

CONSUMER INFORMATION GUIDE

Serving institutions operated by Education Affiliates, Inc.

2011-2012

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Introduction

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosure and reporting requirements relevant to Consumer Information.

This guide is intended to provide, briefly describe, and deliver upon request, information regarding where to obtain requisite consumer information to current students and prospective students.

Included in this guide is a summary of all of the Basic Consumer Information Requirements (BCIR), as excerpted from the 2009-2010 Student Financial Aid Handbook (most recent version as of the release date of this guide that included BCIR), and a brief notation as to where the information could be obtained. Note that this Basic Consumer Information Requirements summary is also hand delivered to all students. The guide also includes certain information as required by Program Integrity Measures.

The HEOA requires the Secretary (United States Department of Education) to collect and display on the College Navigator website an extensive list of information about each institution that participates in the Title IV student aid programs. The Secretary must update this information annually, and regularly consult with current and prospective college students, their families, institutions, and other experts to improve the usefulness of the College Navigator website.

You will see various references to the College Navigator site throughout this guide. The College Navigator site will include some items which are also found in the institution's catalog and/or addenda such as general institution information, transfer credit information, etc., and will also include key statistics about the institution which will assist students in their decision making process. In an effort to simplify the institution search on the College Navigator website, we have prepared links to all schools in [Appendix A](#). Please note that information can also be requested in paper format from the student's Admission's Representative.

In addition to information contained in this Guide, each applicant for admission and student will be given, or may request from the Financial Aid Office, access to the following publications of the US Department of Education (ED): *Do You Need Money for College? - Federal Student Aid at a Glance 2011-12*, the *Entrance Counseling Guide for Direct Loan Borrowers* and the *Exit Counseling Guide for Direct Loan Borrowers*. In addition, each financial aid office will have available an office copy of *Funding Education Beyond High School: The Guide to Federal Student Aid 2011-12*. All documents are also available in electronic format from the Department of Education at <http://studentaid.ed.gov/PORTALSWebApp/students/english/publications.jsp>

There is also certain information that the institution is required to deliver to current students separately and/or upon request. This information includes:

- Notice of Availability of Institutional and Financial Information (brochure: *Consumer Information Guide Summary*)
- Notice of Federal Student Financial Aid Penalties for Drug Violations (brochure: *What You Need to Know if You've been Convicted of the Possession or Sale of Drugs*)
- Drug and Alcohol Abuse Prevention Program (cardstock: *Substance Abuse Policy*)
- Security Report or Notice of Security Report (distributed directly in paper format by October 1 of each year)
- Timely Warnings and Emergency Notification (distributed directly in paper format by October 1 of each year)
- Information for Crime Victims about Disciplinary Hearings, if applicable
- Voter Registration Information (cardstock: *Voter Registration*)

Consumer Information Summary

Federal Regulations require schools to provide certain consumer information annually to its students, along with a statement of procedures regarding where to obtain that information. To follow is a listing of all of the Basic Consumer Information Requirements (BCIR), as excerpted from the 2009-2010 Student Financial Aid (SFA) Handbook (most recent version as of the release date of this guide that included BCIR) and based on certain Program Integrity Measures. Some of the information below can be obtained within this Consumer Information Guide, the institution's catalog and/or related addenda, and the Consumer Information Guide Supplement, all of which are available in both paper format and electronically on the [institution's website](#). The institution can provide a paper copy of any of the listed information and key regulatory disclosures upon request. It should also be noted that certain statistics regarding student outcomes, as required by Federal regulation, are available electronically on the [institution's website](#). These are referred to throughout the Consumer Information Guide.

Table Key:

- Available in the Institution Catalog and/or Addendum
- ◆ Available in the Consumer Information Guide (CIG)
- * Available in the CIG Supplement

Consumer Information

● ◆ *	Cost of attending the institution
● ◆	Need based and non need based SFA that is available
● ◆	Terms and conditions under which the students received Federal Direct Loans
● *	The need and non need based state and local aid programs, institution aid programs, and other private aid programs
● ◆	How students apply for aid and how eligibility is determined
● ◆	How the institution distributes aid among students
◆	The rights and responsibilities of students receiving aid
◆	Verification Requirements
◆	How and when financial aid will be disbursed
◆	The terms and conditions of any employment that is part of the SFA package, e.g. FWS
◆	The terms of, the schedules for, and the necessity of loan repayment and required loan exit counseling
●	The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain SAP may re-establish eligibility for SFA
● ◆	A statement of the requirements for the return of SFA funds when a student withdraws from the institution, information about any refund policy with which the students must comply
● *	Whom to contact for information on student financial assistance and who for general institution issues
● ◆ *	The names of associations, agencies, and/or governmental bodies that accredit, approve, or license the institution and its programs, and the procedures by which a student may receive a copy for review of the institution accreditation, licensure or approval
●	The specific facilities and services available to disabled students
● *	The degree programs, training, other education offered, and any plans the institution has for improving academic programs ⁵
◆	The availability of a GED program, if the institution admits students who do not have a high school diploma or equivalent
●	The instructional, laboratory, and other physical plant facilities associated with academic programs
● *	A list of faculty and other instructional personnel
◆	The terms and conditions under which students receiving federal education loans may obtain deferments

Table continues on page 5...

Consumer Information Summary

Table Key:

- Available in the Institution Catalog and/or Addendum
- ◆ Available in the Consumer Information Guide (CIG)
- * Available in the CIG Supplement

Consumer Information *continued from page 4*

N/A	Information regarding the availability of SFA funds for study abroad programs – This requirement is not applicable at this institution.
●	Institution policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another institution, and a list of any schools with which it has established and articulation agreement
◆	Information of student body diversity in the categories of gender and ethnicity of enrolled, full time students and students who receive federal Pell grants ¹
◆	Information on placement of and types of employment obtained by graduates of the schools degree or certificate programs
●	Information on the types of graduate and professional education in which graduates of the schools 4 year degree programs enrolled - This requirement is only applicable to Denver School of Nursing.
◆	Retention rates of certificate or degree seeking first time full time undergraduate students ¹

Other disclosures and information that are available to you are:

● ◆	Prevention of Drug and Alcohol Abuse
	What You Need to Know if You've been Convicted of the Possession or Sale of Drugs ⁴
◆	Campus security statistics and campus security policies ^{1,2}
● ◆	The schools policy regarding all vaccinations ³
◆	Policies and sanctions related to copyright infringement and liabilities students may face for unauthorized distribution of copyrighted materials
● ◆	FERPA - right to review records, procedures for reviewing records, policy regarding disclosure, etc
◆	Completion Rates ¹
◆	Voter Registration forms made widely available to students
◆	Code of Conduct for Education Loans
◆	Private Education Loans – including a TILA statement and a statement that the borrower may qualify for other SFA assistance, and that SFA assistance may be more favorable
◆	Preferred Lender List applicable to private loans
◆	Textbook Information ⁶
*	Student Complaint Procedure
◆	On-Time Completion Rates
◆	Median Loan Debt
◆	Occupational Listings

1	Information, as it appears on the College Navigator website, is based on IPEDS submissions that are deemed final and closed. A link to College Navigator is available within the Consumer Information Guide in Appendix A .
2	This information is distributed to all students and employees directly.
3	For faculty, this information is delivered during the hiring process.
4	A separate written notice is distributed directly to all current students which advises the student that a conviction of a drug offense during a period of enrollment for which SFA funds are received results in a loss of SFA eligibility. For a student who loses SFA eligibility due to a drug violation, a separate written notice of how to regain eligibility will be provided directly. It should also be noted that Federal Regulations require that the institution's drug policy be evaluated biennially to assess if there were any drug and alcohol related fatalities that occurred on campus and the number and types of sanctions. This information would be available upon request.
5	A copy of the Academic Improvement Plan is available upon request from the institution.
6	Textbook information is available upon request. Please consult your Admission's Representative for more information.

