

# CONSUMER INFORMATION YOUR RIGHT TO KNOW



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## NOTICE OF NON-DISCRIMINATION

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The Institution does not discriminate on the basis of race, color, national origin, gender, sex, age, or disability in any of its programs or activities. The Institution provides policies and procedures that are compliant with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, the Age Discrimination Act of 1975, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act of 1990. Any individual who believes that she or he has been discriminated against has the right to seek relief and to be free from retaliation by members of the learning community.

The following individual has been designated by the Institution to handle all inquiries regarding its non-discrimination policies:

**Corporate Director of Student Affairs** | 4455 South Blvd., Suite 250, Virginia Beach, VA 23452  
toll free (877) 604-2121 OR an individual may contact the Federal Department of Education, Office of Civil Rights (<https://wdcrocolp01.ed.gov/CFAPPS/OCR/contactus.cfm>).

## General Institutional Information

In order for any representative to discuss the student's account balance, grades, or any other information related to his or her attendance at Centura College, Tidewater Tech, or Aviation Institute of Maintenance, the student must first complete and have uploaded a FERPA release form. This form gives the representative permission to discuss the student's information with an outside party.

### Mission Statement

- We help adult students gain the skills and attitudes necessary for a meaningful entry-level career position.
- We strive to be responsive to the needs of our students, area businesses, industries, and government.
- We are committed to high academic standards in all of our curricular offerings.
- We are dedicated to providing the services that support our students' efforts to succeed.

### Instructional Facilities

**Aviation Institute of Maintenance, Casselberry, FL Campus** - Aviation Institute of Maintenance Orlando facility opened in June 2006. In October 2011, the school relocated to Casselberry, Florida. The school offers over 42,000 square feet of space. The classrooms and administrative spaces are approximately 24,000 square feet. The hangar area adds an additional 18,000 square feet designated for multiple uses including teaching of lab skills to the students. The designated space used for the HVAC program is approximately 4500 square feet that includes three classrooms that serve as labs for small projects and one large stand-alone lab approximately 14 X 20 that will allow for large projects such as of air compressors, air handlers, and running conduit for piping and electricity.

Also available to the students is a student lounge which offers comfortable relaxing for breaks between and after classes. The campus is conveniently located in Casselberry, Florida. Our campus is specifically used for educational purposes teaching Aviation Maintenance and other program offerings to students from all over the world. The classrooms and administrative spaces are air conditioned and well organized to facilitate an excellent training environment. The student to instructor ratio in the laboratory is 25 to 1.

**Aviation Institute of Maintenance, Chesapeake, VA Campus** - The Chesapeake, Virginia campus of Aviation Institute of Maintenance is housed in a modern facility of approximately 40,000 square feet. Among its many amenities, the building boasts separate labs for welding and composites; it has its own aircraft hangar with 40' doors and outside areas designated for aircraft tie downs and engine run ups. The shop area is filled with all the necessary aviation training aids required by the FAA for instruction in this course. A list of some of the school's equipment include a number of multi-engine and single engine aircraft, airframes, turbine and piston engines, parts, tools, specially designed training aids, and a helicopter. There are ten classrooms used for lecture, three separate fully equipped computer labs, Wi-Fi network and a large lounge for student enjoyment and relaxation. The school also has a modern Resource Center/Library equipped with the latest research technology including audio/ visual, microfiche, and a computer network with access to a numerous online libraries and research tools. The student to instructor ratio in the laboratory is 25 to 1.

**Aviation Institute of Maintenance, Duluth, GA Campus** - Aviation Institute of Maintenance is located in Duluth, Georgia and is housed in a modern facility of approximately 100,000 square feet on 16 acres. The facility boasts 30 large classrooms, a large library to support students' needs and three student break areas (inside and outside the building). There are also dedicated labs for avionics, advanced structures, welding and nondestructive testing programs. The hangar/lab area is approximately 61,000 square feet. Aircraft taxi space will be available on site as well as an indoor engine test cell for the testing of aircraft engines. There are 600 parking spaces for students and the county bus system has two stops on the property. The student to instructor ratio in the laboratory is 25 to 1, while in the classroom the student to instructor ratio is 30 to 1.

**Aviation Institute of Maintenance, Houston, TX Campus** - Aviation Institute of Maintenance - Houston is located at 7651 Airport Boulevard. The main building is 40,500 square feet and consists of large classrooms, a computer lab, resource center, conference room, student break area, a host of educational and administrative support personnel, as well as our own FAA test center. Restrooms are provided adjacent to the student break area in a spacious air-conditioned environment.

Our Airframe hangar contains more classrooms, an electrical lab, rest rooms, tool room with specialty equipment and aviation tools and a shop/lab area where students hone their general and airframe skills. Lighted parking is abundant for both day and night students. The student/ instructor ratio in the laboratory is 25 to 1.

**Aviation Institute of Maintenance, Indianapolis, IN Campus** - Aviation Institute of Maintenance is located near the Indianapolis International Airport. All classrooms are complete with essential audio-visual equipment and aircraft training aids. The school's library contains hundreds of volumes of technical reference material, manufacturer's publications, aircraft specifications, federal aviation regulations, and other specialized texts.

Our computer lab reinforces shop and classroom instruction by allowing our students to enhance their education at their own pace. The school was first to be put online as a FAA computer testing facility. On site computerized FAA testing is offered for the convenience of our students.

The school's facilities include a shop with sample landing gear, brakes, struts, and tires; complimented by custom design aircraft mock-ups, and training aids. Our shop houses single engine, twin engine, high wing, low wing, fabric covered, rotary wing and tri-gear configured aircraft.

A special area has been set aside in the facility for students to use for breaks, lunches, or just relaxing. Vending machines and microwaves are provided in this area for student use. The school is very proud of its 32,000 square feet training facility with training equipment, shops, laboratories, and the cleanliness of its facility. The student to instructor ratio in the laboratory is 25 to 1.

**Aviation Institute of Maintenance, Irving, TX Campus** - The Aviation Institute of Maintenance's Dallas campus is strategically located part way between Love Field airport (home of Southwest Airlines) and the Dallas Fort Worth airport in Irving, TX. The campus consists of two buildings with just over 47,000 square feet between them and over 600 parking spots. The closest bus stop is just two blocks away. Between the two buildings, there are 21 classrooms, an event room, computer lab, library, avionics lab, a spacious shop/hangar, two student break rooms, and administrative as well as educational offices.

