



TITLE IV

POLICIES & PROCEDURES

MANUAL

Wongu University of Oriental Medicine
8620 S. Eastern Ave.
Las Vegas, Nevada 89123
702.463.2122

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Table of Contents

Accreditation, Licensing, and Approvals	3
Financial Aid Policies	4
Student Eligibility for Financial Aid	4
Types of Financial Aid	4
Financial Aid Calendar	4
Verification Policy	5
Aid Packaging Policy	5
Cash Management and G5 Policy	6
Disbursement and Credit Balance Policy	6
Termination Policy	7
Students Rights and Responsibilities	7
Return of Federal Title IV Funds	7
Title IV Code of Conduct	8
Satisfactory Academic Progress (SAP)	9
Tuition and Fees	11
Indirect Costs	11
Institutional Refund Policy	12
Campus Information	13

Accreditation, Licensing, and Approvals

State of Nevada Board of Oriental Medicine

Wongu University has been approved by the Nevada State Board of Oriental Medicine as the only higher education institution to offer the Master of Science degree program in Oriental Medicine. For questions, please contact:

Nevada State Board of Oriental Medicine
3191 E. Warm Springs Road Las Vegas, NV 89120
Phone: (702) 675-5326
Fax: (702) 989-8584
<http://orientalmedicine.nv.gov/>

Commission on Postsecondary Education (CPE)

Wongu University is licensed to operate in the State of Nevada by the Nevada Commission on Postsecondary Education.

Commission on Postsecondary Education
8778 S. Maryland Pkwy, Suite 115
Las Vegas, NV 89123
Tel: (702) 486-7330
Fax: (702) 486-7340
www.cpe.state.nv.us

Nevada Senate Bill 393 (SB393)

In 2015, Nevada Senate Bill 393 authorized non-Nevada licensed practitioners to teach and supervise at schools of Oriental medicine in Nevada. Therefore, Wongu University brings highly experienced faculty from nearby cities and states to teach in its program. Nevada Senate Bill 393 information can be found at <https://legiscan.com/NV/text/SB393/2015>

Department of Education – Federal Student Aid

Wongu University's Master of Science in Oriental Medicine degree program is certified by the U.S. Department of Education to participate in the Title IV Federal Student Aid program through September 30, 2022.

Department of Homeland Security – International Recruitment

Wongu University is a SEVP (Student and Exchange Visitor Program) certified school under the U.S. Department of Homeland Security and is authorized to accept and enroll nonimmigrant students by issuing Forms I-20. Wongu University is also authorized to assist students with an F-1 Visa to transfer in or out of Wongu University.

Department of Veterans Affairs (VA)

Wongu University is approved for veteran students to enroll and be certified to receive VA education benefits.

Account for Student Indemnification

In an event of school discontinued operation or a violation by the institution per NRS 394.383 to NAC 394.560, an account for student indemnification may be used to indemnify a student or enrollee who has suffered damage as a result of: discontinuance of operation or violation by such institution of any provision of NRS 394.383 to 394.560.

Financial Aid Policies

Student Eligibility for Financial Aid

To receive aid from the Federal programs discussed in this catalog, applicants must:

- Be a citizen or eligible noncitizen of the United States.
- Have a valid Social Security Number.
- Be enrolled as a regular student seeking a degree.
- Maintain satisfactory academic progress.
- Not be in default on any educational loan or owe a refund on a federal grant made under Title IV Program.
- Register with the Selective Service, which is applicable to male students only.
- Must not have a drug conviction for an offense that occurred while they were receiving federal student aid (scholarships, grants, loans, or work-study).

Types of Financial Aid

Federal Direct Unsubsidized Loans

Direct Unsubsidized Loans are funded and guaranteed by the federal government. Typically, students will enter repayment six months after the student graduates or drops below six credits in a degree-seeking program, such as the Master of Science in Oriental Medicine. Direct Unsubsidized Loans are not based on financial need. Interest accrues during all periods, even during the time a student is in school and during grace and deferment periods. Graduate students are not eligible to receive Direct Subsidized Loans, as per federal regulations that went into effect July 1, 2012. Interest rates and origination fees are set by the federal government and are subject to change. This information can be found at www.wongu.org.

