

Consumer Disclosure Information

MTC

**Medical Training
College**

Consumer Information Summary

Federal Regulations require schools to provide certain consumer information annually to its students, along with a statement of procedures regarding where to obtain that information. To follow is a listing of all the Basic Consumer Information Requirements (BCIR), as excerpted from the 2022-2023 Federal Student Aid (FSA) Handbook (most recent version as of the release date of this guide that included BCIR) and based on certain Program Integrity Measures. Some of the information below can be obtained within this [Consumer Information Guide](#), the institution's catalog and/or related addenda, all of which are available in both paper format and electronically on institution's website.

The institution can provide a paper copy of any of the listed information and key regulatory disclosures upon request. It should also be noted that certain statistics regarding student outcomes, as required by Federal regulation, are available electronically on the institution's website and through resources in Appendix A. These are referred to throughout the ~~Consumer Information Guide~~.

Catalog Information

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

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

COVID-19 Pandemic Response

Information regarding the institution's response to the COVID-19 Pandemic response can be found in the institution's administrative files.

Please consult the institution director, admission's office, or financial aid office. An electronic version of the catalog is also available on the institution's website.

CARES Act and HEERF Grant Emergency Funding

The CARES Act and HEERF Grant Emergency Funding programs have ended. Summaries and Annual Reporting can be found through the campus FA office.

Students Using VA Tuition Assistance

As part of institution's commitment to providing excellent service to military students, we have a team of professionals available to assist you with your Tuition Assistance funding. Tuition Assistance (TA) is a government benefit offered to current service members of all branches of the Armed Forces to assist with the cost of tuition. Some Department of Defense employees and military spouses may also be eligible to receive a form of Tuition Assistance. To determine if you are eligible, please first contact your Educational Services Officer to receive approval before starting the application with the school.

Cost of Attending

Please consult your institution's catalog, enrollment agreement and institution's website for information on this topic.

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

Please note that information can also be requested in paper format from the student's Admission's Representative. Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior year's statistical submissions. The College Navigator website also provides a Multi-Year Tuition Calculator.

The most up-to-date information regarding Cost of Attending is available in the documents mentioned above.

Net Price Calculator

In accordance with U.S. Department of Education regulations, we provide you with a Net Price Calculator (NPC), which will calculate an estimated net price of education specific to the institution and based on your individual circumstances. You will be required to answer several questions in order for the calculator to provide an estimated net price. Access the online Net Price Calculator through your institution's Financial Aid office or on the institution's website.

Financing Plan

The institution is committed to providing students with the tools and information necessary to make an educated decision for their educational futures. In meeting that goal, and in conjunction with all other Consumer Information, we have elected to provide all students with a *Financing Plan*, a standardized form developed by the U.S. Department of Education used to notify students about their financial aid package. For more information on the development of the *Financing Plan*, please visit the U.S. Department of Education's College Financing Plan website at <http://www2.ed.gov/policy/highered/guid/aid-offer/index.html>

Federal Pell and SEOG Grants

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

FEDERAL PELL GRANT

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

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

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

Federal Direct Loans

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

FEDERAL DIRECT SUBSIDIZED AND DIRECT UNSUBSIDIZED LOAN PROGRAMS

The federal Direct Loans are either subsidized or unsubsidized or a combination of both. A subsidized loan is awarded based on financial need². The federal government pays interest on the subsidized loan until repayment begins and during authorized periods of deferment. An unsubsidized loan is not awarded based on need. The borrower is charged interest from the time the loan is disbursed until it is paid in full. In addition, until repayment begins and during authorized periods of deferment, the unsubsidized loan borrower has the option to pay the interest or allow the interest to accumulate. Accumulated interest will be added to the principal amount of the loan and will increase the amount the borrower must repay. To apply, students should contact the school's Financial Aid Office.

The amount of loans that you can borrow is impacted by many factors including the type of programs that you are enrolled in, the length of the program, the credits you are attempting, how that program has been approved for loan eligibility, dependency status, etc. For more information on the annual and aggregate loan limits, please see Annual Loan Limits in the Federal Loan Repayment and Counseling section of this guide.

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

Direct PLUS Loans are loans available to parents of dependent undergraduate students to help pay for educational expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods. For additional information, students should contact the institution's Financial Aid Office.

The current versions of the "Entrance Counseling Guide" and the "Exit Counseling Guide" published by the US Department of Education provide the most accurate information on all the federal loan programs.

Please consult these guides for interest rate and estimated repayment plans for specific debt amounts.

You are also encouraged to visit the US Department of Education's Federal Student Aid website that covers many topics related to Federal Student Aid at <https://studentaid.gov/>. In addition, information related to Direct Loan specifically can be found at <https://studentaid.gov/understand-aid/types/loans>.

State, Local, and other Private Aid Sources

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

Visit Louisiana's Higher Education webpage at mylosfa.la.gov for more information on specific State Grant options.

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

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

Rights and Responsibilities of Receiving Financial Aid

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

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

The School Catalog provides all this information to you. If you should have further questions or inquiries, please contact your financial aid officer.