Catalog Information

All applicants for admission and current students receive a copy of the institution's catalog and applicable addenda. Prospective students may also request a copy of the catalog and applicable addenda. There are several required Consumer Information disclosures that are found in the catalog or addenda. Please refer to your *Consumer Information Guide Summary* which summarizes disclosures that may be found in the catalog.

If you wish to receive a copy of the catalog, please consult the institution director, admissions office or financial aid office. An electronic version of the catalog is also available on the [institution's website](#).

Cost of Attending

Please consult your institution's catalog, enrollment agreement, and/or addenda, and/or Consumer Information Guide Supplement for information on this topic.

You may also find estimates of Cost of Attending, including tuition and fees, books and supplies, room and board, transportation, and any additional costs of a program, for the Academic Year on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

[Appendix A contains institution specific links for the College Navigator website.](#) Please note that information can also be requested in paper format from the student's Admission's Representative. Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior years statistical submissions.

The most up-to-date information regarding Cost of Attending is available in the documents mentioned above, which are also in electronic format on the [institution's website](#).

The *College Navigator* website also provides a Multi Year Tuition Calculator. Additionally, in October 2011, the institution will also make available a *Net Price Calculator*.

Federal Pell and SEOG Grants

Although this information is generally found in the catalog, we have also provided the information as separate disclosure in this guide for your convenience.

FEDERAL PELL GRANT

The Federal Pell Grant is an important source of aid for students. The Free Application for Federal Student Aid (FAFSA) is available on-line at www.FAFSA.ed.gov, or in paper form from high school counselors, at public libraries and the institution's Financial Aid Office. The amount of the award depends upon the determination of the student's eligibility, his/her enrollment status, cost of attendance, and a payment schedule issued by the U.S. Department of Education, Office of Student Financial Assistance. Applications are available from the schools Financial Aid Office.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Each year the institution makes a limited number of awards to students through the FSEOG program. These funds are reserved for students who qualify based upon exceptional financial need. The financial aid officer determines who will receive a FSEOG and the amount awarded, based on need, not to exceed the program maximum. Please consult your Financial Aid Officer for the institution specific FSEOG policy.

Federal Direct Loans

Although this information is generally found in the catalog, we have also provided the information as a separate disclosure for your convenience

STAFFORD LOANS - FEDERAL DIRECT LOAN PROGRAM (FDLP)

These loans are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need.¹. The federal government pays interest on the subsidized loan until repayment begins and during authorized periods of deferment. An unsubsidized loan is not awarded on the basis of need. The borrower is charged interest from the time the loan is disbursed until it is paid in full. In addition, until repayment begins and during authorized periods of deferment, the unsubsidized loan borrower has the option to pay the interest or allow the interest to accumulate. Accumulated interest will be added to the principal amount of the loan and will increase the amount the borrower must repay. To apply, students should contact the schools Financial Aid Office.

FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS) LOAN PROGRAM

Federal PLUS loans are for parents with good credit histories who want to borrow to help pay for their children's education. Loans are made available to the parents of a dependent student by the US Department of Education. For additional information, students should contact the institution's Financial Aid Office.

The current versions of the "Entrance Counseling Guide" and the "Exit Counseling Guide" published by the US Department of Education provide the most accurate information on all the federal loan programs. Please consult these guides for interest rate and estimated repayment plans for specific debt amounts. You may also visit the US Department of Education's *Direct Loan for Students* page for the most up to date information at www.direct.ed.gov/student.html.

¹ Need is the budgeted Cost of Attendance less estimated financial aid.

Academic Competitiveness Grant (ACG)

Although this information is generally found in the catalog, we have also provided the information as separate disclosure for your convenience

The US Department of Education did not renew the ACG program in the 2011-2012 award year. If your funding is derived of 2010-2011 funds, you may be eligible to receive this grant. Please speak to a Financial Aid Representative for more information about your award package.

Information below is with regard to the 2010-2011 award year only:

If you are enrolled at a institution that offers associate or bachelor degree programs, the ACG may be available to you.

ACG is a federally funded grant program that qualified students may receive for no more than two years. The maximum 1st year ACG is \$750 per academic year. The maximum 2nd year ACG is \$1,300 per academic year. To qualify, the student must meet all of the following conditions: be a Federal Pell Grant recipient; be enrolled full time (12 credits in a quarter); be a first or second year undergraduate student; completed an approved "rigorous high school program of study," as described in detail at the [U.S. Department of Education's](#) web site and meet the standard eligibility criteria for all Federal Title IV financial aid, such as not being in default on a student loan, having financial need, and maintaining satisfactory academic progress. The ACG also has provisions for less than full time grants which are pro-rated based on either half-time or three-quarter time enrollment.

To qualify for the first year Academic Competitiveness Grant, the student must have graduated from high school after January 1, 2006 and may not have previously enrolled in an undergraduate degree program. To qualify for the second year Academic Competitiveness Grant, the student must have graduated from high school after January 1, 2005, must be a second year student (i.e., earned no fewer than 24 semester credits or 36 quarter credits and no more than 48 semester credits or 72 quarter credits towards an undergraduate associate degree objective), and must have earned a cumulative Grade Point Average (GPA) of 3.0 or greater by the end of their first academic year (24 semester credits or 36 quarter credits).

State, Local, and other Private Aid Sources

Information on forms of state, local and other private aid is generally available in the institution's catalog and Consumer Information Guide Supplement. Sources (where applicable) include state grants, scholarships, and agency funding such as JTPA and WIA. Please consult your financial aid office or scholarship grantor for more information. Note that these sources are separate from federal student financial aid sources and private lending sources.

Visit your state's Higher Education webpage for more information on specific State Grant options.

Students interested in scholarships are encouraged to search using **FinAid!**, a leading scholarship search provider for students. Their FREE service matches scholarships to the student's specific qualifications and can be accessed online at www.FinAid.org.

Not all schools offer these funding options and may not be an eligible institution based on the grantors rules. For those schools that do, your financial aid officer will also present you with information regarding how to apply and applicable qualifications.

Rights and Responsibilities of Receiving Financial Aid

With regard to financial aid you have the right to know:

- What financial aid programs are available to you from Federal, State and other sources, if applicable, and an explanation of all aid sources including what sources must be repaid
- The procedures for applying for various sources of aid and the deadlines for applying
- The criteria for awarding aid and how need for aid is determined
- How much funding you will receive and how much of your costs have been met by this funding
- How the institution distributes aid among students
- How and when the institution disbursed aid
- The conditions for any loans that you are awarded and accept
- Academic progress standards
- Refund policies
- You may view the contents of our student financial aid file in accordance with the Federal Educational Right to Privacy Act
- All documents submitted to the financial aid office are confidential

Catalog and/or the Consumer Information Guide Supplement provides all of this information to you. If you should have further questions or inquiries, please contact your financial aid officer.

