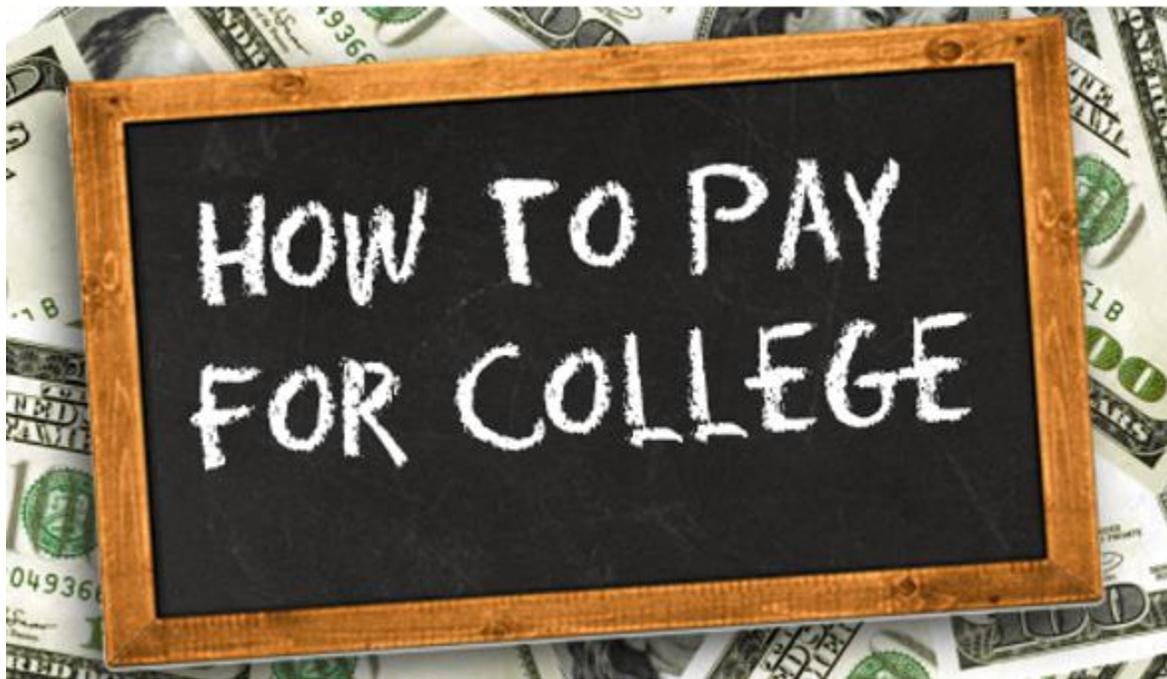


A Guide to our Financial Aid Programs and Consumer Information



A Resource for Students and Parents

Revised Jan 2023

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Introduction

This Guide provides students and parents with general information about educational financial assistance and consumer information. We've tried here to address the most common questions you might have. The US Department of Education has an excellent website with detailed information on federal aid sources, links to apply for aid and more. Start your exploration by applying for a federal student aid ID (FSA ID). This ID allows you to access your federal financial aid information at any time. Visit <https://studentaid.gov/fsa-id/create-account/launch?continueTo=fafsa> to get started!

Financial assistance is available in many various and, at times, confusing forms. It is important to read carefully, ask questions, and keep in touch with your financial aid office to ensure you have the best and most current information. Consumer information covers other important things you need to know about attending school, such as policies you must follow and where you can get more information. If your school catalog and this guide do not answer your questions, please do not hesitate to ask someone at the school. We're here to help make sure that you have all the support and guidance needed on your journey from student to graduate and ultimately, employee in your chosen field. Congratulations on taking the first step!

