

## ***Financial Assistance Information 668.42***

Office Responsible:	Financial Aid, Campus President
Area Information is Located:	Website, Student Handbook, Catalog
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**Types of Aid:** The office of financial aid at the American Massage & Bodywork Institute (AMBI) is open to assist students who have difficulty meeting the cost of attending the Institute.

Although the primary responsibility for financing an education rests with the student and the student's immediate family, it is recognized that many students will require additional assistance in order to finance their educational goals. Therefore, AMBI offers financial assistance based on documented financial need.

The mission of the Office of Financial Aid is to serve students and parents by providing them with information to secure the necessary financial resources to meet their educational goals and financial obligations to AMBI. This is accomplished by informing them of the types of financial assistance available and assisting them through the process to obtain it.

AMBI is an equal opportunity, coeducational institution which does not discriminate on the basis of race, creed, color, sex, disability, national or ethnic origin.

Students are encouraged to complete their FAFSA online. Students are considered for many forms of financial aid, including Pell Grants, Direct Subsidized and Unsubsidized Loans, and Direct PLUS (Parent PLUS) loans.

**Non Need-based Financial Aid:** Students who wish to apply for non-need based financial aid must first file the FAFSA. In addition to being considered for Pell Grants, Direct Unsubsidized Loans, and Direct PLUS (Parent PLUS) loans, they may also be considered for certain merit scholarships. In general, however, merit scholarships are not administered by Student Financial Services.

**Terms and conditions under which students receive Federal Direct Loans:** You must complete a Free Application for Federal Student Aid (FAFSA) before you receive a Direct Subsidized Loan or Direct Unsubsidized Loan. Direct Loans are made by the U.S. Department of Education. Direct Subsidized Loans and Direct Unsubsidized Loans are made to students to help pay for the cost of education beyond high school. To receive a Direct Subsidized Loan, you must have financial need. Direct Unsubsidized Loans are not based on financial need.

**The procedures and forms by which students apply for assistance:** The Free Application for Federal Student Aid (FAFSA) should be completed and submitted electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The income information that will be used for submitting the new application will be from the prior income tax year; making it possible for the student and parents or student's spouse to use the IRS data retrieval tool within the FAFSA. For example, when submitting the FAFSA for the 2018-2019 academic year the student and parents or student's spouse will be using the 2016 income tax information.

Approximately 7-10 days from the filing date of the FAFSA, the applicant will receive a Student Aid Report (SAR) from the federal Central Processing System (CPS). If you provided an email address on your FAFSA application, you will receive an electronic SAR from the federal CPS. The applicant should review their SAR for any additional steps required by the federal CPS.

Applications for assistance cannot be fully considered until all of the required documents are received by the Financial Aid Office and the applicant's admission status as a student is approved.

**The criteria for selecting recipients from the group of eligible applicants:** To be eligible for federal and state student aid, an applicant must:

1. Be a U. S. citizen or reside in the U.S. for other than a temporary purpose.
2. Demonstrate a documented need for need-based financial assistance.
3. Be in good academic standing and maintain a satisfactory level of academic progress.
4. Be meeting the satisfactory academic progress policy under the Office of Financial aid; and
5. Not be in default on any educational loan, or owe a refund or repayment on any educational grant.

**The criteria for determining the amount of a student's award:** Financial need is the difference between your cost of attendance at AMBI (this includes tuition, fees, and books) and may include (room and board, transportation, and personal expenses) and the amount the family is able to contribute (EFC) toward those educational costs. Your Estimated Family Contribution is calculated by the Department of Education using your financial aid application. Some factors taken into consideration when calculating your EFC are parental income and assets and student' income and assets.

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Need}$$

Expected Family Contribution (EFC) is the amount a student and/or parent(s) can reasonably be expected to contribute towards educational expenses. The actual amount of the EFC is dependent upon family and student income, assets, family size, number of family members in college, taxes paid and age of the older parent. A student's EFC is determined by the information provided to the U. S. Department of Education thru the Free Application for Federal Student Aid (FAFSA). All applicants are required to inform the Financial Aid Office of any additional assistance to be received from outside sources during the application period.

Some financial aid is need-based, meaning you must demonstrate need in order to qualify for this type of aid (such as Pell Grant). Other aid, such as scholarships are merit-based (not need-based), meaning that you do not have to demonstrate need in order to be eligible. Total amount of aid a student receives, whether it is need-based or non-need based, cannot exceed a student's cost of attendance.

**Criteria for continued student eligibility under each program:** All students must meet established minimum standards of attendance and achievement with regard to GPA and successful course completion while enrolled at AMBI.