As a student and recipient of financial aid, your responsibilities are to:

- Review all information about the institution's programs before you enroll
- Complete all applications and forms accurately and timely, ask your financial aid officer questions if necessary
- Know and comply with the rules of any aid that you receive, including provisions of any promissory note that you sign, providing any data requested by the financial aid office to verify application information (see Verification below), and understanding the consequences of defaulting on a loan
- Maintain satisfactory academic progress
- Accept responsibility for all agreements that you sign
- Review and comply with all rules and regulations pertaining to financial aid, academic and conduct policies
- Keep your address and contact information current by notifying your financial aid officer or admissions representative

Verification Requirements

A student's Free Application for Federal Student Aid (FAFSA) may be selected by the U.S. Department of Education for a process called "verification" to verify the information on the application. Students are reminded to provide truthful and accurate information. Students who are selected for verification will be contacted by the financial aid office and given a verification worksheet that includes specific requirements, deadlines, and consequences of non-compliance. To complete the verification and remain eligible for Financial Aid, the student must submit the verification worksheet as well as tax/income information as directed by the financial aid office.

The following policies and procedures regarding the verification of information provided by applicants for Federal student financial aid under the Title IV Programs:

1. Only those students who are selected for verification by the U.S. Department of Education (ED) or who have conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and a signed United States Income Tax Return from the prior year.
2. No Federal Pell Grant, ACG, Campus Based, or Subsidized Direct/Stafford Loan Funds will be disbursed prior to the completion of verification.
3. A Direct Stafford Student Loan application may be originated by the institution prior to the completion of verification. However, the student only has 45 days from the time the federal loan funds arrive at the institution to provide the necessary documentation. If verification is not completed by that time, the loan funds must be returned.
4. Students eligible to receive Pell, ACG, Campus Based or Subsidized Direct Loan will have until 120 days after their last day of attendance or August 31, whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the institution for payment of all tuition and fees due or risk termination from the institution. After the passage of the aforementioned period, all financial aid that might have been due is forfeited.
5. All students will be notified on a timely basis if they have been selected for verification and what supporting documentation is required. At that time the student will be informed of the time parameters and the consequences of not completing the verification cycle. The institution will notify the student of the result of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify any student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by the U.S. Department of Education.
6. The student must resolve inaccurate or conflicting information on any application before the institution may disburse Federal funds. In cases where there is credible information indicating that the student may have engaged in fraud or criminal misconduct in connection with his/her application, the institution will refer the case to OIG. Unless required by the U.S. Department of Education, no Federal financial aid will be disbursed to the student.
7. The financial aid file must be documented with the date that verification is completed. No Title IV disbursements will be approved for release prior to the date that all Verification procedures have been completed including, if needed, a revised and valid ISIR.

The institution has developed policies and procedures regarding the verification of information provided by the FAFSA under the Title IV Programs. Failure to complete verification, as required by the institution, will deem the student ineligible for federal funds. For more information regarding the policies and procedures for verification, please contact the Institution's Financial Aid Office.

How Students Apply for Aid

The institution maintains a staff of financial aid professionals to assist students in obtaining the financial assistance they require to meet their educational expenses. Available resources include the federal grant and loan programs, student loans from private lenders, other state sponsored and private aid, and federal work-study opportunities, both on and off campus. Not all sources of aid are available at all schools. Please consult your catalog for aid programs applicable at the institution that you are interested in. Federal assistance programs are administered through the U.S. Department of Education. Any U.S. citizen, national, or person in the United States for other than temporary reasons who is enrolled or accepted for enrollment may apply for these programs. Grant forms of financial assistance are available for each July 1 - June 30 award period. Every student considering application for financial aid should request a copy of the current *Student Guide*, published by the U.S. Department of Education. This important document may be obtained from the institution's Financial Aid Office to help assist in understanding eligibility requirements, the application process, deadlines, and the various forms of grants and loans available. Students seeking financial aid are required to complete the Free Application for Federal Aid (FAFSA). FAFSA on the internet can be completed at <http://www.fafsa.ed.gov>. Students should renew the FAFSA application annually.

During the admission and enrollment process, each applicant is given the opportunity to meet with a staff member of the Institution's Financial Aid Office. The staff member can provide all of the necessary application forms and information necessary to apply for the available sources of grant, loan and federal work study assistance programs available to the institution's students and their parents. After the student completes the FAFSA, the institution receives the results of the FAFSA and the staff member reviews the applicants prior financial aid history. The staff member will then develop an estimated financial aid award package for the applicant or current student. This package of estimated financial aid will outline a plan for each applicant and will contain a combination of grant and "self help" sources available to pay the applicant's Cost of Attendance¹. "Self Help" includes loans, federal work study employment and student tuition payments options. Students are generally scheduled for a minimum of two separate appointments with the Financial Aid Office staff to complete the financial aid application and award acceptance process. Parents of dependent students may also need to actively participate in the financial aid application process in terms of completing the FAFSA and matters related to PLUS loan application and approval process.

¹ The Cost of Attendance includes both direct and indirect costs of attending the program. For more information, consult your Financial Aid Office.

How Aid Eligibility is Determined

- Students must be U.S citizens or eligible non-citizens.
- Students must be enrolled in an eligible program.
- Students must meet all admissions requirements.
- Students must not owe money back to a federal grant program.
- Students must not be in default or delinquent on payment on a federal student loan.
- There are more specific eligibility requirement applicable particular aid programs. Please consult your catalog for details.
- Student must complete and submit all applicable paperwork as required by the institution and as communicated in the initial or subsequent meeting and/or correspondence, both written and oral, with the institution's financial aid officer.
- The result of the FAFSA helps the institution to assess a student's eligibility based on a valid processed Expected Family Contribution (EFC). The EFC is a measure of a student's and student's families resources that may be available to help pay for educational costs. Generally budgeted $\text{Cost of Attendance less EFC} = \text{Financial Need}$.
- A financial aid award letter will be provided to the student which will indicate need and non-need based aid.
- Students must be in good academic standing and making satisfactory progress in accordance with the institution's policies.
- Students must have resolved any prior drug conviction in accordance with Department of Education guidelines.
- Students may not have property subject to a judgment or lien for a debt owed the federal government.
- Students may not obtain loan amounts that exceed annual or aggregate loan amounts.
- Students must file a Statement of Educational Purpose.
- Students must have a valid and correct Social Security Number.
- Students must satisfy the Selective Service Registration requirements, if applicable.

Return to Title IV Policy

If a student withdraws from the institution and the student received Title IV Federal Student Aid (FSA) assistance during the period¹, the institution must determine the amount of Title IV funds a student has earned at the time of withdrawal using the Return of Title IV (R2T4) funds formula. The Title IV FSA program rules may require a return to the Federal government of all, or a portion of, the amounts disbursed during the term. The amount of FSA assistance earned by a student is based upon the amount one of the following formulas²:

Credit Hour Programs:

Number of Days Completed in the Payment Period through Withdraw Date

Total Number of Days in the Payment Period

Clock Hour Programs:

Clock Hours Scheduled to be Completed through the Withdraw Date

Total Clock Hours in Period

Note: Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in the numerator and denominator. The calendar days on an approved leave of absence are excluded from both the numerator and denominator. Percentages are calculated to the fourth decimal place.

Based on the calculation, through the 60% point in each period, a pro rata schedule is used to determine how much Title IV FSA funding the student has earned at the time of withdrawal. After the 60% point, a student has earned 100% of the Title IV FSA funds. (Sample Return of Title IV calculations are available from the institution's Financial Aid Office upon request.)

Title IV FSA funds that require refund are credited in the following order:

- Unsubsidized Direct Stafford loans (other than Graduate PLUS loans)
- Subsidized Direct Stafford loans
- Direct PLUS
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant (FSEOG)

Return of Unearned FSA Funds

The Institution must return the lesser of the following:

- The amount of FSA Program funds that the student does not earn; OR
- The amount of institutional costs that the student incurred for the period multiplied by the percentage of funds that were not earned. Earned means the percentage of funds that were earned over time (during the term) by the student.