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

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

Verification Requirements

A student's Free Application for Federal Student Aid (FAFSA) may be selected by the

U.S. Department of Education for a process called “verification” whereby the institution will be required to gather additional information from the student related to their application for federal student aid. Students are reminded to provide truthful and accurate information. Students who are selected for verification will be contacted by the financial aid office and given a verification worksheet that includes specific requirements, deadlines, and consequences of non-compliance related to their verification group. To complete the verification and remain eligible for Financial Aid, the student must submit the verification worksheet as well as tax/income information as directed by the financial aid office. In the 2014-2015 award year, the U.S. Department of Education has added two additional verification items: High School completion status and Identity/Statement of Educational Purpose. The institution reserves the right to request any additional information to satisfy the Department’s verification process.

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

1. Only those students who are selected for verification by the U.S. Department of Education (ED) or who have conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and an IRS Tax Return Transcript from the prior year.
2. No Federal Pell Grant, ACG, Campus Based, or Direct Subsidized Loan Funds will be disbursed prior to the completion of verification.
3. A Direct Student Loan application may be originated by the institution prior to the completion of verification. However, the student only has 45 days from the time the federal loan funds arrive at the institution to provide the necessary documentation. If verification is not completed by that time, the loan funds must be returned.
4. Students eligible to receive Pell, ACG, Campus Based or Direct Subsidized Loan will have until 120 days after their last day of attendance to complete verification. However, in the interim, the student must have made arrangements with the institution for payment of all tuition and fees due or risk termination from the institution. After the passage of the aforementioned period, all financial aid that might have been due is forfeited.
5. All students will be notified on a timely basis if they have been selected for verification and what supporting documentation is required. At that time the student will be informed of the time parameters and the consequences of not completing the verification cycle. The institution will notify the student of the result of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify any student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by the U.S. Department of Education.

The student must resolve inaccurate or conflicting information on any application before the institution may disburse Federal funds. In cases where there is credible information indicating that the student may have engaged in fraud or criminal misconduct in connection with their application, the institution will refer the case to OIG. Unless required by the U.S. Department of Education, no Federal financial aid will be disbursed to the student.

6. The financial aid file must be documented with the date that verification is completed. No Title IV disbursements will be approved for release prior to the date that all Verification procedures have been completed including, if needed, a revised and valid ISIR.
7. The institution has developed policies and procedures regarding the verification of information provided by the FAFSA under the Title IV Programs. Failure to complete verification, as required by the institution, will deem the student ineligible for federal funds. For more information regarding the policies and procedures for verification, please contact the Institution's Financial Aid Office.

How Students Apply for Aid

The institution maintains a staff of financial aid professionals to assist students in obtaining the financial assistance they require to meet their educational expenses. Available resources include the federal grant and loan programs, student loans from private lenders, other state sponsored and private aid, and federal work-study opportunities, both on and off campus. Not all sources of aid are available at all schools.

Please consult your catalog for aid programs specific to your institution. Federal assistance programs are administered through the U.S. Department of Education. Any U.S. citizen, national, or person in the United States for other than temporary reasons who is enrolled or accepted for enrollment may apply for these programs. Grant forms of financial assistance are available for each July 1 - June 30 award period.

Every student considering an application for financial aid should request a copy of the current Student Guide, published by the U.S. Department of Education. This important document may be obtained from the institution's Financial Aid Office to help assist in understanding eligibility requirements, the application process, deadlines, and the various forms of grants and loans available. Students seeking financial aid are required to complete the Free Application for Federal Aid (FAFSA). at <http://www.fafsa.ed.gov>. Students should renew the FAFSA application annually.

During the admission and enrollment process, each applicant is given the opportunity to meet with a staff member of the Institution's Financial Aid Office. The staff member can provide all the necessary application forms and information necessary to apply for the available sources of grant, loan, and federal work study assistance programs available to the institution's students and their parents. After the student completes the FAFSA, the institution receives the results of the FAFSA and the staff member reviews the applicant's prior financial aid history. The staff member will then develop an estimated financial aid award package for the applicant or current student. This package of estimated financial aid will outline a plan for each applicant and will contain a combination of grant and "self-help" sources available to pay the applicant's Cost of Attendance⁴. "Self Help" includes loans, federal work study employment and student tuition payments options. Students are generally scheduled for a minimum of two separate appointments with the Financial Aid Office staff to complete the financial aid application and award acceptance process. Parents of dependent students may also need to actively participate in the financial aid application process in terms of completing the FAFSA and matters related to PLUS loan application and approval process.

Notice of NSLDS Data Submission

Any student applying for and accepting Title IV Federal Student Aid must understand that the

loan information will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools as determined to be authorized users of the system.

How Aid Eligibility is Determined

- Students must be U.S citizens or eligible non-citizens.
- Students must be enrolled in an eligible program.
- Students must meet all admissions requirements.
- Students must not owe money back to a federal grant program.
- Students must not be in default or delinquent on payment on a federal student loan.
- There are more specific eligibility requirements applicable for particular aid programs. Please consult your catalog for details.
- Students must complete and submit all applicable paperwork as required by the institution and as communicated in the initial or subsequent meeting and/or correspondence, both written and oral, with the institution's financial aid officer.
- The result of the FAFSA helps the institution to assess a student's eligibility based on the following:
 - In Award Years 2023-2024 and prior, a valid processed Expected Family Contribution (EFC) provides the school with a measure of a student's and student's family's resources that may be available to help pay for educational costs. Generally budgeted Cost of Attendance less EFC = Financial Need.
 - NEW in 2024-2025, under the FAFSA Simplification Act, the EFC has been replaced by the Student Aid Index (SAI). In a valid processed FAFSA, your SAI may range between -1500 to 999999. This value helps the institution to determine the level of financial support you may need. For example, a lower SAI may mean that you have a higher financial need and may be eligible for Federal Pell Grant. More information about the FAFSA Simplification Act and the SAI can be found at <https://studentaid.gov/help-center/answers/article/fafsa-simplification-act> .
- A financial aid award letter will be provided to the student which will indicate need and non-need based aid.
- Students must be in good academic standing and making satisfactory progress in

accordance with the institution's policies.

