

**Smith
Chason
College**

2023-2024 Student Consumer Handbook

Updated: July 2023



Los Angeles Campus

3580 Wilshire Blvd., 4th Floor
Los Angeles, CA 90010
(310) 289-5123

Ontario Campus

3700 E. Inland Empire Blvd. STE 235
Ontario, CA 91764
(909) 483-3808

Phoenix Campus

3110 North Central Ave. STE L-100
Phoenix, AZ 85012
(602) 954-3834

San Marcos Campus

300 Rancheros Drive STE 100
San Marcos, CA 92069
(760) 418-4200

Table of Contents

I. Philosophy Statement and Purpose.....	4
II. Introduction to Financial Aid.....	4
Cost of Attendance.....	5
How Eligibility is Determined.....	6
Other Eligibility Requirements.....	6
Confirmation of Citizenship.....	6
High School Diploma Verification Policy.....	7
III. Financial Aid Programs Available.....	7
Federal Grant Programs.....	8
Federal Pell Grant Program.....	8
Federal SEOG Program.....	8
Federal Work-Study Program.....	8
Federal Loan Programs.....	8
William D Ford Federal Direct Loan Program.....	8
California State Aid Programs (Los Angeles, Ontario and San Marcos Campus).....	9
Cal Grant Program.....	9
Chafee Grant Program.....	10
Cal Grant Payment Policy.....	10
Refund of State Funds.....	10
Veterans Benefits.....	10
IV. Qualifying for Financial Aid Programs.....	10
My Rights & Responsibilities for Receiving Financial Aid.....	10
Student’s Rights.....	10
Student’s Responsibilities.....	11
Dependency Status.....	11
Professional Judgment Policy – Special Circumstances.....	12
Basic Guidelines.....	12
Unusual Circumstances Allowed.....	12
V. General Verification Policies and Procedures.....	14
Applicants Selected For Verification.....	14
2023-24 Verification Tracking Groups - FAFSA Information Required to be Verified.....	15
Household Members and Size.....	15
IRS Tax Filers Requirements.....	16
Non-tax Filers Requirements.....	16
Amended Returns.....	17
Verification for Individuals Eligible for Auto Zero Expected Family Contribution (EFC).....	17
Extension Filers.....	17
Identity Theft.....	18
Individuals Who Filed Non-IRS Income Tax Returns.....	18
Documentation of Identity/Statement of Educational Purpose.....	18
Applications Excluded From Verification.....	19
Verification Correction Procedure.....	19
Referrals of Overpayments and Fraud Cases.....	19
VI. Financial Aid Procedures.....	20
Entrance and Exit Loan Counseling.....	20
Sample Monthly Loan Payment Chart.....	20
Repayment.....	21
Deferment.....	21
Forbearance.....	22
School-related Discharges.....	22
Disability, Bankruptcy, or Death.....	22
Consolidation.....	22
National Student Loan Data System (NSLDS).....	23
VII. How Funds are Disbursed.....	23
VIII. Disbursement for Books and Supplies.....	23
Textbook Information.....	23
IX. Maintaining Financial Aid Eligibility.....	23

Satisfactory Academic Progress Policy (SAP).....	24
Maximum Time Frame for Completion	24
Academic Performance	24
Financial Aid Warning.....	24
Financial Aid Probation.....	24
Academic Plan	25
Financial Aid Appeal Process	25
Change of Program	25
Students Terminated for SAP	26
Appeal Process Policy	26
Leave of Absence Policy	26
Withdrawal Policy.....	26
X. Refund Policy	26
Refund of Federal Title IV Aid.....	27
XI. Financial Aid Confidentiality Policy	28
XII. Code of Conduct	29
XIII. School Information and Policies	30
College Navigator	30
Net Price Calculator	30
Voter Registration	30
Placement Rates	30
Student Demographic Information.....	30
Student-Right-to-Know.....	31
Types of Education in Which Graduates Enroll	31
Constitution Day.....	31
Vaccination Policy.....	31
Transfer and Credit Granting Policies.....	32
Copyright Policy.....	33
Policies/Procedures under Family Educational Rights & Privacy Act (FERPA).....	33
Disability Accommodation.....	34
Statement of Non-Discrimination and Accommodation.....	34
Statements of Non-Discrimination Non-Discrimination/Anti-Harassment Policy.....	34
Student Complaint and Grievance Policies.....	35
Accreditation, Approvals & Memberships.....	36
Affiliations.....	36
Teach-Out Plan	36
Agency Enforcement Actions	36
Emergency Evacuation Plan.....	36
Campus Security Programs.....	37
Clery Act and Annual Report Distribution	37
Reporting of Criminal Acts	37
Drug-Free Schools and Communities Act (DFSCA)/Statement on Illegal Drugs and Alcohol	38
Drug and Alcohol Health Risks	38
Federal Financial Aid Penalties for Drug Violations	38
Reporting of Violations to Local and/or State Law Enforcement.....	39
Disciplinary Sanctions.....	39
Treatment Programs	39
APPENDIX A: Federal Penalties and Sanctions for Illegal Possession of a Controlled Substance	40

I. Philosophy Statement and Purpose

Smith Chason College (“College”), is a private institution and believes that the rewards of education are both valuable and enduring. It is the College’s philosophy that students should enter the job market with confidence knowing they have a solid foundation of theoretical and practical knowledge. Students are trained for entry level positions.

II. Introduction to Financial Aid

The College participates in the Federal Title IV Programs and provides financial aid assistance to those who qualify. We recognize our obligation to assist in realizing the national goal of equality of educational opportunity. Assistance is available in the **Financial Aid Office**, hours of operation are:

Monday - Thursday: 8:00 am to 7:00 pm

Fridays: 8:00 am to 4:00 pm

Saturdays: 8:00 am to 1:30 pm

Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student’s education. Students are expected to save and provide a portion of their earnings for their educational expenses. They are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings. Parents are expected to contribute financially according to their means, taking into account their income, assets, number of dependents and other relevant information. Any financial assistance the student may receive should be regarded as supplemental to that which can be provided by the student and their parents and/or spouse.

The Student Financial Aid Department provides counseling for students and their parents and/or spouse who need assistance in financial planning to meet educational expenses. Financial aid will be offered only after determining that the resources of the family are insufficient to meet the student’s educational expenses. The Student Financial Aid Department develops and publishes realistic and complete budgets that include educational, personal, living and transportation expenses. The amount of aid will not exceed the amount “needed” to offset the difference between the student’s educational expenses and the family’s resources.

To qualify for financial aid programs, regulations indicate that the student must:

- Apply for financial aid using the Free Application for Federal Student Aid (FAFSA) available through the myStudentAid mobile app and the studentaid.gov website.
- Be a United States citizen, national, or eligible non-citizen.
- Maintain Satisfactory Academic Progress (SAP).
- Demonstrate a financial need.
- Not be in default on any educational loan and not owe a refund on an educational grant.

During the Financial Aid application process, the U.S. Department of Education randomly selects Financial Aid applications for the institution to verify. If selected, the applicant must supply documentation to verify income, assets, and household size as listed on the applicant’s Free Application for Federal Student Aid (FAFSA). Applicants will be directed by the Institution to submit income documents, complete additional verification worksheets, and any other documentation needed to verify information provided on their FAFSA.

All documents, correspondence and conversations between and among the aid applicant, their family and financial aid officer are confidential and entitled to the protection ordinarily arising from a counseling relationship. The amount of financial assistance awarded reflects the economic circumstances of the student and their family; therefore, we keep the amount of aid awarded to a student confidential. Students and family members are encouraged to keep their financial information confidential.

A student, who obtains a loan to pay for an educational program, will have to repay the full amount of the loan plus

interest, less the amount of any refund, and if the student receives federal student financial aid, the student is entitled to a refund of the money not paid from federal financial aid funds.

Loans are repayable and are based on need. Grants typically are non-repayable student aid which is awarded to students based on financial need. The student payment is specific to the individual’s financial circumstances. Students and or parents are encouraged to be responsible borrowers.

Financial assistance awards are reviewed annually and adjusted, if necessary, based on the student’s current financial need. Based on the student’s enrollment date, students and parents may be required to complete a second Free Application for Federal Student Aid (FAFSA).

Cost of Attendance

Before applying for financial aid, students and parents should assess all of the costs of attending the College. The Financial Aid Office establishes standard budgets, which reflect average costs for students during a typical term of enrollment (academic year). Actual expenses vary among students depending on lifestyles, priorities and obligations. To assist applicants in determining their need to meet all costs of education, direct and indirect, a schedule of tuition and fee costs has been provided with estimates of living expenses. The cost of attendance (COA) budget is based on full-time enrollment and includes an estimate of tuition, fees, books and supplies. Estimated living expenses including room and board, transportation and other personal or miscellaneous expenses are also considered for determining the student’s cost of attendance. The (COA) determines a student’s amount of federal financial aid eligibility and awarding for a specific academic year (3 Quarters/9 months).

This chart is used to establish standards of monthly living costs under various conditions. Program costs need to be added to the following figures to calculate the total cost of attendance:

2023-24 Cost of Attendance				
Living Off Campus				
Months	3	6	9	12
Room & Board	\$6,477	\$12,954	\$19,431	\$25,908
Transportation	\$588	\$1,176	\$1,764	\$2,352
Personal/Misc.	\$1,476	\$2,952	\$4,428	\$5,904
Books/Supplies	\$313	\$625	\$938	\$1,251
Total:	\$8,854	\$17,707	\$26,561	\$35,415
Living with Parent				
Months	3	6	9	12
Room & Board	\$3,375	\$6,750	\$10,125	\$13,500
Transportation	\$537	\$1,074	\$1,611	\$2,148
Personal/Misc.	\$1,203	\$2,406	\$3,609	\$4,812
Books/Supplies	\$313	\$625	\$938	\$1,251
Total:	\$5,428	\$10,855	\$16,283	\$21,711
Flat Rate Tuition				
Months	3	6	9	12
Full Time Tuition (12 and above units)	\$5,995	\$11,990	\$17,985	\$23,980

¾ Time Tuition (9- 11.5 Units)	\$3,597	\$7,194	\$10,791	\$14,388
1/2 Time Tuition (6- 8.5 Units)	\$2,398	\$4,796	\$7,194	\$9,592
Less than ½ Time Tuition (5.5 Units and under)	\$1,199	\$2,398	\$3,597	\$4,796

How Eligibility is Determined

As stated before, financial assistance is awarded to bridge the gap or to supplement the amount you and your family are reasonably able to contribute towards your educational expenses. A Federally approved system of “need analysis” is used to calculate eligibility for a Pell Grant, Direct Loan, Federal SEOG and Federal Work-Study programs. In order to perform this evaluation, it is necessary for you to complete the Free Application for Federal Student Aid (FAFSA) with information concerning your family’s financial strength such as income and assets, size of family, and number in college.

Note: Federal SEOG awards are first made available to students with the lowest Expected Family Contribution. Individual awards are based upon the annual allocation given to the school by the US Dept. of Education and may vary depending upon student’s other resources.

Other Eligibility Requirements

For all Federal Student Aid Programs, students must have demonstrated “need” in order to qualify. But in addition to the requirements of “need”, there are several other eligibility factors you must meet:

- Be enrolled in an eligible program as a regular student
- You must be a U.S. citizen, a permanent resident, or in the United States for other than temporary purposes. (Acceptable visas would include the I-151, I-551, or I-49, if it is stamped “Refugee”, “Indefinite Parole”, “Humanitarian Parole”, “Cuban-Haitian entrance”, or Asylum granted”. If you have another visa type, the financial aid administrator will be able to help you in determining whether you are eligible).
- Be attending at least half-time for Federal Direct Loans. The Federal Pell Grant and Federal Work Study (FWS) program do not require half-time enrollment but enrollment status does affect the amount of Pell Grant award a student receives. To be enrolled half-time, you must be taking at least half of the course load of a full-time student. The College defines full-time status as 12 quarter credit hours per academic term (36 quarter credits per academic year) or 24 clock hours per week for clock hour programs.
- Not be in default on a Federal Loan received at any school, and not owe a refund on a Federal, or State Grant.
- Be making satisfactory academic progress. Refer to the Satisfactory Academic Progress Policy.
- Not currently enrolled in high school.
- For the Federal Pell Grant Program you may not have previously received a Bachelor’s Degree.
- Not be incarcerated in a Federal or State penal institution.
- Have a high school diploma or GED or its equivalent.
- Have a valid Social Security Number.
- Not have property subject to a judgment lien for any debt owed to the United States Government.
- Sign a Statement of Educational Purpose on the Free Application for Federal Student Aid.