If there are additional FSA funds that must be returned, the student must return or repay, as appropriate:

- Any FSA loan funds in accordance with the terms of the loan;
- Any remaining unearned FSA grant (not to exceed 50% of the grant as an overpayment of the grant)³.

If a student earned more aid than was disbursed, the institution may owe the student a Post-Withdrawal Disbursement (PWD) which must be paid as soon as possible, but no later than 180 days from the date the school determined the student withdrew (for loans) or no later than 45 days from the date the school determined the student withdrew (for grants). The school is required to notify the student in writing within 30 days of the date it determined that the student withdrew that he/she is eligible for a PWD of Title IV loan funds; however, if the student (or parent in the case of a PLUS loan) is eligible to receive a PWD of loan funds, the student or parent borrower must first confirm in writing whether he/she accepts/declines all or some of the loan funds offered as a PWD. A PWD of Federal grant funds does not require student acceptance or approval and the grant funds may be applied directly to the student's account in order to satisfy tuition and fees, or to the student. The Institution will seek the student's authorization to use a PWD for all other educationally-related charges in addition to tuition and fees. All Direct Loan refunds will be made by EFT to the U.S. Department of Education [G5] and COD disbursement records will be updated when refunds are made. The student is notified by letter from the Institution of all Direct Loan refunds made on their behalf, including the amount, date, and loan type.

The institution is required to return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

¹ "Term" refers to the specific term, quarter, or payment period for which the R2T4 refund must be calculated.

² Students should consult their Financial Aid officer regarding their program's specific measurement.

³ The institution currently refunds the Student Grant Overpayment on behalf of the student.

How the Institution Distributes Aid Among Students

[Pell Grants](#), [FSEOG](#), and [Academic Competitive Grants \(ACG\)](#), [Federal Direct Loans](#), [Private Loans](#), and [State and Other Private Aid](#) are available to all students who qualify.

Pell: Awards vary based upon the student's Expected Family Contribution (EFC) and enrollment status.

Supplemental Education Opportunity Grants (FSEOG): All students who complete the FAFSA for the current award year and are enrolled in an eligible program are considered applicants for the FSEOG grant. Eligible recipients must be an undergraduate and must have financial need. Priority is given to students who have the lowest EFC who will receive a Federal Pell Grant and cannot reasonably achieve his/her educational goal without FSEOG assistance. FSEOG need will be limited to direct educational expenses less estimated financial aid due to limited FSEOG financial assistance resources. The available Award Year authorization for FSEOG will be divided among the anticipated eligible applicant pool for the Award Year. FSEOG awards will generally range from \$200 to \$700. Awards will be disbursed in two or more payments. The first payment will be generally made after the drop/add period and the second and subsequent disbursements will be made after the students has started the next payment period, provided the student is maintaining satisfactory academic progress.

Academic Competitiveness Grants (ACG): Please see [Academic Competitiveness Grant](#) in this guide and/or institution's catalog/addenda for a description of the eligibility criterion. (ACG not available in 2011-2012 award year.)

Federal Student Loans: Loans are awarded to eligible students based on the remaining need after other estimated financial aid is subtracted from the budgeted [Cost of Attendance](#). The eligibility of a Subsidized versus an Unsubsidized loan is also based on remaining need. Unsubsidized loans are not need based, but cannot exceed the Cost of Attendance less estimated financial aid. For more information regarding *your* eligibility for loans, and the type of loans, please consult your Financial Aid Advisor

Federal Work Study: Funds are limited and are awarded to student with remaining need after other estimated financial aid is subtracted from the budgeted [Cost of Attendance](#). Positions are generally available in student services departments on campus and at designated community service and America Reads sites off campus.

State and Other Private Aid: Funds are limited to students meeting criteria for the specific award. Please see [State, Local, and Other Private Aid](#) information in this guide.

For more information about any of the items listed above, you may also consult your Financial Aid Advisor.

How and When Financial Aid will be Disbursed

Once a student has met all criteria for obtaining the federal funds, the following steps are taken by the institution:

Student aid funds, Federal, State, and other if applicable are generally received by the institution via electronic funds transfer (EFT). Grant and loan funds are posted to the student recipient's tuition and fees account (Student Ledger Card). Grant and loan funds received are first used to pay the student's outstanding tuition, book and fees charges. If a credit balance is created by the receipt of federal grant and loan funds, the credit balance will be disbursed to the student within fourteen days of the creation of the credit balance unless the student has authorized the institution to hold the credit balance to pay future charges to the institution during the award period and/or the student has authorized the institution to return the credit balance to his/her lender to reduce the student's loan debt.

The institution requests financial aid funds from Federal, State and Agency sources; however, the funding entity controls the actual date of disbursements. The institution; however, can provide estimated disbursement dates to financial aid recipients. For first time recipients of Federal grant awards, the first disbursement is generally received and posted to the student's ledger card within the first two weeks of the student's first term. For second and subsequent Federal Grant and loan disbursements, funds are generally requested and received in the first week of each new Quarter, Semester or Term. For loan disbursements, for first time students and borrowers, the first disbursement is generally scheduled for the week after the student completes the first 31 calendar days in the program. Federal Financial Aid is not disbursed and posted to your account any sooner than 10 days prior to the start of each term/semester or quarter for which the disbursement is intended.

If an eligible participant, Federal Work Study wages are paid for hours actually worked. Participants must submit a properly completed time record signed by their supervisor. Wages are generally paid on the 15th and 31st day of each month.

Please review your catalog and addenda for additional and more specific information relevant to the financial aid process at your institution. If you should have any questions, please consult your financial aid officer.

Terms and Conditions of Federal Work Study (FWS) Employment

Please review your catalog to assess if your institution participates in the FWS program.

The FWS is a federal program that provides employment for students who demonstrate financial need, and who must earn a part of their educational expenses. The program encourages community service work and work related to a student's program of study. FWS employment is either on campus or arranged with public or private non-profit agencies off campus, and the work performed must be in the public interest. Eligibility for participation in the Federal Work Study Program is determined by the institution's Financial Aid Office, based on the student's financial need and academic progress.

An FWS request form is completed by interested students. Interested students must have completed a FAFSA and must have financial need remaining after other aid is awarded. If a position is available, a qualified student is notified of their acceptance into the FWS program. If a position is not available, a qualified student is advised to apply again at a later date once a position opens. If an applicant for FWS does not qualify for the FWS program, they are notified by letter.

- While employed, students must continue to meet the schools satisfactory academic progress standards.
- Students are responsible to their supervisors for punctual, regular, and efficient job duties.
- Students must notify supervisors in advance if they will be tardy or absent.
- Students must accurately complete their time sheets.
- Students are paid at least hourly minimum wage.
- Students may not earn more than the awarded amount of Federal Work Study.
- Students must dress appropriately and refrain from conducting personal business of institution work while on the job.
- Students must refrain from using profanity.
- Students are provided with, and must comply with, the institution's Drug Free Workplace policy.

Questions regarding the Federal Work-Study Program should be directed to the institution's Financial Aid Office.

Loan Repayment and Counseling

Repayment of Federal Direct Stafford loans will begin 6 months after graduation or any other termination of enrollment. Student will generally have up to 10 years to repay Federal Direct Stafford loans. Deferment and forbearance options are available under certain circumstances.

