

Guide to our Financial Aid Programs And Consumer Information



A Resource for Students and Parents

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Financial Aid Code of Conduct

Institutional Officers and Financial Aid Staff are bound to act in compliance with Federal Regulation and with the National Association of Student Financial Aid Administrator's (NASFAA) [Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals](#):

- Staff will refrain from accepting any gift worth more than \$10 from any lender. Gifts include money, tokens, meals, hospitality, entertainment, etc. This does not apply to training related materials and/or meals/refreshments designed to contribute to professional development.
- Staff will refrain from entering into any revenue-sharing arrangement with any lender.
- Staff will refrain from steering borrowers to a particular lender or delaying loan certification because of lender choice.
- Staff will refrain from accepting any offers of private loan funding for students in exchange for providing concessions or promises to any lender for specific numbers of FSA loans, or volume or a preferred lender arrangement.
- Staff may not accept compensation for any consulting arrangement or contract to provide services to or on behalf of a lender in any way relating to education loans.
- Staff may not accept compensation for service on an advisory board, commission or group set up by lenders or guarantors (except for reasonable expenses). Report reasonable expenses as follows: event (brief description), date(s), amount and to whom paid.
- The institution will not request or accept any offer of staffing assistance from any lender except professional development training.
- Staff will disclose to his/her institution any involvement with or interest in any entity involved in student financial aid (conflict of interest).
- Staff will uphold and support our financial aid mission statement below.

We strive diligently to deliver conscientious customer service to every student, in keeping with the standards of the above code.

What is Financial Aid?

Financial Aid is financial assistance for students whose own resources may not fully cover the costs of acquiring an education. It consists of a combination of grants, low cost loans, reimbursement and other arrangements. Grants are “gift” aid and do not have to be repaid. Loans are just that--funds lent to a student in order to help cover education expenses. You must repay your loans even if you do not complete your program or do not like your program. There are quite a few sources of assistance beyond the Federal Title IV programs. We discuss below those in which we participate; however, you are encouraged to investigate any source that might arise. For instance, scholarships are varied and ever changing. Visit scholarship search websites frequently in order to monitor what might be available.

A final word, be suspicious of any organization that offers to “find you financial aid” for a fee. No part of the Federal Financial Aid application process requires a fee- Never pay anyone to “find financial aid” for you. If you have questions or need assistance please contact our office.

What will my Education Cost?

Before applying for financial aid, students and parents should assess all the costs of attending this school. Below is an estimate of living expenses to assist applicants in determining their need to meet all costs of education, direct and indirect:

Expense	With Parents	Not With Parents
Tuition	10,000	10,000
Books	1,000	1,000
Administrative Fees	1,150	1,150
Room & Board	4,361	6,510
Transportation	1,454	2,170
Personal	3,269	4,886
Loan Fees	150	150
Total 30-wk budget:	21,384	25,866

This *sample* budget is for a standard 30-week academic year (7.5 months). We also provide programs that have 40- and 45-week academic years. To estimate costs for those, divide the total budget by 30, then multiply that figure by 40 or 45. Alternatively, ask us, and we will be happy to give you that information.

Budget refers to the costs associated with your attendance each academic year, ranging from room and board to transportation and personal items, and including tuition and fees. If you are attending via our online division, there is no transportation cost included. Each calendar year, we obtain nationally established averages from the College Board to create our student budgets. Most programs are more than one academic year in length and have similar costs for each year. We provide an example of an academic year since that is how tuition is charged and awarding of financial aid occurs. You will find the length of the program in which you are interested on your enrollment agreement and in the catalog.

What Aid Programs are Available?

Federal Title IV Programs

The United States Department of Education, in partnership with institutions of post-secondary education in the United States, provides funds under several financial aid programs to assist you in furthering your education. It is important that you fully understand the available aid programs and your rights and responsibilities under them. For instance, grants are non-repayable gift aid, while you must repay loans.

You must meet the eligibility criteria for all aid; if your eligibility changes, you may have to repay previously received grants and/or loans. The Department of Education has prepared an excellent website, [Student Aid on the Web](#) that describes the types of aid programs and offers many helpful tools. Be sure to visit the site! Please note that of the programs described, our school participates in the following:

Federal Pell Grant

This is need-based non-repayable gift aid. For this program, each applicant must obtain and complete the FAFSA. If your program extends into more than one award year, you must reapply for Pell funds.

William D. Ford Direct Subsidized Stafford Loan

A federally subsidized, low-interest student loan, awarded based on financial need. *You must repay loans.* The federal government does not charge interest on subsidized loans while you are enrolled at an eligible school at least half time, during the six-month grace period after you cease attending on at least a half time basis, or during authorized periods of deferment. The interest payment during the six-month grace period will be discontinued Effective July 1, 2012 through June 30, 2014. Interest subsidy while enrolled will continue.

William D. Ford Direct Unsubsidized Stafford Loan

A low-interest loan for students who do not meet the financial-need criteria for a subsidized loan. You are responsible for all interest on the loan. You must repay loans.

William D. Ford Direct Parent Loan for Undergraduate Students (PLUS)

An education loan parents can borrow on behalf of their dependent children. As part of the Federal Direct Loan Program, Direct PLUS Loans are made directly by the federal government. You must repay loans.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This is non-repayable need-based gift aid. We award FSEOG to undergraduates having exceptional financial need, with priority given to Federal Pell Grant recipients with the lowest expected family contribution (EFC). To be an on-time applicant, you must submit the required documents by Friday of the first week of class. Funds are limited and there is no assurance an award will be made even though a student is eligible and on time. You must file a FAFSA to apply for FSEOG and be eligible for Pell. If your program extends into a new award year, you must reapply for FSEOG funds.

State Grant Programs

Non-repayable gift aid. Each state has very specific criteria you must meet to qualify for and remain eligible for funding. You must complete the FAFSA to apply for State Grant funding.

California- Our California campus is not currently approved to participate in state grant funding programs.

Florida- Our Florida campuses are not currently approved to participate in state grant funding programs.

Georgia- Our Georgia campus is not currently approved to participate in state grant funding programs.

Indiana- This is a non-repayable need-based grant. Students apply for the grant by completing the FAFSA thereby releasing data to the state agency. The deadline for first time applicants is August 1st of the award year and May 1st for continuing students.

The Indiana State Higher Education Assistance Agency may send you a status form to complete and return to them. It is critical that this form be completed and returned immediately. Please be sure to notify your Financial Aid Advisor if you receive such a form - a copy should go in your financial aid file in case the agency needs another copy or has any questions. They may also request a copy of veterans' DD-214. Recipients may not be in default on any educational loan (Federal, State, or Institutional).

Missouri- Our Missouri campus is not currently approved to participate in state grant funding programs.

Nevada- Our Nevada campus is not currently approved to participate in state grant funding programs.

Philadelphia- This is a non-repayable need-based grant. Students apply for the grant by completing the FAFSA thereby releasing data to the state agency. The deadline for first time applicants is August 1st of the award year and May 1st for continuing students.

The Pennsylvania State Higher Education Assistance Agency (PHEAA) may send you a status form to complete and return to them. It is critical that this form be completed and returned immediately. Please be sure to notify your Financial Aid Advisor if you receive such a form - a copy should go in your financial aid file in case the agency needs another copy or has any questions. They may also request a copy of veterans' DD-214. Recipients may not be in default on any educational loan (Federal, State, or Institutional).

South Carolina- Our South Carolina campuses are not currently approved to participate in state grant funding programs.

Texas- Our Texas campuses are not currently approved to participate in state grant funding programs.

Virginia- Our Virginia campuses are not currently approved to participate in state grant funding programs.

Scholarships

Financial aid provided to a student based on academic merit, athletics, membership, contest, awards, gift, geographic location, heritage, etc. A Scholarship is a non-repayable form of aid. Some reliable scholarship websites are [Fastweb](#), [Student Scholarship Search](#), and [College Board Scholarship search](#). International students may also want to check [International Scholarships](#). Contact the Financial Aid Office for more sites and search the Internet regularly. Even if you do not own a computer, you can access the Internet at your nearest public library and in the library here at school. We generally discourage paying for a scholarship search service, if you are thinking about doing so, please talk to us about your options and let us help you evaluate whether doing so may be helpful.

Please be aware that just as scholarships change frequently, so may the web addresses. We constantly seek new resources for our students and will gladly help you investigate any source you may encounter.

Ambassador Scholarship- Awarded to students based upon academic performance *and* attendance that have remaining need (do not have all tuition and fees covered by other resources). The award may vary but is typically \$500 and is not renewable (only one \$500 scholarship per student). This scholarship is not available at our Aviation schools or Tidewater Tech.