- Students may not have property subject to a judgment or lien for a debt owed the federal government.
- Students may not obtain loan amounts that exceed annual or aggregate loan amounts.
- Students must file a Statement of Educational Purpose.
- Students must have a valid and correct Social Security Number.

Return of Title IV Funds

Students who receive financial assistance from Title IV programs (such as Federal Pell Grants, Federal Direct Loans, Plus Loans, SEOG) and withdraw from school prior to completing more than 60% of the payment period are subject to the Return of Title IV Funds requirements of the U.S. Department of Education.

Withdrawal prior to graduation may result in the loss of Title IV funding! Loss of Title IV funding does not relieve the student of contractual obligations to the School (See Refund Policy).

The college's refund policy and Return of Title IV procedures are independent of one another. A student who withdraws from school may be required to return unearned aid and still owe the college for the time attended. The responsibility to repay unearned Title IV aid is shared by the college and the student.

Withdrawal prior to graduation does not relieve the student of the responsibility to complete payment on any Student Loan or Pell Grant that may be outstanding after the School has made appropriate refunds.

Calculation

The law specifies the amount of Title IV program assistance that you earn when you withdraw from school. When you withdraw, the amount of Title IV aid that you have earned up to that point is determined on a pro-rata basis.

The percentage of aid earned = the number of days completed up to the withdrawal date divided by the total days in the payment period. (Scheduled breaks of five days or more are not counted as part of the days in the term.) If this percentage is less than 60%, this percentage is multiplied by the total amount of Title IV aid disbursed and Title IV aid that could have been disbursed to determine "Earned" Title IV aid. If this percentage is greater than 60%, the student earns 100% of the Title IV aid disbursed and the Title IV aid that could have been disbursed.

For example, if you completed 30% of your payment period, you earn 30% of the Title IV aid you were originally scheduled to receive during that payment period.

Another example, if you have completed more than 60% of the payment period, you earn all of the Title IV aid that you were scheduled to receive for that payment period.

Overpayments

If you received more federal student aid than you earned, the excess funds must be returned by you, the school, or both in the order specified by Federal law.

The school will return any “Unearned” Title IV funds it is responsible for returning within 45 days of the date the school determined the student withdrew in the order specified by Federal law.

There may be some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw due to other eligibility requirements – see the financial aid office for information specific to your case.

Post-withdrawal Disbursement

If you received less federal student aid than the amount that you earned, you may be able to receive those additional funds through a post-withdrawal disbursement. In order to receive a post-withdrawal disbursement, the student must meet all other Title IV eligibility requirements.

Grant Funds: The school will credit a student’s account with the post-withdrawal disbursement of Title IV grant funds for current charges for tuition and fees up to the amount of outstanding charges. The school will disburse any amount of a post-withdrawal disbursement of grant funds that is not credited to the student’s account within 45 days after the date of the school’s date of determination that the student withdrew.

Loan Funds: Within 30 days after the date of the school’s date of determination that the student withdrew, the school will notify the student (or parent for a PLUS loan) by certified mail of any post-withdrawal disbursement of loan funds, explaining various options and requesting instructions from the student. The student must respond within 30 days of receipt of the letter. If the school receives instructions within the 30-day period requesting that the disbursement be made, the school will make the post-withdrawal disbursement no later than 180 days after the date of the school’s date of determination that the student withdrew. If no instructions are received from the student, the post-withdrawal disbursement will not be made to the student and any excess funds in the school’s possession will be returned to reduce the student’s Title IV loan obligation.

For More Information

Additional explanations of the Return to Title IV Funds requirements are available in the School’s Financial Aid office. Also available are examples of refunds and an explanation of how the Return to Title IV Funds requirements and the applicable refund policy may affect a student’s obligations upon withdrawal.

Refund Distribution Policy

In the case of student withdrawal from classes prior to reaching the 60% point of the program, a refund of tuition received may be due. In such cases, refunds will be made within forty-five (45) days of the Institution's notification or determination that the student will not return. The distribution of refund will be made according to the following schedule:

1. Federal Unsubsidized Direct Stafford Loans (other than PLUS Loans)
2. Federal Subsidized Direct Stafford Loans
3. Federal Direct PLUS Loans received on students behalf
4. Federal Pell Grants
5. Iraq and Afghanistan Service Grants
6. Federal Supplemental Educational Opportunity Grants
7. Other non-federal loan, grant, and/or scholarship programs as applicable
8. Refunded to Student

How the Institution Distributes Aid among Students

Pell Grants, FSEOG, Federal Direct Loans, Private Loans, and State and Other Private Aid are available to all students who qualify.

PELL:

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

SUPPLEMENTAL EDUCATION OPPORTUNITY GRANTS (FSEOG):

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

FEDERAL STUDENT LOANS:

Loans are awarded to eligible students based on the remaining need after other estimated financial aid is subtracted from the budgeted Cost of Attendance. The eligibility of a Subsidized versus an Unsubsidized loan is also based on remaining

need. Unsubsidized loans are not need based, but cannot exceed the Cost of Attendance less estimated financial aid. For more information regarding your eligibility for loans, and the type of loans, please consult your Financial Aid Advisor

STATE AND OTHER PRIVATE AID:

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

Institutional lending is intended as a last resort after all other options have been exhausted. For more information, see EA Institutional Loans within this document.