Regarding Federal Direct Parent PLUS loans, the parent borrower has the option to begin repayment either within 60 days from the date the loan is fully disbursed or wait 6 months after the dependent student ceases to be enrolled on at least a half time basis. The parent has the option to defer the payment of principal and interest while the student is in institution.

No interest is charged on Federal Direct Subsidized Stafford loans while you are in institution and during the grace period and deferment periods. For Federal Direct Unsubsidized Stafford loans, interest is charged on these loans during the in institution, grace, deferment and repayment periods. You may choose to pay interest while in accumulates while you are in institution, or you can allow it to accrue and be added to the principal balance, on which additional interest amounts will be based.

As a student borrower, in additions to the FAFSA, you will be required to complete both a loan entrance interview and Master Promissory Note before a Federal Direct Loan can be disbursed to you. Entrance counseling is done during the initial financial aid appointment or in a group or online for all federal loan borrowers. Exit counseling must be completed before you leave institution. Generally exit interviews are completed 30 days prior to completion date.

For information on exit counseling, or the total and types of loans that have been disbursed to you, or for information on federal grants that you have received, go to <http://www.nsls.ed.gov>.

The institution will advise you of all available grant aid prior to awarding loans.

The institution encourages students to borrow the minimum amount required in order to meet their budgeted cost of attendance.

Also, please be aware of how much debt that you can adequately manage when you leave institution. Please use the estimate of your total loan debt to determine your estimated monthly payment in comparison to the recommended annual salary for the position that you are seeking to obtain after your education is completed. On-time repayment of your student loans is included as a positive item on your credit report. It demonstrates your willingness to pay, and reflects your maturity as a responsible consumer. Additionally, you can avoid late fees, additional interest and other penalties that delinquent and defaulted students encounter.

Also note that you may deduct interest paid on qualified education loans on your income tax return. Please consult an experienced tax preparer on this fact and the availability of other education credits such as the Hope Scholarship and Lifetime Learning Credit before filing your income tax return.

More information on how to manage your federal student loans is available at <http://studentloans.gov>.

Also additional information on online counseling, estimated repayment amounts, etc. is available at <http://www.dl.ed.gov>.

You may also wish to utilize features of the U.S Department of Education's loan calculator at <http://www2.ed.gov/offices/OSFAP/DirectLoan/calc.html>. This may help you to better understand your loan obligation and required payments.

The amount of loans that you can borrow is impacted by many factors including the type of programs that you are enrolled in, the length of the program, the credits you are attempting, how that program has been approved for loan eligibility, dependency status, etc. The following is a chart that shows maximum annual and aggregate loan amounts. Also attached is the most recent information available regarding interest rates for federal loans and a comment on other loan fees. Please consult your financial aid officer for other information on loan amounts and loan interest rates, these rates are generally updated every July.

Loan Repayment and Counseling

Annual Loan Limits

	Subsidized	Total (subsidized and unsubsidized)
Dependents Undergraduates (excluding dependent students whose parents can't get PLUS)		
First Year	\$3,500	\$5,500
Second Year	\$4,500	\$6,500
Third Year and Beyond	\$5,500	\$7,500

Independent Undergraduates & Dependent Students whose parents can't get PLUS

First Year	\$3,500	\$9,500
Second Year	\$4,500	\$10,500
Third Year and Beyond	\$5,500	\$12,500

Aggregate Loan Limits

	Subsidized	Total (subsidized and unsubsidized)
Dependents Undergraduates (excluding dependent students whose parents can't get PLUS)	\$23,000	\$31,000
Independent Undergraduates & Dependent Students whose parents 't get PLUS	\$23,000	\$57,500

Loan Repayment and Counseling

Direct Loan Interest Rates as of July 1, 2010

Direct Subsidized Loans, Direct Unsubsidized Loans and Direct PLUS Loans

First Disbursed On/After 07/01/2006: Fixed Rate

Loan Type	First Disbursement Date	Fixed Interest Rate
Undergraduate Subsidized	between 07/01/2011 and 06/30/2012	3.4%
Undergraduate Subsidized	between 07/01/2010 and 06/30/2011	4.5%
Undergraduate Subsidized	between 07/01/2009 and 06/30/2010	5.6%
Undergraduate Subsidized	between 07/01/2008 and 06/30/2009	6.0%
Undergraduate Subsidized	between 07/01/2006 and 06/30/2008	6.8%
Graduate Subsidized	on or after 07/01/2006	6.8%
All Unsubsidized	on or after 07/01/2006	6.8%
PLUS	on or after 07/01/2006	7.9%

Interest Rate Reductions

Over a four-year period beginning July 1, 2008, the interest rate on subsidized Stafford Loans made to undergraduate students will be reduced. The applicable interest rates for loans made during this period are as follows:

<i>First disbursement of a loan:</i>		Interest rate on the unpaid balance
Made on or after	And made before	
7/1/2009	7/1/2010	5.6%
7/1/2010	7/1/2011	4.5%
7/1/2011	7/1/2012	3.4%

These changes apply to subsidized Stafford loans first disbursed on or after July 1 of each year through June 30 of the next year. This change does not affect any prior loans made to borrowers; the terms and interest rates of those loans remain the same. These reduced interest rates apply only to subsidized loans; any unsubsidized Stafford Loan for the same undergraduate borrower would continue to be made at the current fixed interest rate of 6.8 percent.

Other Loan Fees:

For Stafford Loans that are first disbursed between July 1, 2010 and June 30, 2011, there is a fee of up to 1.0 percent of the loan, deducted proportionately from each loan disbursement. The entire fee goes to the government to help reduce the cost of the loans. Also, if you don't make your loan payments when scheduled, you may be charged collection costs and late fees.

For the most up-to-date information, visit the Department of Education's **Direct Stafford Loan** webpage: <http://studentaid.ed.gov/PORTALSWebApp/students/english/studentloans.jsp?tab=funding>

Terms and Conditions for Federal Loan Deferments

A Deferment is a temporary suspension of payments on a student loan. Deferments are entitlements. As long as a student is eligible for a Deferment, and provides the necessary documentation, their lender is required to grant one. If a student is granted a Deferment the Federal Government will pay all interest on any Subsidized loan. However, the student is responsible for any interest that accrues on an Unsubsidized loan, and should they decide not to pay the interest while they are in a Deferment that interest will be capitalized. Deferments can be granted for students that are in-school, unemployed, experiencing economic hardship, or active duty in the military.¹

For more information or to obtain a Deferment form you can go to your Financial Aid office, or contact FA Help department at 1-888-730-6924 and FAHelp@edaff.com.

When a new student enrolls at our institution, with loans from a institution prior to ours, the Financial Aid office will assist the student in applying for an In-School Deferment. This deferment will postpone any federal financial aid loan payments while the student is enrolled at our institution at least half-time. Once the form is completed by both the student and the institution's Registrar, the Financial Aid office will forward the form to all the student's previous lenders and follow up with them to ensure it was received and processed.

¹ For any FFELP loans obtained before July 1, 1993 that still have a remaining balance to be paid, please inquire with your lender regarding additional specialized deferments for which you may qualify.

Textbook Information

It should be noted that the institution does not have an Internet version of its course schedule. All course schedules are provided at the time of enrollment. Any book prices associated with the program of study are also provided at the time of enrollment. The institution does not operate a bookstore where books are sold individually; however, in accordance with the Higher Education Opportunity Act (HEOA) of 2008 and in addition to the Higher Education Act of 1965 (as amended), each postsecondary educational institution must disclose information on the recommended and required textbooks needed to complete each course of study. A paper copy of this information is available upon request from your Admission's Representative. Additionally, the information can be found on the [institution's website](#).