The school classrooms are equipped to handle 25 students each and have the necessary furniture and equipment for training future Aircraft Maintenance Technicians. The administrative team includes a student support services department, which will help students in their adjustment to the program. The student to instructor ratio in the laboratory is 25 to 1.

**Aviation Institute of Maintenance, Kansas City, MO Campus** - Aviation Institute of Maintenance is located near the Kansas City Sports Complex, with easy freeway access, and plenty of parking. The school is housed in a facility that covers 30,500 square feet, and sits on a 3.7 acre site. There are six classrooms, with separate computer and electronics laboratories. There is a large student lounge with vending machines and microwaves, and a learning resource center hosting both hard copy and electronic offerings. All computers in the lab and learning resource center have internet access. The student to instructor ratio in the laboratory and classroom is 25 to 1.

The laboratory/shop is over 13,000 square feet of work area and includes all normal aviation shop utilities and equipment. Additionally, the site includes a large paved aircraft operating area where engines can be safely operated, and ramp service performed.

**Aviation Institute of Maintenance, Las Vegas, NV Campus-** The campus is convenient to shopping centers, nearby restaurants, and public libraries. The campus is specifically used for educational purposes and occupies 37,300 square feet, situated on nearly four acres of land with ample secured parking. The campus provides a modern and comfortable learning environment. The west end of the facility houses an administrative area that includes a large reception area, nine offices, a break room, and restrooms.

The east end contains classrooms, labs, the student break room, library/Learning Resource Center, and rest rooms. Classrooms are bright and cheerful with up-to-date furnishings. This area is also used for aircraft and engine operations associated with the aviation programs operating at this location. The Aviation Maintenance Programs have adequate classroom and shop facilities as required by the Federal Aviation Administration Regulation Part 147. The student to instructor ratio in the laboratory and classroom is 25 to 1.

**Aviation Institute of Maintenance, Manassas, VA Campus** - The Aviation Institute of Maintenance is approximately 33,879 square feet and consists of 18 administrative offices, instructors work room, employee break room, resource library, student break room, 12 classrooms and shop facilities. All classrooms are equipped with audio visual equipment to facilitate a better learning environment. General, Airframe, Powerplant, and Mixed Use/Aircraft Storage areas are sections that make up the shop facilities which is about 12,455 square feet. There is additional gated and fenced outdoor space for equipment storage and run-up adjacent to the building.

The school has maximum capacity of 150 students per session. This facility provides adequate classroom and shop facilities as required by the Federal Aviation Administration Regulation Part 147. The school is located near established businesses and is easily accessible via Interstate 66.

**Aviation Institute of Maintenance, Oakland, CA Campus** - Aviation Institute of Maintenance - Oakland campus consists of three buildings, the administration and classroom space combine to offer approximately 10,313 square feet, while the hangar and shop area adds an additional 20,914 square feet of training space. Also, 8,796 square feet of aircraft ramp space is used for aircraft tie down and school projects. The students are afforded two comfortable student lounges.

The campus is conveniently located at the Metropolitan Oakland International Airport within the San Francisco Bay area. Our campus is specifically used for educational purposes teaching Aviation Maintenance to students from all over the world. The classrooms and administrative spaces are air conditioned and well organized to facilitate an excellent training environment. The maximum number of student/teacher ratio as per the FAA in shop/lab is 25:1. There is no maximum requirement for classroom instruction.

**Aviation Institute of Maintenance, Philadelphia, PA Campus** - Aviation Institute of Maintenance is located in the city of Philadelphia, located at the Northeast Philadelphia Airport, (PNE). Classrooms are bright and cheerful with up-to-date furnishings. The campus provides a modern and comfortable learning environment. Classroom and lab facilities vary in size depending on the course being offered and the number of students.

The school is housed in a total of 24,600 square feet in two buildings with outside areas designated for aircraft tie downs and engine run ups. There are seven classrooms used for lecture, an airframe lab and a powerplant lab, and a hangar for hands-on projects. The labs and hangar are equipped with all the necessary aviation training aids required by the FAA for instruction in this course. School equipment includes aircraft, airframes, turbines and piston engines, parts, tools, and many training aids. The student to instructor ratio in the laboratory is 25 to 1.

**Centura College, Columbia, SC Campus** - Centura College's conveniently located campus is specifically used for educational purposes. The building is air-conditioned, carpeted where appropriate, and lighted by a fluorescent lighting system. The Columbia campus is nearly 35,000 square feet and houses classrooms, laboratories, administrative offices, student lounge, and restrooms, all arranged for easy use and access by students and faculty.

The school is convenient to shopping and nearby restaurants. Classrooms are bright and cheerful with up-to-date furnishings. The campus is carefully designed to provide a modern and comfortable learning environment. The maximum number of students in a lecture class is 35 while the maximum in a lab class is 25.

Specialized equipment and laboratory supplies are provided for the use of students in their program of study. Sufficient equipment is available to accommodate the largest normal class size. Medical assistant program students have full use of equipment representative of that found in many hospitals or doctors' offices. In addition, students are taught on IBM-compatible computers, with peripherals, using popular software programs found in the modern business office. Students may have access to much of this equipment for personal improvement and class assignments after normal class hours.

The school is centrally located to residents of outlying cities and towns in the Columbia area. Parking is conveniently located adjacent to the building. The building meets all fire, safety and sanitation standards required by Midland County.

**Centura College, Chesapeake, VA Campus** – The Chesapeake branch has occupied their current buildings since January 1994. The school has over 27,000 square feet of space between two buildings. This facility has seven lecture classrooms, nine computer labs (one computer per student), three information technology labs, two medical labs simulating a clinical environment, three massage therapy labs, a massage clinic with five individual therapy rooms, a mock courtroom, a Learning Resource Center, a Veterans' Center, and furnished faculty and student lounges. The facility also has in place a medical laboratory where live sticks are currently being performed as a part of the AOS Medical Assisting curriculum. The school has the necessary materials for training in the Phlebotomy Technician program.

All computer classrooms have internet access. All buildings are air-conditioned, carpeted where appropriate, and lighted by modular fluorescent lighting systems. The maximum number of students in a lecture class is 35, while the maximum in a lab class is 25. Specialized equipment and supplies are provided for the use of students.