Student Rights and Responsibilities

Students have the right to:

- View their student record that will contain- an admissions file, an academic file, and a financial file. Each file will contain all documents required by state, federal and accreditation regulations.
- Examine their own academic and business office files in the presence of a school official. We maintain student records at the school for a minimum of five (5) years.
- View their official transcript- We securely maintain transcripts indefinitely and protect them against damage, loss or school closure.
- Request copies of their transcripts. These will be marked "Issued to Student" and will not be certified copies.
- Request certified copies of transcripts. Certified copies are mailed from the school to the address indicated by the student. Each student will receive one complimentary certified transcript upon request. Additional copies are available for a \$5.00 fee for each transcript.
- Be treated with respect, tact, honesty, maturity, and patience.
- Submit complaints for resolution to the appropriate school officials. See specific Grievance Procedures section within the full copy of the policies and procedures that is available upon request.
- Receive course and schedule advising from a faculty member.
- Request and receive career advising from the Career Services office.
- Request and receive academic advising from a member of the faculty on matters related to study skills and academic success.
- Know their academic grade point average and progress toward graduation at any time.
- Know the objectives and grading criteria of any class in which enrolled.
- To access the Campus Security Act information available on the student portal.
- To access U.S. Department of Education required Disclosure Information via the school website, "Your Right to Know" section.

It is the students' responsibility to:

- Attend classes regularly and enthusiastically.
- Complete all course assignments.

- Be familiar with all institutional policies and adhere to them.
- Be familiar with the school's Financial Aid policy, complete the process promptly, and return all forms to the proper place.
- Notify the school of any change in address or phone number.
- Notify the Campus Executive Director and instructors of matters affecting classroom performance or attendance.
- Notify the instructors or the Campus Executive Director of any unresolved complaint using the designated grievance process.
- Approach problems, needs, and difficult situations with maturity, tact, and patience.
- Treat the school, its equipment, and personnel with the respect and courtesy they would treat their own home, furniture, and guests.
- Familiarize themselves with the posted regulations related to fire exits and to participate in any related drills and practices.
- Present themselves in a professional manner and wear program uniform (when required) at all times while in the classroom/laboratory.

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](#).

- 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 below.

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



What is Financial Aid?

Financial Aid is financial assistance for students whose own resources may not fully cover the costs of acquiring an education. It consists of a combination of grants, low-cost loans, scholarships, reimbursement and other arrangements. Grants are "gift" aid and do not have to be repaid. We strongly encourage all students to explore gift aid (scholarships and grants), military education benefits, employer reimbursement, etc., fully, before taking loans. Loans are just that--funds lent to a student in order to help cover education expenses. You must repay your loans even if you do not complete or like your program. Be sure to talk with us first about what taking a loan involves and the advantages and disadvantages of each type (Federal and

private).

There are quite a few sources of assistance beyond the Federal Title IV programs. In this guide, we discuss those in which we participate; however, you are encouraged to investigate any source that might

arise. For instance, scholarships are varied and ever changing. Visit scholarship search websites frequently in order to monitor what might be available. We are always happy to help you in your search and can recommend some safe resources to check.

A cautionary word, be suspicious of any organization that offers to “find you financial aid” for a fee. No part of the Federal Financial Aid application process requires a fee- Never pay anyone to “find financial aid” for you or even to complete your application. If you have questions or need assistance, please contact our office. We meet with each student individually as often as needed to explore fully all possible resources, providing guidance and assistance all along the way. We’re here for you throughout your program and after you graduate.

What will my Education Cost?

Before applying for financial aid, students and parents should assess all the costs of attending this school. Below is an estimate of living expenses to assist you in determining what you’ll need to meet all costs of education, direct (tuition, books, fees) and indirect (housing, transportation, personal):

Expense	With Parents	Not With Parents
Tuition	\$15,000	\$15,000
Books	\$1,500	\$1,500
Fees	\$1,150	\$1,150
Food and housing*	\$6,447	\$9,625
Transportation*	\$1,316	\$1,960
Miscellaneous*	\$4,298	\$6,419
Loan Fees	\$150	\$150
Total 30-wk budget:	\$29,861	\$35,804

*Derived from the College Board 2022-23 average budgets

This *sample* budget is for a standard 30-week academic year (7.5 months). Each award year, we obtain nationally established averages from the College Board to create our student budgets. Budget means the costs associated with your attendance *each academic year*, ranging from room and board, meals, transportation and miscellaneous items, and including estimated tuition, books and supplies, and fees. Programs more than one academic year in length have similar costs for each year. We provide an example of one academic year since that is how tuition is charged and packaging of financial aid occurs. You will find specific current tuition and fee information for the program in which you are interested on your enrollment agreement and in the catalog. A program tuition and fee summary (updated annually) is also available on our consumer information websites (<https://aviationmaintenance.edu/your-rights/>, <https://www.centuracollege.edu/your-rights/>, <https://tidewatertechtrades.edu/about-tidewater-tech/consumer-information/>). Remember, if your program is longer than one academic year, you will have costs for each academic year of the program.

