

ESATM's Director of Admissions maintains the alumni forum page. The forum posts information including:

- Career opportunities;
- Office space availability;
- Equipment for sale;
- Practices for sale

LXVIII. CONTINUING EDUCATION

Post-graduate CEU programs are held regularly at the ESATM. The ESATM welcomes field experts and high in-demand instructors from all over the country to present on a variety of desired topics. Current students are able to attend CEU's at a discounted rate. CEU's must not conflict with their ESATM schedule, including clinic shifts. Students receive a certificate of completion which does not count towards class hours, nor do they receive PDA points.

LXIX. ALUMNI ASSOCIATION

Graduates of ESATM are encouraged to join the alumni association. Alumni remain part of the school community in many ways, including:

- Participating in school events
- Mentor current students and recent graduates
- Tutors to current students
- Presenters at special events
- Access to library services
- Joining the ESATM faculty
- Financial contributions

LXX. COPYRIGHT POLICY

Reproduction of Copyrighted Works

The making of an electronic or paper copy of a copyrighted work by any means (photocopying, electronic reproduction, scanning, digitizing, etc.) constitutes reproduction that is governed by copyright law. The copyright principles that apply to the use of copyrighted works in electronic environments are the same as those that apply to such use in paper environments.

The reproduction or copying of a work subject to copyright protection typically requires the permission of the copyright owner. However, the copyright law recognizes that in certain situations, copyrighted work may be reproduced without the copyright owner's consent. One such situation is where the doctrine of "fair use" applies.

The following four factors must be considered for determining "fair use"

- The purpose and character of the use, including whether such use is of a commercial nature or is for educational purposes.
- The nature of the copyrighted work.
- The amount and substantiality of the portion used in relation to the copyrighted work.
- The effect of the use upon the potential market for or value of the copyrighted work.

The school distributes information on the appropriate use of copyrighted materials to students and faculty. Any unauthorized distribution of copyrighted materials will be handled by the Dean of the School and a disciplinary hearing may be called.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws:

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details see title 17, United States Code, Sections 504 and 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

LXXI. INTERNET ACCESS

The ESATM campus is Wi-Fi equipped, select easternschool1; easternschool2 or easternschool3. The password is 123456789a for all Wi-Fi networks.

LXXII. MISREPRESENTATION

Under the General Provisions regulations, the US Department of Education may fine, limit, suspend, or terminate the participation of any school that substantially misrepresents the nature of its educational program, its financial charges, or the employability of its graduates.

Definition of misrepresentation

Misrepresentation is any false, erroneous, or misleading statement made to a student or prospective student, to the family of an enrolled or prospective student, or to the Department. This includes disseminating testimonials and endorsements given under duress. *Substantial Misrepresentation* is any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person's detriment.

Misrepresentation of the educational program includes, among other things, false or misleading statements about the school's accreditation or the school's size, location, facilities, or equipment.

Misrepresentation of financial charges includes, among other things, false or misleading statements about scholarships provided for the purpose of paying school charges. To be considered a scholarship, a grant must actually be used to reduce tuition charges made known to the student before the scholarship was offered to the student. (The tuition charges must be charges that are applied to all students whether or not they are receiving a scholarship.) It is also considered misrepresentation if the school gives false or misleading information as to whether a particular charge is a customary charge for that course at the school.

Misrepresentation includes making any false or misleading statements about the employability of the school's graduates. The regulatory provisions concerning misrepresentation are given in detail below.

Nature of educational program

Misrepresentation by a school of the nature of its educational program includes, but are not limited to false, erroneous, or misleading statements concerning:

- the particular types, specific sources, nature, and extent of its accreditation;
- whether a student may transfer course credits earned at the school to any other school;
- whether successful completion of a course of instruction qualifies a student for acceptance into a labor union or similar organization or receipt of a local, state, or federal license or a nongovernment certification required as a precondition for employment or to perform certain functions;
- whether its courses are recommended by vocational counselors, high schools, or employment agencies, or by governmental officials for government employment;
- its size, location, facilities, or equipment;
- the availability, frequency, and appropriateness of its courses and programs to the employment objectives that it states its programs are designed to meet;
- the nature, age, and availability of its training devices or equipment and their appropriateness to
- the employment objectives that it states its programs and courses are designed to meet;
- the number, availability, and qualifications, including the training and experience, of its faculty and other personnel;
- the availability of part-time employment or other forms of financial assistance;
- the nature and availability of any tutorial or specialized instruction, guidance and counseling, or other supplementary assistance it will provide its students before, during, or after the completion of a course;

- the nature and extent of any prerequisites established for enrollment in any course; or
- any matters required to be disclosed to prospective students under 34 CFR 668.43 (institutional information) and 34 CFR 668.46 (campus security information).

Nature of financial charges (34 CFR 668.73)

Misrepresentation by a school of the nature of its financial charges includes, but is not limited to, false, erroneous, or misleading statements concerning –

- offers of scholarships to pay all or part of a course charge, unless a scholarship is actually used to reduce tuition charges that are applied to all students whether or not receiving a scholarship and are made known to the student in advance; or
- whether a particular charge is the customary charge at the school for a course.

Employability of graduates (34 CFR 668.74)

Misrepresentation by a school regarding the employability of its graduates includes, but is not limited to, false, erroneous, or misleading statements

- that the school is connected with any organization or is an employment agency or other agency providing authorized training leading directly to employment;
- that the school maintains a placement service for graduates or will otherwise secure or assist its graduates to obtain employment unless it provides the student with a clear and accurate description of the extent and nature of this service or assistance; or concerning government job market statistics in relation to the potential placement of its graduates.
- School must identify the source of the placement information, and any timeframes and methodology associated with it.

LXXIII. ADMINISTRATION

Aida Almanzar, MBA.	Chief Executive Officer President
Dr. Thomas Kouo, DAOM, L.Ac, Dipl. OM	Academic Clinic Dean
Kelly Williams, MS. Ed.	Director of Admissions
Lawrence Lane, JD, MLIS	Director of Library Services
Jennifer Coppola	Director of Financial Aid
Rebecca Reisen, JD	Director of Administrative Operations Registrar
Sherley D. Alvarez.....	Administrative Assistant Clinic Receptionist
Lisette Ojeda	Clinic Receptionist
Philip Spires	Clinic Receptionist

DEPARTMENT CHAIRS

Dr. Lois Denmark, DACM, L. Ac., Dipl.OM (NCCAOM).	TCM Theory
Dr. Matthew Fellner, DACM, L.Ac	Acupuncture
Dr. Robert Eisen, DC	Biosciences
Christine Kim Henckel, L.Ac.	Kiiko Style
Dr. Thomas Kouo, DAOM, L.Ac., Dipl.OM.	Chinese Herbal Medicine Program

LXXIV. GOVERNING BOARD MEMBERS

Suzanne Soehner, O.M.D.,L.Ac., Chairperson
 Susan DiRaimo, M.A., R.N., Secretary, Public Member
 Frank Kapitza, M.S., C.P.A., Treasurer, Public Member

Margaret Amireh, DACM, L.Ac. Member
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