Federal Direct Graduate Plus Loans

The Graduate PLUS Loan is a federally-sponsored education loan for graduate students. Graduate PLUS Loans help pay for education expenses up to the cost of attendance minus all other financial assistance. Interest accrues during all periods. A credit check is required for all Graduate PLUS borrowers. If you are not eligible based on your own credit rating, you may become eligible if you obtain an endorser for the loan. Interest rates and origination fees are set by the federal government and are subject to change. This information can be found at www.wongu.edu.

Financial Aid Calendar

The free Application for Federal Student Aid (FAFSA) is updated every year. As of June 01, 2020, the most recent FAFSA application is the 2020-2021 version. This application should be completed by any student starting school or a new loan period after July 01, 2020. The tax information used for this application will be from 2018.

Wongu University students, potential and current, are advised to complete their FAFSA, Entrance Counseling, Master Promissory Note, and meeting with the Financial Aid Officer at least one month prior to the start dated of their next loan period. FAFSA applications must be renewed annually.

Verification Policy

Verification is the process in which the Financial Aid Officer compares the information you reported on the FAFSA with your prior year tax return transcript, W-2 forms, and other financial documentation in accordance with federal and state regulations. If your application is selected for verification, you will receive an email instructing you to submit certain forms and documents to complete verification. The Financial Aid Officer must receive all requested documents before federal aid can be disbursed. If there are differences between the data you provided on your FAFSA and the verification documents, corrections may be needed and your application will be reprocessed.

Aid Packaging Policy

With the availability of a clear ISIR (all C-Codes cleared, verification completed, and information discrepancies reconciled: if applicable), the student will be informed by the Financial Aid Officer of the official award committed to the student. The award will consist of the student's Cost of Attendance (COA) minus the Expected Family Contribution (EFC) to determine the student's need. The aid package will include Direct Unsubsidized Loans as the first award, and the Direct Graduate PLUS Loan as the second award (if applicable); in that order to meet the student's COA.

The aid package will consist of the following:

Direct Unsubsidized Loan	The student will inform the Financial Aid Officer of the amount desired within the loan limits, and this will be calculated by RGM using the NSLDS data on the ISIR. The award letter generated by RGM system allows the student to reject part or the entire loan within 14 calendar days.
Direct Graduate PLUS Loan	Graduate students may borrow up to the cost of attendance. The amount of eligibility would be based on COA minus any aid awarded to the student.
Total aid reported on the award letter.	The total from these awards must not exceed the student cost of attendance. Students awarded less than their individual maximum eligibility will be required to acknowledge line 7 of the award letter. If the student accepts the maximum awards listed on the award letter line 7 will not appear since it would not apply.

Financial Aid Processing

Once all forms and paperwork has been completed, the Financial Aid Officer will await confirmation from the Registrar or Admissions Officer that the student has registered for classes. The FA Officer will then be ready to request financial aid for the student. To award for a full loan period, the information for at least three disbursement periods must be planned. However, the credits may be modified later as the student progresses through the program. After 24-48 hours, the FA Officer will verify that the student's awards were correctly transmitted to COD. The financial aid disbursement, the FA Officer will work with the Finance Office to draw down the funds and apply them to the student's tuition account. There are strict separation of duty rules in place during this process. If there are federal funds available after tuition and fees

have been paid, the Finance Officer will write the student a check for the difference. The FA Officer will meet with the student to re-review their Award Letter (and any changes that might have occurred during the ADD/DROP registration period), and will distribute the student's stipend check (if applicable), within 14 days from the disbursement date.

After a new student has been awarded for their first loan period at Wongu University, there are many steps that both the FA Officer and student must take to stay within compliance and to prevent any interruptions in the student's federal funding, including, but not limited to the following:

- Student must remain in compliance with Wongu SAP Standards.
- Student must complete the FAFSA annually.
- Student must inform the FA Officer of any changes in credits, intents to withdraw, or intents to request a Leave of Absence.
- FA Officer must discuss award amounts with student prior to any new loan period award certification.
- FA Officer must audit file regularly.