The property includes administrative and staff offices that provide work space for administrators, admissions representatives, a bursar, a registrar, and financial aid officers. Office space is also provided for career services, student services, and program coordinators. Both buildings are accessible to those with physical handicaps through the use of ramps. There are numerous parking spaces designated as handicapped parking in two separate parking lots.

**Centura College, Newport News, VA Campus** - The Newport News branch has been in their present location since August 1991. The school has over 32,000 square feet of space divided on two floors and an annex. The bottom floor has six computer labs (one computer per student), eight classrooms, an elevator, a vending area, and a student lounge. The top floor includes six computer labs (one computer per student), four classrooms, two medical labs simulating a doctor's office, two massage therapy labs, an elevator, and the library. All buildings are air-conditioned, carpeted where appropriate, and lighted by modular fluorescent lighting systems. The area is accessible to those with physical handicaps through the use of ramps or elevators. The annex houses the administrative offices. The maximum number of students in a lecture class is thirty-five, while the maximum in a lab class is 25. Specialized equipment and supplies are provided for the use of students.

**Centura College, Norfolk, VA Campus** - The Norfolk branch has been at their present site since 1998. The school has over 24,000 square feet of space on one floor. There are 22 classrooms, nine computer labs (one computer per student), three fully equipped medical labs, two nursing labs (both simulating a six bed hospital ward), six dental classrooms/labs with twelve work stations, x-ray rooms, darkroom and a newly renovated library with audio visual station. Also, in the school are student and faculty lounges, career services, coordinators and student advisor offices. The administrative offices are located in the front of the building. All buildings are air-conditioned, carpeted where appropriate, and lighted by modular fluorescent lighting systems. The area is accessible to those with physical handicaps through the use of ramps or elevators. The maximum number of students in a lecture class is 35, while the maximum in a lab class is 25. Specialized equipment and supplies are provided for the use of students.

**Centura College, North Chesterfield, VA Campus** - Centura College is located at 7914 Midlothian Turnpike in North Chesterfield. The campus includes two buildings with approximately 33,000 square feet of space and is carefully designed to provide an environment that is conducive to learning. The buildings are air-conditioned, carpeted where appropriate, and handicap accessible. Classrooms are bright and cheerful with modern furnishings. Specialized equipment and appropriate supplies are provided for students' use. Classrooms include medical labs that simulate a medical facility, nursing labs that simulate a hospital setting, dental labs that simulate dental offices, BMR and HVAC labs that house electrical and refrigeration trainers that can simulate real-life scenarios, and computer labs. The maximum number of students that can occupy a lecture class is 20, while the maximum number of students that can occupy a lab class is 15.

Computer labs have up-to-date computers with Internet access. Students may have access to this equipment for class assignments after normal class hours. There are administrative offices, faculty lounges, restroom facilities, and a student lounge. The Learning Resource Center houses the library, which is complete with computers to access LIRN, and a Career Zone where students can create and refine their resumes. Conference rooms, career services and student services areas and offices, and coordinators' offices are all arranged for easy access and use by students, staff, and faculty. The school is located on the Greater Richmond Transit Company, or GRTC, bus line and is conveniently located near shopping centers, restaurants and public libraries. Parking is conveniently located on campus. The campus design provides a modern and comfortable learning environment with a wide variety of equipment that encourages the learning process.

The schools are located near major bus lines and are convenient to shopping centers, restaurants, and public libraries. Classrooms are bright and cheerful with up-to-date furnishings. Each campus is carefully designed to provide a modern and comfortable learning environment with a wide variety of equipment is used such as IBM compatible computer systems, transcription equipment, medical equipment found in dentists' offices and hospitals, oscilloscopes, signal generators, logic demonstrators and electronic circuit training devices.

**Centura College, Virginia Beach, VA Campus** - The Virginia Beach main campus has occupied their building since August 1991. The school has over 24,000 square feet of space divided on two floors. The administrative offices are located on the first floor along with four lecture rooms, nine computer labs (one computer per student), and a library. The second floor has educational staff offices, ten lecture rooms, one medical lab, two massage therapy labs, four electronic labs (one workstation per two students), and eight networking labs (one computer per student). Also, in the school is a staff lounge, a faculty lounge, a student lounge, and a book room. All buildings are air-conditioned, carpeted where appropriate, and lighted by modular fluorescent lighting systems. The area is accessible to those with physical handicaps through the use of ramps or elevators. The maximum number of students in a lecture class is 35, while the maximum in a lab class is 25. Specialized equipment and supplies are provided for the use of students.

**Tidewater Tech, Norfolk, VA Campus** - The building is approximately 28,000 square feet and houses the administrative offices, program shops/labs, instructional classrooms, media center/library, student lounge, staff/faculty lounge, and restrooms. The unique arrangement of lab shops, classrooms, media center, administrative offices and new training equipment will provide everyone the opportunity to interact more efficiently and safely. All areas are arranged for easy use and conform to ADA accessibility standards and guidelines. Classrooms vary in size, are bright, cheery and are designed to provide a comfortable learning environment. The shops/labs are equipped with the newest equipment and trainers. The school is centrally located to residents of outlining cities, interstate-accessible, located on a main bus route, and has ample parking spaces for students and staff. The school is convenient to shopping and nearby restaurants.

### Institutional and Program Accreditation, Approval and Licensure

Here is a combined list of all memberships and approvals held by Centura College/Aviation Institute of Maintenance/Tidewater Tech. Not all schools are approved for all organizations. If needed, contact your Campus Executive Director for more information.