Confirmation of Citizenship

- All students applying for Federal Student Aid must be able to confirm their citizenship status with the Social Security Administration. The confirmation process is normally done when the student submits the Free Application for Federal Aid (FAFSA) to the Federal processor. The Federal processor performs a match with the SSA to confirm the student’s citizenship status and social security number. If SSA cannot confirm the student’s citizenship status and social security number, a comment will appear on the student’s SAR/ISIR.
- The following policy applies to any student who applies for Federal Student Aid, but fails to confirm their citizenship status:
- Applicants whose SAR/ISIR contains a “C” code (comment) that the Federal processor could not confirm the

applicant's citizenship, must submit documentation to the Financial Aid Office substantiating their claim to be a citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit a SAR/ISIR with an A-number for eligible non-citizens assigned by Immigration and Nationalization Service.

- Applicants whose citizenship status cannot be confirmed will not receive Federal Student Aid funds until such time as proper documentation is submitted. All documentation must be submitted prior to the end of the award year or before the end of the training program, whichever occurs first. If a student fails to submit citizenship documentation prior to the end of the award year or the end of the training program, the student will lose the financial aid disbursement scheduled for that particular payment period.
- In any event, the College will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation confirming their citizenship.

High School Diploma Verification Policy

Students can self-certify on the FAFSA and other institutional forms that they are high school graduates. The College requires proof of graduation. If the College or U.S. Secretary of Education has reason to believe that the high school diploma is not valid or was not obtained from an entity that provides secondary school education, the College will evaluate the validity of the student's high school completion. Students who indicate on their FAFSA that they graduated high school must give the name, city, and state of the high school. FAFSA on the Web will not allow students to skip these items, and it will have a drop-down list of both public and private high schools populated by the National Center for Education Statistics (NCES). Inclusion on the list does not mean that a diploma from the school is valid, nor does exclusion from the list mean that the diploma is invalid. Acceptable documentation for checking the validity of a student's high school completion will include obtaining a copy of the diploma and a final transcript that shows all the courses taken by the student. For students who completed their secondary schooling outside the United States, the student must provide documentation from a company that determines the validity of foreign secondary school credentials.

III. Financial Aid Programs Available

Financial Aid consists of grants and loans provided by the federal government to those who can demonstrate need. Each type of aid has specific eligibility requirements. Qualifying students may be eligible for more than one type of aid. However, it is important to know that financial aid does not usually cover all tuition costs. By filling out the Free Application for Federal Student Aid (FAFSA), students will be considered for the following financial aid programs:

	PELL GRANT	FSEOG	FEDERAL DIRECT SUBSIDIZED LOAN	FEDERAL DIRECT UNSUBSIDIZED LOAN	FEDERAL DIRECT PLUS LOAN	FEDERAL WORK STUDY
DESCRIPTION	Grant: typically, does not have to be repaid	Grant: typically, does not have to be repaid	Loan: Must be repaid	Loan: Must be repaid	Loan: Must be repaid	Money Earned while attending college. Does not have to be repaid.
ELIGIBILITY	U.S. citizen or permanent resident Full or part time undergraduate - Need Based	U.S. citizen or permanent resident Full or part time undergraduate - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students. - Need Based	U.S. citizen or permanent resident. Full or part time undergraduate or graduate students. - Credit Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students. - Need Based
AMOUNT	Maximum: \$7,395 (23/24)	Maximum: \$4,000	Maximum: Year 1: \$3,500 Year 2: \$4,500 Year 3: \$5,500 Year 4: \$5,500	Maximum: Year 1: \$6,000 Year 2: \$6,000 Year 3: \$7,000 Year 4: \$7,000	All Years: Up to the student's total cost of education	Award depends on when you apply your financial need and the funding level.

				(Dependent student \$2k/yr)	less other aid received	
INTEREST RATE	None	None	Fixed; interest rates determined annually	Fixed; interest rates determined annually	Fixed; interest rates determined annually	None
REPAYMENT TERM	None	None	Up to 10 years	Up to 10 years	Up to 10 years	None
MINIMUM REPAYMENT	None	None	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)	None
INTEREST SUBSIDY	None	None	Interest is paid on student's behalf while enrolled	Interest is student's responsibility while enrolled	60 days after loans are disbursed, unless deferred	None
REPAYMENT BEGINS	N/A	N/A	Following 6 months grace period after graduating or withdrawal	Following 6 months grace period after graduating or withdrawal	When loan is fully disbursed (no grace period unless deferred)	N/A
TOTAL ORIGATION OR INSURANCE FEES	N/A	N/A	Up to 4%	Up to 4%	Up to 6%	N/A

Federal Grant Programs

Federal Pell Grant Program

Students wishing to apply for financial aid may visit the Financial Aid Office at the school where students are encouraged to apply for the Federal Pell Grant Program. The Pell Grant is a Federal grant given with no repayment typically expected. This program is designed to provide a “floor” upon which other financial aid programs are built. Any student wishing to receive a Federal Pell Grant, as well as, a Federal Direct Loan must meet the eligibility requirements established by the U.S. Department of Education. To be considered for a Federal Pell Grant a student must complete the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA may be completed through the myStudentAid mobile app, online at the studentaid.gov website, or a paper application may be used. FAFSA forms are available in the Financial Aid Office or other public places such as a public library. Not all students will qualify for a Federal Pell Grant. **An Estimated Financial Aid Offer letter will be provided to the student indicating the type and the amount of aid awarded.**

Federal SEOG Program

Funds are awarded to the school on an annual basis for the Federal SEOG Programs. These funds are awarded to students based upon need and the priority is given to students with lowest expected family contribution. Based upon the total amount allocated to the school each year, individual awards may vary. The school's policy is to attempt to reserve funds across the award year so that qualifying students entering each quarter may also receive SEOG funds.

Federal Work-Study Program

Federal Work-Study funds are also allocated to the school on an annual basis. These funds are also awarded to student based on need. Work-Study funds allows student to earn money from various jobs to help pay their tuition and other related educational costs.

Federal Loan Programs

William D Ford Federal Direct Loan Program

- **Subsidized Loan** - A subsidized loan is awarded on the basis of need. A student may be eligible to request a maximum of \$3,500 per year for the first year of undergraduate study. Programs of less than 36 credit hours will be prorated down based on the number of hours in the student's program. The federal government pays the interest during authorized periods of deferment. Repayment will begin six months after the borrower ceases to be enrolled at least half-time.

- **Unsubsidized Loan** - An unsubsidized loan is not awarded on the basis of need, and the student is responsible for paying the interest during in-school, deferment, grace, and repayment periods. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed \$5,500 for a dependent student and \$9,500 (\$3,500 Sub & \$6,000 Unsub) for a first year independent student. Repayment will begin six months after the borrower ceases to be enrolled at least half-time.
- **Federal Parent Loan to Undergraduate Student (PLUS)** - PLUS loans are meant to provide additional funds to dependent students for education related expenses. Parents may borrow up to the cost of education, minus other aid received by the student. Repayment begins approximately sixty days after final loan disbursement is made.

All Federal loans will be reported to the U.S. Department of Education's National Student Loan Data System as part of the student's financial aid history. This information will be accessible to authorized agencies, other post-secondary institutions, lenders and Federal loan servicing agencies.

California State Aid Programs (Los Angeles, Ontario and San Marcos Campus)

Cal Grant Program

The College participates in the Cal Grant A, Cal Grant B and Cal Grant C programs administered by the California Student Aid Commission (CSAC). Cal Grant awards assist students in paying college expenses and amounts vary based on financial need, enrollment status, and the availability of state funds. Cal Grant award selections are based on data obtained from the Free Application for Federal Student Aid (FAFSA) and submitted Grade Point Average (GPA) Verification form. The California Dream Act allows undocumented students, DACA recipients, to receive certain types of financial aid such as Cal Grants. To qualify, students who live in California must meet the requirements for AB 540 and not be eligible to apply for the FAFSA. Undocumented students are not eligible for federal student aid and should complete the California Dream Act Application (not the FAFSA) and a certified Grade Point Average (GPA). Students must be in a minimum of 6 units, at the time of disbursement in order to receive a Cal Grant award.

Cal Grants are based on funds available from the State and do not have to be repaid. All Cal Grant payments are credited to the student's account to cover tuition, fees, and supplies. However, a student may request direct payment of his or her Cal Grant B access funds up to the date the fund transaction actually occurs.

Cal Grant awards are limited to 4 academic years (Lifetime Maximum Eligibility 400%). To maximize Cal Grant eligibility, bachelor degree students would need to take 48 quarter credits per academic year and associate degree students 30 quarter credits per academic year. Since our programs are year-round with mandatory Summer quarters, students may exhaust their 400% eligibility in 3 years (not 4).

Eligibility Requirements

Cal Grants are for students who are pursuing an undergraduate degree or vocational or career training, and must meet the following requirements:

- Submit the FAFSA, CA Dream Act Application and your verified Cal Grant GPA by the deadline (March 2)
- Be a U.S. citizen or eligible noncitizen or meet AB540 eligibility criteria
- Be a California resident for 1 year
- Attend a qualifying California college
- Not have a bachelor's or professional degree
- Have financial need
- Have family income and assets below the minimum levels
- Be enrolled or plan to enroll in a program leading to an undergraduate degree or certificate
- Be enrolled or plan to enroll at least half time
- Not owe a refund on any state or federal grant or be in default on a student loan
- Not be incarcerated
- Maintain the College's Satisfactory Academic Progress standards as established by the school. Recipients who do not meet the standards are ineligible for Cal Grant payment and will not use eligibility during the terms they are ineligible for payment.

Chafee Grant Program

- The California Chafee Grant for Foster Youth is a grant program administered by the State of California. To qualify, student must be a current or former foster youth; not have reached their 22nd birthday as of July 1 of the award year; have documented financial need, be enrolled at least half-time; enroll in a qualified program of at least one academic year in length, and maintain satisfactory academic progress. The court must have established dependency when the student was between the ages of 16 and 18. The California Department of Social Services will verify foster youth eligibility status. Chafee Grant payments will be credited to the student's account to cover tuition, fees, and supplies. Excess Chafee Grant funds may be used to pay for child care, rent, or transportation while attending school.

Cal Grant Payment Policy

The College will credit all Cal Grant funds to any outstanding campus charges. Cal Grant B awardees may elect to receive the full disbursement of their "Access" or "Book and Supplies" awards to use towards educational expenses instead of having it applied to any outstanding balances on the student's account. By choosing the first option, Cal Grant awardees are responsible to resolve any account balances with the College. Cal Grant awardees have the ability to rescind option at any time (up to disbursement). Please see the financial aid office for more information.

Refund of State Funds

State funds include any source of funding received from the California Student Aid Commission (CSAC). This includes Cal Grant A, Cal Grant B, Cal Grant C and CHAFEE Grant. Per CSAC Cal Grant program policies, Cal Grant funds may not be used for reimbursement to the federal government. The College will return Cal Grant funds to the Commission before refunding any other funding sources other than refunds of federal Title IV program funds required by the return of federal Title IV funds (R2T4) regulations. If a student is dismissed or withdraws from the College, all unearned Title IV funds will be refunded to the Department of Education. Students who withdraw prior to completing more than 60% of the term will have their pending disbursements cancelled and adjusted in the Web Grant system. No further state disbursement will be made when this occurs. Any unearned funds based on the institution's refund policy will be returned to Cal Grant or State Funds and lastly, to Private Loans accordingly. Students who withdraw after 60% of the term will not be required to return any funds to state programs.

Veterans Benefits

Students who wish to receive Veterans benefits must contact the Veteran administration office to determine their eligibility. The College will provide assistance with the completion of all the necessary documents.

IV. Qualifying for Financial Aid Programs

My Rights & Responsibilities for Receiving Financial Aid

As a recipient of Federal Student Aid, you have certain rights you should exercise and certain responsibilities you must meet. Knowing what they are will put you in a better position to make decisions about your educational goals, and how you can best achieve them.

Student's Rights

- You have the right to know what financial aid programs are available at your school.
- You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
- You have the right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.
- You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- You have the right to know resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.

- You have the right to know how much of your financial need as determined by the College has been met.
- You have the right to request an explanation of the various programs in your student aid package.
- You have the right to know your school's refund policy.
- You have the right to know what portion of the financial aid you received are loans that must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
- You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.