Cash Management and G5 Policy

Using the RGM system, disbursements to credit the student tuition account and student checks for living expenses are simultaneously recorded in the student ledger card and the subsidiary ledgers of the Blue Book for FSA (Federal Student Aid) funds. The institutional Federal Funds bank account, G5 and Common Origination (COD) is monthly reconciled by RGM. The institution maintains the student ledger card as the sole tuition card and any charges or payments must be recorded in that ledger card. In all cases and in all institutions using the RGM system, a strict separation of duties is maintained to ensure that the Financial Aid Officer making the awards, and in small schools doing the clerical part of printing disbursements from the RGM system, is absolute and that there is no blood relationship between the school owner/administrator (signature on bank account) and the Financial Aid Officer.

Disbursement and Credit Balance Policy

Funds from the Direct Loan program will be utilized to cover institutional charges via a direct credit entry to the student's account. The student must authorize the institution (in writing) to credit their account with funds disbursed in subsequent payment periods for charges assessed in prior payment periods within the same academic year. Title IV credit balances are created when the Title IV awards exceed the total of the institutional charges in the period. After the applicable school charges have been covered, if funds are still available; those funds will be paid directly to the student to cover additional education-related expenses (i.e., housing, transportation, etc.). Students will be required to sign a Promissory Note for any loan program received, stating their repayment obligations. All funds awarded to students are subject to the submission of required documentation, compliance with the school satisfactory progress policy, and with school rules and regulations. The availability of federal funds in general is subject to the continuous eligibility of the student and the institution, as well to the continuous appropriations of funds from the U.S. Department of Education. Students should be and will be fully informed of loan obligations prior to authorizing the institution to credit their account with any available FSA funds for any current direct institutional charges for tuition and fees, and any other institutional charges for books and supplies provided by the institution and assessed to the account; and a minimum of \$200.00 for direct institutional charges incurred in the prior academic year/loan period. If any FSA disbursements from loan funds are considered late disbursement

and post withdrawal disbursements, the student will be informed and requested to approve those disbursements. This institution does not provide room and board accommodations.

Termination Policy

When enrolling the student in one of the courses, the institution must be able to immediately recognize that the student is still enrolled before cashing any Title IV disbursements. The institution will maintain a daily track of students in school or absent. Once the student registers in his/her attendance, the student may cancel within seven calendar days from signing the enrollment agreement. Once the student informs the Financial Aid Officer of his/her intent to withdraw, the FA Officer must check with the Registrar and Finance Office to secure that information is up to date and payment information is also updated. Upon posting of the termination, if the student is a Title IV recipient, a Return to Title IV funds will be automatically calculated in conjunction with a calculation of the Institutional Refund Policy.

Students Rights and Responsibility

Students have the right to:

- written information on loan obligations and information on borrower rights and responsibilities;
- a copy of their MPN either before or at the time the loan is disbursed;
- a grace period and an explanation of what this means;
- notification, if the Department transfers the loan to another servicer without my consent;
- a disclosure statement, received before loan repayment, that includes information about interest rates, fees, the balance owed, and a loan repayment schedule;
- deferment or forbearance of repayment for certain defined periods, if the student qualifies and requests it;
- prepay the loan in whole or in part anytime without an early-repayment penalty; and
- documentation when the loan is paid in full.

Students are responsible for:

- completing exit counseling before leaving school or dropping below half-time enrollment;
- repaying their loan according to the repayment schedule even if: they do not complete my academic program; are dissatisfied with the education received; or are unable to find employment after I graduate;
- notifying lender or loan servicer if the student changes address, changes telephone number, changes their name, changes their Social Security number, or changes employers or employer's address, or telephone number changes;
- making monthly payments on their loan after their grace period ends, unless in a deferment or forbearance; and
- notifying their lender or loan servicer of anything that might alter their eligibility for an existing deferment or forbearance.