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

How and When Financial Aid will be Disbursed

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

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

Credit Balances

Student aid funds, Federal, State, and other if applicable are generally received by the institution via electronic funds transfer (EFT). Grant and loan funds are posted to the student recipient's tuition and fees account (Student Ledger Card). Grant and loan funds received are first used to pay the student's outstanding tuition, book, and fees charges. If a credit balance is created by the receipt of federal grant and loan funds, the credit balance will be disbursed to the student, or

Credit Balance Definition

A Credit Balance refers to a condition where the total amount of a student's credit entries from all sources on his or her tuition and fees account (student ledger card) exceeds their debit entries; whereas a "federal credit balance" refers to a condition where the total amount of a student's credit entries from federal student assistance sources on his or her tuition & fees account (ledger card) exceeds his/her debit entries for the standard tuition and fees charged to the student and all students in this specific program of study, and other educationally-related charges, with an authorization.

parent if the credit balance is due to Direct Parent PLUS loan funds, within fourteen days of the creation of the credit balance unless the student has authorized the institution to return the credit balance to their lender to reduce the student's loan debt.

Federal Loan Repayment and Counseling

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

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

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

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

For information on exit counseling, or the total and types of loans that have been disbursed to you, or for information on federal grants that you have received, visit the National Student Loan Data System at <https://nsldsfa.gov/login>.

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

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

Be aware of how much debt that you can adequately manage when you leave the institution. Please use the estimate of your total loan debt to determine your estimated monthly payment in comparison to the recommended annual salary for the position that you are seeking to obtain after your education is completed. On-time repayment of your student loans is included as a

positive item on your credit report. It demonstrates your willingness to pay and reflects your maturity as a responsible consumer. Additionally, you can avoid late fees, additional interest, and other penalties that delinquent and defaulted students encounter.

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

The U.S Department of Education has established multiple websites to assist students in this process. Visit the Department's Repayment Plans and Calculators website <https://studentaid.gov/loan-simulator/>.

This may help you to better understand your loan obligation and required payments, as well as repayment options that may be available. You can also find more information on how to manage your federal student loans, including online counseling, estimated repayment amounts, and more at the Department's <http://studentaid.gov> site. Many of the Department's sites will refer to each other and links are available to assist you in navigation.

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

Terms and Conditions for Federal Loan Deferments

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

For more information or to obtain a Deferment form you can go to your Financial Aid office or contact the FA Help department.

When a new student enrolls at our institution, with loans from an institution prior to ours, the

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

Textbook Information

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

Student Lending Code of Conduct

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

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

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

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

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

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

Private Education Loans

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

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

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

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

Satisfactory Academic Progress

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

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

Accreditations and Approvals Documentation

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

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

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

Information on Student Body Diversity

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

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

Appendix A contains institution specific links for the College Navigator website. Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior year's statistical submissions.

In addition, by July 1st of each year, Student Right to Know completion rates with disaggregated statistics are also disseminated and made available on the institution's website and in print, upon request. Students are encouraged to view the institution's website for updates as this information may be more current than that on the College Navigator website.

If more up-to-date information regarding gender, ethnicity, and certain financial aid

allocations is desired relevant to the active student population, please consult the admissions or financial aid office.

Placement Statistics Information

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

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

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

For a copy of placement statistics, please consult the institution's Career Service's office, or Admissions office.

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

Information on Retention Rates

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

Appendix A contains institution specific links for the College Navigator website. Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior year's statistical submissions.

For a copy of the most up-to-date retention rates as reported to IPEDS, please consult the institution's Admission's office, or visit the institution's website.

Information on Completion/Graduation Rates

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

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Drug and Alcohol Abuse Prevention Program

Objective of the Drug & Alcohol Abuse Prevention Policy

The purpose of the Institution's Drug & Alcohol Abuse Prevention (DAAP) Program is to foster a safe and healthy campus where students, faculty, and staff can work and attend in an environment free of the detrimental effects associated with drug and alcohol abuse. Through the DAAP Program, the Institution can inform students, faculty, and staff about the health risks associated with substance abuse, the resources available to help cope with substance abuse, and the sanctions imposed by federal, state, and local authorities, as well as the Institution's standards with regard to the use or abuse of alcohol and/or controlled substances.

Substance Abuse Policy

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

Standards of Conduct

- Consumption of alcohol is prohibited on all campuses and externship/clinical sites.
- Drug usage, other than over-the-counter drugs and prescription medications used in accordance with a doctor's prescription, is prohibited while serving as an employee or student representative of the Institution, whether on- or off-campus.
- The unlawful use, possession, manufacture, or distribution of controlled substances on any campus or externship/clinical site is strictly prohibited.
- The operation of any vehicle or machinery for Institution business while under the influence of alcohol or drugs is strictly prohibited.
- The sale of drugs or alcohol on any campus or externship/clinical site is prohibited.

(Note: The term "Campus" also encompasses at any school sanctioned activity/function.)