Imagine America High School Scholarship- Awarded to three (3) graduating seniors per high school each year at each of our campuses. The maximum award is \$1,000, paid in increments of \$250 to \$500 after the student successfully completes each term for a possible total of \$1,000 (depending upon program length) and is not renewable. Successful completion is defined as meeting satisfactory academic progress. Check with your high school guidance counselor for more on eligibility or go to www.imagine-america.org. Applicants must meet the Imagine America Foundation's guidelines as well (see guidelines on their website).

Imagine America Military Scholarship- Awarded to ten (10) qualified active duty military students per campus, who have remaining need (do not have all tuition and fees covered by other resources) and will be utilizing the "Veteran's Debt Free Program" (see discussion below). The maximum award is \$1,000, paid in increments of \$250 to \$500 after the student successfully completes each term for a possible total of \$1,000 (depending upon program length) and is not renewable. Successful completion is defined as meeting satisfactory academic progress. Interested students may apply online at the Imagine America website: www.imagine-america.org. Applicants must meet the Imagine America Foundation's guidelines as well (see guidelines on their website).

Veteran's Debt Free Program- This program offers veterans a way to graduate from our non-degree granting schools with no student loan debt to repay. Veterans who wish to participate in this program must be eligible for 100% coverage under Chapter 33 education benefits. The student may not take any federal or private student loans. The school will accept Chapter 33 benefits and grant funds (Pell and or FSEOG) as payment in full. Only *original* tuition and fees are eligible under this program. It does not apply to books and supplies or subsequent tuition charges for repeated courses. Any such additional charges are the student's responsibility.

Alternative Loans

A non-federal funding source, private banks and lenders offer educational loans to students whose federal financial aid does not cover the entire cost of attendance.

Institutional Programs

We may be able to provide interest bearing monthly payment plans for students who are not eligible for other financial aid plans or sufficient financial aid. This is not a need-based form of financial aid and may require a co-signer with at minimum full time employment and good credit history.

We schedule monthly payments based on the balance of your account and the length of your program. This program can help the student meet his/her financial obligation to the school before completing his/her education and before repayment on other educational loans begins. A credit application and co-signer's signature on the enrollment agreement and retail installment contract is required when using a co-signer.

Other Sources of Financial Aid

Certain students may be eligible for other programs, which provide assistance for educational costs. The Veterans' Readjustment Benefits Act (GI Bill) provides educational benefits for service persons who served continuously at least 181 days on active duty, any part of which began before January 1, 1977 (persons contracting with the Armed Forces as of this date on a delayed entry may also qualify). Benefits can extend for a maximum of 45 months with amounts based on course load and family dependents. You must use your benefits within 10 years and one day after the last discharge from active duty with the Armed Services (delimiting date).

Veterans who first entered active duty after December 31, 1976 are eligible for educational benefits if they contributed to the Educational Assistance Program (VEAP) while they were in the military. The Veteran's Administration (VA) will match the contribution made by the participants. Veterans receive payment for the lesser of the number of months they contributed or 36 months.

The Department of Defense Authorization Act of 1985 provides for a new Educational Assistance Program - Veterans' Education Assistance Act of 1984 (Chapter 30, New GI Bill). This benefit is for individuals who first became members of the Armed Forces or first entered on active duty July 1, 1985 through June 30, 1988.

President George W. Bush signed the Post- 9/11 Veteran's Educational Assistance Act of 2008, also referred to as Chapter 33. For the first time in history, this Act created an all-inclusive benefit, covering members of all components of the Armed Forces as well as their dependents. In conjunction with Chapter 33, students attending our degree granting schools may also qualify for the Veterans Yellow Ribbon Program, which allows students to graduate with no student loans to repay.

Yellow Ribbon Program is available to students attending one of our degree-granting schools (do not have to be enrolled in a degree program to participate) who are 100% Chapter 33 eligible. The student may not take any federal or private student loans. The school will accept Chapter 33 benefits and grant funds (Pell and or FSEOG) as payment in full. Only *original* tuition and fees are eligible under this program. It does not apply to books and supplies or subsequent tuition charges for repeated or additional courses. Any such additional charges are the student's responsibility.

Some veterans also qualify for the Veterans' Loan Program. Students can obtain further information on all GI benefits from the Veterans Administration office at (888) 442-4551 or from the Financial Aid Office at the school. Students may wish to visit the [GI Bill website](#) for detailed information and to apply for benefits online.

The Department of Rehabilitative Services provides services and financial assistance for education to students with certain disabilities. Contact the Department of Rehabilitative Services office nearest your home community.

Workforce centers are one-stop centers that provide access to resources addressing employment, education and training, and a variety of support services offered by Partner agencies. The centers offer intensive services (assessments and career counseling), training and career education for those who are eligible. Qualified adults are not limited to their local area when choosing programs; they may select any program throughout their state.

Eligible participants may receive additional funding if they qualify, to help with tuition, fees, and books. Once you find a program that interests you, talk to your admissions representative and complete the FAFSA to determine Pell eligibility. You will

need this information to take to the Workforce Investment Office. Do not enroll in classes until you know if you are eligible for Workforce Investment Act funding (WIA). Once you have approval, provide that information to the school to enroll and process your WIA benefit.

Eligible applicants may receive assistance for tuition and educational costs from Trade Act and active duty Military Tuition Assistance. Your financial aid advisor can assist you in determining if you are eligible for these funds.

How do I Qualify?

Students enrolling in programs at this institution must meet certain criteria to be eligible to apply for Financial Aid. Eligibility requirements apply to **all** students, every disbursement. An eligible student:

- Must have a high school diploma or GED (or recognized equivalent), or pass a Department of Education approved Ability to Benefit (ATB) test (at those locations offering ATB) and be enrolled in an eligible program. This option expires July 1, 2012. After that date, only students *first* enrolled before July 1, 2012 will be able to use the ATB option. Home-Schooled students must provide a state-issued secondary school completion credential. If the state does not issue a secondary school completion credential, you must provide a home schooling completion credential and documentation of state approval of the home schooling program.
- Must be free from default on prior student loans and not owe a repayment on any other Title IV aid. If a student is in default on a loan, in order to regain eligibility the student must either pay the loan in full or make satisfactory repayment arrangements with the loan holder and meet all other applicable eligibility requirements. If the student owes a repayment for a federal grant, in order to regain eligibility the student must repay the entire amount or make repayment arrangements and meet all other applicable eligibility requirements.
- Males must be registered with Selective Service or exempt.
- Must be an active student and have all required documents on file (exceptions are late and post withdrawal disbursements).
- Must be a citizen, national or eligible non-citizen.
- Must be beyond the age of compulsory secondary school attendance and not enrolled in a primary or secondary school.
- Must be making Satisfactory Academic Progress (SAP) as defined in our catalog.
- May not be convicted for possession of or sale of illegal drugs while enrolled in school and receiving federal aid (grants, loans, work-study); must complete drug conviction worksheet to determine ultimate eligibility.
- Additional criteria may apply depending upon the education program you choose, your enrollment status, and the specific type(s) of aid for which you have applied. Please contact your financial aid office for a full discussion of eligibility criteria, what to do to document your eligibility and more.

Selective Service

All male students must be registered with Selective Service in order to receive Federal Title IV funds. It is our policy to verify that male applicants are registered. If you never registered and are now beyond age 26, you must document your exemption status or the fact that you did not knowingly or willingly fail to register.

Male students who have not registered, are not exempt from the requirement, and are now beyond age 26, must submit a "Request for Status Information Letter" to Selective Service (see your FAO for assistance). You must submit the response to this letter to the FAO, along with an explanation of why you failed to register. The FAO must submit all the

documentation to the corporate office for a final determination of aid eligibility and document the results of the submission in your file. The FAO must also notify you in writing of the results of the determination of aid eligibility from the corporate financial aid office.

Citizenship

Federal Regulations require that a student be either a Citizen, National, or eligible non-citizen to receive Title IV funding. When you student complete a FAFSA, you indicate on the FAFSA whether you are a citizen or eligible non-citizen. In the case of an eligible non-citizen, you will provide an "A number" or alien registration number.

Institutional Policy on Citizenship

All students with a citizenship conflict must resolve the conflict within 30 days of notification by the school. We must document eligibility each award year as required by ISIR comment. You will receive written notification that you must submit additional documentation, why and when the documentation is due, the procedure for submission, consequences of failure to comply and of the outcome of any secondary confirmation request. Upon receipt of your documentation, we will determine the need for additional processing. If you are a citizen, we will disburse aid accordingly. If you are an eligible non-citizen, we will submit your documentation and a completed secondary confirmation form to the USCIS for verification.