Student's Responsibilities

- You must complete all application forms accurately and submit them on time to the right place.
- You must provide correct information. In most instances, misreporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.
- You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.
- You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
- You must accept responsibility for all agreements that you sign.
- You must be aware of and comply with the deadlines for applications or reapplication for that aid.
- You should be aware of your school's refund procedures.
- All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend.

Dependency Status

You are considered an **"Independent Student"** if you meet any one of the following criteria:

- You are at least 24 years old by December 31 of the school year
- You are married (or separated but not divorced).
- You have children that receive more than half of their financial support from you.
- You have dependents (other than children or spouse) that receive more than half their support from you.
- Currently serving on active duty in the US Armed forces for purposes other than training.
- You are a veteran of the U. S. Armed Forces.
- You are working on a master's or doctorate program
- If, at any time since you turned 13, both your parents were deceased, you were in foster care, or were a dependent or ward of the court.
- As determined by a court in your state of residence, you are or were in a legal guardianship.
- As determined by a court in your state of residence, you are or were an emancipated minor.
- As determined by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development or the director of a runaway or homeless youth basic center or transitional living program, you were an unaccompanied youth who was homeless or at risk of being homeless.

If the student does not meet any of the above criteria, the student is considered a **"Dependent Student"** and parents must complete part of the FAFSA and provide their financial information.

In some instances, a student may apply to receive what is called a Dependency Override. Only the financial aid office can make the decision, to approve a Dependency Override request after careful consideration and review of documentation.

Professional Judgment Policy – Special Circumstances

The following policy will be used in making professional judgment decisions.

Basic Guidelines

The financial aid officer must resolve any conflicting or inconsistent information on the ISIR before allowing a professional judgment. For example, if the student is flagged for verification, verification must be completed first. The student's ISIR may need to be corrected before applying any professional judgment adjustments. Professional judgment adjustments must be decided on an individual student basis only, not for a group of students. Circumstances must be **unusual**, in other words, they must fall outside the normal type of information required by the U.S. Dept. of Education (income, assets, dependency status, etc.) All decisions must be **documented** and **signed** by the campus financial aid officer.

Unusual Circumstances Allowed

- **Higher than normal medical and/or dental expenses:** The income protection allowance in the EFC formula allows 11% of total income for medical/dental expenses. Any medical/dental expenses that exceed 11% of income will be allowed. FAO should reduce the income reported on the ISIR by the amount of expenses that exceed 11% of the student's income.

Required Documentation:

- Copies of medical or dental bills
- Cancelled checks
- Request for Special Consideration Form completed by student and signed by the financial aid officer.
- Reprocessed ISIR

- **Lower income in current year than last year:** Students who experience a loss or reduction in income between the base year (on the FAFSA) and the current year should be allowed to substitute current annual income. The FAO must determine the **total annual** income for the student from Jan. 1 thru Dec. 31 and reprocess the ISIR with projected income for the year.

Required Documentation:

- Copy of monthly unemployment benefits statement
- Copy of recent pay stub
- Other documents used to calculate the projected annual income
- Request for Special Consideration Form completed by student and signed by the financial aid officer

- **Recent Unemployment:** Student recently lost their job. See requirements for lower income in the current year than last year.

- **Loss of Unemployment Compensation:** Student's unemployment benefits have run out. Financial Aid Officer must calculate the total amount of income for the year including the unemployment benefits received and any projected additional income from Jan. 1st to December 31st.

Required Documentation

- Copy of unemployment benefit statement
- Copy of letter indicating benefits have been exhausted.

- **Loss of Untaxed Income or Benefits:** Student's untaxed income or other untaxed benefits has ceased. See requirements for loss of unemployment benefits.

- **Separation or Divorce:** The financial aid officer should correct the income and asset application information on the ISIR by including only the income for the parent which the student lived with the longest. A dependent student has already completed the FAFSA, but their parent have become separated or divorced; or a married independent student has become separated or divorced after completing the FAFSA, then for the independent student, the financial aid office allows the student to update the application information with only the student’s income and assets.

Required Documentation

- Official divorce or separation documents
- Signed statement by parent and/or independent student

Note: If the dependent student’s parents are separated or divorced at the time of completing the FAFSA, the student should use only the income of the parent whom he/she lived with longer during the twelve months prior to the date the application is completed—regardless of who claimed the student as an exemption. If an independent student is separated or divorced at the time of completing the FAFSA, the student should only report their income and asset information.

- **Death of Parent or Spouse:** One of the student’s parents has died or the last surviving parent has died or the independent student’s spouse has died after the student has completed the FAFSA. If the student’s last surviving parent has died after the student applied, the student must update their dependency status and report income and assets as an independent student. If the independent student’s spouse has died, the student will be allowed to remove the spouse’s income and asset information.

Note: If both parents are deceased at the time the student completes the FAFSA, the student answers “Yes” to the question concerning deceased parents in Step 3 of the FAFSA application. If the independent student’s spouse died prior to the student completing the application, the student should not include income and asset information for the deceased spouse.

Required Documentation

- Official death notice
- Obituary
- Signed Statement

- **Number of Parents in College At least Half Time:** Students may not include their parents that are attending college on the FAFSA. However, the financial aid officer may allow the student to update the #in college to include the parents if the student’s parent provides proof that they are attending college at least half time.

Required Documentation

- Copy of parents’ acceptance letter or registration receipt
- Copy of parents’ schedule
- Copy of parent’s official college transcript

- **Dependency Override:** The financial aid office may make a dependent student independent based upon the following circumstances:
 - The student’s voluntary or involuntary removal from the parent’s home
 - Incapacity of the parents such as incarceration or disability or mental or physical illness
 - Inability of student to locate parents after making reasonable attempts
 - Other extenuating circumstances such as student has not lived with or their parents or received parental support for the past two consecutive years.

Required Documentation

- Letters from doctors, lawyers, or employers (a, b, c)

- Copies of utility bills, lease agreement, cancelled checks (d)
- Copy of student's tax return (d)
- Other appropriate documentation

Note: The aid officer may rely on a dependency override performed by another institution.

- **Exceptional Circumstances Policy for Increased Unsubsidized Loans:** Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other **exceptional circumstances** may receive additional unsubsidized loans for the same amount as independent undergraduates. Exceptional circumstances are as follows:
 - The parent is incarcerated
 - The parents' whereabouts are unknown
 - The parent has filed for bankruptcy and has provided a letter from the bankruptcy Court stating that the parent may not incur additional debt
 - The parent's income is limited to public assistance or disability benefits and the aid office has documented that the parent's would not be able to repay the PLUS loan.
 - The parent of a dependent student is not a U.S. citizen or permanent resident or is unable to provide evidence from the U.S. Citizenship and Immigration Service/ Homeland Security that the he or she is in the country for other than a temporary purpose with the intention of becoming a citizen or permanent resident.

Required Documentation

- Letter from lawyer or courts (a)
- Letters from third-party, non-relatives (b)
- Letter or other documentation from Bankruptcy Court (c)
- Income information from Public Assistance agency (d)
- Statement from parents and student

V. General Verification Policies and Procedures

The school is responsible for verifying the accuracy of the financial data used to calculate the student's family contribution (EFC). If there is an asterisk (*) next to the EFC number on the SAR, ISIR or other Need Analysis document, it means that the student has been selected for verification by the U. S. Department of Education to verify the information on the student's Federal Application.

The U.S. Department of Education encourages students and parents to use the **IRS Data Retrieval** process to import data from their tax return. It is the fastest, easiest and most secure method of meeting verification requirements.

Applicants Selected For Verification

- All Applicants selected for verification must submit the required documentation to the aid office prior to the end of the award year or the end of training program, whichever occurs first. All Applicants will be notified in writing of the documentation that must be submitted to the Financial Aid Office.
- Any Applicant failing to submit the required documentation prior to the end of the award year or end of training program will forfeit aid, which would have been awarded for that time period.
- Any Applicant who forfeits their disbursements will be responsible for making cash payments as listed in training contract to cover that portion of training for which aid was not received.

Requirements to be met for 2023-24 Federal Verification

Submit the applicable Federal Verification Worksheet and supplemental documentation that corresponds to the Verification Tracking Group and dependency status on the FAFSA.

2023-24 Verification Tracking Groups - FAFSA Information Required to be Verified

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified
V1	Standard Verification Group	<p>Tax Filers:</p> <ul style="list-style-type: none"> Adjusted gross income U.S. income tax paid Untaxed portions of IRA distributions Untaxed portions of pensions IRA deductions and payments Tax-exempt interest income Education credits Household size Number in college <p>Non-Tax Filers:</p> <ul style="list-style-type: none"> Income earned from work Household size Number in college
V2	Reserved	N/A
V3	Reserved	N/A
V4	Custom Verification Group	<ul style="list-style-type: none"> Identity/Statement of Educational Purpose (SEP)
V5	Aggregate Verification Group	<ul style="list-style-type: none"> Identity/Statement of Educational Purpose All items in Verification Tracking Group (V1) listed above
V6	Reserved	N/A

Household Members and Size

On the Verification Worksheet, the student must provide the number and relationship of household members to include:

- The student.
- Independent Student:** The student's spouse, if the student is married;
- Dependent Student:** The parents (including a stepparent) even if the student doesn't live with the parents.
- Independent Student:** The student's or spouse's children if the student or spouse will provide more than half of the children's support from July 1, 2023, through June 30, 2024, even if a child does not live with the student;
- Dependent Student:** The parents' other children if the parents will provide more than half of the children's support from July 1, 2021, through June 30, 2022, or if the other children would be required to provide parental information if they were completing a FAFSA for 2023–2024. Include children who meet either of these standards, even if a child does not live with the parents.
- Other people if they now live with the student and the student or spouse (or parents and the parents) provide more than half of the other person's support and will continue to provide more than half of that person's support through June 30, 2024.

Number in College: Include information about any household member, excluding the parents (if dependent), who is, or will be, enrolled at least half time in a degree, diploma, or certificate program at an eligible postsecondary educational institution any time between July 1, 2023, and June 30, 2024, and include the name of the college.

Note: We may require additional documentation if we have reason to believe that the information regarding the household members enrolled in eligible postsecondary educational institutions is inaccurate.

IRS Tax Filers Requirements

Taxpayers who filed their income tax returns with the IRS are required to submit:

- 2021 tax account information of the tax filer that has been obtained from the Internal Revenue Service (IRS) through the IRS Data Retrieval Tool (DRT) that is part of the FAFSA on the Web at FAFSA.gov and that has not been changed after the information was obtained from the IRS; or
- A 2021 Tax Return Transcript of the tax filer obtained from the IRS; or
- A signed copy of the 2021 income tax return and applicable schedules.
- If the student/spouse or parents filed separate 2021 IRS income tax returns, the IRS DRT cannot be used and the applicable 2021 Tax Return Transcript or a signed 2021 income tax return/schedules must be provided for each.

A 2021 IRS Tax Return Transcript may be obtained through:

- **Get Transcript by Mail** – Go to <https://www.irs.gov/>, click "Get Your Tax Record." Click "Get Transcript by Mail." Make sure to request the "Return Transcript" and **NOT** the "Account Transcript." The transcript is generally received within 10 business days from the IRS's receipt of the online request.
- **Get Transcript Online** – Go to <https://www.irs.gov/>, click "Get Your Tax Record." Click "Get Transcript Online." Make sure to request the "Return Transcript" and **NOT** the "Account Transcript." To use the Get Transcript Online tool, the user must have (1) access to a valid email address, (2) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name, and (3) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). The transcript displays online upon successful completion of the IRS's two-step authentication.
- **Automated Telephone Request** – 1-800-908-9946. Transcript is generally received within 10 business days from the IRS's receipt of the telephone request.
- **Paper Request Form** – IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form.

Non-tax Filers Requirements

For **Independent students and spouses and parents of dependent students** who will not file and are not required to file a 2021 income tax return with the IRS, applicants must submit:

- a signed statement from the individual that he/she has not filed and is not required to file a 2021 income tax return;
- a detailed signed statement of the sources of his/her 2021 income earned from work and the amount of income from each source;
- a copy of his/her IRS Form W-2 Wage and Tax Statement (or equivalent) for each source of 2021 employment income, and
- **a confirmation of non-filing** from the IRS or other relevant tax authority **dated on or after October 1, 2022**. Nontax filers *must* provide a Verification of Non-filing Letter from the IRS indicating a 2021 IRS income tax return was not filed with the IRS or other relevant tax authority.