Health Risks of Drug and Alcohol Abuse

Abuse of drugs and alcohol is a preventable behavior, and the disease of drug/alcohol addiction is a treatable disease. According to the Substance Abuse and Mental Health Services Administration (SAMHSA), in 2022, 48.7 million people aged 12 or older (or 17.3%) had a substance use disorder (SUD) in the past year including 29.5 million who had an alcohol use disorder (AUD), 27.2 million who had a drug use disorder (DUD) and 8 million people who had

both an AUD and a DUD (2022 National Survey on Drug Use and Health)¹². The health and personal risks associated with alcohol and drug abuse may include temporary or permanent physical or mental impairment, injury, or death. Risks can include nausea, emotional volatility, loss of coordination, visual distortions, loss of consciousness, violence, depression, neurologic deficits, hypertension, liver and heart disease, increased heart rate, anxiety, panic attacks, psychosis, addiction, and fatal overdose. Use and abuse of such substances may also give rise to conduct which could result in criminal or civil prosecution and liability. Use and abuse of such substances may also lead to unsafe and/or nonconsensual sex, unwanted pregnancy, and may cause defects, injury, or death in unborn children. Consequences also include temporary or permanent loss of educational or employment opportunities.

Below are some specific risks related to the use of alcohol and illegal drugs¹³.

- Alcohol: Alcohol often has a strong effect on people—and throughout history, people have struggled to understand and manage alcohol's power. While drinking alcohol is itself not necessarily a problem, drinking too much can cause a range of consequences, and increase your risk for a variety of problems. Alcohol interferes with the brain's communication pathways and can affect the way the brain looks and works. These disruptions can change mood and behavior and make it harder to think clearly and move with coordination. Heavy drinking can damage the heart, liver, pancreas and can weaken your immune system. Drinking too much can also increase your risk of developing certain cancers.
- Cocaine: a powerfully addictive stimulant drug. Cocaine increases levels of the natural chemical messenger dopamine in brain circuits controlling pleasure and movement. Short term effects include extreme energy, hypersensitivity to light, sound and touch, irritability, and paranoia. Long term effects include constricted blood vessels, dilated pupils, nausea, raised blood pressure, faster heartbeat, muscle twitches and restlessness.
- Hallucinogens (PCP, LSD, Ketamine, Salvia, Peyote, Psilocybin): Hallucinogens are a diverse group of drugs that

alter perception (awareness of surrounding objects and conditions), thoughts, and feelings. They cause hallucinations, or sensations and images that seem real though they are not.

- Heroin: users report feeling a surge of euphoria (“rush”) accompanied by dry mouth, flushing of the skin, heavy feelings in hands and feet, and clouded mental functioning. Long term effects include collapsed veins, abscesses, liver or kidney disease and lung complications. In addition to the effects of the drug itself, street heroin often contains dangerous chemicals that can clog blood vessels leading to the lungs, liver, kidneys, or brain, causing permanent damage. Also, sharing drug injection equipment and having impaired judgment from drug use can increase the risk of contracting infectious diseases such as HIV and hepatitis. People can overdose on heroin. It is also highly addictive.
- Inhalants: substances such as solvents, aerosols, gases, and nitrites can cause slurred speech, lack of coordination, euphoria, and dizziness. Inhalant abusers may also experience light-headedness, hallucinations, and delusions. With repeated inhalations, many users feel less inhibited and less in control. More serious long-term consequences include liver and kidney damage, hearing loss, or bone marrow damage.
- Marijuana: effects include altered senses (for example, seeing brighter colors), altered sense of time, changes in mood, impaired body movement, difficulty with thinking and problem-solving and impaired memory. Marijuana also affects brain development as the drug may reduce thinking, memory, and learning functions and affect how the brain builds connections between the areas necessary for these functions.

Methamphetamine: can cause extreme weight loss, severe dental problems, intense itching, anxiety, confusion, insomnia, and mood disturbances and display violent behavior. Also, symptoms of psychosis, such as paranoia, visual and auditory hallucinations, and delusions (for example, the sensation of insects crawling under the skin).

Prescription Drugs - Some medications have psychoactive (mind-altering) properties and, because of that, are sometimes abused—that is, taken for reasons or in ways or amounts not intended by a doctor, or taken by someone other than the person for whom they are prescribed. In fact, prescription and over the counter (OTC) drugs are, after marijuana (and alcohol), the most commonly abused substances by Americans 14 and older. Commonly abused classes of prescription drugs include opioids (for pain), central nervous system (CNS) depressants (for anxiety and sleep disorders), and stimulants (for ADHD and narcolepsy). All of these drugs have the potential for addiction, and this risk is amplified when they are abused.

- Synthetic Cannabinoids (K2/Spice) - refer to a growing number of man-made mind-altering chemicals that are either sprayed on dried, shredded plant material so they can be smoked (herbal incense) or sold as liquids to be vaporized and inhaled in e-cigarettes and other devices. They may affect the brain much more powerfully than marijuana; their actual effects can be unpredictable and, in some cases, severe or even life-threatening.
- Synthetic Cathinones (Bath Salts) - Synthetic cathinones are included in a group of drugs that concern public health officials called "new psychoactive substances" (NPS). NPS are unregulated psychoactive (mind-altering) substances that have become newly available on the market and are intended to copy the effects of illegal drugs. Synthetic cathinones are marketed as cheap substitutes for other stimulants such as methamphetamine and cocaine. Can produce effects such as paranoia, hallucinations, panic attacks and violent behavior.