We will wait 15 working days for a response. If there is none, we will refer to the Federal Student Aid Handbook for guidance, make a determination of eligibility and document this determination in your file. We will disburse aid if we determine that you are eligible for funds based on the documentation you provided. Should we subsequently receive a response from the USCIS, we will retain that response and continue to disburse aid (in the case of a positive response), or will request additional documentation from you (in the case of a discrepancy). Again, you must respond within 30 days of notification. We will submit your additional documentation and wait 15 working days for a response from USCIS. If there is no response, we will make a determination of eligibility based on the additional documentation and the Federal Student Aid Handbook. Once you submit documentation that appears to support a claim of eligibility, after 15 working days has elapsed, we may not deny aid while waiting for a response from USCIS.

Pell Lifetime Eligibility

Beginning July 1, 2012, students are now limited to 12 semesters (or 600%) of Pell Grant eligibility **during their lifetime**. This provision applies to **all** federal Pell Grant eligible students. Students who are currently receiving a Pell Grant in the 2011-2012 award year and have already used 600% of their Pell Grant eligibility will *no longer be eligible* to receive a Pell Grant starting with the 2012-2013 award year.

To understand how this works, assume you enroll full-time in both semesters/terms for an academic year; you use 100% of your 600% lifetime eligibility. If you enroll for another year, full time both terms, you use another 100% for a lifetime total of 200%. To understand what this means for a student with less than 100% left (used more than 500%), consider this example. A student with 50% lifetime eligibility left could use that 50% in several ways: full-time enrollment (12+ credits) for one semester; half-time enrollment (6-8 credits) for each of two semesters/terms; three quarter-time enrollment (9-11 credits) one semester/term and less than half-time enrollment (less than 6 credits) another semester/term; or less than half-time enrollment for four semesters/terms.

Federal Student Loan Annual and Aggregate Limits

The Department of Education establishes certain funding limits for students in the Federal Student Loan Programs. You can monitor your usage at www.NSLDS.ed.gov (see more on this site under “Federal Student Loans”).

Annual limits refer to the amount of federal loan money a student may borrow each academic year. *Aggregate* limits refer to the total lifetime amount a student may borrow. If you reach the aggregate limits, you may regain eligibility by paying off some of your outstanding loans. You may never have more than the aggregate amount outstanding. Please see the table below for loan limits.

Annual Limits for Subsidized and Unsubsidized Loans*	Subsidized	Subsidized and Unsubsidized Total
Dependent Undergrads		
First Year	\$3,500	\$5,500
Second Year	\$4,500	\$6,500
Third Year and beyond	\$5,500	\$7,500
Independent Undergrads & Dependent students whose parents can't get PLUS		
First Year	\$3,500	\$9,500
Second Year	\$4,500	\$10,500
Third Year and beyond	\$5,500	\$12,500
Aggregate Limits for Subsidized and Unsubsidized Loans	Subsidized	Subsidized and Unsubsidized Total
Dependent Undergrads	\$23,000	\$31,000
Independent Undergrads and Dependent students whose parents can't get PLUS	\$23,000	\$57,500

*All amounts are subject to proration

How Do I Apply?

The forms you will need to file will vary with the types of aid you desire. Your FAO will supply those you will need. In general, every student who wishes to apply for Federal Title IV funds must submit a completed, signed Free Application for Federal Student Aid (FAFSA) each award year. This form collects and analyzes your family income and asset information. Be sure to list this school as the institution to receive a copy of the results of the analysis. You may obtain our school code from the financial aid office or from the [FAFSA](#) website. You (and a parent if dependent) will need to request a PIN number (if you do not already have one) in order to electronically sign your FAFSA. You will also need your PIN when applying for Federal Direct student loan funding. You may request a PIN at the [FAFSA](#) website.

The FAFSA is a two-purpose document that determines your eligibility, and acts as your application for all Title IV financial aid. You will also be required to sign a statement saying that you will use all funds solely for educational purposes. This statement is part of the FAFSA. When you sign the FAFSA, you are attesting to the accuracy of the information you have reported, that you are not in default and that you will use your financial aid funds for educational purposes.

Students considered dependent for financial aid purposes will be required to submit both their own and their parent's financial information. Please note that “dependent” in financial aid terminology does not necessarily mean that a student lives at home with his/her parents. The Department of Education holds as a basic tenet the philosophy that a parent has an obligation for a certain period (up to age 24) to assist children with their

education financing. Thus, the need analysis formula determines an “expected **family** contribution.”

Sometimes, it might be possible to process an otherwise dependent student as independent. A parent’s refusal to provide information is not one of them; this will make a dependent student ineligible to apply for Title IV funding. Likewise, a student who demonstrates total self-sufficiency does not qualify for such consideration. Only extreme situations, such as that of abuse or abandonment, would merit special consideration. Families who feel that they have extremely unusual circumstances are encouraged to meet with a Financial Aid Officer as soon as possible.

If your program extends into more than one award year (crosses July 1st), you must reapply for funds. If you have received a Pell Grant or FSEOG and your training will continue beyond June 30th, you will need to file another application, even if your program is only one academic year in length. If you enroll in a two, three, or four academic year program, you need to reapply for aid for each academic year. Academic years and award years can be confusing. Please be sure to see your FAO for details on reapplying.

Electronic Signature

The Department of Education allows schools to accept an electronically submitted and signed document unless there is a specific regulation requiring otherwise. We utilize the esignature process wherever possible to make submission of forms more convenient for you and easier to work with and upload. Students are provided with an “Esignature Authorization” that allows us to use an electronic format. Each year, we notify you regarding the information affected by electronic submission *that year*, the exact inter- or intranet address where documents can be found and state that, upon request, you are entitled to a paper copy, and how to request a paper copy. Esignature is a voluntary process and will remind you each year of your rights in this regard.

Federal Student Loans

You must repay this form of aid. To apply for a Federal Direct or Federal Direct PLUS (dependent students) loan, you (and your parent, if applicable) must complete the FAFSA and a [master promissory note](#). The Master Promissory Note (MPN) is your promise to repay student loan funds. The MPN is a cumulative record of, and promise to repay, student loan funds you (or your parent) have borrowed for your entire education with us. If you prefer not to use the MPN in a serial manner, you must notify the school in writing. In this case, you will need to sign a new MPN each time you apply for loan funds. ****Please note this is an electronic process! You will be electronically signing your MPN via computer at the Direct Lending website.*** We will certify your eligibility and disbursement dates for your loan(s). You (and your parents if they obtain a loan on your behalf) should be aware that information about your loan(s) is submitted to the National Student Loan Database System (NSLDS) and is available to schools, and other authorized agencies, including lenders and servicers. You can access this system at any time to monitor your federal student loan activity/status using your PIN.

Loan Payment Calculator

The Loan Payment Calculator may be used by students or potential students to calculate anticipated monthly payments under the standard and extended repayment plans, at <http://www.finaid.org/calculators/loanpayments.phtml> or <http://studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp>

Entrance, Continuing and Exit Counseling

By federal regulation, all students applying for student loan funds must attend a series of sessions designed to ensure that the student understands his/her rights and

responsibilities under the loan programs. Before any disbursement of loan funds is paid, you must complete entrance counseling at the [Department of Education's loan website](#). Each academic year thereafter, you must attend an in-school (not online as with entrance and exit counseling) loan counseling session before disbursements for that year. These sessions summarize your borrowing experience with us, and in the case of our Online students, we will provide an electronic version.

This is a good time to ask any questions you might have and to review the personal finance and money management sites accessible from the student portal. Finally, each loan recipient must attend exit counseling at the [NSLDS website](#). This site collects and maintains borrower information made available to lenders, guarantors, and institutions with authorized access. Borrowers may also monitor their aid status on this site. This site has your loan information available any time you wish to review it. You will need your PIN number to access the site and your information.

How Will I know My Loan Is Approved?

If you meet the student eligibility criteria discussed earlier (see “How do I Qualify?”), you should qualify for a Direct Loan. In about four weeks, and at the beginning of each term, funds are wired electronically to the school. The Department of Education will send you full disclosure information regarding the amount you have borrowed, repayment terms, fees, etc. We will notify you of receipt of funds and credit to your account via a disbursement notification form from the school. You will be notified via the “[Estimated Program Cost and Financial Aid Budget for the Academic Year](#)”, before certification of subsequent academic year funding.

Alternative student Loans

Alternative student loans are available to students who are not eligible for federal loans or who need assistance beyond their federal financial aid eligibility. These are privately loans through banks and other financial institutions and are subject to a credit check and individual lender terms. The lender determines eligibility and amounts are limited to the cost of tuition and fees only. These loans are not part of the federal aid system. You should only consider private loans after applying for federal financial aid. Contact the lender for specific terms and conditions. To assist with finding the right lender for a private loan, visit the Student Lending Analytics website, http://www.studentlendinganalytics.com/alternative_loan_options.html. They have developed a list of private loan options to serve schools and their students who need a focused resource for help in finding a private student loan. You may choose any eligible lender and we will process the request accordingly.