If the student/parent is unable to obtain verification of Nonfiling (VNF) from the IRS or other tax authorities and, based upon the institution's determination, it has no reason to question the student's or family's good-faith effort to obtain the required documentation the institution may accept:

- A signed statement certifying that the individual—
 - Attempted to obtain confirmation of non-filing from the IRS or other tax authorities and was unable to obtain the required documentation; and
 - Has not filed and is not required to file a 2021 income tax return, and a listing of the sources of any 2021 income earned by the individual from work and the amount of income from each source; and
- A copy of IRS Form W-2, or an equivalent document, for each source of 2021 employment income received by the individual.

For Dependent students: Nontax filers must provide a non-filing statement with supporting W-2s and/or 1099s if there is earned income. Dependent students who are non-tax filers are *excluded* from the verification requirement to provide confirmation of the dependent student’s non-filing status from the IRS (Verification of Non-filing Letter).

Amended Returns

An individual who filed an amended IRS income tax return for tax year 2021 must provide a signed copy of the 2021 IRS Form 1040X, “Amended U.S. Individual Income Tax Return,” that was filed with the IRS or documentation from the IRS that include the change(s) made by the IRS, in addition to one of the following:

- IRS DRT information on an ISIR record with all tax information from the original tax return;
- A **2021 IRS Tax Return Transcript** (that will only include information from the original tax return and does not have to be signed), or any other IRS tax transcript(s) that includes all of the income and tax information required to be verified; or
- A signed copy of the 2021 IRS Form 1040 and the applicable schedules that were filed with the IRS.

Verification for Individuals Eligible for Auto Zero Expected Family Contribution (EFC)

There are some slight differences in the verification requirements for Auto Zero EFC-eligible applicants who are placed in Verification Tracking Groups V1 or V5, depending upon whether the applicant is dependent or independent. The following information is required for verification:

For dependent students—

- the parents’ adjusted gross income (AGI) if the parents were tax filers;
- the parents’ income earned from work if the parents were nontax filers; and
- the student’s identity/statement of educational purpose, if placed in Verification Tracking Group V4/V5.

For independent students—

- the student’s and spouse’s AGI if they were tax filers;
- the student’s and spouse’s income earned from work if they were nontax filers;
- the student’s identity/statement of educational purpose, if placed in Verification Tracking Group V4/V5; and
- the number of household members (in order to determine if the independent student has one or more dependents other than a spouse).

Extension Filers

An individual who is required to file a 2021 IRS income tax return and has been granted a filing extension by the IRS beyond the automatic six-month extension for tax year 2021, must provide:

- A copy of the IRS's approval of an extension beyond the automatic six-month extension for tax year 2021;

- Verification of Non-filing (VNF) Letter (confirmation that the tax return has not yet been filed) from the IRS dated on or after October 1, 2022 or a signed statement certifying that the individual attempted to obtain the VNF from the IRS and was unable to obtain the required documentation;
- A copy of IRS Form W–2 for each source of employment income received or an equivalent document for tax year 2021 and,
- If self-employed, a signed statement certifying the amount of the individual’s Adjusted Gross Income (AGI) and the U.S. income tax paid for tax year 2021.

Note: An individual granted a filing extension beyond the automatic six-month extension may be required to submit tax information using the IRS Data Retrieval Tool, by obtaining a transcript from the IRS, or by submitting a copy of the income tax return and the applicable schedules that were filed with the IRS that lists 2021 tax account information.

Identity Theft

Individuals who were victims of tax-related identity theft will need to provide:

- A Tax Return DataBase View (TRDBV) transcript obtained from the IRS, or if unable to obtain a TRDBV, an equivalent document provided by the IRS or a copy of the signed 2021 income tax return and applicable schedules the individual filed with the IRS; **and**
- A statement signed and dated by the tax filer indicating that he or she was a victim of IRS tax-related identity theft and that the IRS is aware of the tax-related identity theft.

Individuals Who Filed Non-IRS Income Tax Returns

If the individual lives in a foreign country that is unable to provide a Verification of Nonfiling Letter or confirmation of nonfiling from the relevant tax authority, that individual should provide the following:

- A tax filer who filed an income tax return with a tax authority other than the IRS may provide a signed copy of his or her income tax return that was filed with the relevant tax authority. However, if we question the accuracy of the information on the signed copy of the income tax return, the tax filer must provide us with a copy of the tax account information issued by the relevant tax authority before verification can be completed.

Documentation of Identity/Statement of Educational Purpose

The student must appear *in person* at the College to verify their identity by presenting an unexpired valid government-issued photo identification (ID), such as, but not limited to, a driver’s license, other state-issued ID, or passport. The institution will maintain a copy of the student’s photo ID that is annotated by the institution with the date it was received and reviewed, and the name of the official at the institution authorized to receive and review the student’s ID. In addition, the student must sign, in the presence of the institutional official, the Statement of Educational Purpose certifying that he/she is the individual signing the Statement and that the Federal student financial assistance he/she may receive will only be used for educational purposes and to pay the cost of attending the College for the 2023–2024 Award Year.

If the student is unable to appear in person at the College to verify their identity, the student must appear in the presence of a notary and provide to the institution: (a) A copy of the unexpired valid government-issued photo identification (ID) that is acknowledged in the notary statement below, or that is presented to a notary, such as, but not limited to, a driver’s license, other state-issued ID, or passport; and (b) The original Statement of Educational Purpose, which must be notarized, certifying that he/she is the individual signing the Statement and that the Federal student financial assistance he/she may receive will only be used for educational purposes and to pay the cost of attending the College for the 2023–2024 Award Year. If the notary statement appears on a separate page than the Statement of Educational Purpose, there must be a clear indication that the Statement of Educational Purpose was the document notarized.

Applications Excluded From Verification

In some instances, certain applicants are excluded from verification and may receive their financial aid awards. However, the following conditions do not apply if the school has documentation that conflicts with information reported on financial aid applications or the aid officer has reason to believe that the information is incorrect.

Applicants Excluded:

- The applicant dies during the award year. Deceased students are excluded from verification even if conflicting documentation does not exist. However, no further payments will be made, and funds already disbursed are not considered an overpayment.
- The applicant is incarcerated at the time that verification occurs.
- The applicant is eligible to receive only unsubsidized student financial assistance.
- **Post enrollment.** The student was selected for verification **after** ceasing to be enrolled at your school and all (including late) disbursements were made.
- Dependent applicants whose parents are:
 - Deceased
 - Mentally or physically incapacitated
 - Residing in a country other than the United States and cannot be contacted by normal means of communication.
 - Cannot be contacted because their address is unknown.
 - Applicant selected for verification that drops out of school without receiving a disbursement, no further action is required.
 - Verification of spouse's information or signature will not be required under the following circumstances:
 - The spouse is deceased.
 - The spouse is mentally or physically incapacitated.
 - The spouse is residing in a country other than the United States and cannot be contacted by normal means of communication.
 - The spouse cannot be located because their address is unknown.

Verification Correction Procedure

The following procedure will be used to correct misstated applicant information:

- Upon receipt of the verification documentation, the Financial Aid Officer will compare the information contained on the applicant's original FAFSA with the information requested in the verification package.
- If it is determined that the applicant has misstated information, the applicant will be required to correct all the misstated data items on the application and obtain all necessary signatures.
- When the financial aid office receives the corrected FAFSA it will be compared again to the information in the verification package.
- If it is determined that an applicant's award changes as a result of verification, a revised award notification will be provided to the applicant.

Note: The College will resolve conflicting information regardless of whether or not the student is selected for verification. The College reserves the right to select any student not already selected by CPS if it believes that any information provided on the FAFSA is incorrect or there is evidence of conflicting information.

Referrals of Overpayments and Fraud Cases

If the school discovers during the verification process that a student received an overpayment of federal funds, the school will attempt to adjust subsequent financial aid disbursements. If this is not possible, the student will be required to repay the overpayment amount. Any applicant failing to repay the overpayment will be referred to the U. S. Department of Education for collection. Such applicants will be ineligible for future Federal Student Aid funds.

If an applicant misreports information or alters documents for the purpose of increasing their aid eligibility or for

fraudulently obtaining Federal funds, the applicant will be reported to the Office of Inspector General, U. S. Department of Education.

VI. Financial Aid Procedures

Entrance and Exit Loan Counseling

Recipients of the Subsidized and the Unsubsidized Federal Direct student loans must complete entrance and exit loan counseling. Information provided to students includes but is not limited to:

Entrance Interview	Exit Interview
Overview of all sources of aid.	Financial planning for loan repayment
Terms/conditions of various loan programs.	Loan repayment obligations
Loan application process	Repayment options
Repayment obligation	Deferment/Forbearance/Cancellation provision
Obligation to keep loan servicer informed	Obligation to keep lender informed
Obligation to maintain satisfactory progress	Consequences of delinquency/default
Personal financial planning	Name and address of lender
Importance of keeping loan documents	Estimated monthly payment information
Borrower's rights and responsibilities	
Consequences of delinquency/default	

Sample Monthly Loan Payment Chart

The chart below gives estimated payment amounts for Stafford and Plus Loans. It is based on immediate repayment and a maximum repayment period of ten (10) years. Numbers are approximate due to rounding.

Amount Borrowed	Number of Payments	5.00% Mo. Pymt.	6.00% Mo. Pymt.	7.00% Mo. Pymt.	8.25% Mo. Pymt.	9.00% Mo. Pymt.
\$1,000.00	20	\$52.22	\$52.67	\$53.12	\$53.69	\$54.03
\$2,000.00	43	\$50.90	\$51.81	\$52.72	\$53.88	\$54.59
\$2,500.00	56	\$50.15	\$51.29	\$52.46	\$53.94	\$54.84
\$3,000.00	69	\$50.12	\$51.52	\$52.94	\$54.75	\$55.85
\$3,500.00	82	\$50.48	\$52.13	\$53.82	\$55.98	\$57.30
\$4,000.00	97	\$50.21	\$53.82	\$54.12	\$56.64	\$58.19
\$4,500.00	113	\$50.01	\$52.22	\$54.49	\$57.40	\$59.19
\$5,000.00	120	\$53.03	\$55.51	\$58.05	\$61.33	\$63.34
\$5,500.00	120	\$58.34	\$61.06	\$63.86	\$67.46	\$69.67
\$6,000.00	120	\$63.64	\$66.61	\$69.67	\$73.59	\$76.01

\$6,500.00	120	\$68.94	\$72.16	\$75.47	\$79.72	\$82.34
------------	-----	---------	---------	---------	---------	---------

Repayment

1. **Standard Repayment Plan:** Under this plan, you will pay a fixed amount each month for up to 10 years. This plan results in the lowest total interest paid of any repayment plan. If you have not selected a repayment plan by the time repayment begins, your loan(s) will be placed on the Standard Repayment Plan.
2. **Graduated Repayment Plan:** Under this plan, you will pay a minimum payment amount at least equal to the amount of interest accrued monthly for up to 10 years. Your payments will start out low, and then increase every two years. Generally, the amount you will repay over the term of your of your loan will be higher under the Graduated Repayment Plan than under the Standard Repayment Plan. This plan may be beneficial if your income is low now but is likely to steadily increase.
3. **Income Contingent Repayment (ICR) Plan:** ICR is a repayment plan that bases your monthly payment on your annual adjusted gross income (AGI), family size and total Direct Loan amount. As your income increases or decreases, so do your payments. After 25 years, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.
4. **Income Based Repayment (IBR) Plan:** Income-Based Repayment (IBR) plan bases your monthly payment on your yearly income and you must have a partial financial hardship to enroll. This plan is an alternative to the Income Contingent Repayment (ICR) Plan and is designed to make repaying education loans easier for students who intend to pursue jobs with lower salaries, such as careers in public service. It does this by capping the monthly payments at a percentage of your discretionary income. Like ICR, after 25 years of qualifying repayment, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.
5. **Income Sensitive Repayment Plan:** Under this plan, the monthly payment is based on your annual income for up to 15 years. The formula for determining the monthly payment amount can vary from lender to lender.
6. **Extended Payment Plan:** Under this plan, you will pay a fixed amount each month for up to 25 years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan will result in lower total interest paid when compared to graduated plans with similar terms.
7. **Revised Pay as You Earn Plan (REPAYE):** Borrower pay a maximum of 10% of discretionary income (income – based payments) or what they would have paid under the standard repayment plan (non-income based). Payments are recalculated each year and are based on the updated income and family size. Any outstanding balance will be forgiven if the borrower has not repaid the loan in full after 20 years. Any Direct Loan borrower is eligible for this repayment plan.
8. **Pay as You Earn Plan (PAYE):** Borrower pay a maximum of 10% of discretionary income (income –based payments) or what they would have paid under the standard repayment plan (non-income based). Payments are recalculated each year and are based on the updated income and family size. Any outstanding balance will be forgiven if the borrower has not repaid the loan in full after 20 years. To be eligible for this plan you must be a new borrower on or after Oct. 1, 2007 and must have received a disbursement of a direct loan on or after Oct. 1, 2011.