Legal Sanctions for Drug & Alcohol Abuse

The Institution will comply with all federal, state, and local laws and policies regarding the abuse of alcohol and other drugs by its employees and students. In addition to disciplinary sanctions imposed by the Institution, all employees and students should be aware that federal, state, and some local laws treat illegal possession, use, sale/distribution, or manufacturing of drugs or alcohol as serious crimes that can lead to imprisonment, fines, and assigned community service. Resulting convictions can prevent a person from entering certain fields of employment and may have to be listed on employment applications. The possession, use, or

distribution of illegal drugs is prohibited by federal law. There are strict penalties for drug convictions, including mandatory prison terms for many offenses. For a listing of federal offenses, penalties, and sanctions, visit the Department of Justice / U.S. Drug Enforcement Administration- Office of Diversion Control website at <https://www.dea/diversion.usdoj.gov/> (Title 21 USC Codified CSA/ Chapter 13 Part D - Offenses and Penalties includes *Prohibited Acts, Penalties for Simple Possession, Civil Penalties for Possession of Small Amounts, Attempt and Conspiracy, Transportation Offenses, Information for Sentencing, Distribution or Manufacturing Offenses, Sanctions for Testing Positive and Drug Paraphernalia.*) Additional state penalties and sanctions may also apply. Many localities have ordinances and regulations which prohibit public consumption of alcoholic beverages or consumption of alcoholic beverages on private property without the owner's consent. Similar laws and regulations apply in most other states and in many localities.

Sanctions the Institution Will Impose

- Any employee or student found consuming alcohol or drugs on any campus or externship/clinical site shall be subject to disciplinary action.
- Any employee or student found using, possessing, manufacturing, or distributing illegal drugs or transferring alcohol or drugs during normal working/school hours on any campus or externship/clinical site shall be subject to disciplinary action.
- Any employee or student who reports to work or class under the influence of alcohol or drugs shall not be permitted to remain on campus or the externship/clinical site and will be escorted home. The employee or student shall also be subject to disciplinary action.
- Consistent with the Drug-Free Workplace Law, as a condition of employment, all employees are required to abide by the terms of this policy and notify Human Resources of any criminal drug conviction for a violation occurring in the workplace no later than five (5) days after such conviction.
 - Compliance with this policy is considered a condition of employment and/or acceptance for study; therefore, if an employee or student violates this policy, discipline will be assessed accordingly, and the individual could be subject to termination or expulsion or referral for prosecution.
- In all cases, the Institution abides by local, state, and federal sanctions regarding unlawful possession of drugs in prohibited areas and/or the use of alcohol by individuals who have not attained the legal drinking age. Any drug identified by the law as illegal is included in this program, as are legal prescription drugs that are used in a manner contrary to a doctor's prescription.
(Note: The term "Campus" includes any school sanctioned activity/function.)

Counseling, Treatment & Rehabilitation Programs

The Institution supports programs that aid in the prevention of substance abuse. Students and employees are encouraged to seek assistance for substance abuse problems. Many health insurance plans include drug, alcohol, and mental health services. If you need help in finding a treatment center, the Federal Substance Abuse &

Mental Health Services Administration (SAMHSA) offers a free service to help you locate a facility near you. The toll-free Treatment Referral Hotline can be reached 24 hours a day, 7 days a week; 1-800-622-HELP (4357). You can also access their treatment facility location online at <https://www.findtreatment.gov/>

Review & Distribution

This DAAP Program Policy will be reviewed biennially (in even-numbered years) to determine its effectiveness. During the review an analysis of the effectiveness of the methodology will be reviewed in addition to the sanctions imposed therein. The DAAP Program Policy will be made available to employees and students on an annual basis by October 1. Employees will receive email notification annually from the Human Resources Director. Students will receive notification annually through an electronic announcement via the Student Portal.

Title IX

The college prohibits all forms of illegal discrimination, harassment, intimidation, and coercion on campus and at college related activities and functions. The college is required to investigate all allegations regarding sexual misconduct under Title IX. Sexual misconduct incorporates a wide range of behaviors including sexual assault (which includes rape and any kind of nonconsensual sexual contact), sexual harassment, intimate partner violence, stalking, voyeurism, and any other conduct of a sexual nature that is nonconsensual, or has the purpose or effect of threatening, intimidating, or coercing another person. A list concerning registered sex offenders may be obtained at <https://www.icrimewatch.net/louisiana.php>.

Sexual Harassment: Unwelcome behavior of a sexual nature including unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature.

Sexual Violence: Any physical act which is sexual in nature that is committed by force or without the full and informed consent of all persons involved.

Consent: Words or overt actions by a person who is competent to give informed consent indicating a freely given agreement to have sexual intercourse or sexual contact.

Dating/Domestic Violence: Any of the following engaged or threatened to be engaged in by an adult against another adult living with or in a dating relationship with the person:

- Intentional impairment of physical condition
- First, Second or Third Degree Sexual Assault
- Whoever intentionally causes damage to any physical property of another without the person's consent

Stalking: Behavior directed at a specific person(s) that would cause a reasonable person to fear for his or her safety or the safety of others or suffer substantial emotional distress.

Voyeurism: Practice of spying on people engaged in intimate behaviors, such as undressing, sexual activity, or other actions usually considered to be of a private nature.

Help & Support: You can seek help and support AND make a formal anonymous campus report if you so choose by filling out a report form.

On-Campus

If you fear for your immediate safety, contact 911.

Note that by law, all staff are mandated to report any potential Title IX violations for investigation.