Student Lending Code of Conduct

To follow is our code of conduct that prohibits a conflict of interest with the responsibilities of an officer, employee, and agent of the institution with respect to Federal Direct Loans or private education loans.

The institution does not participate in revenue sharing arrangements with any lender. The HEOA defines "revenue-sharing arrangement" as any arrangement between an institution and a lender under which the lender makes Title IV loans to students attending the institution (or to the families of those students), the institution recommends the lender or the loan products of the lender and, in exchange, the lender pays a fee or provides other material benefits, including revenue or profit-sharing, to the institution or to its officers, employees, or agents.

The institution prohibits employees of the financial aid office from receiving gifts from a lender, guaranty agency or loan servicer. No officer or employee of an institution's financial aid office (or an employee or agent who otherwise has responsibilities with respect to educational loans) may solicit or accept any gift from a lender, guarantor, or servicer of education loans. A "gift" is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimus amount. However, a gift does not include (1) a brochure, workshop, or training using standard materials relating to a loan, default aversion, or financial literacy, such as a brochure, workshop or training; (2) food, training, or informational material provided as part of a training session designed to improve the service of a lender, guarantor, or servicer if the training contributes to the professional development of the institution's officer, employee or agent; (3) favorable terms and benefits on an education loan provided to a student employed by the institution if those terms and benefits are comparable to those provided to all students at the institution; (4) entrance and exit counseling as long as the institution's staff are in control of the counseling and the counseling does not promote the services of a specific lender; (5) philanthropic contributions from a lender, guarantor, or servicer that are unrelated to education loans or any contribution that is not made in exchange for advantage related to education loans, and; (6) State education grants, scholarships, or financial aid funds of a State.

No officer or employee of an institution's financial aid office (or employee or agent who otherwise has responsibilities with respect to education loans) may accept from a lender, or an affiliate of any lender, any fee, payment, or other financial benefit (including a stock purchase option) as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.

The institution prohibits offers of funds for private loans. An institution may not request or accept from any lender any offer of funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specific number of Title IV loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement. An "opportunity pool loan" is defined as a private education loan made by a lender to a student (or the student's family) that involves a payment by the institution to the lender for extending credit to the student.

The institution may not request or accept from any lender any assistance with call center staffing or financial aid office staffing, except that a lender may provide professional development training, educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short-term, nonrecurring basis during emergencies or disasters.

An employee of an institution's financial aid office (or employee who otherwise has responsibilities with respect to education loans or financial aid) who serves on an advisory board, commission, or group established by a lender or guarantor (or a group of lenders or guarantors) is prohibited from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses incurred by the employee for serving on the board.

Private Education Loans

Private education loans, sometimes called alternative loans, are available for students who have additional need to cover educational costs beyond what federal aid programs will offer. Private loans are offered by private lenders and there are no federal forms to complete. Eligibility for private student loans often depends on your credit score. Students are to consider federal aid sources prior to considering private lending as the terms of federal aid sources are typically more advantageous.

Upon applying for a private education loan, students are required to complete a self certification form that includes the following information:

- Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The institution is required on request to provide this form or the required information only for students admitted or enrolled at the institution. Throughout this Applicant Self-Certification, “you” and “your” refer to the applicant who is applying for the loan. The applicant and the student may be the same person.
- Free or lower-cost Title IV federal, state, or institution student financial aid may be available in place of, or in addition to, a private education loan.
- To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the institution’s financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or institution student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the institution’s financial aid office.

Students should also be aware that although some forms of private lending may appear to have a lower interest rate than a federal loan, there may be other terms and conditions of the loan that could be less advantageous. You should contact your institution’s financial aid office for more information on private education loans or to discuss your financing options.

EA Institutional Loans

The purpose of the EA Institutional Loan is to assist students with payment of the remaining balance of direct costs of their program, after all other funding options have been exhausted, as part of the [Financial Aid Packaging](#) process. Student eligibility and specific payment terms and conditions should be discussed with the institution’s Financial Aid Advisor.

Preferred Private Education Loan Lender List

Based on a comparison of borrower benefits, customer service practices, online availability, and other factors the institution will generally utilize the following unaffiliated private lending sources for the 2011-2012 award year:

Lender Name	SallieMae	Fifth Third Bank
Private Loan Lender ID	900905	508780
Address	SallieMae Education Loans P.O. Box 9435 Wilkes-Barre, PA 18773-9435	Fifth Third Education Lending 11100 USA Parkway Fishers, IN 46037
Telephone	888-2-SALLIE (888-272-5543) TDD: 888- TDD-SLMA (888-833-7562)	800-222-7192
Website	www.salliemae.com/get_student_loan/find_student_loan/undergrad_student_loan/private_student_loans/	www.53EducationLending.com/smart-option.asp

You may compare the benefits offered by our preferred lenders by going to the lenders' website (indicated above) and searching for their loan information. Please remember that you are not required to use one of our preferred lenders. If you should find another lender, please consult your financial aid officer to assist you with any relevant paperwork or processing .

When you borrow a private loan, you have the right to cancel your loan before it disburses as well as after your loan disburses . Interest rates and fees typically begin accruing after the first disbursement. You may be responsible to pay interest/fees after a loan has disbursed, even though you have returned funds. Again, each lender has their own terms and conditions, so it is important to know the return/cancel deadlines to avoid repayment of accrued fees. Please consult your financial aid officer if you should have any questions.

As a borrower, you can also cancel or decrease present or future disbursements as well. If you have changed your mind as to how much you would like to borrow, please contact the lender and your Financial Aid Office.

Remember you are the responsible party signed to a private loan and have rights and responsibilities.

Our preferred lender list is reviewed multiple times during the year . The institution does not and will not accept inducements for lenders in exchange for inclusion on the preferred lender list.

The institution does not share in the profits from the student loans. Borrowers are welcome to choose any participating lender, regardless of whether it appears on our preferred lender list; however, please note that not all lenders will .

As discussed in the Private Loan section of this guide, federal loans and grants may be more advantageous to you, if you qualify.

Also see [Student Lending Code of Conduct](#) that is part of this guide.

Availability of a GED Program

All schools accept evidence of General Educational Development (GED) for satisfying the high school equivalency criteria which is part of the admissions standards. Some schools will accept students based on the results of the Ability To Benefit test (ATB)¹. ATB admitted students should be aware that GED programs are available to them.

The General Educational Development (GED) test **cannot** be taken online. The GED tests can only be taken at an official testing center. There are more than 3,400 testing centers worldwide. More than 17 million people have earned their GED credential since the program began in 1942. For more information, please go to www.acenet.edu and select GED Testing Services or contact your local Board of Education or our Admissions Office.

¹ Unless otherwise noted in the institution's catalog, all applicants for admission must be high school graduates or GED recipients.

Satisfactory Academic Progress

Students are expected to meet the minimum qualitative and quantitative Satisfactory Academic Progress (SAP) standards throughout their program. SAP is one of the factors reviewed in order for FSA funds to be disbursed and for the student to matriculate through the program.

Please consult your catalog and /or addenda for more information on this topic.

Accreditations and Approvals

A student may receive a copy of the institution's accreditation, licensure, or other approvals by submitting a written request to the institution director.

Institution accreditation, approvals, and membership certificates are displayed in the lobby. Any questions regarding accreditation, licensure, or approvals should be directed to the institution director.

