

US Federal Student Aid Policy SATISFACTORY ACADEMIC PROGRESS

US Federal Law 34 CFR § 668.34 requires the New Zealand College of Chiropractic (the College) to ensure that all U.S. Federal Student Aid (FSA) students enrolled at the College meet the minimum Satisfactory Academic Progress (SAP) requirement as part of an academic review at the end of each semester.

Students receiving FSA will have their academic progress assessed at the end of each payment period (semester).

The assessment will consider the following:

- **QUALITATIVE COMPONENT**
Academic Standing - Satisfactory grade point average (GPA)
- **QUANTITATIVE COMPONENTS**
PACE – A measure of a student’s progress toward completion of their programme of study; and
Maximum Timeframe - Timeframe eligibility for degree completion

For students to remain eligible for FSA, they must meet the minimum requirements for the above-mentioned components, as well as the College Academic Progress policy and Immigration New Zealand visa legislation.

Any study completed at the College while not receiving FSA will also be included in determining SAP.

QUALITATIVE COMPONENT

Academic Standing (GPA)

First-year of study – Students must maintain at least a GPA of 2.0 (C average or above) after the completion of each semester and cumulatively over the period of the student’s first academic year.

Subsequent years of study - Students must maintain at least a GPA of 2.0 (C average or above) after the completion of each semester and cumulatively over the student’s programme of study.

Students enrolled in academic programmes, which are longer than two years, must achieve a minimum GPA of at least 2.0 (C average or above) at the end of the second academic year.

Please see section 3.16 of the Student Handbook for details of the Grading system the college uses.

QUANTITATIVE COMPONENTS

Maximum Timeframe of Completion

For the purposes of FSA, the maximum timeframe in which a student borrower may receive FSA cannot exceed 150% of the minimum length of programme.

A student is ineligible for FSA when it becomes impossible for the student to complete the programme within the maximum length of programme.

See details for the College programme below:

Programme	Length	Credits for completion	Maximum timeframe 150%
Bachelor Of Chiropractic	4 years	480 credits	6 years

Pace of Completion

A minimum percentage of points (credits) attempted must be successfully completed cumulatively by the end of each academic year to maintain a satisfactory pace toward degree completion and remain eligible for FSA.

Students must successfully complete **66.67%** of all points (credits) attempted cumulatively during their study, including accepted transfer points (credits).

To determine if you have maintained a satisfactory pace of progression toward your degree, you will need to know how many points(credits) you have attempted and completed during your studies. Divide the number of points (credits) successfully completed by the number of points (credits) attempted to calculate your percentage.

Students access their results at the end of each semester via the student portal.

For example:

Earned points (credits)	Attempted points (credits)	PACE calculation	SAP evaluation
40	60	$40/60=66.67\%$	Has met SAP
18	54	$18/54=33\%$	Has NOT met SAP
36	54	$36/54=66.67\%$	Has met SAP

A student is ineligible as soon as it becomes mathematically impossible to graduate within the maximum timeframe allowed.

Other Points to Note

Generally, all periods of a student's enrolment count when assessing progress, even periods when the student did not receive FSA. Some examples of changes to enrolment and how these impact on the measurement of SAP are outlined below.

The policy is at least as strict as the policy the institution applies to a student who is not receiving assistance under the title IV, HEA programs

TRANSFER OF CREDITS AND REPEAT COURSES

Credits completed and awarded from previous study and that count towards the programme at the College are included in the SAP assessment of maximum timeframe and pace of completion. The length of time that the student has credited to the College will count towards maximum timeframe; and the points credited from the other institution are counted as part of the total allowed points for pace for both completed and attempted.

Courses credited that do not count towards the programme at the College will not be included in the SAP assessment. The credited courses from another institution will not count towards the cumulative GPA component.

Incompletes and Withdrawals

Grade Point Average exclusions e.g. Did not complete (DNC), withdrawals (WD) and Fails(F) are included in the calculation of the maximum timeframe and pace of completion; however, they are not included in the calculation of the cumulative GPA.

Withdrawal from a course or courses can affect a student's eligibility for FSA if it means that they will not complete their programme within the maximum allowed timeframe and pace of completion components.

Withdrawal from a course could affect a student's eligibility for FSA if it means that they are not enrolled at least half time for that semester. Students who have received approval by the College to reduce their course load in one or more semesters are still required to meet SAP to remain eligible to receive FSA

Repetitions (repeat course due to Failed Grades)

Papers previously awarded FSA may be eligible for further aid. To be considered for funding, a student must a) have met SAP; b) the course was completed but a passing grade was not achieved; and c) the course or courses are required for degree completion. A course may only be repeated once for FSA funding purposes. All courses will count towards cumulative GPA, timeframe, and pace components.