Off-Campus

Contact your local Police Department to report abuse and to help keep yourself safe, 911 or the non-emergency number. Any of the on-or off-campus resources can assist in finding information about legal options such as filing a protective/harassment order. Even if you do not plan on talking to anyone on campus about the incident, please submit a report form. This information will help the college obtain a more accurate picture of violence that is happening on and around campus.

Bystander Intervention

The college believes that risky, potentially dangerous situations can be avoided if a bystander witnesses the event and steps in to intervene. The college encourages students who observe a concerning situation to move past being a bystander and become active.

Here are some tips to become an active bystander:

- Dial 911
- Tell a staff person what you observed
- Submit a report.
- Yell for help
- Intervene directly, if you feel you can safely do so
- Ask a victim if he/she is OK and actively listen to them without telling them what to do

Emergency Alert System: Communication is crucial to effective crisis management. The institution subscribes to a text and email-based emergency alert system to notify students, faculty and staff of weather-related cancellations or delays, school closures or security lock-downs. Participation in this system is optional for all students and staff. The college will, without delay and taking into account the safety of the community, determine the content of the notification and initiate the notification system, unless issuing a notification will, in the professional judgement of responsible authorities, compromise efforts to assist a victim or to contain respond to, or otherwise mitigate the emergency. The Corporate Office and / or Campus Director is responsible for carrying out the emergency response notification.

Alcoholic Beverages: Alcoholic beverages are not allowed on the premises at any time. Any person caught on campus under the influence or in possession on campus will be asked to leave immediately for the remainder of the day. On the next day, a determination will be made by the Director as to further action, which may include suspension or expulsion.

Illegal Drugs or Weapons: Neither is ever acceptable. Any person caught possessing a weapon or illegal drugs will be immediately suspended for the day and the incident will receive further investigation. After investigation, appropriate action will be taken which could include expulsion (termination for employees).

Drug & Alcohol Abuse Prevention and Awareness: During the financial aid interview, this document is handed out to each student. A copy of this statement is included in each “new employee package.” All students and employees are encouraged to seek professional help for any problems, and are advised to seek guidance from the designated school official as to professional help available.

Annual Security Reports

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act is a federal law, originally known as the Campus Security Act. This legislation requires colleges and universities across the United States to disclose information pertaining to crimes that have been reported or occurred on or around college campuses, or in the vicinity of college properties on public properties, including properties owned or maintained by the college.

The annual report contains three years of campus crime statistics and must outline certain security policy and/or procedural statements, including sexual-assault awareness programs and reporting procedures. Specific information is provided regarding both the law-enforcement authority and how and where the college community may report crimes.

The Corporate office collects criminal statistical information, compile crime reports and distribute the annual security report, in accordance with law, on or before Oct. 1 of each calendar year.

Criminal activity reports are filed annually at www.survey.ope.ed.gov/campussaftey through the Campus Safety and Security website.

Criminal Activity Report for 2019 – No criminal activity reported.

Criminal Activity Report for 2020 – No criminal activity reported.

Criminal Activity Report for 2021 – No criminal activity reported.

Criminal Activity Report for 2022 – No criminal activity reported.

Criminal Activity Report for 2023 – No criminal activity reported.

Health & Safety Measures

The institution maintains a written plan (Health & Safety Plan) for assisting students in cases of sickness, accidents, and emergency health care. All students are encouraged to have provisions for hospitalization and liability insurance.

First Aid

A basic first aid kit (band-aids and minor wound care materials) is available in the front office and other strategic points around campus.

Accidents & Health/Safety Emergencies

1. Accidents/Emergencies should be immediately reported to the campus director or designee.
2. The campus director will assess the situation and determine the appropriate course of action.
3. If warranted, the campus director should have someone call 911 for further assistance
4. If the student is conscious and coherent and refuses treatment, the campus director will document this (have the student sign saying they refused treatment). The campus director will have someone contact an emergency contact of the student's choosing or we will access the student's file for an emergency contact.
5. After the emergency is over, the campus director will be responsible for investigating the incident and completing an incident report.
6. The investigation should include discussions with all involved parties to determine exactly what happened and if there are any changes needed at the institution.
7. In the event that an accident or illness should happen while a student is on the externship or clinical portion of their program, the student and the site are responsible for reporting the incident to the appropriate college official. The student and site supervisor should complete an incident report. The appropriate college official will follow up with reporting to the Campus Director and assist with completing any investigation or insurance claims that may be required to be completed by the institution. The Campus Director will store all copies of incident reports, insurance claims and all pertinent information.
8. If changes are recommended, the campus director will involve the President and CEO to develop and implement policy.

Insurance

The institution maintains student malpractice and liability insurance for each student enrolled. This coverage extends with the student to all clinical sites. The institution also maintains general liability insurance.

Weather Emergencies / Evacuations

In the case of an emergency while school is in session, the campus director has the authority to assess the situation and act accordingly. For emergencies occurring when school is not in session, the campus director will assess the situation and determine whether classes should be held. If classes are to be canceled, students and employees are notified through the emergency text, email and phone notification system of the college. Students and employees may also contact the school for voice messages left by administrative staff for procedures to follow regarding class cancellations. For weather emergencies occurring on weekends or holidays, the institution will follow the local school board's advice for cancellations. Due to the fact that many of our students have children in the local schools, we normally mirror the actions of the local public schools. If classes are to be held, no action is required.