Please consult your institution's catalog and/or addenda, and the institution's Consumer Information Guide Supplement for more information on this topic.

Information on Student Body Diversity

(categories of gender and ethnicity of enrolled, and full time students who receive Federal Pell Grants)

You may find information on student body diversity on the National Center for Education Statistics's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

[Appendix A contains institution specific links for the College Navigator website.](#) Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior years statistical submissions.

In addition, by July 1st of each year, Student Right to Know completion rates with disaggregated statistics are also disseminated and made available on the institution's website. This information may be more current than that on the College Navigator website.

If more up-to-date information regarding gender, ethnicity, and certain financial aid allocations is desired relevant to the active student population, please consult the admission's or financial aid office.

Placement Statistics Information

Although the institution does not advertise its placement statistics, it is required to calculate rates for its accrediting body. The HEOA states that if you calculate rates for any reason, then you must make available those rates.

The placement statistics will include an explanation of the source of the information, timeframes, and methodology used to compile the rates.

The rates are made available for the purposes of satisfying the HEOA, along with Program Integrity Measures, and are not to be construed as advertising.

For a copy of placement statistics, please consult the institution's Career Service's office, or Admission's office, or visit the [institution's website](#).

The Career Service's Office can also provide information on the types of employment obtained by graduates of the institution's programs.

Information on Retention Rates

You may find information on retention rates for first time full time students on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

[Appendix A contains institution specific links for the College Navigator website.](#) Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior years statistical submissions.

For a copy of the most up-to-date retention rates, please consult the institution's Admission's office, or visit the [institution's website](#).

Information on Completion/Graduation Rates

You may find information on Completion/Graduation Rates for the institution's students on the National Center for Education Statistics' College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

[Appendix A contains institution specific links for the College Navigator website.](#) Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior years statistical submissions.

In addition, by July 1st of each year, Student Right to Know completion rates with disaggregated statistics are also disseminated and made available on the institution's website. This information may be more current than that on the College Navigator website.

If more up-to-date information regarding gender, ethnicity, and certain financial aid allocations is desired relevant to the active student population, please consult the admission's or financial aid office.

Substance Abuse Policy

The use, possession, or distribution of prohibited substances (including alcoholic beverages, illegal chemical substances, or any legally prescribed chemical substances used in a manner contrary to a doctor's prescription) on the Institute's campus or on any externship site during related Institute experiences is prohibited. Any student found in violation of this rule will be dismissed from his/her program of study, and the institution may also report the student to local law enforcement.

The institution reserves the right to administer random drug or sobriety tests or require students to submit to a drug or sobriety test "for cause" based on the behaviors outlined below.

Students dismissed based on an infraction of The institution's Substance Abuse Policy have a right to appeal the factual basis of the dismissal in accordance with The institution's Grievance Policy as stated in the catalog. Students who refuse to take a random test or a "for cause" test will be terminated from their program and will be readmitted at the institution's sole discretion.

A student who is taking a prescribed legal drug which could affect his or her performance is responsible for notifying the director of education and providing a physician's certificate stating the he or she is able to safely and efficiently perform the assignments of a student.

Indications of prohibited substance use may include, but are not limited to the following: euphoria, altered judgment, impaired motor coordination, inability to concentrate, memory loss, tremors, confusion, anxiety, delusions, agitation, disorientation, profuse diaphoreses, convulsions, slurred speech, emotional instability, delirium, hallucinations, depression, paranoia, hostility, hyperreflexia, and lethargy.

If a faculty or staff member of the institution observes any of these symptoms, one or more of the following actions may be imposed:

Immediate suspension from the institution.

Immediate blood alcohol level testing and/or urine drug screen testing.

An applicant for re-admission must be approved by the institution's Admission Committee before he /she may resume his or her program of study.

Upon one repeat violation of the institution's Substance Abuse Policy, the student may be permanently terminated from the Institute.

DEFINITION OF TERMS USED IN THE SUBSTANCE ABUSE POLICY

Possession: Having on one's person, either in pockets, purses, book bags, or any other hand-carried container, any kind of illegal chemical substance, including any items removed from ones pockets, purses, etc. while in institution.

Impairment: Any condition, regardless of cause, that interferes with an individual's ability to function as expected.

Prohibited Substance: One substance or a combination of substances, including alcohol, over-the-counter drugs, prescribed drugs, or illegal drugs.

Substance Abuse: Personal use of any chemical substance that is regulated by law; this includes the personal use of any normally legal chemical substance (such as alcohol or prescription drugs) in a manner that produces impairment, leads to the development of impairment, endangers the user's health, safety or welfare, or otherwise endangers the health, safety or welfare or others, as well as the use of any illegal chemical substances.

Campus Security Report

The institution is providing the following information to all of its employees and students as part of the institution's commitment to safety and security pursuant to the requirements of the federal Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act.

The Campus Security Report is distributed directly in paper format to all enrolled students and employees, and is available upon request to prospective students. It should be noted that this report is updated annually and distributed by October 1 of each year.

You may also find information on Crime Statistics on the National Center for Education Statistics's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

[Appendix A contains institution specific links for the College Navigator website.](#) Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior years statistical submissions.

For more up-to-date information, please contact your Admission's Representative.

Copyright Policy

It is the policy of the Institution to respect the copyright protections given to authors, owners, and publishers under federal law including the Digital Millennium Copyright Act of 1998.

Copyright is legal protection for creative intellectual works, which is broadly interpreted to cover almost any expression of an idea. Text (including email and Web information), graphics, arts, photographs, video and other media types, music, and software are examples of types of works protected by copyright. The creator of the work, or sometimes the person who hired the creator, is the initial copyright owner.

Copyright infringement (or copyright violation) is the unauthorized or prohibited use of works covered by copyright law, in a way that violates one of the copyright owner's exclusive rights, such as the right to reproduce or perform the copyrighted work, or to make derivative works

It is against policy for any student, faculty, staff member, consultant, contractor or other worker at the institution to copy, reproduce, share, or distribute any software, music, games, or movies on institution computing equipment except as expressly permitted by a software license or with the written consent of the copyright holder or as otherwise permitted under federal law.

Willful infringement may subject a student or employee to discipline and can impact the privilege to use information technology resources at the institution. Uploading or downloading works protected by copyright without the authority of the copyright owner is an infringement of the copyright owner's exclusive rights of reproduction and/or distribution. Even an innocent, unintentional infringement violates the law.

Anyone found to have infringed a copyrighted work may be liable for statutory damages for each work infringed and, if willful infringement is proven by the copyright owner, that amount may be increased for each work infringed. In addition, an infringer of a work may also be liable for the attorney's fees incurred by the copyright owner to enforce his or her rights.

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, 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.

The Institution has written plans to effectively combat the unauthorized distribution of copyrighted material by users of the Institution's network without unduly interfering with the education and research use of the network. The plan is evaluated regularly for effectiveness. Currently students are given login accounts with limited privileges which prevent them from being able to install software locally on institution computers. Also, at most locations, a firewall is in place that can be configured to block malicious content from being downloaded and uploaded. The Institution is currently involved in project to standardize a centrally managed firewall solution that will allow for much greater control and reporting capability.

The Institution has secured purchasing agreements with many of its hardware and software vendors that allow students to purchase these items at significant discounts. This is an alternative to help reduce illegal downloading or otherwise acquiring copyrighted material. Other alternatives are assessed regularly by the Institution.

Employees of the Institution are required to read and sign a Computer Use Policy. This is in place to help employees benefit from technology and allow the Institution to manage the cost and risk of such use.