- Accrediting Commission of Career Schools and Colleges (ACCSC)
- Air Conditioning Contractors of America (ACCA)
- Aircraft Electronics Association (AEA)
- American Massage Therapy Association
- Association for Bodywork and Massage (ABMP)
- Atlanta American Welding Society
- Atlanta Regional Commission Workforce Development Division approved training service provider
- Aviation Council of Pennsylvania
- Aviation Technician Education Council (ATEC)
- Better Business Bureau
- Bureau for Private Postsecondary Education
- Capital Region Workforce Partnership
- Career Source Central Florida
- Commission for Independent Education, Florida Department of Education
- Commonwealth of Pennsylvania, Department of Labor and Industry, Office of Vocational Rehabilitation
- Council on Occupational Education (COE)
- ESCO Institute
- Federal Aviation Administration certified to operate an Aviation Maintenance Technician School under FAA Regulations Part 147
- Florida Association of Postsecondary Schools and Colleges
- Florida Board of Nursing
- Florida Department of Rehabilitative Services
- Georgia Division of Rehabilitative Services eligible institution for Vocational Rehabilitation training
- Georgia Private Schools Association
- Greater Kansas City Chamber of Commerce
- Indiana Department of Workforce Development
- Midlands Workforce Development Board (WIA)
- Military Tuition Assistance
- Missouri Coordinating Board for Higher Education- authorized to operate
- Missouri Department of Economic Development Division of Workforce Development
- Mobile Air Conditioning Society (MACS)
- National Association for Health Professionals
- National Automotive Technician Education Foundation (NATEF)

- National Center for Aircraft Technician Training (NCATT)
- Northrop Rice Foundation
- Opportunity Inc. of Hampton Roads (OI)
- Peninsula Council for Workforce Development (PCWD)
- Pennsylvania Department of Education, State Board of Private Licensed Schools
- Pennsylvania Higher Education Assistance Agency (PHEAA)
- Professional Aviation Maintenance Association (PAMA)
- Raytown Chamber of Commerce
- South Carolina Commission on Higher Education (SCCHE)
- State Approving Agency for Veterans Education and Training (Florida, Georgia, Indiana, Missouri, Pennsylvania, South Carolina, Texas, Virginia)
- State Council of Higher Education for Virginia (SCHEV)
- State of Missouri, Department of Elementary and Secondary Education Division of Vocational Rehabilitation
- State of Texas, Department of Elementary and Secondary Education Division of Vocational Rehabilitation
- Student and Exchange Visitor Information System (SEVIS)
- Student Exchange and Visitor Program (SEVP)
- U.S. Department of Education (USDOE)
- Virginia Board of Nursing
- Virginia Department of Rehabilitative Services
- Women in Aviation International Association

## Academic Programs

### Educational Programs

Programs approved by Centura College (not all programs are taught at all campuses)

- Bachelor of Science Degree in Business with a Concentration in Accounting
- Bachelor of Science Degree in Business with a Concentration in Allied Health Management
- Bachelor of Science Degree in Business with a Concentration in Hospitality
- Bachelor of Science Degree in Business with a Concentration in Human Resources
- Bachelor of Science Degree in Business with a Concentration in Management
- Bachelor of Science Degree in Business with a Concentration in Marketing
- Associate of Applied Science Degree in Aviation Maintenance Management
- Associate of Applied Science Degree in Business-Concentration in Accounting Administration
- Associate of Applied Science Degree in Business-Concentration in Management
- Associate of Applied Science Degree in Business-Concentration in Web Development
- Associate of Applied Science Degree in Paralegal Law
- Associate of Occupational Science Degree in Information Technology Specialist
- Associate of Occupational Science Degree in Massage Therapy
- Associate of Occupational Science Degree in Medical Assisting-Concentration in Clinical Support
- Associate of Occupational Science Degree in Medical Assisting-Concentration in Management
- Building Maintenance and Repair Certificate
- Building Maintenance and Repair Diploma
- CDL Class A Truck Driving Certificate
- Dental Assistant Diploma
- Health Information Technology Diploma
- Heating, Ventilation, and Air Conditioning Diploma
- Heating, Ventilation, and Air Conditioning Certificate
- Massage Therapy Diploma
- Medical Assistant Certificate

- Medical Assistant Diploma
- Nurse Aide Certificate
- Phlebotomy Technician Certificate
- Practical Nursing Diploma

#### Programs Approved by Aviation Institute of Maintenance (not all programs are taught at all campuses)

- Aircraft Dispatcher Certificate
- Aviation Maintenance Technician Certificate
- Aviation Maintenance Technician – Helicopter Certificate (ASK MARY U)
- Avionics Technician Certificate
- Aviation Maintenance Technical Engineer Diploma
- Combination Welding Certificate
- Heating, Ventilation, and Air Conditioning

#### Programs offered by Tidewater Tech

- Auto Technician Diploma
- Building Maintenance and Repair Diploma
- Combination Welding Diploma
- Heating, Ventilation and Air Conditioning Diploma

#### Faculty

**Instructors** - Taking the idea of length of service into consideration, we have 3 different categories of faculty.

1. Part Time Instructor will be defined as “An individual hired primarily as an instructor who is scheduled for less than less than 24 hours per week (48 hours per pay period), for more than two mods (20% of available mods) in a calendar year”.
2. Associate Instructor will be defined as, “An individual hired primarily as an instructor who will be scheduled between 24 to 40 hours per week (48 to 80 hours per pay period)”. It takes three years of consecutive employment to be able to advance to Instructor status.
3. Instructor will be defined as “a faculty member who has been scheduled for a minimum of 35 hours per week (70 hours per pay period) for a minimum of 80% of each of three consecutive calendar years”. This means the person could have been scheduled for less than full time for a maximum of 2 mods per calendar year and still earned/retained their Instructor status.

#### Textbook Information

A student can access a list of all textbooks for all courses at:

- [http://www.aviationmaintenance.edu/Your\\_Rights/Shared\\_Documents/2016\\_Booklist.pdf](http://www.aviationmaintenance.edu/Your_Rights/Shared_Documents/2016_Booklist.pdf)
- [http://centuracollege.edu/Your\\_Rights/Shared\\_Documents/2016\\_Booklist.pdf](http://centuracollege.edu/Your_Rights/Shared_Documents/2016_Booklist.pdf)
- [http://www.tidewatertechtrades.edu/Your\\_Rights/Shared\\_Documents/2016\\_Booklist.pdf](http://www.tidewatertechtrades.edu/Your_Rights/Shared_Documents/2016_Booklist.pdf)

Students can access their course schedule and required textbooks on their student portal account. For specific information about the number of students enrolled in each course or class; or the maximum student enrollment for each course or class, the student may visit the campus Registrar for more details.