How is my Eligibility for Aid Determined?

We award financial assistance to bridge the gap or to supplement the amount you and your family are reasonably able to contribute toward your educational expenses. When you complete the FAFSA, the Federal Government refers to the determination process as need analysis. Every year the government approves an objective formula to consider each family's financial strength. In order to perform this evaluation, it is necessary to request confidential financial facts about your family's income and assets, the size of your family, the number of persons attending post-secondary education, and any unusual circumstances or expenses you face.

From this independent, objective and nationally recognized method of analysis, an estimated family contribution (EFC) is calculated. Financial need is determined by subtracting the family contribution from the estimate of the costs you will face (student

budget). Student budget refers to the costs associated with your attendance each academic year, ranging from room and board to transportation (except online students) and personal items, and including tuition and fees (see “What Will my Education Cost?”). **Student Budget - Family Contribution = Financial Need.** Generally, the lower your EFC, the higher your need. This is where the term “need-based” aid comes from. Students with the lowest EFC’s will receive need-based funds first in the highest amounts. Talk to your FAO for more detailed information.

Once your need is established, the school will put together a financial aid “package” made up of different types of aid (grants, loans) to meet your need. We award aid based upon an academic year. The minimum standard for an academic year is at least 30 weeks of instructional time and (24) semester or (36) quarter credits or (900) clock hours. As academic years and programs vary, we identify program length on your enrollment agreement. Aid for programs, or portions of a program, less than an academic year in length, must be pro-rated (reduced) according to Federal Regulations.

Enrollment status can also affect aid eligibility. A student must be enrolled at least half time (6 credit hours or attending at least 12 clock hours per week) to qualify for Federal student loans; Federal Pell eligibility will vary depending upon enrollment status, from full time to less than half time or clock hours enrolled. Generally, full time is 12 hours per term or 24 clock hours per week.

Academic year progression defines your grade level. We measure progression in compliance with the Department of Education minimum standard of an academic year. Students have progressed to the next academic year or grade level of their program upon successfully completing:

Grade level	Minimum weeks completed	Hours (credit or clock*)
Two	30	24 semester/ 36 quarter/ 900 clock
Three	60	48 semester/ 72 quarter/ 1800 clock
Four	90	72 semester/ 108 quarter/ 2700 clock

***Students enrolled in clock hour programs must successfully (passing grade) complete all term hours attempted before additional disbursements are allowed.**

It is not always possible for your FAO to make awards for 100 percent of your calculated need. Financial aid dollars are limited, and guidelines governing a particular type of aid may prohibit a larger award. Begin the aid application process as soon as possible once you decide to attend this school.

The Central Processing System (CPS) must receive your FAFSA no later than June 30th of the award year for all education covering the period July 1st through June 30th of that award year. Finally, if your status has changed markedly since the year for which you are reporting information, please ask about Professional Judgment for Special and Unusual Circumstances. We may be able to make an adjustment that better reflects your situation at the time of application. You must complete a petition and provide supporting documentation. *We cannot process a petition for Special and Unusual Circumstances until you have completed verification for the affected award year.*

What Happens Next?

The CPS will analyze the data on the FAFSA and determine what the student and family can expect to contribute toward the cost of his/her education. As was noted earlier, this analysis is the formula approved by the United States Department of Education. We receive the result of this analysis in the form of an ISIR (Institutional Student Information

Record). You will also receive a copy of this report by mail or by email if you provided your email address. Your copy is a Student Aid Report (SAR).

We will calculate the amounts for which you are eligible under each of the aid programs and notify you of the aid or combinations of aid that make up your award. The “Estimated Program Cost and Financial Aid Budget for the Academic Year” is your notification. You will receive notification for each academic year for which you apply for aid and any time there is a *change* to your aid package. ***This is not a guarantee of aid but rather an offer, subject to availability of funds, and your continued eligibility.*** We utilize a passive acceptance policy, which means that you do not need to return the notification, unless you wish to request a change in your aid package. Be sure that you understand the type(s) of aid you have been awarded (Is there a loan which must be repaid?), the amount of each source, and when you can expect them to be paid.

Verification

The Federal Government, through a process called verification, audits a sample of all FAFSA's. If your application is selected for verification, it will be noted on your Student Aid Report and ISIR. In this case, you will need to submit the proper forms required for verification within guidelines outlined to you by your FAO. This may include federal tax transcripts and social security information for you and your parents or your spouse, if married.

We verify all applicants selected by the CPS for verification and resolve all conflicting information. Your FAO will provide you with any additional forms which may be needed and/or request documentation. If the verification process reveals any discrepancy, we must determine the need for recalculation and proceeds accordingly (we transmit corrections electronically). Any recalculation resulting in a change in eligibility will be followed-up with a revised notification to you advising you of this change.

Verification must be completed within the first 15 calendar days of your enrollment date and/or the date you apply for subsequent academic year funding. If you fail to submit required documentation, financial aid processing will cease. In this case, you will immediately be responsible for tuition payment. Unusual circumstances are handled on a case-by-case basis.

We must and will report any applicant suspected of providing fraudulent information to the Department of Education according to their published guidelines for doing so. We also report overpayments following Department of Education procedures. All students who are not US citizens must submit documentation of immigration status within 45 days of beginning their program. Failure to do so will result in cancellation of financial aid processing and you will immediately be responsible for tuition payment. *We cannot process a petition for Special and Unusual Circumstances until you have completed verification for the affected award year.*

Conflicting Information

Conflicting information occurs when a student reports different information in separate places. For instance, on the admissions form, you state that you are married, but on your financial aid application, you state you are separated or divorced. There are many possible conflicts and the nature of the conflict drives what we request for resolution. We do NOT have to complete full verification just resolve the conflict. Likewise, a C code must be resolved, but does not require full verification. An example of a C Code is “Unusual Enrollment History”.

Unusual Enrollment History

It's possible your application will be identified for unusual enrollment history if you have attended several schools over a three-year period and received Title IV funds at those schools. The specific enrollment pattern the Department of Education is concerned about is one where the student attends an institution long enough to receive title IV credit balance funds, leaves without completing the enrollment period, enrolls at another institution, and repeats the pattern remaining just long enough to collect another title IV credit balance without having earned any academic credit.

You may need to submit academic transcripts from each institution you attended, and may have to explain why if you did not earn credit at the other institutions. We must make a determination as to whether you will remain eligible for Title IV funds. You may appeal any decision only once. All determinations are final and cannot be appealed to the Department of Education.

How are my Funds Disbursed?

Normally, in your first payment period, we disburse grant funds in the second week and loan funds at 31 days into your program. Thereafter we disburse funds the second week of the payment period. A payment period consists of one 15 or 20-week term. You must be making satisfactory academic progress, according to the school catalog, and meet all other eligibility criteria at the time of disbursement. Federal Regulation requires that students enrolled in clock hour programs *must successfully complete the clock hours scheduled for the term* before we can disburse more funding. We apply all proceeds directly to your account. Your financial aid estimate details the aid amounts and approximate dates of disbursement. We will notify you each time loan funds are applied. We will further ensure that, for any Pell eligible student, the student has the ability to purchase books and supplies no later than day 7 of a payment period.

The amount of financial aid funding you receive is generally not more than your cost for tuition and fees. It is our policy to apply these funds directly against your tuition account. If you do qualify for funds in excess of your charges, you may request that the school retain credit balances through the Credit Balance Statement. You may request any credit balance be paid to you (within 14 days) or to your lender, as you desire. You may also modify or cancel any request to hold funds at any time.

What Must I do to Remain Eligible for Aid?

Satisfactory Academic Progress: In addition to meeting eligibility criteria (see "How do I Qualify?"), the federal government requires that a student maintain Satisfactory Academic Progress (SAP) in order to receive financial aid. Failure to do so could result in loss of financial aid eligibility and termination from the school.

We evaluate your progress at intervals throughout your education. Refer to the catalog for a complete discussion of the Satisfactory Academic Progress policy. If satisfactory progress becomes a problem, reach out! You can be reinstated if it is demonstrated that performance can and will improve. Consult your instructors, program coordinator and the School Director when you encounter difficulty. Reinstatement is not automatic; it is something **YOU** must actively seek out.

Clock Hour Programs: There is a federal requirement related to SAP that affects students enrolled in clock hour programs. This includes most aviation programs and some business programs. We may not disburse Federal Title IV aid until you *successfully complete* (earn a passing grade) all clock hours attempted in a term. Attempted hours are those hours you are scheduled to complete in a term. If you do not successfully complete all those hours, we will schedule you in an *interim term*, and continue to do so as needed. We will notify you if an interim term is required.