For more information on United States copyright law, please consult the U.S. Copyright Office's website at <http://www.copyright.gov>

Family Educational Rights and Privacy Policy (FERPA)

Although this information is generally found in the student catalog we have also provided the information in this guide for your convenience.

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.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a college beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the institution. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a college correct records which they believe to be inaccurate or misleading. If the institution decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the institution still decides not to amend the record, the parent or eligible 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 parent or 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 § 99.31):
 - Institution officials with legitimate educational interest,
 - Other schools to which a student is transferring,
 - Specified officials for audit or evaluation purposes,
 - Appropriate parties in connection with financial aid to a student,
 - Organizations conducting certain studies for or on behalf of the institution,
 - Accrediting organizations,
 - To comply with a judicial order or lawfully issued subpoena,
 - Appropriate officials in cases of health and safety emergencies, and
 - 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, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that Fortis Institute not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each institution.

For additional information or technical assistance, you may call (202) 260-3887 (voice). Individuals who use TDD may call the Federal Information Relay Service at 1-800-877-8339.

Or you may contact the following address:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5901

From the Department of Education website at: <http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

Voter Registration

Your institution encourages you to register to vote. The [National Mail Voter Registration Form](#) is available at the institution's financial aid office and can be obtained from the **U.S. Election Assistance Commission (EAC)** website. The EAC is a comprehensive resource for information on the Federal elections process. For more detailed information please visit www.eac.gov/voter_resources, or call EAC at: (866) 747-1471.

Federal Voting Assistance Program: Voting resources for uniformed service members and overseas citizens, including the Federal Post Card Application, a voter registration form for citizens living abroad. Tel.: (800) 438-8683 / Web site: www.fvap.gov

Am I eligible to vote?

At a minimum, you must be 18 years of age and a U.S. citizen to be eligible to vote. States may also have their own requirements, which are outlined in the "State Instructions" section of the National Mail Voter Registration Form. State and local election offices can also provide information on voter eligibility.

How do I register to vote?

You may register to vote by completing and submitting the National Mail Voter Registration Form. This form may also be used to report a name or address change to the voter registration office or to register with a political party. You can obtain the form in person from the following public facilities:• state or local election offices• the department of motor vehicles• public assistance agencies• state funded programs that serve people with disabilities• any public facility a state has designated as a voter registration agency (such as a public library, public school, and city or county clerk's office). You may also register to vote by using your state's voter registration form.

When can I register to vote?

You must register by your state's registration deadline to ensure voting eligibility. Each state has its own registration deadline. You can find this information in the "State Instructions" section of the National Mail Voter Registration Form at www.eac.gov, or by contacting your state or local election office.

Did You Know...?

The EAC provides information for voters on its Web site in Chinese, Japanese, Korean, Spanish, Tagalog and Vietnamese. The Commission has also issued comprehensive glossaries of voting terms in these six languages to assist voters and election officials.

Additional Consumer Information

- ***Student Complaint Procedure***

Please consult your institution's catalog and/or addenda, as well as the Consumer Information Guide Supplement, for more specific information related to the Student Complaint Procedure for your institution.

- ***Occupational Listings***

The occupational listings are presented in accordance with the Program Integrity Measures: Gainful Employment requirements as defined by federal regulations. The lists represent a sample of identified occupations for which an institution's graduates may typically find employment within a few years after completing a program. In addition, each occupational name is a link to the Occupational Information Network (O*Net) where various information can be obtained for a particular area of interest.

For more information, please refer to the [institution's website](#). A paper copy is available, upon request, from your Admission's Representative.

- ***On-Time Completion Rates and Median Debt Burden***

On-Time Completion Rates and Median Loan Debt are calculated in accordance with federal regulations specifically pertaining to the required Program Integrity Measures: Gainful Employment disclosures. On-Time graduation rates represent the percentage of students who completed the program no later than the published length of the program, as defined by the institution's catalog. Median Loan Debt is the middle loan amount, extracted from a range of students who have graduated from a particular program, and only includes debt incurred at the institution. The debt incurred includes living expenses.

For more information, please refer to the [institution's website](#). A paper copy is available, upon request, from your Admission's Representative.

Appendix A

Use the links below to quickly navigate to the institution specific site within **NCES's College Navigator**.

Please note that some institution names have changed during this reporting period; therefore, **College Navigator** will reflect the name of the location for the prior reporting cycle. Additionally, the data contained therein is reflective of the latest IPEDS data submission that was deemed final and closed. More current statistical information, as required by Program Integrity and Gainful Employment regulations is available on the institution's website.

If you are having difficulty using the links provided, you may use the search feature available directly on **NCES's College Navigator** website: <http://nces.ed.gov/collegenavigator>.

College Navigator Link	City, State	College Navigator Link	City, State
All State Career School	Pittsburgh, PA	Fortis College	Columbia, SC
All-State Career School	Baltimore, MD	Fortis College	Salt Lake, UT
All-State Career School	Lester, PA	Fortis College	Norfolk, VA
Denver School of Nursing	Denver, CO	Fortis College	Richmond, VA
Fortis College	Dothan, AL	Fortis Institute	Jacksonville, FL
Fortis College	Foley, AL	Fortis Institute	Mulberry, FL
Fortis College	Mobile, AL	Fortis Institute	Pensacola, FL
Fortis College	Mobile, AL	Fortis Institute	Erie, PA
School of Cosmetology	Mobile, AL	(formerly Tri-State Business Institute)	
Fortis College	Montgomery, AL	Fortis Institute	Forty Fort, PA
Fortis College	Phoenix, AZ	Fortis Institute	Scranton, PA
Fortis College	Cutler Bay, FL*	Fortis Institute	Wayne, NJ
Fortis College	Largo, FL	Medix College	Baltimore, MD
Fortis College	Miami, FL	Medix College	Baltimore, MD
Fortis College	Orange Park, FL	Medvance Institute	Ft. Lauderdale, FL
Fortis Institute	Port St. Lucie, FL	Medvance Institute	Miami, FL
(formerly Medvance Institute)	Port St. Lucie, FL	Medvance Institute	Miami, FL
Fortis College	Tampa, FL	Medvance Institute	Palm Springs, FL
Fortis College	Winter Park, FL	Medvance Institute	Baton Rouge, LA
Fortis College (formerly Medix College)	Smyrna, GA	Medvance Institute	Cookeville, TN
Fortis College	Indianapolis, IN	MedVance Institute	Nashville, TN
Fortis College	Landover, MD	Medvance Institute	Grand Prairie, TX
Fortis College	Centerville, OH	Medvance Institute	North Houston, TX
Fortis College	Cincinnati, OH	Medvance Institute	South Houston, TX
Fortis College	Cuyahoga Falls, OH	St. Paul's School of Nursing	Flushing, NY
Fortis College	Ravenna, OH	St. Paul's School of Nursing	Staten Island, NY
Fortis College	Westerville, OH	Tri-State Institute	Birmingham, AL

* As of the date of this publication, no data was available in College Navigator based on inception date of the institution. Please see your Admission's Representative for specific information related to this institution.

Institution Websites

All-State Career Schools (MD and PA) <http://www.allstatecareer.edu>

Fortis College / Fortis Institute (nationwide) <http://www.fortis.edu>

Medix College (GA and MD) <http://www.medixschool.edu>

MedVance Institute (nationwide) <http://www.medvance.edu>

St. Paul's School of Nursing (NY) <http://www.stpaulsschoolofnursing.com>

Tri-State Institute (AL) <http://www.tristateinstitute.com>

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