Additional, more specific information about loan repayment will be available from Direct Loan Servicing prior to you entering repayment.

Deferment

A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized.

You may qualify for a deferment while you are:

- Enrolled at least half-time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program.
- Unemployed or meet our rules for economic hardship (limited to 3 years).
- You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact your service for more information about the specific qualifications for deferment based on military service. In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half-time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan.

Note: If you are in default on your loan, you are not eligible for a deferment or forbearance.

Forbearance

If you can't make your scheduled loan payments, but don't qualify for a deferment, you may be able to receive a forbearance. Forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments. Some common reasons for getting forbearance are illness, financial hardship, or serving in a medical or dental internship or residency. You can also get more information by contacting your loan servicer.

School-related Discharges

In certain cases, you may be able to have all or a part of your loan cancelled for the following reasons:

- Your school closed before you completed your program.
- Your school forged your signature on your promissory note or falsely certified that you were eligible to get the loan.
- Your loan was falsely certified because of identity theft (additional requirements apply).
- You withdrew from school but the school didn't pay a refund that it owed under its written policy or our regulations. Check with the school to see how refund policies apply to federal aid at the school.
- In general, you must repay your loan even if you don't graduate, can't find work in your field of study, or are dissatisfied with the education program.

Disability, Bankruptcy, or Death

Your loan may be discharged if:

- You are determined to be totally and permanently disabled and you meet certain requirements during a 3-year conditional discharge period. To apply for this discharge, you must provide a physician's statement that you became totally and permanently disabled after the loan was made. See your copy of the Borrower's Rights and Responsibilities Statement for more information on the procedures and conditions for this discharge.
- Your loan may be cancelled if it is discharged in bankruptcy. This is not an automatic process—you must prove to the bankruptcy court that repaying the loan would cause undue hardship.
- For a student that dies, the loan will be cancelled if a family member or other representative provides acceptable documentation to the student's servicer.

Note: Contact your servicer for more information or to get a cancellation form. You can also find more information in your copy of the Borrower's Rights and Responsibilities Statement.

Consolidation

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a

lower monthly payment. This may make it easier for you to repay your loans. However, you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. Contact the Student Loan Support Center for more information at: 1-800-557-7394 or The Federal Student Aid website has an **online loan simulator** you can use to help you make decisions about your student loans. Use it to find a repayment plan that meets your needs or to decide whether to consolidate (<https://studentaid.gov/loan-simulator/>).

National Student Loan Data System (NSLDS)

Students and parents who apply for a federal student or parent loan will have their loans submitted to the National Student Loan Data System (NSLDS) and will be assessable by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

VII. How Funds are Disbursed

Financial aid offers accepted by the student are disbursed by the Accounting Office and will appear as a payment on the billing invoice as a direct credit reducing the balance due. Funds are disbursed at the beginning of each quarter. Funds will first be applied to outstanding tuition and fee charges. Any funds remaining that are above and beyond the student's current balance will be disbursed to the student unless the student requests that funds be applied to upcoming terms. The authorization to retain these funds (Title IV credit balance) may be rescinded by the student at any time. Funds owed the student will be disbursed within 14 days after funds have been applied to the student's tuition account.

Note: Loan funds will not be disbursed until the student has completed the Entrance Counseling and Master Promissory Note and has been in school for 30 days. The entrance counseling session is to be completed online (<https://studentaid.gov/>).

The Federal Direct Loan; including The Federal Plus (parent) Loan, the Subsidized and Unsubsidized loans will be sent to the school electronically to be credited to student's accounts. Any remaining funds from the Federal Plus Loan will be sent to the parents; funds remaining from the Subsidized and Unsubsidized loans will be disbursed to the student.

Students will be notified within 30 days of loan funds being disbursed to their accounts and will have the opportunity to cancel or reduce loans if they wish to do so.

VIII. Disbursement for Books and Supplies

The College provides Title IV students who have Title IV credit balances and whose Title IV funds could have been disbursed 10 days before the beginning of each term (students must have all their paperwork finalized 10 days prior), the funds to obtain books and supplies no later than the 7th day of term. Since the school orders and provides all required textbooks to students at the start of their class, this disbursement requirement by the 7th day of a payment period may not apply **UNLESS the student declines (opt-out) to participate in this process.** For those students who opt out, the student must have disbursed funds which would create a Title IV credit balance and whose funds could have been disbursed 10 days before the beginning of the term. The FA office will coordinate with Accounting Office to determine which students have opted-out and which students are due a direct disbursement for books and supplies by the 7th day of the term. **The school will only authorize the use of Title IV credit balance funds to help students purchase the estimated costs of the books/supplies for the courses scheduled in said quarter.**

Textbook Information

Textbook information including the International Standard Book Number (ISBN), title, author, published year and pricing of required and recommended textbooks are published on the school's online course learning management system.

IX. Maintaining Financial Aid Eligibility

In order to continue to receive Financial Aid funds, make "satisfactory academic progress" in accordance with the school's

Grading and Attendance Policy. Also, you may be required to re-apply for Federal Aid every year via the Free Application for Federal Student Aid (FAFSA) if necessary for your program.

Satisfactory Academic Progress Policy (SAP)

The College measures Academic Progress for each student by monitoring both academic performance and maximum time frame for completion. In order to be considered in compliance with the SAP policy, a student must maintain a cumulative Grade Point Average (GPA) of 2.0 (letter grade of C or better). Nursing students must maintain a cumulative GPA of 2.5 or better, and complete a minimum 67% of the total credit hours attempted. Nursing students must maintain a cumulative GPA of 2.5 or better. Pace calculations are rounded up to the nearest tenths (i.e. .667 would be rounded to 67%). Students who fail to meet SAP are initially notified by email with a follow up meeting in-person, via Teams, or by phone. The College uses the following U.S. Department of Education's terminology when indicating students' academic standing: "Financial Aid Warning", "Financial Aid Probation", "Academic Plan" and "Financial Aid Appeal". These terms are used to indicate the academic standing of *all* students, including those not receiving federal financial aid funds. Criteria for determining Financial Aid Warning and Academic Warning are identical; Criteria for determining Financial Aid Probation and Academic Probation are identical; Criteria for determining Financial Aid Appeal and Academic Appeal are identical.

Maximum Time Frame for Completion

Students will have a maximum of one and one half (1.5) of the length of a student's program of study to complete the program. Maximum Time Frame is measured by program length. Grades of F (failed), W (withdrawn), WF (withdrawn fail) or I (incomplete) are considered attempted credit hours and are included when calculating Maximum Time Frame. An Incomplete ("I") grade is meant to be a placeholder. If granted by the instructor, once the missed work is completed, a final grade will be assigned which replaces the "I" grade in the student's record. If the student does not complete the assigned work within 2 weeks, the instructor can change the grade to a Fail or "F" grade. If it is determined that a student will not be able to complete the program within the maximum timeframe, the student will be terminated from the program.

Academic Performance

Credit hours accepted from another institution that are accepted toward the student's educational program at the College must count as both attempted and completed hours.

Financial Aid Warning

Academic performance is reviewed at the end of each quarter after official grades are posted. If a student has not completed 67% of the total credit hours attempted with a cumulative GPA of 2.0 (2.5 for Nursing students), he/she will be placed on Academic Warning status. Students who have been placed on Financial Aid Warning status may be removed from that status and returned to good standing by meeting both the completion rate and the cumulative grade point average requirements as set forth in the Satisfactory Academic Progress (SAP) Policy by the end of the warning term. Financial Aid Warning status lasts for one payment period/quarter only and does not require action (such as an appeal) by the student. Students can be placed on Financial Aid Warning for multiple quarters during their academic program, however, the warning periods cannot be consecutive.

Financial Aid Probation

If a student on Financial Aid Warning status does not meet SAP at the end of the subsequent completed payment period, the student is not eligible for additional federal financial aid and will be placed on Financial Aid Probation status. Students will be allowed to appeal in writing to Student Services or Registrar and if approved, will be put on Financial Aid Probation. The student's appeal must be received and approved on or before the close of business on Friday of the first week of the new term.

Students who are granted an appeal and are placed on Financial Aid Probation status will have their financial aid eligibility reinstated for one probationary payment period to demonstrate satisfactory academic progress. The student will receive

an approval letter along with a list of conditions that must be performed for reinstatement of federal financial aid for the upcoming quarter. The student must comply with the completion and grade point average requirements by the end of the quarter. After grades for the quarter are posted to the student academic transcript, the Registrar will review the academic performance of the student to determine if the satisfactory academic progress requirements are met. If the student meets the SAP requirements at the completion of the term, federal financial aid is continued for future quarters. If the student cannot mathematically achieve SAP standards in one payment period, the student will have an opportunity to appeal one final time and if accepted will be put on an Academic Plan. If the appeal is not accepted the student is not eligible for additional federal financial aid and must withdraw from the school.

Academic Plan

This is the provisional status assigned to students who were on Financial Aid Probation, failed to meet SAP in the next quarter, appealed one final time and were approved. Students in this status must follow an individually designed Academic Plan developed by the Program Director or Student Service Coordinator to ensure achievement of satisfactory academic progress standards over an assigned period of time, not to exceed one year. Students remain eligible for federal aid as long as the conditions of the Academic Plan are met. If a student does not meet the conditions of the Academic Plan, the student is not eligible for additional federal financial aid and will be terminated from the school. No further appeals will be accepted.

Financial Aid Appeal Process

Students who lose federal financial aid eligibility due to a violation of the SAP standards during the Financial Aid Warning or Financial Aid Probation period may appeal to regain their Title IV eligibility. Students may do so by submitting a written appeal with supporting documentation to the Appeals Committee at their campus (appealscommittee@wcui.edu). The student's appeal must be received and approved on or before the close of business on Friday of the first week of the new quarter. The appeal should be on the basis of special circumstances, including (but not limited to) student injury or illness, the death of a relative, or other situations resulting in undue hardship on the student. If the appeal is approved, federal financial aid reinstatement is possible during a financial aid probation period. All appeals MUST include a written statement, with supporting documentation, to explain the circumstances of why the student failed to meet SAP and what has changed in their situation that would enable them to again meet SAP standards. Approval and/or reinstatement of federal financial aid eligibility are not guaranteed. The Appeals Committee for appeals will evaluate the information submitted and the student's appeal will be approved or denied within 48 hours. The Appeals Committee may request an in-person meeting with the student. The student will be notified via email of the results of the appeal. This decision is final.

If the appeal is denied, the student will remain in a terminated status.

If the appeal is approved, the student will either be:

1. Placed on **Financial Aid Probation** for one quarter only, or
2. Placed on an **Academic Plan** designed for completion rate and/or cumulative grade point average improvements until the standards of the SAP policy are met.

The Appeals Committee will review the appeal and determine whether or not the termination and/or loss of financial aid eligibility should be upheld. The student will be advised, in writing, of the decision. Students may only appeal twice, regardless if the appeal is approved or denied.

Change of Program

When a student changes their academic program, only those courses applicable to the new program will be evaluated for cumulative Grade Point Average SAP standards. However, all earned and attempted courses will be evaluated for the Maximum Timeframe component. If, under these circumstances, the student is making satisfactory academic progress, the student will regain eligibility for financial assistance funds. If, under these circumstances, the student is not making satisfactory academic progress, the student will not regain eligibility for financial assistance funds at that time unless the student submits an appeal. If a student is on Financial Aid Warning, Financial Aid Probation or Academic Plan Status

he/she may not program transfer until they are in good SAP standing. If a student is terminated for SAP he/she may not re-enroll into a new program.

Students Terminated for SAP

Students who are terminated for unsatisfactory academic progress are not eligible for re-admission to the College unless there are documented mitigating circumstances. Students must follow the Appeal process as stated above. Students who are re-admitted will be admitted on Financial Aid Academic Warning, Financial Aid Probation, or Academic Plan (as applicable) until they meet Satisfactory Academic Progress standards.

Appeal Process Policy

Students may appeal an academic decision to the Appeals Committee. The grounds for appeal must conform to the following guidelines. Grounds for appeal that do not follow these guidelines will not be considered by the Appeals Committee. Grounds for appeal includes:

1. A student believes that an academic judgment was unfair or that the college's academic policies were not followed or were applied incorrectly or not supported by substantial evidence in the record on which the Institution acted.
2. On appeal, the student has the burden of proof.
3. The Appeals Committee will only consider that information which was before the Committee at the time that the adverse action was taken.