Return of Federal Title IV Funds

The Return of Title IV Funds Policy applies to all students who withdraw from Woung University, and who have or could have received federal student aid disbursements. In accordance with federal regulations, when a student withdraws from Woung University, the student is required to return unearned portions of the Title IV federal financial aid. The amount of funds that must be returned is based upon the percentage of time the student was in attendance for the term before

withdrawing. The percentage is determined by dividing the number of days in the term prior to the student's withdrawal by the total number of days in the term. This percentage is then multiplied by the total amount of federal funds that were received or could have been received for the term, resulting in the funds "earned" by the student; remaining "unearned" funds must be returned to the U.S Department of Education. If a student withdraws after 60 percent of the term has been completed, all funds are considered earned and no return of funds is required, according to federal regulations.

Federal refunds calculations are separate from Wongu University's institutional tuition refund policy. Therefore, a student may still owe funds to the University to cover unpaid institutional charges. Wongu University will also charge the student for any Title IV program funds that the University was required to return. Federal Title IV funds are always returned in the order mandated by the U.S Department of Education. That order is:

1. Unsubsidized Loan
2. Graduate Plus Loan

Any amount returned by the school for the loan program(s) above will be credited to a student's loan(s) awarded and disbursed for the term, thereby reducing the student's loan indebtedness. Additional loan funds which have been released to the student for indirect educational expenses may be considered unearned according to the Return of Title IV Funds calculation; the student is required to repay these funds under the original terms and conditions of the Direct Loan programs.

Note: The Federal Title IV Refund Calculations only apply to withdrawals from all classes. However, if a student changes enrollment status, and if there is an adjustment made to the tuition charge, the Financial Aid Officer may recalculate the student Cost of Attendance Budget to see if the aid eligibility has changed.

Title IV Code of Conduct

The Higher Education Opportunity Act (HEOA) requires educational institutions to develop and comply with a Code of Conduct. The code defines and prohibits conflicts of interest for financial aid personnel. Our financial aid officers, who have responsibilities with respect to student educational loans, are bound by and must comply with this Code of Conduct.

The staff of Wongu University of Oriental Medicine are committed to the highest standards of professional conduct and are expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, including all dealings with any entities involved in any manner of student financial aid.

Our staff will refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students that he or she serves. The financial aid staff's number one priority is to serve and act in the best interest of Wongu University's students. In pursuing this goal, employees and agents must remain cognizant of all federal and state regulations and institutional policies and remain in compliance with such regulations and policies, without limitation. The Code of Conduct also confirms that Wongu University of Oriental Medicine does not have preferred lender arrangements of any kind or a preferred lender list.

Wongu University and its employees certify the following:

1. We will not enter into any revenue-sharing arrangement with any lender.
2. No officer or employee of Wongu University of Oriental Medicine's Financial Aid Office or any employee or agent who has responsibilities with respect to educational loans shall solicit or accept any gift from any lender, guarantor or servicer of educational loans.
3. No officer or employee of Wongu University of Oriental Medicine's Financial Aid Office or any employee or agent who has responsibilities with respect to educational loans shall accept any fee, payment, or other financial benefit as compensation from any lender or lender affiliate for any type of consulting arrangement or other contract to provide services to or on behalf of a lender relating to educational loans.
4. The Institution will not steer any borrowers, including first-time borrowers, to particular lenders nor assign any borrower a lender through award packaging or other methods. The Institution will not refuse to certify or delay certification based on the borrower's selection of a particular lender or guaranty agency.
5. The Institution will not request or accept any offer of funds for a private loan, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specified number of loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement.
6. The Institution will not request or accept from any lender any assistance with call center staffing or financial aid office staffing.
7. No officer or employee of Wongu University of Oriental Medicine's Financial Aid Office, or any employee or agent who otherwise has responsibilities with respect to educational loans, and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors will receive anything of value from the lender, guarantor or group except for reimbursement of reasonable expenses incurred by serving on the board, commission, or group.