Deferment

An approved period of deferment (Leave of Absence) would not be counted towards the qualitative or quantitative standards but can impact your awarded FSA.

Please speak to the Financial Aid Administrator at the College before making any deferment decisions.

Non-credit Remedial courses

These courses are not eligible for FSA and therefore do not count towards SAP eligibility.

SATISFACTORY ACADEMIC PROGRESS ASSESSMENT

At the end of each payment period (semester) and prior to the next disbursement, SAP will be assessed for both the quantitative and qualitative components. The College will complete the following:

- Review the academic records available to determine the student borrower's semester and cumulative GPA.
- Determine the student borrowers' progress against the maximum timeframe requirements.
- Determine the student borrowers' progress against the pace of completion requirements.

Students maintaining the minimum SAP requirements will continue to have access to FSA.

FSA WARNING

As the College assesses SAP at the end of each payment period, student borrowers who do not meet SAP will be placed on a financial aid warning for the subsequent payment period (semester), during which the student borrower may continue to receive FSA.

Students on FSA warning will be notified by email.

APPEALS, PROBATION, AND SUSPENSION OF FSA ELIGIBILITY

Student borrowers who fail to make satisfactory progress after the warning period lose their FSA eligibility, unless they successfully appeal.

Appeal Process - Students who lose FSA eligibility because they failed to make satisfactory progress after the warning period may appeal based on: injury or illness, the death of a relative, or other special circumstances, such as a natural disaster.

Appeals must be formally requested in writing by the student borrower to the Vice President of Academics at the College within 14 working days from the date of being notified of the loss of eligibility.

Appeals must contain the following:

- Written statement, explaining why the student failed to make satisfactory academic progress and what has changed in their situation that will allow them to make satisfactory progress at the next evaluation.
- Supporting evidence, for example:
 - Copy of death certificate
 - Medical certificate from a registered medical practitioner
 - Student's degree planner
 - Written comments from Faculty Advisor, Associate Dean

The appeal will be considered by the Vice president of Academics. The student shall be notified of the result via email within 14 working days from receipt of the appeal documentation. The appeal decision is final.

Disbursements of funds will not be made while an appeal is being processed.

If the College determines that the student should be able to meet the SAP standards, and the appeal is successful, the student will be placed on *probation* for the next payment period only.

Students with an unsuccessful appeal will be *suspended* from receiving further FSA until SAP has been re-established. The onus will be on the student to contact the Financial Aid team at the end of the next payment period (semester) if they want to be considered again for FSA.

FSA Probation following a successful Appeal

For a student who is on probation for FSA purposes, the Financial Aid Administrator at the College will review the student's progress at the end of that probation payment period (semester).

A student may be placed on probation for one payment period per appeal. At the end of the probation period, the student must meet SAP or will be suspended from receiving further FSA until eligibility is re-established.

If the College determines, based on the appeal, that the student will require more than one payment period to meet progress standards, the student will be placed on probation and an academic reinstatement plan (for FSA eligibility purposes) will be developed for the student, in collaboration between the student and the Faculty. The plan developed must ensure that the student is able to meet the College's satisfactory progress standards by a specific time or through to successful degree completion.

The Financial Aid Administrator will review the student's progress at the end of one payment period, to determine if the student is meeting the requirements of the academic reinstatement plan. If the student is meeting the requirements of the academic reinstatement plan (or the SAP requirements, outside of any individualized academic reinstatement plan), the student is eligible to receive FSA if the student continues to meet those requirements.

NOTIFICATION

If the SAP requirements have not been met, the Financial Aid Administrator will notify the student borrower by email, sent to the student's preferred email address, within 14 working days of final grades being released, and inform if they have been:

- Placed on Financial Aid Warning, or
- Placed on Financial Aid Probation status, or
- Suspended to receive further FSA.

RE-ESTABLISHING FSA ELIGIBILITY

Student borrowers deemed ineligible for FSA due to failing to meet SAP can re-establish eligibility for FSA.

This will be established by:

- a. Obtaining a cumulative GPA of 2.0 or above; and
- b. On track for completion of programme within the maximum timeframe and pace components.

A student who believes they have regained FSA eligibility must submit the following documentation before eligibility can be determined:

- Completed College Financial Aid Application and the steps within

The Financial Aid Administrator at the College will assess the application, check the SAP components, and notify students within 14 working days, in writing to the student's preferred email address, of their eligibility status.