During the interim term, or terms, you are not eligible for Federal Title IV aid and must make cash payments of at least \$150 each month of the interim term(s). Once you pass all attempted hours, you will once again be eligible for Federal Title IV aid; however, we cannot retroactively disburse funds for interim term charges. We must make this evaluation before each subsequent disbursement of aid throughout your enrollment.

What if my Situation Changes?

The amount of financial aid you are awarded is based on the information you provided on your original application. It is most important that you report to the FAO any change in the following:

1. The hours you are attending
2. Your address
3. Your Social Security number
4. Your financial status
5. A name change (i.e., marriage)
6. Other financial aid received (scholarships, etc.)
7. A change in household size and/or marital status

Failure to provide this information will jeopardize your entire financial aid award, possibly resulting in charges for financial aid funds already improperly provided. If you find you have overestimated the resources that will be available to you, or if you now have increased expenses due to circumstances beyond your control, you are encouraged to meet with your FAO to discuss the possibility of adjustment in your aid award.

Some students and parents express concern over the use of previous year income data in cases where exceptional circumstances have altered their ability to contribute towards educational costs. Fortunately, there are provisions whereby we may substitute more current data for your original data. In cases of divorce or separation, death, disability, unemployment, natural disaster or a reduction from full time employment, contact financial aid for consideration of special circumstances. You must submit this appeal in writing along with any supporting documentation.

What if I Cannot Complete my Program?

To withdraw from school, you must submit notification in writing to the registrar or campus director. Submission of notification to any other department may result in delay of processing but will not invalidate the notification. Any student who ceases attending without notifying us is considered to have unofficially withdrawn. Any student who begins attending and fails to register for the next scheduled term without notification has unofficially withdrawn.

At our schools not required to take attendance, we will make this determination no later than 30 days after the end of the term, or as required by the state or other entity. A student who unofficially withdraws is considered to have withdrawn at the midpoint of the

term in which s/he began attendance. If we have documentation of a last date of attendance beyond the midpoint, we will use that date to calculate Title IV earned.

At our schools required to take attendance, we will make this determination no later than 14 days after your last recorded date of attendance or presence at an academically related event. We must recalculate your eligibility for Pell Grant funds based on your changed enrollment status. This revised status reflects your reduced attempted credits since you did not begin attendance in all the modules for which you enrolled in the term. This recalculation does not apply to clock hour programs.

When you withdraw, the law specifies how we must determine the amount of Title IV program assistance that you earn (Return to Title IV Calculation). The Title IV programs that are covered by this law are: Federal Pell Grants, Iraq Afghanistan Service Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your payment period (your FAO can define these for you and tell you which applies), we calculate the amount of Title IV program assistance that you have earned up to that point using a specific formula. If you received (or your parent or we received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, we must get your permission before we can disburse them. You may choose to decline some or all of the loan funds so that you do not incur additional debt. We are permitted to automatically apply all or a portion of your Post-withdrawal disbursement of *Grant* funds for tuition, fees, and room and board charges (as contracted with the school). We need your permission to use the Post-withdrawal grant disbursement for all other school charges.

If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow us to keep the funds to reduce your debt at the school. From the date we determined you withdrew, grant post-withdrawal funds must be paid within 45 days and loan post-withdrawal funds must be paid within 180 days.

There are some Title IV funds that you may have been scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you are not eligible for Direct Loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receives on your behalf) excess Title IV program funds that must be returned, we must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

We must return this amount even if we did not keep this amount of your Title IV program funds.

We return unearned aid in the following order:

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Federal Direct Parent (PLUS) Loan
4. Federal Pell Grant
5. Federal Supplemental Opportunity Grant
6. other Title IV assistance

Should there be any additional refund over the total amount of Title IV assistance, we will refund to you and/or other agencies sponsoring you. No refund shall exceed the original amount disbursed.

If we are not required to return all of the excess funds, *you* must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of your promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

If you must return unearned grant funds, this amount is an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must arrange with us or the Department of Education to return the unearned grant funds. You will not be eligible for any Title IV assistance until you resolve your overpayment. To regain eligibility, you must either repay the amount in full, or make satisfactory repayment arrangements with the Department of Education. You will need to provide documentation of your arrangement.

The requirements for Title IV program funds when you withdraw are separate from our state/institutional refund policy. Therefore, you may still owe funds to us to cover unpaid institutional charges. We may also charge you for any Title IV program funds that we were required to return. We calculate a tuition refund (separate from a Title IV refund) per the policy on your enrollment agreement and in the school catalog. The state/institutional refund policy determines how much in tuition and fees you owe us; the Return to Title IV policy determines how much aid you have earned. These two amounts may be very different. Ask your campus bursar if you have questions about either calculation. We are required to provide you with an estimate of what you may earn and what may have to be returned should you withdraw.

If you are not sure about what our refund policy is, ask us for a copy. The policy is in our catalog and on your enrollment agreement. We can also provide you with the requirements and procedures for officially withdrawing from school. ***Keep in mind that when Title IV funds are returned, you may owe a balance to the school.***

If you have questions about your Title IV program funds, ask your FAO, or call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

What Happens When I Leave School?

If you received Direct Loan funds, ***you are required to attend an Exit Interview.*** At this time, you will review terms and conditions of your loan(s), receive disclosure information and clear up any questions you might have. You should leave the interview with a firm understanding of approximately what your repayment(s) will be and when they begin.

Repayment of a Direct Loan begins six months from the date you last attended school as at least a half-time student. This is your grace period. While you are in school, the Federal Government pays the interest on your *subsidized* Stafford loan. The unsubsidized Stafford accrues interest from the day the loan is disbursed. While in school, you may have put off paying interest on the loan or paid it. Once out of school, repayment begins when the grace period expires.

The federal government funds direct loans; however, management of the repayment process is handled by several servicers. Your servicer will inform you of your responsibilities and options during repayment. Repayment of a Federal PLUS (parent loan) loan begins within 60 days of the final disbursement. Again, the servicer will provide complete information on the terms and conditions of repayment.

You will have a choice of repayment options. These options are standard, extended, income sensitive, and graduated offering you more flexibility in repaying your loan(s). Additionally, there is an income-based plan that has separate options that may be preferable. During loan Exit counseling you will be given full details on the types of loan repayment, terms, fees and helpful information on budgeting, managing your credit, etc., to help meet your repayment obligation. Visit the [Financial Avenue](#) website for valuable information on personal finance and budgeting. The Department of Education will also provide information.

You should have at this point the information you need to repay your loan(s) without problems. If you have more than one loan, now is an excellent time to apply for loan consolidation. This will make repayment much easier to manage. Contact your lender for complete details on how to consolidate. Review your budget - make room for your loans! If for some reason you do have problems, contact your servicer, and ***contact us.*** You can reach us at 757-490-9335 (locally in Virginia) or at 1-800-448-7158 toll free. Don't wait until you have missed a payment or are late. Think ahead!

- ✓ Keep all loan information in one safe place.
- ✓ Always keep copies of letters to lenders and records of any lender contact (date, to whom you spoke).
- ✓ Always include your name and account# in correspondence to lenders and on payments (check or money order, no cash).
- ✓ Keep a record of payments.
- ✓ Contact the school for assistance if you have a problem.

Keeping Track of My Loan(s)

Direct Lending will notify you who is servicing your loan(s). Keep records of your servicer's phone number and address. The servicer is the agency you will work with to repay your loan. The National Student Loan Data System (NSLDS) tracks all student loans. If you want to check on your loan status at any time, you can call 1-800-433-3142 or visit the [National Student Loan Data System](#) website. Remember, your (and your parents if they obtained a loan on your behalf) NSLDS website information is available to schools, and

other authorized agencies, including lenders and servicers. It's a good idea to check the information on a regular basis. Another resource is the Department of Education's [Student Loan Ombudsman](#). This office assists students who may have a dispute regarding their student loan(s). The ombudsman acts as a neutral party to help achieve resolution. You can call the ombudsman at 1-877-557-2575 (toll free). The fax number is 202-275-0549; the address is US Department of Education, FSA Ombudsman Group, 830 First Street, N. E., Mail Stop 5144, Washington, D.C. 20202-5144.

You notified your lender that you are out of school. What next? You should receive repayment information from your servicer. It is up to you to make loan payments when due - even if you HAVE NOT received any repayment information. Consequently, it is very important to stay in touch with your servicer and us. ***Do not wait until payment is due - if you have not heard anything, call and write. If you are not sure about something - ask!***

In the event you find you are having problems making loan payments, get in touch with your servicer immediately. Know your rights and responsibilities. Servicers are people too. They are willing to work with borrowers who genuinely intend to repay their loans. Review your budget and options and negotiate. Visit the [Financial Avenue](#) website to learn about managing your finances. ***Call the School for assistance!*** Another helpful site to consult is [Student Loan Borrower Assistance](#) if you are having difficulties with loan repayment.