Satisfactory Academic Progress (SAP)

Wongu University uses academic standards to monitor academic progress, and these standards must be cumulative and must include all periods of student's enrollment. Students attending Wongu University are required to maintain a standard of progress through the program. The SAP Standards are the same for students who receive Title IV aid and for those who do not. SAP is evaluated at the end of each term for which the student is in attendance. For the purposes of determining satisfactory progress, an evaluation period equals one term.

Wongu University SAP Standards:

- All students in attendance must maintain a minimum cumulative GPA of 2.5.
- All students must successfully complete at least 67% of the credits attempted during a term to maintain satisfactory pace.

Students who meet these standards are considered in good standing and satisfy the SAP standards set forth by Wongu University. Failure to maintain the SAP standards will result in several remedial actions designed to restore academic progress as described below:

Academic Standing	Financial Aid Standing (If Applicable)	Definition	Action
SAP Met	SAP Met	Student record demonstrates a satisfactory cumulative GPA, a satisfactory completion rate, and has not exceeded the maximum timeframe.	No action required.
Academic Warning	Financial Aid Warning. <i>The student will still be eligible to receive Financial Aid.</i>	Student has failed to meet at least one SAP Standard. Student will remain in this status for one full term following the term in which the SAP violation occurred.	Student must meet with the Academic Dean, or a designee, to complete an SAP Academic Advising form that is submitted to the Registrar prior to registering for the next term.
Academic Probation	Financial Aid Probation. <i>If the student's appeal is approved (see Action), they will still be eligible to receive Financial Aid.</i>	Student has failed to meet at least one SAP Standard for two terms in a row. Students will remain in this status for one full term following the term in which the repeated SAP violation occurred.	Student must meet with the Academic Dean, or designee, to complete an Academic Appeal and SAP form to remain in the program and continue receiving Financial Aid (if applicable). The Academic Appeal form is submitted to the Academic Standards Committee for approval.
Academic Dismissal	Ineligible for Financial Aid	Student has failed to meet at least one SAP Standard for three terms in a row.	Student will be academically disqualified and will be dismissed from the University.

Maximum Time Frame Violation

All matriculated students (those attempting to complete a degree program) must complete the Master of Science in Oriental Medicine program (4 calendar years) within 8 calendar years. Students who cannot earn the degree within the maximum time frame will be unable to continue in the program.

Attempted Units

To maintain satisfactory progress, students must successfully complete at least 67% of the units attempted in each term. For the purposes of this calculation, attempted credits include:

- All units for courses in which a student enrolled as of the add/drop deadline;
- All units for courses in which the student enrolled, but subsequently drops or fails;
- Units for repeated courses.

Tuition and Fees

All fees, except for tuition and other associated fees as stated in the Refund Policy, are non-refundable. All fees are subject to change annually by the Woungu University's Board of Directors, and other costs may increase due to economic conditions.

Tuition:

Didactic (classroom) Instruction	\$180.00 per credit/unit
Clinical Instruction	\$360.00 per credit/unit

Mandatory Fees:

Application Fee	\$100.00
Application Fee (non-matriculating student)	\$15.00
Registration Fee (non-refundable)	\$100.00 per term
Student Association Fee	\$30.00
Malpractice Insurance (as needed)	\$45.00
Graduation Examination Fee	\$50.00

Miscellaneous Fees:

Return Check Fee	\$35.00
Duplicate ID Fee	\$10.00
Audit Fee (didactic only)	\$90.00 per credit/unit
Late Registration Fee (including institutional exams)	\$50.00
Late Tuition Payment Fee	\$100.00
Payment Plan Fee	\$50.00
Late Installment Payment Fee	\$20.00
Institutional Exam Retake Fee	\$50.00
Intern Business Cards	\$25.00
Transcript Fee*	\$10.00

*Please allow five business days for processing after payment has been made before your transcript is sent to your designated recipient. You will be notified by the Registrar once it has been mailed.

The student is responsible for additional costs such as transportation, and room and board, etc., that are not stated herein. The student is also responsible for purchasing books and supplies (approximately \$800.00-\$1,200.00 per year).

Total Estimated Program Cost	\$65,550.00 (excluding books and supplies)
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Indirect Costs

Woungu University does not offer housing, meal plans or transportation for students. In order to help students better plan their budget, the following is an estimate of the annual expenses students may expect for these indirect costs while attending Woungu University.