#### Other Definitions:

- Calendar year – 12 consecutive months commencing on the employee’s anniversary (hire) date, which will continue for each subsequent anniversary when counting successive calendar years

- Loss of Faculty Status – An employee will be evaluated on their anniversary date and if they have failed to continue to meet the requirements for either “Associate Instructor” or “Instructor” they will be “reduced in status” to the faculty definition that they did meet for the prior calendar year.
- “Reduced in Status” – Would occur when an employee fails to meet the required definition of the status they hold for the calendar year just ended

## Transfer of Credit Policies and Articulation Agreements

### Advanced Academic Standing and Transfer of Credit

Any student that has earned credit at another college may submit their transcript for evaluation, in order to determine if credits previously earned are applicable to the current program requirements, prior to starting school. Students approved by the VA must submit their transcripts for evaluation purposes, in order to continue eligibility with the VA. The potential student must obtain an Application for Transfer Credit from an Admissions Representative. The form must be completed and returned to the Admissions Representative for submission to the school’s Registrar. A request for transfer of credit must occur by the first week of attendance. This will allow time for requested transcripts to be received at the school. The student must also provide a copy of the catalog description from the school where credit was earned for each course considered for transfer. All transcripts and catalog course descriptions must be received within the first five weeks of attendance.

Transfer credit may be granted if the course:

- Was completed with a grade of C or better at an accredited college provided that the course requirements are equal or superior to the requirements of a similar course offered by the school
- Meets the required credit hours for the course offered by the school
- Was not used to satisfy high school diploma requirements\*\*
- Did not appear on the student’s high school transcript\*\*
- Is not a remedial course
- Was not taken to satisfy a freshman admissions requirement

The school reserves the right to accept or reject credits earned at other institutions of higher learning.

### Transfer of Credits within Centura College/Aviation Institute of Maintenance/Tidewater Tech Programs

A student transferring from one program of study into another program of study within the school may request that earned credits be considered for transfer by completing an Application for Transfer Credit. Credits will only be considered for transfer if the course in the program the student is exiting has a clock hour value equal to or greater than a similar course in the program the student is entering. A student is allowed to transfer within the school between programs one time.

### Transfer of International Credits

Transcripts from schools outside the United States and its territories must be evaluated by an independent evaluation service endorsed by the National Association of Credential Services, Inc. (NACES). The student is responsible for any fees associated with a NACES transcript evaluation.

### Transfer of Credits to Other Institutions

The determination of transferability of credits from Centura College/Aviation Institute of Maintenance/Tidewater Tech to another educational institution is made at the discretion of the receiving institution.

### Credit Hour Conversion (Centura College/Tidewater Tech)

Colleges and universities typically operate on a semester system, thus awarding semester credit. The school awards either quarter or semester credits. To convert quarter credits to semester credits, multiply quarter credits by two-thirds. Conversely, to convert semester credits to quarter credits, multiply the semester credits by 1.5. For

example, a student who has earned twenty (20) semester credits would earn thirty (30) quarter credits at Centura College/Tidewater Tech. No more than 75% of a program may be satisfied by transfer credits (70% for campuses in Virginia).

#### Credit Hour Conversion (Aviation Institute of Maintenance)

Colleges and universities typically operate on a semester system, thus awarding semester credit. Aviation Institute of Maintenance awards quarter credit. To convert quarter credits to semester credits, multiply quarter credits by two thirds. Conversely, to convert semester credits to quarter credits, multiply the semester credits by 1.5. For example, a student who has earned twenty (20) semester credits would earn thirty (30) quarter credits at Aviation Institute of Maintenance. No more than 75% of a program may be satisfied by transfer credits (70% for campuses in Virginia).

#### Student Notification

Once a decision has been made regarding the transfer of credits, the student must be notified in writing via a completed Results of Transcript Evaluation form and must receive academic advising that addresses the results of the transcript evaluation and the implications. The student must sign the appropriate section of the Result of Transcript Evaluation form acknowledging that academic advising was received. All documentation must be included in the student's file.

#### Fees

Transfer of credits does not necessarily reduce tuition costs. A \$100.00 transfer credit fee is charged at the time of the transfer. The institution may award a military scholarship to all active duty and veteran students to cover the cost of the transfer of credit fee.

#### Consortium Agreement

A consortium agreement is a written agreement between two or more eligible institutions, enabling students to take course work at different institutions under a single enrollment, for the purpose of completing a degree or certificate program. Under this agreement, student may take courses at a "host institution" and have those courses count toward the degree or certificate awarded at the "home institution". The student's home institution will grant the student's degree or certificate and will also process, award, and disburse financial aid for all the student's classes. The host institution will provide the instruction, assessment of learning and the achievement of a course grade of these courses, and will deliver those course learning outcome results to the home institution at the end of the course.

Centura College/Aviation Institute of Maintenance/Tidewater Tech maintains a standing consortium agreement with its affiliate Centura College main campus in Virginia Beach, Virginia. A Centura College/Aviation Institute of Maintenance/Tidewater Tech student may receive instruction within a course(s) offered at Centura College, Virginia Beach Main Campus as the host institution while being enrolled at the home institution, and after successful completion, that course(s) will transfer for credit for the same course at the home institution. The home institution retains responsibility for the quality of the student's course of study and for meeting successful outcomes of the programs.

In order for a student to employ the consortium agreement, the Program Coordinator, Director of Education or Campus Executive Director at the home institution must contact the Director of Training at the host institution to verify that the course is being offered within the desired term, and these school officials must work together to agree upon the student's schedule for instruction. The Bursar's Office at the host institution agrees to invoice the Bursar's Office at the home institution for the cost of applicable tuition, books and/or fees for any student enrolled in a course under this agreement; in turn, the home institution agrees to pay the invoice amount to the host institution under the terms of that invoice. The Bursar and Financial Aid Offices at the home institution will

work with the student to process all student billing, payments and financial aid administration for courses taken at the host institution.

### Refund Policy, Requirements for Withdrawal and for the Return of Title IV, HEA Financial Aid

You must submit notification in writing to the registrar or campus director, to officially withdraw. 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 the institution is considered an unofficial withdrawal. The institution considers that any student who begins attending and fails to register for the next scheduled term without notification has unofficially withdrawn. If we are 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 will be considered to have withdrawn at the midpoint of the term in which s/he began attendance. Calculation of Title IV earned will be based upon that date.

If we are 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. Your eligibility for Title IV aid must first be revised 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.

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

When you withdraw during your payment period or period of enrollment (your Financial Aid Officer can define these for you and tell you which applies), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent 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 or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, 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, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you do not incur additional debt. Your school may automatically use 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). The school needs 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 the school 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 were 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 will not receive any FFEL or 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 didn't keep this amount of your Title IV program funds. Return of unearned aid is allocated 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, a refund will be made to you and/or other agencies sponsoring you. Amounts refunded to each program shall not exceed the award from the program.