What If I Can't Repay?

Everyone has financial problems from time to time. Servicers know this. Always contact your lender immediately when you think you might have a problem. Ignoring the problem will only make it much bigger and harder to deal with. Look over deferment possibilities. If you do not qualify for a deferment, ask for forbearance. You ***must apply*** for both deferment and forbearance in order to get either.

Servicers are willing to work with you when you genuinely cannot make a payment. HOWEVER, you must make the first move by contacting the servicer to let them know what your situation is. If you do not, they will assume you are skipping out on your obligation and will take action against you. When you contact them, be sure to let them know you intend to repay the loan(s). Let them know what you can pay and work from there. Do not allow your loan(s) to become delinquent. It is harder to get negotiation going if you fail to handle your loan(s) responsibly. Above all, ***DON'T*** default!

Your first contact after default will probably be a collection agency. They will attempt to work out a repayment schedule with you. If you show a willingness to cooperate, they will try to set a schedule that is not too hard on you. Default means you no longer have any options. Your will damage your credit, lose your tax refunds, and you will probably be sued. It's not worth it. You will eventually pay much more if you default.

Always Remember:

You have a loan

You have to repay the loan

You should always call the school for help

FERPA: What do you do with my information?

[The Family Educational Rights and Privacy Act \(FERPA\)](#) of 1974 establishes the privacy rights of students (parents if the student is under 18) with regard to educational records. The act makes provision for inspection, review and amendment of educational records by the student and requires, in most cases, prior consent from the student for disclosure of the records to third parties. The consent must be in writing, signed and dated by the student and must specify records to be released, the reason for the release, and the names of the parties to whom the records will be released. The act applies to all persons formerly and currently enrolled at an educational institution. There is no exclusion for non-U.S. citizen students. The act does not apply to a person who has applied for admission, but who never actually enrolled in or attended the institution, and deceased persons.

One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. A school official is a person employed by the institution in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the institution has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

Upon request, the institution discloses education records without consent to officials of another school in which a student seeks or intends to enroll. The types of records that may be released could include grades, attendance, status, holds, financial aid records, etc. If you wish to view your records, request a change, or to appeal a denied change request (request a hearing), contact your school director. You must make your request in writing. The school has 45 days within which to provide you with the opportunity to view your records. The school may charge a reasonable fee for providing copies of your records.

How Can I Get More Information on Financial Aid?

This brochure should clear up most of your questions. However, you may have others and answering these questions is part of the role of our financial aid staff. Please feel free to contact Financial Aid staff as often as is necessary throughout the aid process. Even once you finish school, we are available to help. We schedule individual interviews by appointment and the hours of the FAO's are generally at least: **Monday through Friday, 9:00 am to 6:00pm**. If these times present scheduling problems for you or your parents, we can usually arrange appointments at other convenient times.

Where Are Answers to Other Questions About the School?

Your best source of information is the school catalog. You should have received a copy when you enrolled; if you have misplaced it, you may obtain another from our admissions office. The catalog contains complete information on the academic programs, the physical facilities, the faculty and administrative staff, cancellation and refund policy (also on your enrollment agreement) and more. You may have questions or want additional information about the school and programs. The following are the persons to see regarding:

Job Placement Data

School Executive Director, Placement Officer

Repayment Information on Loans

Financial Aid Advisor,

[Repayment information for Direct Loans](#)

Student Retention Data	School Executive Director
Certificate of Accreditation	School Executive Director
List of Faculty and Personnel	School Executive Director
Certificate of State Approval, State Department of Education	School Executive Director
Campus Security Data and policies	School library, Student Portal, Student Services, School Director Campus Security Statistics

What Else Should I Know? - Consumer information

All institutions participating in federal financial aid programs are required to notify enrolled and potential students and parents and current and prospective employees regarding available consumer information. The requirements and what must be reported and when are noted below and on our [website](#). Additionally, you have the right to request and receive this information in writing. It is available by contacting the campus director or designee at each campus location during regular business hours.

Campus Security Policies and Reporting

Each institution must maintain a crime log and report statistics each year, no later than October 1. Federal Title IV regulations require the annual reporting of statistical information regarding crime on campus and other related information. Each campus has a comprehensive Campus Security policy in place, which details reporting crime and other emergencies, how, and to whom to report and how to get help. This policy also addresses sexual offenses, drug and alcohol abuse and the school's policy and procedures on these issues.

The statistical information, as well as campus policy and procedure on reporting crime and obtaining assistance if one is the victim of a crime, is reported each year by October 1st and made available to all students, faculty and staff. It is further made available to potential students and employees upon request and through our [campus website](#). Each campus submits an electronic report via the [Department of ED's Campus Security reporting website](#). Campus Security reports and policy statements are available on the intranet, student portal and campus websites. This ensures availability to both current and prospective employees and students.

Campus Security Policy Statements

Emergency Evacuation & Response; Timely Warning & Emergency Notification

Emergency notification: In the event of a developing situation that may threaten the welfare of faculty, students or guests of the campus (this does not apply to our Online students), the entire campus community must receive timely, accurate warning. This institution will identify and respond to an emergency and if necessary, implement an evacuation. The procedure will include at minimum:

- Process to confirm significant emergency- anyone (student or staff) who becomes aware of a potential emergency will immediately notify the Campus Executive Director, Assistant Director or Senior Coordinator, who will confirm the existence of an emergency.

- Determine community to be notified- the above named campus official will next employ either loudspeaker, web alert and/or text messaging to notify those deemed potentially in danger.
- Determine content of notification- the above named campus official will compose a warning applicable to the situation in hand, detailing the nature of the emergency, what action the community should take and how the community will know when the emergency is over.
- How immediate notification is accomplished (unless this would compromise the situation)- the above named campus official will next employ either loud-speaker, web alert and/or text messaging to notify those deemed to potentially be in danger.
- How to initiate notification- the above named campus official will either initiate notification or request that this notification be made by the appropriate authority.
- How the procedure will be *annually* tested- in conjunction with the campus safety committee and/or campus security, the campus Executive director will initiate annual evaluation and testing of the above notification procedures.

Emergency notification vs. timely warning: An immediate threat to health and safety constitutes an emergency requiring rapid notification/response. Specific crimes that have occurred (theft, for instance) would warrant a timely warning. A timely warning is not necessary if an emergency notification has been initiated. A timely warning may be communicated via public address system, verbally, or by any other means deemed appropriate by the Executive Director, Assistant Director or senior Coordinator present. The warning must include at a minimum:

- Description of the nature of the event
- Time the incident occurred or was reported
- Pertinent instructions for the campus community
- Follow up assessment of the incident

If criminal activity occurs on campus grounds, the Executive Director, Assistant Director or senior Coordinator will notify local law enforcement by the most expeditious means available. If the criminal activity places the student body, faculty members and facilities in jeopardy, the Director, Assistant Director or senior Coordinator must take appropriate steps to protect the lives of all those present. This can include either a lock-down of the building or evacuation of the building, and immediate notification to appropriate emergency response agencies (911) in the local area.

Annual disclosure of Crime Statistics

Each campus will prepare a report of crime statistics for that campus that complies with the federal Jeanne Clery disclosure of Campus Security policy and Crime Statistics Act. A copy of this report is available to students and staff, and a copy is maintained in the campus library. You can also access this information on our [campus website](#).

Campus procedure to report a crime or emergency

Anyone who observes a crime, or is the victim of a criminal act should immediately report this fact to a member of the school faculty. All are encouraged to report suspected criminal activity or other emergencies to the nearest official or, in the case of an emergency, contact local emergency response agencies by calling (911). Faculty must report to the Campus Executive Director.

As campus personnel are not an investigatory arm of law enforcement the report of a crime will be immediately communicated to the appropriate local law enforcement agency or other emergency response agencies by dialing (911). The school Executive Director will notify the Regional Director as soon as practical, and will forward a complete copy of the police report and any supporting documentation within five working days.

All incidents are recorded in the institution's incident log, maintained by the Executive Director. The log includes the date, time and location of the incident, the nature of the incident and the name of the person who reported the incident. All incidents must be logged within two days of occurrence unless disclosure is prohibited by law or would endanger confidentiality.

Confidential reporting and limited voluntary confidential reporting procedures

In situations where a witness to a criminal act occurring on or near school property does not wish to be identified, they will be encouraged to make an anonymous report using the local Crime Line. School personnel do not have the legal authority to guarantee the anonymity of a witness if they make a third-party report for the witness. We make every effort to encourage and assist the witness in this important civic duty. It should also be noted that nothing in the law shall be construed to permit us to take retaliatory action against anyone with respect to the implementation of any reporting requirements.