Estimated Cost per Month:

	Room & Board	Personal Expenses	Transportation	Total
Living Off Campus	\$1102.00	\$604.00	\$375.00	\$2,081.00
Living with Parents	\$739.00	\$404.00	\$251.00	\$1,394.00

This information for the 2018-2019 award year was obtained from:
<http://professionals.collegeboard.org/higher-ed/financial-aid/expense/2018>

Institutional Refund Policy

The Wongu University Board of Directors approves all policies related to tuition, fees and refunds. Wongu University's Refund Policy and other important statements of student and University rights and responsibilities are set forth in the Student Enrollment Agreement. The following provisions pertain to all refund policies applied by Wongu University, unless specifically stated otherwise. This policy applies to both partial and total withdrawals.

Wongu University's Refund Policy is as follows:

Refunds are calculated based on the academic term in which the withdrawal or cancellation occurred.

- 1) If Wongu University cancels a course, Wongu University shall refund to the student 100% of the tuition paid for that course.
- 2) If a student cancels his or her enrollment before the start of the term, Wongu University shall refund to the student 100% of the tuition paid for that term.
- 3) If a student withdraws after the Add/Drop period of a term, Wongu University shall refund to the student a pro rata amount of the tuition according the following schedule:
 - a) Withdrawal by the 2nd week of the term – 80%
 - b) Withdrawal by the 3rd week of the term – 60%.
 - c) Withdrawal by the 4th week of the term – 40%.
 - d) Withdrawal by the 5th week of the term – 20%.
 - e) Withdrawal by the 6th week of the term – 10%.
 - f) If a student withdraws after completion of more than 60 percent of the term (past the 6th week), Wongu University shall refund to the student 0% of tuition paid for that term.
- 4) Books, educational supplies or equipment for individual use are not included in the refund policy. Wongu University may refund these expenses provided the items were not used by the student.

Disbursement of Tuition Refunds

All tuition refunds will be disbursed through the Finance Office within 15 calendar days following the date of the withdrawal.

The student is responsible for ensuring the Finance Office has the correct mailing address to which the refund is being mailed. The refund amount will reflect the appropriate prorated amount, including outstanding balances, if any. If any portion of tuition was paid from the proceeds of a loan, then the refund will be sent to the lender or to the agency that guaranteed the loan, if any. Any remaining amount will be paid to the student.

1098-T INFORMATION

Form 1098-T (Tuition Payments Statement) is the information return that colleges and universities are required to issue for the purposes of determining a student's eligibility for education tax credits. The Finance Office distributes Form 1098-T for the previous year's tuition before January 31st of each year. To receive Form 1098-T in a timely manner, students must inform the Registrar of any address changes.

Campus Information

Academic Terms:

Winter - starts in January
Spring - starts in April
Summer - starts in July
Fall – starts in October

Holidays Observed:

New Year's Day
Martin Luther King, Jr. Day
Memorial Day
Independence Day
Labor Day
Nevada Day
Veteran's Day
Thanksgiving (two days)
Christmas Eve/Christmas Day

Constitution Day:

Wongu University recognizes Constitution Day on September 17th. This day commemorates the formation and signing of the Constitution of the United States on September 17, 1787. As this day regularly fall between the Summer and Fall terms at Wongu University, historical information will be distributed to the student population via email in recognition of Constitution Day.

Business Days:

Monday: 9:00 a.m. to 5:00 p.m.
Tuesday: 9:00 a.m. to 5:00 p.m.
Wednesday: 9:00 a.m. to 5:00 p.m.
Thursday: 9:00 a.m. to 5:00 p.m.
Friday: 9:00 a.m. to 5:00 p.m.

Voter Registration:

We encourage students to register to vote. You can go to the following website and follow the instructions to register:

<http://www.clarkcountynv.gov/election/services/Pages/VoterRegistration.aspx>.

This webpage contains everything you need to know about the requirements to be allowed to vote and become a registered voter as well as deadlines for submission of the applications.