Should evaluation be necessary administration will communicate to all college personnel in accordance with local authorities utilizing the emergency alert system. The Campus Director will facilitate the evacuation procedure in accordance with local authorities' recommendations.

Test of Emergency Response

The college tests the emergency response and evaluation program routinely to ensure procedures are current and effective.

Notification of Changes from Provided Information

The student is required to notify the campus registrar of any change in marital status, address, telephone number, etc. Employment opportunities are sometimes lost because the College cannot locate students.

Copyright Policy

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

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

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

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

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

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

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

The Institution has written plans to effectively combat the unauthorized distribution of copyrighted material by users of the Institution's network without unduly interfering with the education and research use of the network. The plan is evaluated regularly for effectiveness. Currently students are given login accounts with limited privileges which prevent them from being able to install software locally on institution computers.

Also, at most locations, a firewall is in place that can be configured to block malicious content from being downloaded and uploaded. The Institution is currently involved in project to standardize a centrally managed firewall solution that will allow for much greater control and reporting capability.

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

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

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

Family Educational Rights and Privacy Policy (FERPA)

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

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

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

Students to whom the rights have transferred are "eligible students."

Parents or eligible students have the right to inspect and review the student's education records maintained by the institution. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.

Parents or eligible students have the right to request that a college correct records which they believe to be inaccurate or misleading. If the institution decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the institution still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth their view about the contested information.

Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- Institution officials with legitimate educational interest, Other schools to which a student is transferring, Specified officials for audit or evaluation purposes,
- Appropriate parties in connection with financial aid to a student, Organizations conducting certain studies for or on behalf of the institution, Accrediting organizations,
- To comply with a judicial order or lawfully issued subpoena, Appropriate officials in cases of health and safety emergencies, and

- State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, “directory” information such as a student’s name, address, telephone number, date and place of birth, honors and awards, enrollment status and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that Fortis Institute not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each institution.

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

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

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

USA Patriot Act – Amendments to the FERPA Law

Section 507 of the “Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT ACT) of 2001,” (Public Law 107-56; 115 Stat. 272.) amends FERPA and allows institutions to disclose, without consent or knowledge of the student, personally identifiable information from the student’s education records to the Attorney General of the United States or to his designee in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes specified in 2332b(g)(5)(B) or an act of domestic or international terrorism as defined in Section 2331 of Title 18 United States Code. Institutions that, in good faith, produce information from education records in compliance with an ex parte order issued under this amendment “shall not be liable to any person for that production.”

Voter Registration

Your institution encourages you to register to vote. The National Mail Voter Registration Form is available at the institution's financial aid office and can be obtained from the U.S. Election Assistance Commission (EAC) website. The EAC is a comprehensive resource for information on the Federal elections process. For more detailed information please visit <https://www.eac.gov/voters/voter-resources-helpful-links> http://www.eac.gov/voter_resources, or call EAC at: (866) 747-1471 or (301) 563-3919.

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

Am I eligible to vote?

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

How do I register to vote?

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

When can I register to vote?

You must register by your state's registration deadline to ensure voting eligibility. Each state has its own registration deadline. You can find this information in the "State Instructions" section of the National Mail Voter Registration Form at <https://www.eac.gov/voters/national-mail-voter-registration-form> <http://www.eac.gov/>, or by contacting your state or local election office.

Did You Know...?

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

election officials.

Constitution Day

The Consolidated Appropriations Act, 2005, (Pub. L. 108-447) requires educational institutions that receive Federal funds to hold an educational program on the United States Constitution on September 17 of each year. If September 17 falls

on a Saturday, Sunday, or a holiday, Constitution Day programs may be held during the preceding or following week. Schools may choose many different formats to fulfill the requirements, including but not limited to, in-class presentation, video presentations, flyers, or use of online resources. For information specific to your institution, please see your Education Director.

Additional Consumer Information

Student Complaint Procedure

Please consult your institution's catalog and/or addenda, for more specific information related to the Student Complaint Procedure for your institution.

Misrepresentation

Misrepresentation is defined as a false, erroneous, or misleading statement made directly or indirectly to a student, prospective student, member of the public, an accrediting agency, a state agency, or the U.S. Department of Education.

The institution routinely reviews and updates information that it makes available to students, prospective students, the public, accrediting agencies, state agencies, U.S. Department of Education, and employees to ensure its accuracy and truthfulness.

Institutions that substantially misrepresent the nature of its educational program(s), financial charges, employability of its graduates, and relationship with the U.S. Department of Education is subject to fines, limitations, suspensions, or the termination of its participation in Federal Student Aid programs.

Examples of educational program misrepresentation include, but are not limited to, false, erroneous, or misleading statements regarding the institution's requirements for successful completion of the program, the size, location, and its facilities, and accreditation of programs. Financial charges misrepresentation includes, but is not limited to, false, erroneous or misleading statements regarding scholarships, customary charges for a course, or the student's right to reject financial aid. Additionally, misrepresentation can include, but is not limited to, false, erroneous, or misleading statements with regard to placement services, employment opportunities, requirements generally needed to be employed in the training field, or that the institution's participation in Title IV HEA programs suggests an approval or endorsement of

the institution's programs.

Appendix A

National Center for Educator Statistics

[NCES.ed.gov](https://nces.ed.gov)

College Navigator

[NCES.ed.gov/collegenavigator/](https://nces.ed.gov/collegenavigator/)

College Scorecard

collegescorecard.ed.gov