A student may initiate a formal appeal of an academic decision within 60 business days of receipt of the decision. The student is required to submit a written appeal to the Appeals Committee and includes the following:

- a full description of the academic decision and the basis for the student's appeal for reconsideration,
- a statement of the remedy the student is seeking,
- any supporting documentation
- information on when and with whom the student attempted an informal resolution.

Written appeals can be submitted in-person, via mail or email at appealscommittee@wcu.edu. The decision of the Appeals Committee is final and not subject to further appeal.

Leave of Absence Policy

The College will only grant a leave of absence to accommodate students affected by disability, pregnancy, childbirth, or other pregnancy-related conditions. A LOA request must be completed in writing, signed, dated and submitted to Student Services. A LOA cannot exceed 180 days within a 12-month period, beginning on the first day of the student's LOA. More information about the LOA policy is available in the School Catalog on the College's website.

Withdrawal Policy

Withdrawing After Classes Have Started: A student has the right to withdraw from the College at any time. A refund will be based on the Institution's Refund Policy. The College complies with state and federal refund policies. You may terminate your enrollment by giving written notice to the College. Notice is effective as of the date of the postmark, if properly addressed with proper postage date the notice is emailed or the date the notice is delivered to the College. Written notice of cancellation need not take any particular form.

X. Refund Policy

This institution refund policy applies when a student has completely withdrawn (officially or unofficially) from the College. For purposes of determining a refund, a student shall be deemed to have withdrawn when any of the following occurs: the student cancels their Enrollment Agreement by submitting a written notice of cancellation/withdrawal; the student fails to attend classes for a period of 14 consecutive calendar days; or the College terminates the Enrollment

Agreement for non-compliance with the College's rules and policies.

Any student who decides to withdraw after the seventh day following the first day of regularly scheduled instruction will be considered a withdrawn student and refund calculations will be performed as described below.

No refund will be due after 60% of instruction, per quarter, has been completed by the student. A pro-rata student tuition refund up to 60% of instruction, per quarter, will be calculated as follows:

- The non-refundable registration fee of \$100.00 is subtracted from the student's total tuition charge for the quarter.
- This figure is divided by the number of scheduled days of instruction for the quarter.
- The quotient is the daily charge for the quarter.
- The amount the student owes for the quarter for the purposes of calculating a refund is derived by multiplying the total days scheduled to attend for the quarter by the daily charge for instruction for the quarter.
- All refunds are based on the student's last day of attendance.
- After the institutional pro-rata refund calculation and federal refund policy are applied, there may be a balance due that the student is obligated to immediately pay the school.

If a student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

If any portion of the tuition was paid from the proceeds of a student financial aid loan, the refund shall be sent to the lender or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received. Furthermore, any remaining amount shall be sent to the above-named party, if any, up to but not exceeding the amount stated above.

Refund of Federal Title IV Aid

The college participates in federal financial aid. For students who have received Title IV financial assistance, the Federal Return of Title IV Funds calculation (R2T4) will be completed first and applicable funds returned. Returned funds will be reduced from the payments received on behalf of the student before applying the institutional refund policy to determine whether the student is owed a refund or if a balance is owed to the College. If a balance is owed to the College, you will have to make arrangements to pay it.

In compliance with Federal regulations, the College will determine how much Federal student financial assistance that the student has earned or not earned when a student who is a Title IV recipient withdraws from the College. The Federal Return of Title IV Funds formula dictates the amount of federal Title IV aid that must be returned to the federal government or the lending institution by the College and/or student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period. The Return of Title IV Funds calculation may result in the student owing a balance to the Federal Government and, in some cases, to the College. If the amount received from federal funds is more than the amount earned, then a return will be made within forty-five (45) days of the date of determination, which is the date the College has determined that the student has officially or unofficially withdrawn.

For the purpose of determining the amount to be returned, if any, you shall be deemed to have withdrawn from the program when any of the following occurs: (a) You notify College of your withdrawal or the actual date of withdrawal; (b) the College terminates your enrollment; (c) You fail to attend classes for a 14 day period; (d) You fail to return from a leave of absence. In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance. Provisions (a) and (b) are considered official withdrawals, provisions (c) and (d) are considered unofficial withdrawals.

Withdrawal Before 60%: The College must perform a R2T4 to determine the amount of earned aid up through the 60% point in each payment period and use the Department of Education's prorated schedule to determine the amount of R2T4 funds the student has earned at the time of termination or withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

Withdrawal After 60%: For a student who is terminated or withdraws after the 60% point-in-time, there are no unearned funds. However, the College will still calculate the Institutional Refund and R2T4 for financial aid recipients.

To calculate the amount earned for credit-hour programs, the College will determine the percentage by dividing the number of calendar days the student completed in the payment period as of the last day of attendance by the total number of calendar days in the payment period. For clock hour programs, the earned aid is based on a percentage by dividing the total number of clock hours the student was scheduled to complete in the payment period as of the last day of attendance by the total number of clock hours in the payment period. The calculated amount of aid earned is rounded to the one-hundredth decimal. Any scheduled break of 5 days or more is not counted in the total calendar days of the payment period. If a return results from this calculation, federal policy requires that these unearned funds be returned to the applicable Title IV financial aid fund source. Funds are returned to the Title IV Programs in the following federally mandated order: (1) Unsubsidized Federal Direct Loan; (2) Subsidized Federal Direct Loan; (3) Federal Direct PLUS Loan; (4) Federal Pell Grants; (5) Federal Supplemental Education Opportunity Grant (SEOG); (6) other grant or loan assistance authorized by Title IV of the HEA, as amended. If the R2T4 calculation results in an amount to be returned that exceeds the school's portion, the student must repay some funds.

If after the R2T4 funds and institutional refund calculations are applied to the student's account and a credit balance occurs, the credit balance will be disbursed as soon as possible but no later than 14 days after the date of the R2T4 calculation is performed.

If more Federal student financial assistance has been earned than has been received, the student may be eligible for a post-withdrawal disbursement. All post-withdrawal disbursements are applied to the student's account first, before any resulting credit balance is processed. The College will notify the student within 30 days of the date of determination of any post-withdrawal disbursement loan funds for which the student may be eligible and what steps need to be taken for the Federal financial assistance funds to be received. The student or parent, in the case of Federal Direct PLUS Loans, needs to provide permission, within 14 days of the post-withdrawal notice, before any loan funds may be disbursed on the student's account or disbursed to the student or parent. However, the College may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees, and with the student's authorization, the College may automatically use the grant funds for other educationally related charges. Any balance of grant funds that may be available will be offered to the student. The College will make a post-withdrawal disbursement of any loan funds the student accepts within 180 days from the date the College determined the student withdrew.

If the Federal student financial assistance funds need to be returned, the institution must return a portion or all of the unearned funds equal to the lesser of: the institutional charges multiplied by the percentage of unearned Federal student financial assistance funds; or the entire amount of unearned funds.

If there are remaining unearned Federal financial aid funds to be returned, the student must return any loan funds that remain to be returned in accordance with the terms and conditions of the promissory note. If the remaining amount of funds to be returned includes grant funds, the student must return any amount of the overpayment that is more than half of the grant funds received. The College will notify the student as to the amount owed and how and where it should be returned.

XI. Financial Aid Confidentiality Policy

Student financial aid records are considered confidential and hence are only available to authorized financial aid personnel for the purpose of making and maintaining financial aid awards. Students who apply for food stamps or other

aid awards, depending on the agency involved, may be required to request such release of information in writing prior to the financial aid office releasing it.

XII. Code of Conduct

I. Financial Aid Office Ethical Guidelines: decisions and actions made or taken by any of the College's financial aid officers or any other employees who have contact with guaranty agencies or lenders shall act within the guidelines below. A copy of this Code of Conduct is available on the College's website under the consumer information tab. Upon request, the Financial Aid Department will provide a paper copy to any employee or student.

1. **Best Interest of the Student:** The College will seek to establish relationships with lenders that offer the most benefit to the student in terms of interest rates, fees, repayment terms and customer services.
2. **Student Decision:** Students will be given the opportunity to choose from all private loans lenders and will not be limited to lenders or loans made available or recommended by the College. Additionally, if the College provides students with information on loans from private lenders, it will also provide a written reminder of the potential availability of federal student loans and a written comparison of the principal terms of such loans to the principal terms of federal student loans, including eligibility conditions, interest rates, origination fees, and repayment options and terms. The College will not refuse to certify or delay loan certifications based on a borrower's choice of lender.
3. **Privacy of Student Records:** In accordance with federal regulation, all student financial information will be kept confidential and will not be disclosed without written student authorization with outside parties, other than the United States Department of Education (DOE), state aid agencies, lenders, servicers and guaranty agencies. Any such release will be made pursuant to FERPA regulations.

II. Prohibited Conduct: College directors, officers and employees ("College Representatives") are required to comply with this policy and to inform the College's General Counsel if they believe there has been a violation of this policy.

1. **Relationships:** No College Representatives will act as an officer, associate, consultant or sales representative for any guaranty agency or lender. No financial aid officer or employee overseeing the financial aid department will serve on the board of directors of a guaranty agency or lender. No College employees will serve as an uncompensated member of the board of directors of any lender or serve on any advisory board for any guaranty agency or lender (unless approved in writing by the College's CEO and/or General Counsel). The College will not accept call center or financial aid office staffing assistance from any lender or guaranty agency.
2. **Benefits/Revenue-Sharing:** No College Representative will accept anything of value, other than token marketing items and nominal conference refreshments, from any lender or guaranty agency. College representatives will immediately report to the College's CEO or General Counsel if any lender or guaranty agency attempts to offer him/her anything of value. Additionally, no College Representative will have a revenue-sharing arrangement with any lender or guaranty agency.
3. **Promotions/Representations:** The College will not authorize any lender or guaranty agency to utilize its name or logo in any advertisement, publication or other communication suggesting that we have endorsed loans or services offered or guaranteed by the guaranty agency or lender. The College will not allow a representative of any lender or guaranty agency to present himself/herself to the public as a College Representative. Similarly, no College Representative will be allowed to present himself/herself to the public as a representative of a lender or guaranty agency.

4. **Inducements:** The College will not offer or provide to any guaranty agency or lender any inducement to secure any business relationship. This prohibition includes, but is not limited to, any promise of loan volume, preferred status, or any other advantage or benefit.

XIII. School Information and Policies

Your best source of information is in the School Catalog which is available on the consumer information page of the College’s website at <https://wcui.edu/consumer-information/> or <https://smithchason.com/consumer-information/>. Contained in the Catalog is complete information on the Academic Programs, the Physical Facilities, the Faculty and the Administrative Staff.

College Navigator

College Navigator is a useful tool maintained by the National Center for Education Statistics (NCES) that provides a wide range of information for more than 7,000 postsecondary education institutions taking the guesswork out of researching schools. Click the link provided to view the results of College’s school listing: <https://nces.ed.gov/collegenavigator>

Net Price Calculator

Schools that participates in Title IV Federal Student Aid (FSA) programs must publish a net price calculator on its website that uses institutional data to provide estimated net price information to current and prospective students and their families based on a student’s individual circumstances. This calculator allows students to calculate an estimated net price of attendance at an institution which is defined as the cost of attendance minus the average yearly grant and scholarship aid. This calculator is for informational purposes only which includes is a broad estimate. There are many other factors that are considered as part of the financial aid eligibility process, including enrollment status, dependency status, grade level, etc. The net price calculator is available on the consumer information page of the College’s website.

Voter Registration

The College encourages eligible students to register and vote. Students who are residents of California or Arizona may register to vote online. If assistance is needed, students may contact their Campus Director for more information on voter registration.

California: <http://www.sos.ca.gov/elections/voter-registration/>

Arizona: <https://azsos.gov/elections/voting-election>

Placement Rates

The College calculates placement rates based on the calculation required by the College’s accrediting body, ACCSC. ACCSC defines placement rates as the number of graduates who complete within 150% of the program length during the reporting period who were available for employment and found a job in their field of training, divided by the total number of graduates available for employment. Additionally, in compliance with the California Bureau for Private Postsecondary Education (BPPE), the College provides prospective students with a School Performance Fact Sheet for each of its programs offered at its California campuses that includes program completion, placement and licensure rates. Completion and placement rate disclosures, as reported to ACCSC and BPPE, are available on the consumer information page of the College’s website.