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 the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called 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 make arrangements with your school or the Department of Education to return the unearned grant funds.

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. A tuition refund (separate from a Title IV refund) is calculated 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; 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 do not already know what our refund policy is, you can ask us for a copy. The policy is stated 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 institution.

If you have questions about your Title IV program funds, you can 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 <https://studentaid.ed.gov/sa/>.

## Facilities and Services Available to Students with Disabilities

Each institution must make available to prospective and enrolled students information about facilities and services available to student with disabilities, including students with intellectual disabilities.

The College's Department of Student Affairs, Office of Disability Services (ODS) provides for the protection of student Civil Rights as per 34 CFR 104. Policies and procedures affirm the protocols set forth by the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, amended 1974. Prospective and newly enrolled students received a campus tour and, specifically, a brochure detailing the College's ODS as well as its services, policies, processes, procedures, and access to on campus advising via the Section 504 Campus Liaison.

The campus facilities meet the requirements of ADA with specific physical modifications, upgrades, and accommodations being offered per the need of the individual student. The College does not offer dormitory residences.

During initial Orientation, the newly enrolled student is advised again of ODS and is provided an opportunity to receive the same ODS brochure.

The College catalog reflects the procedures for access to services, grievance/complaint, as well as appeal specific to a matter related to Section 504. This information can be found in each catalog and is updated accordingly.

The College website also reflects the procedures for access to services, grievance/complaint, as well as appeal specific to a matter related to Section 504. This information can be found on the main page of the campuses website, and provides links to ODS.

The College Student Portal provides access to links into the website as well as provides a means to download ODS forms specific to request for Section 504 specific services, grievance/complaint, and appeal.

At the campus level, the Campus Section 504 Liaison is available to meet with any/all prospective and enrolled students, providing them with support and guidance.

The Corporate Section 504 Coordinator ensures that established ODS policies, procedures, and processes are consistent with the Federal OCR regulation and that fair and equitable access is provided to all students who voluntarily disclose a disability.

## Code of Conduct

### Student Rights under the Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) of 1974 establishes the privacy rights of students (and parents if the student is a dependent as defined by the IRS) 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. No exclusion is made 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, or deceased persons. Directory Information: Directory information (name, address and enrollment status) is excluded under FERPA and may be released without consent. A student may request that the school not disclose directory information by submitting a written request.

One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. 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. 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.

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.

The school notifies students each year, via the student “Right to Know” website, of their rights under <https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>, and how to request access to educational records for review.

## Unauthorized Use of Copyright 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: <https://www.educause.edu/focus-areas-and-initiatives/policy-and-security/educause-policy/issues-and-positions/intellectual-property/legal-sources-onli>
- 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: <https://www.riaa.com/resources-learning/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.

## Health and Safety

### Drug and Alcohol Abuse Prevention Program

#### Resources and Response

In keeping with the College's goal to prevent drugs and alcohol from impacting student outcomes, Student Affairs staff members at the College maintain up-to-date contact information for applicable community resources. Students who request assistance with a drug or alcohol-related matter are referred to community agencies where they can receive assistance from trained and licensed professionals. In addition to providing this service, the College actively promotes awareness of drug and alcohol concerns by hosting annual guest speakers and by conducting targeted student affairs programming.

Penalties for Drug Convictions in regards to eligibility for Financial Aid (page 31)

Student Conduct and Personal Appearance policy (covering alcohol and drugs currently in the school catalog)

Students attending the school may not possess, sell, use, come to school under the influence of, give away, or otherwise distribute illegal drugs or any alcoholic beverages on the school premises or during any school sponsored event.

Federal drug trafficking penalties from the Department of Justice Drug Enforcement Administration

<https://www.dea.gov/druginfo/ftp3.shtml>

#### Student Disciplinary Action

The school has established clear guidelines for addressing Student Code of Conduct violations. Such violations fall into four Levels, each having ranges of possible discipline based on first, second, or progressive offenses. The school has an established General Conduct Violation Grievance and Investigation Process, which offers students an unbiased, defined protocol for addressing any conduct matter. Students should review the policy and be familiar with the process. A full copy of the policies and procedures are available upon request.

The Campus Executive Director is responsible for maintaining good order on the campus and for administering the school's established conduct related policy and procedures. Should a complaint be received from a student against another student using the Student Complaint Form or should a violation of the Student Code of Conduct occur as observed by school officials, a student will be informed of the violation and the range of discipline in conference with the Campus Executive Director or director-level designee and in writing through receipt of a Record of Student Advising Form. Documentation of the violation and subsequent discipline will be noted in the student's official school record.

For all Level I violations, and many Level II violations, or those violations of a progressive (third occurrence) nature, the school will conduct a Formal Investigation to ensure fairness and to determine if further action, up to and including suspension and/or permanent dismissal is warranted.

### Conduct Related Grievance Process

The student has the right to participate in the Formal Investigation, and if appropriate, request an appeal. Note: the school provides appeal on matters of adherence to policy and procedures, and not as an additional forum for dispute of the conduct violation or administered discipline.

Unless explicitly stated otherwise, a student who is expelled as a result of a Student Code of Conduct violation may apply for re-entry. Applications for re-entry will be considered on an individual basis with the Campus Executive Director, or designee, making a final determination. The Campus Executive Director ensures that no retaliatory action will occur based on a student complaint or a student's pursuit of remedy under the Conduct Grievance Process. All files pertaining to a student's complaint will be maintained by the school for five (5) years.

### General Grievance Process

A general grievance procedure is an essential part of an effective educational system. At the school, every safeguard is taken to protect this right of the student. The school provides a progressive and defined grievance process that begins with a student making a formal complaint and allows for levels of consideration for all non-conduct related matters. A student complaint may be submitted in writing to the Campus Executive Director in a timely manner in order to facilitate a fair response.

The Campus Executive Director ensures that no retaliatory action be allowed against any student who has lodged a complaint. All files pertaining to a student's complaint will be maintained by the school for five (5) years.