Campus access

All property of Aviation Institute of Maintenance, Centura College, Centura Institute, and Tidewater Tech is privately owned; therefore, the schools have the legal right to restrict access to students, faculty, staff and guests. Visitors to any of these schools must check in with the receptionist, and be escorted within the facility by the person being visited.

Persons who have no legitimate business on campus property will be asked to leave by a staff or faculty member. If the school employs private security, the officer on duty should accomplish this task. If, after being asked to leave campus property the individual refuses, local law enforcement should be contacted and asked to remove the offending person. Employees must not get into an argument with a person who refuses to comply with a request to leave the school grounds, as this type of argument can easily escalate into a physical confrontation.

Facility maintenance, specifically regarding outdoor lighting, external locks, windows, etc. is regularly checked by the Campus Safety Committee and/or Security Officer as applicable.

Campus security personnel

Those schools that choose to contract for the services of a private security officer on campus must be aware of the regulatory requirement of the state in which the school is located. Most states have specific requirements that a person must meet in order to be certified or registered to perform private security duties. The contracting security company and the individual security officer must follow these requirements at all times.

Of key concern is the concept that private security is primarily an observe and report function, and schools contracting for private security services must have a set of operating procedures for the security officer that stresses this concept. The private security officer will be responsible for responding to calls for assistance anywhere on campus, and protecting the human and material assets thereon from harm. This officer must wear a distinctive uniform that makes him/her recognizable, and must be physically capable of rendering assistance in the event it is necessary. Any calls for assistance must be handled as quickly as possible, and with a minimum of confrontation.

Security awareness and crime prevention programs

The institution does not offer regularly scheduled crime awareness or prevention programs, apart from orientation, where Campus Security policies and statistics are made available to prospective students. The institution would note and encourage all to be aware

of the following: Crime prevention by its very nature is a proactive effort. Students, faculty and staff should be aware of the need to protect each other, and the campus, which is providing the student with a valuable education, and faculty and staff with meaningful employment. Faculty and staff should be alert for any unusual activity on campus, and must never pass off student comments on such activity as meaningless. Such an attitude will be interpreted by students as disinterest and reports will quickly disappear. Students should be encouraged to report unusual activity via the posting of signs in public areas that detail how and to whom such reports should be made.

Campus alcoholic beverage and illegal drug policy

The possession, use and distribution of alcoholic beverages and illegal drugs on campus is strictly forbidden. This policy is contained in your student enrollment package and in the employee handbook for corporate employees. Any activity that violates this policy must be reported immediately to the Director, Assistant Director, or senior Coordinator present. All such reports must be reviewed thoroughly and appropriate disciplinary action taken as appropriate. Additionally, the presence of a controlled substance on campus property, or drunkenness, to include breaking State underage drinking laws, is violation of criminal law and must be reported to local law enforcement.

In accordance with institutional Drug Free Policy, please note the following. There is help available to our employees and students. You may confidentially contact the Student Services Office for a list of area rehabilitation centers. Hotline numbers are also available. Employees should contact Human Resources. Any employee or student who is a drug or alcohol offender will have disciplinary action imposed by the school. Sanctions may include: Appropriate action up to and including termination of status, Required participation in a drug abuse assistance or rehabilitation program approved by law enforcement or other agencies.

Drug Prevention Policy

We prohibit the unlawful possession, use or distribution of illicit drugs and alcohol by students and staff on the property or as part of any school sponsored event. We will immediately contact law enforcement officials to report all unlawful activities. This policy is contained in student enrollment packages and in the employee handbook for corporate employees.

Any activity that violates this policy must be reported immediately to the Director, Assistant Director, or senior Coordinator present. All such reports must be reviewed thoroughly and disciplinary action taken as appropriate. Additionally, the presence of a controlled substance on campus property, or drunkenness, is violation of criminal law and must be reported to local law enforcement. Any employee or student who is a drug or alcohol offender will have disciplinary action imposed by the school. There are serious legal sanctions for illegal use of drugs and/or alcohol. Sanctions include appropriate action up to and including termination of status, and possible required participation in a drug abuse assistance or rehabilitation program approved by law enforcement or other agencies.

We will refer such cases to the proper authorities for prosecution. A prior history of drug and/or alcohol use offenses might affect employability. Student Services may be limited in their ability to assist with employment efforts after graduation. Students should also be aware that conviction of a drug related offense while receiving Title IV Federal Student Aid might result in loss of eligibility for aid. If this should occur, you will receive a statement advising you of loss of eligibility and what you must do to restore eligibility.

Students and staff may be reinstated upon completion of an appropriate rehabilitation program (see below for more). As a condition of employment, employees must notify the institution of any criminal drug statute conviction for a violation occurring in the workplace no later than five days after such conviction.

The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. The institution provides education upon enrollment and refers students and staff to local services. Students may confidentially contact the Student Services Office for a list of area rehabilitation centers, area drug abuse information, counseling, referral and treatment centers. Hotline numbers are also available. Employees should contact Human Resources.

Twice a year, the school will offer a program on drug and alcohol awareness and school policies regarding use and/or possession thereof. There are serious health risks associated with drug and alcohol use. Health risks associated with the use of illicit drugs and the abuse of alcohol include: impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death.

Drug Convictions and Financial Aid

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties.

The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense, "Have you ever been convicted of possessing or selling illegal drugs?" If you answer "yes," complete and submit this application, and we will provide you a worksheet for you to complete to determine if your conviction affects your eligibility for aid.

Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines up to \$20,000, imprisonment or both. More information about federal penalties and sanctions is located at <http://studentaid.ed.gov/eligibility/criminal-convictions>.

Convictions during Enrollment

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to notify Financial Aid immediately. Students lose eligibility for further federal financial aid and repay federal financial aid received after the conviction. If convicted while an active student, you will be notified that you are no longer eligible for Federal Title IV funds. You must follow procedures ("How to regain eligibility") in order to once again receive Federal Title IV funds.

Penalties for Drug Convictions- Possession of Illegal Drugs

For a first offense, you lose eligibility for federal financial aid for one year from the date of conviction. For a second offense, you lose eligibility for federal financial aid for two years from the date of conviction. For a third offense and subsequent offenses, you have an indefinite ineligibility for federal financial aid from the date of conviction.

Sale of Illegal Drugs

For a first offense, you lose eligibility for federal financial aid for two years from the date of conviction. For a second offense and subsequent offenses, you have an indefinite ineligibility from the date of conviction. If you were convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, you will be ineligible for the longer period.

How to Regain Eligibility

You can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must

- Include at least two unannounced drug tests;

AND

- Have received or be qualified to receive funds directly or indirectly under a federal, state, or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when you regain eligibility. You are responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA, the school is not required to confirm the reported information unless conflicting information is noted.

Campus sexual assault prevention and response

All students are required to sign a "Student Code of Conduct" that addresses standards of conduct expected by the school. The code specifically spells out inappropriate conduct, and the actions the school will take in the event of a violation. Violation of these standards can result in disciplinary action up to and including permanent expulsion from school. The school provides information to students pertaining to sexual assaults and date rape based on guidance from documents such as the Campus Crime Reporting Handbook. Further, twice yearly the Student Services Coordinator offers awareness programs on gender-based misconduct and school policies regarding violation thereof. Gender-based misconduct is an umbrella policy that encompasses sexual assault (see Civil Rights policies). Such programs therefore include strategies for preventing sex offenses. The Police Department offers sexual assault education and information programs to students and employees upon request. Literature on date rape education, risk reduction, and school response is available through Student Services.

The school provides measures to address student safety during all hours of operation, which may include video monitoring, hall monitoring, and if the school employs private security, the officer patrols the grounds and buildings being available for immediate response. Administrators provide a means for students to enter and exit safely during all hours of operation. The school maintains lighted parking areas and facilitates a buddy system or, upon request, an escort to vehicles during evening hours of operation.

Should an incident of sexual assault occur, the school institutes its safety protocols and acts to mitigate, first securing the safety of the victim and all others on grounds. Time is a critical factor for evidence collection and preservation. An assault should be reported directly to a school official. The school will notify police and provide guidance and referral to all necessary medical treatment and services. The school strongly advocates that a victim of sexual assault report the incident in a timely manner and will follow the defined Civil Rights Non-Discrimination Grievance and Investigation Process and, when involving student to student or staff to student incidents, will follow the specific Code of Conduct. These processes are administrative and outside the realm of reports filed with local law enforcement. We encourage, and it is the student's right to report and participate in legal actions without fear of retaliation by the school. Filing a police report will:

- ensure that a victim of sexual assault receives the necessary medical treatment and tests, at no expense to the victim
- provide the opportunity for collection of evidence helpful in prosecution, which cannot be obtained later (ideally a victim of sexual assault should not wash, douche, use the toilet, or change clothing prior to a medical/legal exam)

- Initiate access to free community-based confidential counseling from counselors specifically trained in the area of sexual assault crisis intervention.