Student Demographic Information

In accordance with the Higher Education Act, as amended, we are providing the percentage of enrolled, full-time students in the following categories:

Category	%
----------	---

Male	19.8%
Female	80.2%
Federal Pell Grant Recipients	68.0%
Graduation Rate	65.0%
Retention Rate	83.0%
Self-identified members of a racial or ethnic group	
Hispanic/Latino	44.1%
American Indian or Alaska Native	1.0%
Asian	7.1%
Native Hawaiian or Other Pacific Islander	1.9%
Black or African American	8.4%
White	24.1%
Two or More Races	5.0%
Race and Ethnicity Unknown	8.4%
U.S. Nonresident Alien	0%

This data is derived from the 2022-23 IPEDS Spring, Fall and Winter Survey Collection (for more information see Student-Right-to-Know)

Student-Right-to-Know

In accordance with the federal **Student-Right-to-Know Act**, and to assist students in making an informed decision about their education, the College publishes its graduation rates, transfer-out rates, retention rate and student body diversity as reported with the Integrated Postsecondary Education Data System (IPEDS) Survey. This Student-Right-to-Know disclosure is updated annually on or before July 1 and available on the consumer information page of the College’s website.

Types of Education in Which Graduates Enroll

In accordance with the Higher Education Act, as amended, all postsecondary educational institutions must make available information regarding the types of graduate and professional education in which graduates of the institution’s four-year degree programs enroll. The highest degree level offered at the College is a bachelor’s degree. The College does not offer graduate or professional level programs. The College reported its first bachelor degree completers as part of the 2022-23 IPEDS Graduate Rate Survey (2016 Cohort Year) and the percentage of students who continued their education at the graduate/professional level is unknown.

Constitution Day

The purpose of Constitution Day and Citizenship Day is to ensure students have an increased knowledge and appreciate of this valuable and important document of freedom. On September 17 of each year, the College commemorates the formation and signing of the Constitution of the United States of America on September 17, 1787 by organizing an event announced to students on the school’s bulletin board informing them of the official date along with planned activities.

Vaccination Policy

Prior to placement into externship or nursing clinical rotation, students must provide proof of the following testing’s, vaccinations, or immunizations: Current TB Skin Test, MMR, Hepatitis B, Varicella, Influenza (yearly, varies by campus), and Tdap (Phoenix campus). In the case of a positive TB test, the student must have a clear chest x-ray. During the course of the program, the student may be required to undergo another TB testing to keep results current. Clinical and externship sites may require students to be vaccinated against COVID-19, including boosters to protect against variants. Additionally, some hospitals and clinical sites may require students to provide a physical examination and/or other mandatory immunizations. More information about required vaccinations for nursing students are outlined in the nursing handbook.

Transfer and Credit Granting Policies

The College accepts some prior completed coursework for transfer credit into the College's programs. We require 75% of program credit hours be completed at our College in all instances where credit is granted. In cases involving students who were unable to complete their program because of a school closure, exceptions to the 25% transfer credit policy may be evaluated on a case-by-case basis to determine the total amount of transferrable units. This institution may award credit for prior experiential learning. The evaluation of experiential learning credit and transfer credit is done by the Director of Education or Registrar.

Under the College's experiential learning policy, qualified students can receive credit for degree technical coursework. Qualification requires a minimum of 5 years technical work experience in the subject matter and successful completion of a comprehensive examination.

All of the following criteria must be met for a student to qualify for experiential learning credit:

- Submit a resume with a detailed summary of work experience
- Submit written documentation from employer verifying a minimum of five 5 work experience related to the core subject matter
- Submit all active registry credentials through all applicable registry organizations
- Successfully complete a Comprehensive Placement Examination (CPE), in the form of all applicable laboratory competencies with a score of 85% or higher
- Possess a current ARDMS or ARRT Registry Number. The transfer student must also take a CPE for proof of scanning skills and abilities

If the experiential learning credit is awarded, the student will receive a grade of "pass" on their official transcript. Experiential learning credit will not be calculated into the student's cumulative GPA or count towards total credits attempted but will satisfy the program coursework graduation requirements.

The evaluation of transfer credit is done by the Director of Education or Registrar. A student must submit an official transcript from an accredited postsecondary institution and corresponding course description/syllabus prior to starting classes. The courses must be 100 level or higher and the grade received must be a "C" or better. To receive transfer credit, students must have successfully completed courses similar in scope and content to the College's courses. For General Education credit, the course must have been successfully completed within 10 years or re-enrollment at the College; for technical courses the time limit is 5 years. Additionally, transfer students may be required to take and successfully pass an assessment exam in the technical courses to receive credit.

Only courses successfully completed at a postsecondary school accredited by an agency recognized by the U.S. Department of Education will be considered for transfer of credit. Transfer of credit is normally limited to the coursework within our Degree Programs.

Graduates of foreign institutions of higher education must have their educational records translated and evaluated for U.S. equivalency by an agency officially recognized to perform educational translation services.

The College does not maintain articulation agreements for the transfer of credit with other colleges or universities.

All classes successfully completed at the College can be fully transferred, if applicable, into other programs offered at the College.

If the credit is approved for transfer, the tuition and program hours are adjusted accordingly. **Students should be aware that transferring credits may impact Financial Aid eligibility.**

Note: Please see the Nursing Handbook for specific information regarding transferring in clock hours from a previous nursing program.

Copyright Policy

The College has a zero-tolerance policy for copyright violations, and requires all students, employees and agents to abide this policy. Copyright exists in any original work that exists or is fixed in any tangible medium of expression. Images displayable on computer screens, computer software, music, books, magazines, scientific and other journals, photographs and articles, are some of the things subject to copyright. A copyright notice is not required. Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

The College may monitor use of its network or utilize other technical means to attempt to detect and identify indications of copyright infringement, including unauthorized peer-to-peer file sharing. Any student, employee or agent who engages in the unauthorized distribution of copyrighted materials, including unauthorized peer-to-peer file sharing, is subject to disciplinary actions by the College, or any applicable in conjunction with federal and state law.

The unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject you to 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.

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

The College, in connection with its Director of IT will periodically review the legal alternatives for downloading or otherwise acquiring copyrighted material. The College will make these review results available to students via the website or alternative means and to the extent practicable, will offer legal alternatives for downloading or otherwise acquiring copyrighted material. The College will also periodically review the effectiveness of the plans used to combat the unauthorized distribution of copyrighted materials.

Policies/Procedures under Family Educational Rights & Privacy Act (FERPA)

In accordance with FERPA, students have the following rights:

1. The right to review their educational records.
2. The right to seek correction of the contents of these records.
3. The right to a formal hearing if seeking the correction of these records.
4. The right to place a note of explanation in the records if their requested correction is unsuccessful.
5. The right to request disclosure of the contents of the records.
6. The right to file a complaint with the Department of Education if the College fails to comply with FERPA policies.

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW. Washington, DC 20202-4605

Students who wish to inspect and review their records may do so by submitting a written request to the office of the registrar. The registrar must respond within 45 days to arrange an appointment for the student to review the requested

record. The College will not release personally identifiable information without written consent of the student, unless the student is under the age of 18 and the request is made by a legal guardian. Legal exceptions may also apply.

Generally, the law allows schools to disclose records without consent to the following parties:

- School employees who have a need to know
- Other schools to which a student is transferring
- Certain government officials in order to carry out lawful functions
- Appropriate parties in connection with financial aid to a student
- Organizations conducting certain studies for the school
- Accrediting organizations
- Individuals who have obtained a court order or subpoenas
- Persons who need to know in cases of health and safety emergencies and/or state and local authorities within a juvenile justice system, pursuant to specific state law

At its discretion, the College may provide “directory information” in accordance with FERPA provisions. Directory information is defined as information which would not generally be considered harmful or an invasion of privacy if disclosed. Designated directory information at the College includes the following: student’s name, address, college email address, photograph, major field of study and degree program, dates of attendance (defined as first and last date of term), grade level, enrollment status (full-time or part-time), and participation in officially recognized activities or sports, degrees, honors and awards received. Students may request that such directory information not be released by notifying the Registrar in writing.

Health or Safety Emergency Exemption

The health or safety exception permits educational agencies and institutions to disclose personally identifiable information from a student’s education record without the written consent of the student in the case of an immediate threat to the health or safety of students or other individuals. Typically, law enforcement officials, public health officials, and trained medical personnel are the types of parties to whom information may be disclosed under this FERPA exception.

Disability Accommodation

Statement of Non-Discrimination and Accommodation

The College does not discriminate on the basis of disability. Individuals with disabilities are entitled to a reasonable accommodation to ensure that they have full and equal access to the educational resources of the College, consistent with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 794) (“Section 504”) and the Americans with Disabilities Act (42 U.S.C. § 12182) (“ADA”), their related statutes and regulations, and corresponding state and local laws.

Section 504 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance. The ADA prohibits a place of public accommodation from discriminating on the basis of disability. The applicable law and regulations may be examined in the office of the ADA Compliance Coordinator, or their trained designee who has been designated to coordinate the efforts of the school to comply with Section 504 and ADA.

More information about disability accommodation and grievance policy is available in the School Catalog on the College’s website.

Statements of Non-Discrimination Non-Discrimination/Anti-Harassment Policy

The College is committed to maintaining a work and learning environment that is free from discrimination and harassment for all College employees and students. Accordingly, the College does not discriminate based on an individual's race, religion, creed, color, national origin, ancestry, sex (including pregnancy, childbirth, or related medical conditions), military or veteran status, physical or mental disability, medical condition, marital status, age, sexual orientation, gender, gender identity or expression, genetic information or any other basis protected by federal, state or local law. Unlawful harassment or discrimination may include racial epithets, slurs and derogatory remarks, stereotypes,

jokes, posters or cartoons based on race, national origin, age, disability, marital status or other legally protected categories.

The College cannot resolve matters that are not brought to our attention. If you believe you have experienced or witnessed discrimination or harassment, immediately report the incident to the Campus Director, Director of Education, or a member of the College's corporate management. The College will immediately and thoroughly investigate all complaints. Individuals will not be retaliated against for bringing a complaint of discrimination or harassment.

Complaints of sexual harassment, violence or discrimination should be reported to the campus Title IX Coordinator in accordance with the College's Title IX policy located in the School Catalog.

Student Complaint and Grievance Policies

1. Complaints directed at an individual instructor or staff member should be discussed directly with the individual involved.
2. If one-on-one discussion fails to result in a satisfactory resolution, a written complaint must be submitted to the Campus Director, Director of Education, or Director of Nursing who will respond to the complaint in writing within ten (10) business days (excluding weekends and Federal holidays). A Student Complaint Form is available on the College's website at <https://wcui.edu/consumer-information/>.
3. If the student is not satisfied with the proposed resolution, the student must respond to the Corporate Director of Compliance: Lisa Ingoldsby, 3580 Wilshire Blvd., 4th Floor, Los Angeles, CA 90010; (310) 289-5123; lisa.ingoldsby@wcui.edu, in writing, within ten (10) business days (excluding weekends and Federal holidays). The Corporate Director of Compliance will issue a final written response to the student within ten (10) business days (excluding weekends and Federal holidays).
4. If the student complaint cannot be resolved after exhausting the College's grievance procedure, the student may file a complaint with the applicable state agency.

Arizona

Arizona State Board for Private Postsecondary Education, 1740 West Adams Street, Suite 3008, Phoenix, AZ 85007 Website: <https://ppse.az.gov/> (602) 542-5709

California

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education (BPPE) by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's internet website at (<https://www.bppe.ca.gov/>). Students have the right to complain to BPPE at any time. They may also send a letter to the Bureau for Private Postsecondary Education, 1747 North Market, Suite 225, Sacramento, CA 95834

5. Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints reviewed by the Commission must be in written form, and should grant permission for the Commission to forward a copy of the complaint to the school for a response. This can be accomplished by filing the ACCSC Complaint Form. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. Please direct all inquiries to: **Accrediting Commission of Career Schools and Colleges, 2101 Wilson Blvd, Suite 302, Arlington, VA 22201, (703) 247-4212, www.accsc.org | complaints@accsc.org**

A copy of the ACCSC Complaint Form is available at the school and may be obtained from the Campus Director, or by contacting complaints@accsc.org or at <https://www.accsc.org/Student-Corner/Complaints.aspx>.