For complaints pertaining to academic matters (grades, tests, academic protocols), the student should:

1. Contact the instructor(s) privately, either orally or in writing to rectify the complaint;
2. If the outcome is not satisfactorily resolved within three (3) business days of this contact, the student should contact the Lead Instructor, Program Coordinator, or Director of Education (as defined by the campus);
3. If this outcome is not satisfactorily resolved within five (5) business days of this contact, then the student should contact the Campus Executive Director to detail the complaint on a Student Complaint form, noting academic concern.

For complaints pertaining to administrative matters (FA, scheduling, supplies), the student should: Contact the Campus Executive Director by either making an appointment with the Campus Executive Director or submitting the complaint in writing on the Student Complaint form, noting reason for administrative complaint. The Campus Executive Director will meet with each party involved separately to seek a fair and unbiased resolution to the student complaint.

Should the academic or administrative complaint not be satisfactorily resolved within fifteen (15) business days, and after the established process at the campus level has been followed, a student may submit their complaint to the Regional Director. Contact of the Regional Director should be made by sending the complaint in writing to: Centura College Corporate, Attention: Regional Director, 4455 South Boulevard, Suite 250, Virginia Beach, VA 23452.

## Financial Aid Information

### Contact information for assistance in obtaining institutional or financial aid information

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.

### Financial Aid Code of Conduct

- Staff members in the Office of Financial Aid 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 ([http://www.nasfaa.org/Statement of Ethical Principles](http://www.nasfaa.org/Statement_of_Ethical_Principles)).
- 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, 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). Reasonable expenses must be reported 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 mission statement (page 3).
- Financial Aid employees **MUST**:
  - BE ETHICAL and conduct themselves with INTEGRITY
  - AVOID any conflicts of interest and comply with this Code of Conduct
  - PROVIDE all students with accurate and complete information
  - KEEP student information confidential and comply with FERPA as discussed in the policies and procedures and school catalog
  - COMPLY with all applicable Federal, State and Accreditation regulations and school policies and procedures
- Financial Aid employees **MUST NOT**:
  - ASK a prospective, enrolled or former student for his/her student aid ID
  - MAKE STATEMENTS that contradict the catalog or enrollment agreement
  - DISCUSS financial aid information with anyone except the student unless s/he provided a FERPA release
  - COMPLETE OR SIGN any document on behalf of any prospective, enrolled or former student, including:
    - Initialing any document on behalf of a student
    - Using white-out or erasing any information on a document
    - Modifying or altering information provided by a student
  - PROVIDE inaccurate information, about:
    - Availability of financial aid and the terms (accept/reject/repay etc.)
    - Availability of scholarships and how they are applied
    - Whether or not a given charge is the customary charge normally applied
    - Program costs and applicable refund policies
    - Responsibility to repay loans and interest rates

- Amount of financial aid
- Eligibility criteria
- Our programs, facilities, student services and jobs
- Our graduation and placement rates
- Transfer credit to or from other schools
- Credentials or licensing a student may obtain
- Potential income upon graduation
- PAY the application fee of any student or LOAN or GIVE money to any student
- DISCUSS any credit information with a student
- DISCUSS their own personal financial situation or matters unrelated to financial aid
- DEFAULT on their own Federal student loans or repayment agreement for any grant overpayment

This institution strives diligently to deliver conscientious customer service to every student, in keeping with the standards of the above code.

### Cost of Attendance

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
<b>Total 30-wk budget:</b>	<b>21,384</b>	<b>25,866</b>

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. 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.

### 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 types of 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, <https://studentaid.ed.gov/sa/> 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:

#### Grant Aid

Grant aid is funding that is given, in other words, you do not have to repay this aid when you finish school. We participate in the Federal Pell and Federal Supplemental Opportunity Grant (FSEOG) programs.

#### 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.

#### 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.

#### Loans

Loans are funds that you borrow and must repay according to the terms of the loan. This is true even if you do not complete your program or do not find a job. We participate in the William D. Ford Direct Loan programs, which includes subsidized, unsubsidized and parent loan funding. Students may find that they still need funding. We encourage you to explore all scholarship and Title IV sources before you consider applying for private alternative loan funding. For more on alternative loans, see that section in this guide.

#### 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.

### 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 campus is 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**- Our Indiana campus is not currently approved to participate in state grant funding programs.
- **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 1 of the award year and May 1 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 campus is 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 <https://www.fastweb.com/>, <https://www.studentscholarshipsearch.com/>, and <https://bigfuture.collegeboard.org/scholarship-search>. International students may also want to check <https://www.internationalscholarships.com/>. 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.
- **Scholarship Match**- This program offers scholarship recipients a way to increase the amount of outside

scholarships through a match from the school. You may not apply for this program in conjunction with the Ambassador scholarship. The school will match private scholarship funding dollar for dollar up to 10% of the total cost of tuition, books and fees charged for your total program. For instance, if you enroll in a \$20,000 program and are awarded a \$2000 scholarship by the Moose Lodge, we will reduce your charges by an additional \$2000 (10% of total costs = \$2000). If your scholarship is for more than 10%, we will reduce charges up to 10%. Example: same \$20,000 program, you get a Moose scholarship for \$2000 and a Google scholarship for another \$1000. You would have a total of \$3000 in scholarships applied and a reduction in tuition of \$2000. We will not apply the scholarship match in excess of 10% charges or of your program costs less all other anticipated funding. If you have funding that covers your \$20,000 program costs, we would not, in that case apply a match.

- You must be accepted for admission and provide all requested documentation of scholarship eligibility. You must then complete a scholarship match application and submit the application, along with the scholarship documentation, to the financial aid office. To remain eligible for the match, you must maintain SAP, remain current on any in-school payments to the school or an outside lender, maintain good attendance and demonstrate good citizenship as evidenced by no infractions of the student code of conduct for which you are found guilty. Further, you must demonstrate and maintain a positive image, serving as a role model of behavior expected of a future professional in your chosen industry.

### 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

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. We strongly urge that you thoroughly explore all federal sources, scholarships, etc. before taking on additional loan debt.

Veteran's Education Benefits 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 (you 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.

**Veteran's Debt Free Program** is similar to the Yellow Ribbon Program and 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.

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 <http://benefits.va.gov/gibill/> for detailed information and to apply for benefits online.

**Rehabilitation, Workforce, Tuition Assistance** 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. If you failed to register, but have served in the military, a DD214 is sufficient to document your eligibility for aid. Submit a copy to the FAO.