When a sexual assault victim contacts a school official, the school will act immediately by notifying the local Police Sex Crimes Unit. The Student Services Coordinator at the school will also be notified in order to facilitate referral to community resources. The school does not offer counseling services or have contracted counseling services at any school location; however its accrediting body requires that each school create, maintain, and have available a "Community Resource Binder" which includes community-based services of all types. A student may access referral by simply appearing, calling, emailing, or even in some cases texting the SSC at the campus Student Services Office. The Campus Executive Director will take all necessary action to ensure the safety of the student(s), provide support, maintain confidentiality, and monitor referral to community services thus linking the student to all appropriate services for victims of sex offenses. An emergency services bulletin board is continuously maintained at campuses.

A victim of a sexual assault may choose to pursue a criminal investigation through the criminal justice system and, if reported to the school, the student and or the school acting on the student's behalf, will pursue action under its established policies and procedures. Instances of sexual assault in which the accused is a member of the school community will be addressed under the Student Code of Conduct. The Student Services Coordinator or assigned Student Affairs representative or another school official will guide the victim through the available options and support the victim in his or her decision.

This type of misconduct is a Level I offence and results in the most stringent discipline range to include immediate suspension, pending expulsion. Disciplinary processes are detailed in the school catalog. Special guidelines for cases involving sexual misconduct are detailed in the Civil Rights Non-Discrimination Grievance and Investigation Process. The procedure provides, in part, that the accused and the victim will each be offered and or allowed an advocate, who has had no formal legal training to accompany them throughout the administrative conduct process.

Both the victim and accused will be informed of the outcome of the hearing. In the event the alleged victim is deceased because of the crime, the results shall be provided to the victim's next of kin, if requested. A student found guilty of violating the school sexual misconduct policy may be suspended or expelled from the school. Student victims have the option to change their academic situations after an alleged sexual assault to the extent such changes are reasonably available. Go to <https://www.notalone.gov/students/> for excellent information on what to do, local resources, how you can help a friend and more.

In accordance with the "Campus Sex Crimes Prevention Act" of 2000, which amends the Jacob Wetterling Crimes Against Children and Sexually Violent Offender Registration Act, the Jeanne Clery Act and the Family Educational Rights and Privacy Act of 1974, we provide a link to the US Department of Justice National Sex Offender public website. This act requires institutions of higher education to issue a statement advising the campus community where law enforcement information concerning registered sex offenders may be obtained. It also requires sex offenders already required to register in a State to provide notice of each institution of higher education in that State at which the person is employed, carries a vocation, or is a student. **Unlawful use of the information for purposes of intimidating or harassing another is prohibited and willful violation shall be punishable as a Class 1 misdemeanor.** To obtain information on registered sex offenders visit the Department of Justice's [National website for researching sex offenders](#).

Missing Student policy

We do not provide on campus housing as defined in 668.41(a) of Federal Regulations. Therefore, we have no missing student policy apart from established procedures regarding student withdrawal.

Fire Safety

We do not provide on campus housing as defined in 668.41(a) of Federal Regulations. Therefore, we have no fire safety policy apart from information provided upon enrollment regarding general campus safety.

Unauthorized use of Copyrighted Material

We prohibit the unauthorized downloading and distribution of copyrighted material. To prevent unauthorized activity, students and employees must read and sign a computer usage agreement outlining policy on computer usage. Further, we utilize a network content filter, a technology-based deterrent to prevent unauthorized access and usage. We also receive notifications from our internet service provider (ISP) when abuse is reported.

All students and employees are required to sign our institutional “computer usage policy” that outlines appropriate use of the internet and copyrighted material. Any student or employee found to violate this policy is immediately reported to the Executive Director, Assistant Director, or senior Coordinator present. All such reports must be reviewed thoroughly and disciplinary action taken as appropriate. Sanctions include appropriate action up to and including termination of status.

In addition to school sanctions, 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 may 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.

Legal Sources for Online Music and Videos

EDUCAUSE is an association of colleges and universities, which maintains a list of legal media sources: <http://www.educause.edu/resources/browse/legaldownloading/33381> Motion Picture Association of America (MPAA) provides a list of legal motion picture and video sources: <http://mpaa.org/contentprotection/get-movies-tv-shows> The Recording Industry Association of America (RIAA) provides a list of legal music sources: http://www.riaa.com/toolsforparents.php?content_selector=legal-music-services

On an annual basis, we will review and evaluate this policy for efficacy and effectiveness. As technology and access evolve, we will make changes as needed. It should be noted that appropriate licensing of and/or permission to use copyrighted material is considered acceptable use of such material and where appropriate, we will provide guidance on usage.

Student graduation and retention data

Each year, the institution compiles data to report to the Institutional Post-Secondary Education Data System (IPEDS) regarding student body diversity, faculty, textbooks, retention, and graduation. Where available, we also compile placement information. Anyone interested in this information may contact the Career Services Department or visit our consumer information website at http://www.aviation.edu/Your_Rights/default.aspx.

Vaccination Policy

We do not have an institutional vaccination policy; however, some programs and/or courses may require certain vaccinations. Please consult program coordinators and/or program directors for additional information.

Voter Registration

Register to vote in your state at this [website](#). The mail registration forms are also available from the Student Services Coordinator on campus as well as in the information/resource section of the campus library.

Conclusion

We hope this guide has been helpful. While by no means a comprehensive discussion of all financial aid policy and regulation, it does provide an overview. You are encouraged to contact the financial aid office with any questions. Although we support making use of as many electronic processing options as possible, our financial aid staff is always available to answer questions and help you through the aid process. Good luck with your studies and thank you for choosing our school.

Glossary

Term	Definition
Academic year	Minimum period of calendar time that varies from program to program; this is the period of time for which aid is awarded. If your program is longer than one academic year, you must apply for aid again
Aggregate limit	Federal Stafford Loan lifetime limit to how much you may borrow
Alternative Loan	Non-federal private funding you may wish to consider if you do not qualify for sufficient federal aid
Annual limit	Federal Stafford Loan annual limit to how much you may borrow
ARN	Alien Registration Number
Award Year	Calendar period from July 1 to June 30 from which aid is awarded; used by the Department of Education to help keep track of funding expenditures
COA	Cost of Attendance
Continuing counseling	A summary of your borrowing history with us to date
CPS	Central Processing System
Default	Failure to repay a student loan; results in ruined credit, seizure of tax refunds and could affect your ability to get a job
Dependent student	A student required by the Department of Education to provide parent information on the FAFSA
Disburse	We apply funds to your account
DOE	Department of Education
EFA	Estimated Financial Assistance
EFC	Expected Family Contribution
Entrance/exit counseling	An overview of the terms and conditions of borrowing, repayment options and managing money; required at the start and end of your program
FAFSA	Free Application for Federal Student Aid
FAO	Financial Aid Officer
FERPA	Family Educational Rights and Privacy Act
FFELP	Family Federal Education Loan Program
FSA	Federal Student Aid

FSEOG Grant	Federal Supplemental Educational Opportunity Grant Gift aid that you do not have to repay
Independent student	A student required by the Department of Education to provide his/her and spouse information on the FAFSA
Interim term	A 5 week module during which a clock hour student makes up hours failed or missed in a regular term; the student is not eligible for federal aid for this term
ISIR	Institutional Student Information Record
LEU	Pell lifetime eligibility used- students may only receive 600% over a lifetime
Loan	Aid that you must repay
MPN	Master Promissory Note
NSLDS	National Student Loan Data System
Ombudsman	The student loan ombudsman is an impartial party there to provide assistance if you have problems with your student loans
Overpayment	Grant funds disbursed directly to you for which you are no longer eligible and must repay
Payment period	Academic years are divided into two payment periods, half of the year each, for which we disburse funds
PLUS	Parent Loan for Undergraduate Student
R2T4 calculation	If you withdraw, we must calculate a return to Title IV funds; this calculation is used to determine how much federal funding you earned for the time you were enrolled and how much must be returned to the Federal Government
Refund calculation	If you withdraw, we must calculate how much tuition you owe and how much we will credit to your account
SAP	Satisfactory Academic Progress
SAR	Student Aid Report
Scholarship	Generally gift aid, awarded based on specific, varied criteria
Selective Service	Registration with the department of defense for possible call to serve in the military; all males must be registered or exempt from the requirement
Servicer	Contracted by the Department of Education, this company manages student repayment of federal loans
Title IV funding	Federal government funding specifically for post-secondary education
UEH	Unusual enrollment history- you must submit transcripts from your other schools and explain why you left those schools
USCIS	U.S. Citizenship and Immigration Services
Verification	A process whereby we must confirm that the information you reported on your FAFSA is accurate; you must submit additional information to support your application