Rules Governing Dismissal for Unsatisfactory Satisfactory Academic Progress

**Maximum Timeframe (MTF):** Students are required to complete their education within 150% of the published program length. There are 7 courses in the Diploma program, and therefore any student failing more than 3 individual courses will be dismissed by AMBI for violation of MTF.

**Cumulative Grade Point Average (CGPA):** At all times, students must maintain a 2.0 CGPA or higher. If a student fails a course, he/she is required to re-take the course, with the highest grade used for CGPA calculations. If, upon re-taking a course, a student fails the same course a second time, he/she will be dismissed for unsatisfactory academic progress.

Student Academic 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 calculated as of the date that the student completes 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.

In either of the above scenarios, the student who violates either MTF or CGPA will be ineligible for re-admittance for a period of one year. If he/she decides to re-enroll after one year has ended, he/she will be required to sit for the entire program length again. Please see appeal procedures in this catalog for more information about the process for appealing an academic decision, such as SAP.

**Financial Aid Warning:** Students who fail to meet either of the two progress standards as determined by a SAP evaluation will be placed on Financial Aid Warning (FAW) status, and the student will remain eligible for federal student aid funds for the subsequent payment period. A student may not be placed on FAW for consecutive payment periods. At the end of the FAW period, the student must be meeting the published attendance and academic standards on a cumulative basis to be considered as making satisfactory academic progress and to remain eligible for further federal student financial aid.

**Probation:** Any student who fails to meet the published attendance and academic standards as a result of a SAP evaluation, and who is not eligible to be placed on Financial Aid Warning, is considered as not making satisfactory academic progress and is ineligible for federal student aid for the following payment period. A student may reestablish his or her federal aid eligibility by submitting a written appeal in accordance with this policy and, if approved by the institution, by being granted "Probation" by the institution. In the event the student submits a successful

appeal and is granted probation, federal student aid eligibility will be reinstated for that payment period. Students who are granted probation as a result of a written appeal and institutional approval, must meet the institution's published attendance and academic standards on a cumulative basis at the next SAP evaluation, or must be in compliance with the terms of an academic plan established by the institution, in order to maintain eligibility for Title IV, HEA federal student assistance funds.

**Appeals:** Students who have been designated as not making satisfactory academic progress may appeal this determination with the institution based on mitigating circumstances. Mitigating circumstances may include the death of a relative, injury or illness of the student, or other special circumstances. The student's appeal must be made in writing to the academic dean or school director and must be received within 15 days of date that the institution notified the student of his or her loss of federal aid eligibility. The student's appeal must include documentation regarding the unusual or mitigating circumstances that caused the student to fail to meet the institution's standards as well provide information regarding what conditions have changed that would demonstrate that the student could re-establish satisfactory academic progress in the future. The institution will review the student's appeal and related documentation and its resulting decision will be final.

**Reinstatements:** Generally, most students who enroll in the school are considered to be making satisfactory academic progress during their initial payment period. Students who are returning to school after a temporary interruption are reinstated under the same SAP status as they had when their prior period of enrollment ended. Attendance and academic progress will be measured on a cumulative basis from the beginning of the period of enrollment through the date that each payment period has ended. See the section of this policy about "Course Repetitions" for further information.

**Course Incompletes, Repetitions, and Non-Credit Remedial Courses:** AMBI does not offer grades of "incomplete" and accordingly, these have no impact on SAP. If a student withdraws from a program of study and re-enrolls in the same program within 180 days of withdrawal, the student is treated as returning to the same payment period that was in place when the student withdrew and must complete any clock hours for which the student previously received federal funding before being eligible for additional funding. A student who returns to a program after more than 180 days have elapsed since withdrawal may be eligible for federal aid for any classes the student must repeat to obtain academic credit. Students should meet with a financial aid advisor to discuss the conditions under which federal aid may be awarded for repeated courses. The institution does not provide non-credit remedial courses.

**Reinstatement of Federal Financial Aid:** Students who have lost eligibility for federal student aid may reestablish their eligibility for aid in accordance with the appeal provisions contained in this policy. Students seeking reinstatement of federal aid must also meet with the academic dean or school director. An academic plan may be developed by the institution and may include specific performance requirements that the student must successfully complete to maintain eligibility for federal student aid.

## Successful Completion of All Programs

A student has successfully completed a course when he/she has earned a passing grade of "C" or better (a 2.0 GPA or higher), and has successfully met the required attendance of 90% attended for a course. At the completion of each course, the student will be notified of his/her final score, or GPA, for the course.