## 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](http://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		
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

### Subsidized Usage Limit (150% Rule)

Effective July 1, 2013 first-time student borrowers (no outstanding federal student loans as of this date) are subject to additional restrictions on subsidized student loan borrowing. Students are allowed a maximum time to receive subsidized funds not to exceed 150% of the length of the program in which enrolled. For example, you cannot receive subsidized loans for a one-year program for longer than 1½ years. The calculation includes loans you received at any other school before coming to us. If you trigger the limit, you can still borrow, but you have to borrow unsubsidized loans. You will lose eligibility for interest subsidy as long as you remain enrolled and have remaining eligibility of zero because you have triggered the 150% limit. Any interest accrued at and after that point on your subsidized loans will be your responsibility to repay. The federal government will not pay it.

### Unusual Enrollment History

Students who attend many schools apply for aid and drop out, are a concern to the federal government. Some applicants are flagged for such Unusual Enrollment History (UEH) and may have to provide academic transcripts from prior schools and possibly explain why they did not earn any academic credit at those schools. If your application is flagged, be prepared to obtain transcripts and to provide an explanation for why you did not earn credit. You will not be eligible for aid until you resolve this concern.

### 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 (go here for details on how to complete the

application- <https://studentaid.ed.gov/fafsa>). 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 (<https://fafsa.ed.gov/>). You (and a parent if dependent- see this chart for more information on who is considered a parent- <https://studentaid.ed.gov/sites/default/files/who-is-my-parent.png>) will need to request an FSA ID (formerly PIN) number (if you do not already have one) in order to electronically sign your FAFSA. You will also need your ID when applying for Federal Direct student loan funding. You may request an ID at the FAFSA website (<https://fafsa.ed.gov/>).

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 a reason- 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 includes 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.

### 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.

### Federal Student Loans

You must repay this form of aid. To apply for a Federal Direct or Federal Direct PLUS (dependent students) loan (<https://studentaid.ed.gov/sa/types/loans>), you (and your parent, if applicable) must complete the FAFSA and a

master promissory note (<https://studentloans.gov/myDirectLoan/index.action>). 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 Loan 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 provided 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 FSA ID.

[Student Loan Information Published by Dept. of Education - Your Federal Student Loans](#)

### 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

<https://studentaid.ed.gov/sa/repay-loans/understand/plans>

### 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 (<https://studentloans.gov/myDirectLoan/index.action>). Each academic year thereafter, you must attend an in-school (not online as with entrance and exit counseling) loan counseling session. These sessions summarize your borrowing experience with us.

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 (<https://www.nsls.ed.gov/npas/index.htm>). 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 FSA ID 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?" on page 24), 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](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?").  $\text{Student Budget} - \text{Family Contribution} = \text{Financial Need}$ . 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 you and your family can expect to contribute toward the cost of your 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.

#### 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.

### Security Reports (Including Emergency Response and Evacuation Procedures), Timely Warnings and Crime Log

The College maintains comprehensive policies and procedures regarding safety, security, and the general wellbeing of staff members, faculty, and students. Issues such as campus access, security personnel, crime reporting, emergency warnings, and emergency evacuations are detailed in the Student Catalog and FA Guide for

Students. Additionally, staff members in the Student Services Office at your campus are connected to community organizations that provide awareness programming for social issues such as drug and alcohol abuse and sexual assault.

Student housing, offered in conjunction with some campus locations, is independent from the College and functions as a separate legal entity. For safety and security information regarding student housing please consult your student housing liaison.

## Student Outcomes

### Retention Rate

This information is available on the College Navigator website, <http://nces.ed.gov/collegenavigator>

### Completion/Grad and Transfer-out Rates (Including Disaggregated Completion/Grad Rates)

This information is available on the College Navigator website, <http://nces.ed.gov/collegenavigator>

**Graduation and Placement Rates** - Graduation and Employment rates for the current reporting year are available on the Right to Know website –

- [http://www.aviationmaintenance.edu/Your\\_Rights/Shared\\_Documents/2016\\_Graduates\\_and\\_Financial\\_Aid\\_Aviation.pdf](http://www.aviationmaintenance.edu/Your_Rights/Shared_Documents/2016_Graduates_and_Financial_Aid_Aviation.pdf)
- [http://centuracollege.edu/Your\\_Rights/Shared\\_Documents/2016\\_Graduates\\_and\\_Financial\\_Aid\\_Business.pdf](http://centuracollege.edu/Your_Rights/Shared_Documents/2016_Graduates_and_Financial_Aid_Business.pdf)
- [http://www.tidewatertechtrades.edu/Your\\_Rights/Shared\\_Documents/2016\\_Graduates\\_and\\_Financial\\_Aid\\_Trades.pdf](http://www.tidewatertechtrades.edu/Your_Rights/Shared_Documents/2016_Graduates_and_Financial_Aid_Trades.pdf)

## Vaccination Policies

We do not have an institutional vaccination policy; however, some programs and/or courses may require certain vaccinations. Students enrolling in the Medical Assisting and Phlebotomy programs should be aware that, because of the nature of their training, they could be exposed to blood borne pathogens and/or Hepatitis B. Hepatitis B vaccination is recommended but not required for all programs with the exception of Dental Assisting.

Dental Assisting students are required to have proof of Hepatitis B immunity, from either vaccination records or titer results. If immunity cannot be determined, they need to receive the Hepatitis B series of injections. Tuberculosis (PPD) and Diphtheria, Tetanus, and Pertussis (dTap) are suggested but not mandatory.

Practical Nursing students must have a physical exam and proof of the following:

- Negative PPD (tuberculosis) test, or if positive, a negative chest X-ray
- dTap (diphtheria, tetanus and pertussis) within the last 10 years
- Proof of immunity to measles, mumps and rubella through documented illness, vaccination or titer results. If immunity cannot be determined, a booster shot is required.
- Proof of immunity to chicken pox, (varicella) through documented illness, vaccination or titer results. If immunity cannot be determined, a booster shot is required.

Nurse Aide students must have a physical exam and proof of the following:

- Negative PPD (tuberculosis) test, or if positive, a negative chest x-ray

We encourage all students to take responsibility for their own wellbeing. If you need vaccinations or are not sure, check with your medical provider. You can also check out this site for more information:

<http://www.vaccines.gov/getting/where/>.

#### Voter Registration-

Register to vote in your state at this website (<https://registertovote.org/index.html>). 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.