Accreditation, Approvals & Memberships

- Nationally accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC).
- Licensed by Bureau for Private Postsecondary and Education (BPPE) to provide educational services in the State of California (Los Angeles, Ontario and San Marcos Campus).
- Licensed by Arizona State Board for Private Postsecondary Education (Phoenix Campus).
- The Magnetic Resonance Imaging (AAS) program is programmatically accredited by the American Registry of Magnetic Resonance Imaging Technologists (ARMRIT).
- Approved by the California Board of Nursing (Los Angeles Campus)
- Approved by California Board of Vocational Nursing and Psychiatric Nursing (Los Angeles and Ontario Campus).
- Approved by the Arizona Board of Nursing (Phoenix Campus).
- Approved by the U.S. Department of Education to administer Title IV Federal Financial Aid to those students who qualify.
- Approved for the training of Veterans and eligible persons under the provisions of Title 38. The Los Angeles and Ontario Campus are approved by the California State Approving Agency for Veterans Education (CSAAVE) to enroll veterans and other eligible students. The Phoenix Campus is approved by the Arizona State Approving Agency.
- Authorized under Federal law to enroll non-immigrant alien students through the United States Department of Homeland Security, SEVP – Student and Exchange Visitor Program.
- Following the completion of our imaging programs, qualified students will be prepared and eligible to take their respective registry and/or board examinations from the American Registry of Diagnostic Medical Sonographers (ARDMS), the American Registry of Magnetic Resonance Imaging Technologists (ARMRIT), the Board of Vocational Nursing and Psychiatric Technicians or the Arizona Board of Nursing.

Affiliations

- American Medical Association (AMA) – Staff Physician’s Affiliation
- Society of Diagnostic Medical Sonographers (SDMS)
- American Society of Radiologic Technologists (ASRT) – Staff Technologist’s Affiliation
- American Institute of Ultrasound in Medicine (AIUM)
- American College of Radiology – Staff Radiologist’s Affiliation

Teach-Out Plan

Colleges accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC) must submit an institutional teach-out plan if a school voluntarily or involuntarily closes. If a college voluntarily or involuntarily discontinues a program, a school must submit a programmatic teach-out plan to ACCSC. The College must submit for approval all information required by the ACCSC Teach-Out Plan Approval Form (institutional or programmatic) as well as any other information ACCSC deems necessary to support the approval of the Teach-Out Plan, if applicable.

Agency Enforcement Actions

There are no enforcement actions or prosecutions brought against the College by a state or federal law enforcement agency in any matter where a final judgment against the College, if rendered, would result in adverse action by an accrediting agency, revocation by the state authorization agency, or limitation, suspension or termination of eligibility under Title IV.

Emergency Evacuation Plan

Emergencies are unexpected events which must be dealt with urgently to protect the health and safety of others. In the event the building needs to be evacuated or locked down for any reason, maps of the evacuation route have been posted in each office, common areas and classrooms. The College maintains an Emergency Preparedness Plan, available on the consumer information page of the College’s website, that includes emergency response and evacuation procedures and outlines the actions staff, faculty, and students must take to protect their mutual health and safety.

In the event that a situation arises, either on or off campus, that constitutes an ongoing or continuing threat to students, employees and campus community, including with regard to any crime reportable pursuant to the Clery Act, a campus wide “timely warning” will be issued. The Campus Director/Assistant Campus Director has the main responsibility for confirming an instance requiring a timely warning and will coordinate with outside resources such as the local police department, when applicable, in determining if it is an instance requiring a timely warning.

Depending on the particular circumstances of the crime, especially in all situations that could pose an immediate threat to the students and employees, the College will post a warning via one or more of the following means of communication: email or text message and/or other verbal or written notice, including the building’s security or property management, social media, or other appropriate local media.

The intent of a timely warning is to provide adequate information necessary to enable the campus community to protect themselves when a significant emergency or dangerous situation occurs. Anyone with information that warrants a timely warning should report the circumstances immediately to the Campus Director/Assistant Campus Director in person or by phone.

The College tests its emergency response and evacuation procedures at least once annually on an announced or unannounced basis. All present students, faculty and staff are required to participate and conduct themselves appropriately. There is an emergency notification System (ENS) in place. The Registrar should be notified immediately if there is a change in emergency contact information or personal contact information.

Campus Security Programs

All students are informed of campus security procedures during orientation. All staff members are briefed on campus security procedures upon hiring.

Both staff members and students are encouraged to be responsible for their own security and the security of those around them by carefully reading the campus security procedures and reporting any incidents when they occur and seeking assistance.

Only students, staff members, and other parties having relevant business should be on campus property. Other individuals present on campus property at any time without the express permission of the appropriate College official(s) shall be viewed as trespassers and may therefore be subject to a fine and/or arrest. In addition, any students or staff members present on campus property during periods of non-operation without the express permission of the appropriate campus officials shall also be viewed as trespassers and may also be subject to a fine and/or arrest.

Clery Act and Annual Report Distribution

To maintain compliance with Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act (“Clery Act”) and related Higher Education Act (“HEA”) requirements, and in an effort to continuously promote and improve safety and security measures on campus, the College collects and publishes information regarding its current safety and security policies, victim services and crime statistics. Once collected, the information is presented annually in this Annual Safety and Security Report (“ASR”) to prospective and current students, faculty, staff and the public. The most current ASR is available on the consumer information page of the College’s website. Any questions about this Report should be directed to the Campus Director at the campus you attend or are seeking to attend.

Report Distribution Date: Annually on October 1st.

Note: A paper copy of the Report will be provided upon request by contacting the Campus Security Survey Administrator, Lisa Ingoldsby at (310) 289-5123 / lisa.ingoldsby@wcui.edu or by contacting the Campus Director.

Reporting of Criminal Acts

The College strives to provide a safe and secure campus for all students and staff members. The Campus Security Act (Public Law 101-542) requires institutions to disclose the number of instances in which specific types of crimes have

occurred in any on-campus property, non-campus building or property, or public property immediately adjacent to the campus. All students and staff members are encouraged to report any and all suspicious campus activity immediately upon witnessing the occurrence. All students, faculty and staff should report any knowledge of criminal acts or suspicious behavior to the Campus Director or other Campus Security Authority (CSA). Instances of sexual harassment, violence or discrimination should be reported to the campus Title IX Coordinator in accordance with the College's Title IX policy, available on the consumer information page of the College's website. The College will then take appropriate action based upon the information given by the student or staff member. When deemed appropriate, local law enforcement authorities will also be notified.

Drug-Free Schools and Communities Act (DFSCA)/Statement on Illegal Drugs and Alcohol

The College is committed to maintaining a drug-free school and workplace in compliance with the Drug Free Workplace Act and the Drug-Free Schools and Communities Act regulations as contained in 34 C.F.R. Part 86. New students, faculty and staff are provided this information during orientation. Additionally, information on the College's Drug and Alcohol policy including drug and alcohol abuse prevention, education, and intervention activities as well as disciplinary sanctions for violating the College's policy is distributed annually to all students, faculty and staff as part of the Annual Security Report. Please see the College's Annual Security Report available on the consumer information page of the College's website.

In accordance with federal regulations, the College conducts reviews at least biennially to determine the effectiveness of this policy to ensure consistent enforcement of applicable drug and alcohol related statutes, ordinances, and institutional policies against students and employees found to be in violation. Annual Review reports and supporting documents will be maintained by the College and made available upon request. Students or employees with any questions concerning this policy should contact the Campus Director/Assistant Campus Director.

All students and employees are prohibited from the unlawful manufacture, distribution, possession, sale or use of illicit drugs and alcohol on school property or as part of any of its officially sponsored off-campus activities. Students are also prohibited from being under the influence of alcohol, illegal drugs or any other substance that could adversely affect the health, safety or welfare of students and staff on school property or at any of its officially sponsored activities. This includes all forms of marijuana, regardless of the state legality of the substance. College policy prohibits the possession, use and sale of alcoholic beverages in violation of State underage drinking laws.

Drug and Alcohol Health Risks

There are definite health risks associated with abuse of alcohol and drugs. Alcohol or any other drug used in excess over time can produce illness, disability, and death. The health consequences of substance abuse may be immediate and unpredictable, such as cardiac arrest with cocaine use, or more subtle and long term, such as liver deterioration associated with the prolonged use of alcohol. In addition to health-related problems, other concerns relating to substance abuse include the following:

- People who abuse alcohol and other drugs often have erratic lifestyles which interfere with sleep, nutrition, and exercise.
- Alcohol and substance abuse may lead to financial difficulties, domestic violence, deterioration of the family structure, motor vehicle accidents injuries, and reduced job performance.
- Repeated abuse of alcohol can lead to dependence.

For additional information please refer to the Annual Security Report on the consumer information page of the College's website.

Federal Financial Aid Penalties for Drug Violations

The following notice provides information about the Title IV federal financial aid penalties associated with drug-related offenses under section 484(r) of the Higher Education Act. It also describes how to regain eligibility for such financial aid after conviction of a drug-related offense.

As prescribed in Section 484(r), a student convicted of any offense under any federal or state law involving the possession or sale of a controlled substance during a period of enrollment when he or she was receiving any grant, loan, or work assistance under Title IV will be ineligible to receive such assistance for the following period of time:

- For one year from the date of conviction for the first offense involving the possession of a controlled substance.
- For two years from the date of conviction for the second offense involving the possession of a controlled substance.
- Indefinitely from the date of conviction for the third offense involving the possession of a controlled substance.
- For two years from the date of conviction for the first offense involving the sale of a controlled substance.
- Indefinitely from the date of conviction for the second offense involving the sale of a controlled substance.
- A student whose eligibility has been suspended under the previous provision may resume eligibility before the end of the prescribed ineligibility period by one of the following means: The student satisfactorily completes a drug rehabilitation program that complies with criteria the secretary of education prescribes and includes two unannounced drug tests.
- The conviction is reversed, set aside, or otherwise rendered nugatory.

Reporting of Violations to Local and/or State Law Enforcement

The College will report to local and/or state law enforcement, as applicable by federal and state drug laws, any student who is found in possession of, using, or selling illegal drugs on campus as well as anyone who is found to have broken the state laws regarding underage drinking.

Disciplinary Sanctions

Illegal possession or use of drugs or alcohol can have penalties, including loss of Title IV eligibility, community service, suspension or loss of driver's license, jail time and fines. The College will impose disciplinary sanctions on students and employees consistent with federal, state, and local laws and ordinances. Students who violate the College's prohibitions against drug and alcohol are subject to disciplinary action up to and including termination of their enrollment and referral of their violation for prosecution. Additionally, employees who violate the prohibitions against drugs and alcohol are subject to disciplinary action up to and including immediate termination of their employment and referral of their violation for prosecution.

Treatment Programs

Students and employees are encouraged to seek substance abuse treatment. While no facility is available on campus, the College provides referrals through 2-1-1. Students and employees can dial 211 or find referrals at <https://www.211ca.org/> or <https://211arizona.org/>. Services available through 2-1-1 include hotlines, in-patient and out-patient treatment centers and support and counseling services. Services are available 24 hours, 7 days a week.

Additionally, the following is a list of outside services and support groups available to students and employees:

- Alcohol and Drug Abuse Hotline: 877-240-6929
- Alcohol and Drug Recovery Center: 800-662-HELP

Note: Staff and students who violate these standards of conduct subject themselves to a disciplinary action. Students are reminded that as a pre-condition to accepting a Pell grant, that they sign a certificate stating they would not engage in the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance during the period covered by a Pell Grant.

APPENDIX A: Federal Penalties and Sanctions for Illegal Possession of a Controlled Substance

21.U.S.C. 884(a)

1st conviction: Up to 1 year imprisonment and fined at least \$1,000.00, but not more than \$100,000.00 or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined \$2,500.00, but not more than \$250,000.00 or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000.00, but not more than \$250,000.00 or both, if:

- 1st conviction and the amount of crack possessed exceeds 5 grams
- 2nd crack conviction and the amount of crack possessed exceeds 3 grams
- 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram

21.U.S.C. 853(a)(2) and 881(a)(7)

Forfeiture of personal and real property used to possess or to facilitate possession of a controlled substance, if that offense is punishable by more than 1 year imprisonment.

21.U.S.C.881(a)(4)

Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance

21.U.S.C.884a

Civil fine of up to \$10,000.00

21.U.S.C.853a

Denial of Federal benefits such as student loans, grants, contracts and professional and commercial licenses, up to 1 year for first offense, up to 5 years for second and subsequent offenses.

18.U.S.C.922(g)

Ineligible to receive or purchase a firearm

Miscellaneous: Revocation of certain Federal licensees and benefits, e.g. pilot license, public housing tenancy, etc., are vested within the authorities of individual Federal Agencies.

Note: These are only Federal penalties and sanctions. Additional State penalties and sanctions do apply