What Aid Programs are Available?

Federal Title IV Programs

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

You must meet the eligibility criteria for all aid; if your eligibility changes, you may have to repay previously received grants and/or loans. The Department of Education has prepared an excellent website,

[Federal Student Aid](#) 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 Educational Opportunity Grant (FSEOG) programs. There is no institutional deadline for applying for these forms of aid. An award year runs from July 1st to June 30th. To apply for the award year, you must apply before June 30th.

Federal Pell Grant

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

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 offer 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. There is no institutional deadline for applying for these forms of aid. An award year runs from July 1st to June 30. To apply for the award year, you must apply before June 30.

William D. Ford Direct Subsidized Loan

A federally subsidized, low-interest student loan offered 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 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.

Illinois- Our Illinois 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.

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

Pennsylvania- Pennsylvania State Grant- 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), administrators of the state grant program, 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).

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

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

Scholarships

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

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

Ambassador Scholarship

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

Matthew Walsh Memorial Scholarship

Created by Matthew's family, this scholarship is available at our Kansas City, MO campus only. Matthew Walsh (*July 23, 1985 – August 31, 2008*) graduated with honors and perfect attendance from the

Aviation Institute of Maintenance in January 2008. He quickly earned his FAA certification and began his career as an aircraft mechanic. Unfortunately, he was tragically taken shortly thereafter. Matthew's love of airplanes started at a young age. Besides wanting to be a mechanic, he had dreamed of someday being a pilot. It is in his memory and spirit of flight that the Walsh family has established this scholarship.

Each calendar year there are two scholarships awarded- the Walsh family selects the recipients. The award is the student's choice of a stocked toolbox or an equivalent cash award, at least one-half of which must go toward reducing any outstanding student loans. Applicants must have a minimum GPA of 3.0 and be in good standing with the school, have 95% or higher attendance, and be near completing their program. They must complete and submit an application, accompanied by a brief essay, and two letters of recommendation. A student may receive only one award. This scholarship is eligible for our institutional Scholarship Match Program.

Scholarship Match

This program offers scholarship recipients a way to increase the value 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. 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.

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.

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

Veteran's Education Benefits

Students who served in the armed forces and were discharged under eligible characterizations may be eligible for these benefits. Apply at <https://www.va.gov/education/how-to-apply/>. You can also manage your benefits at this site once you have applied and been processed by the VA.

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. 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

Available to students attending one of our degree-granting schools (you do not have to be enrolled in a degree program to participate) and 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

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.

You 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. Visit the [GI Bill website](#) for detailed information on the educational assistance programs and to apply for benefits online.

Military Tuition Assistance (TA)

Our schools participate in the armed forces active-duty tuition assistance programs. To receive TA, you MUST first apply through your ESO. Each branch has slightly different time requirements, but generally, ***you must get approval before the start of your program/term***. Failure to obtain prior approval will result in denial and you having to cover the costs with some other source of funding. Recipients must maintain passing grades and remain in good standing with their branch of the Service. Go to this site for general information on the Tuition Assistance programs and to select your branch to learn more and to apply: <https://www.militaryonesource.mil/education-employment/for-service-members/preparing-for-higher-education/how-to-use-the-military-tuition-assistance-program>. The table on the next page is a summary of current coverage offered by each branch with a link to the website. Go to the website for detailed information on how to apply and what is required of you to maintain eligibility for TA.

Fully explore all sources of possible funding, especially free, non-repayable grants, and scholarships. Student loans can be an option, but again, explore the federal student loan offerings before resorting to private loans. Private loans typically are more expensive and less flexible to repay. Consider carefully before you decide to borrow- you must repay that debt. This guide discusses in detail the

programs in which we participate to ensure you have the information you need to manage your funding. Please refer to the section "What Aid Programs are Available" for more details.

Service	Amount	What's covered	Who is Eligible	Apply
Air Force	\$250 per semester hour \$4500 per fiscal year	Tuition Fees*	Active Duty Reserves	https://www.airforce.com/education/ongoing-education
Army	\$250 per semester hour, max \$4000 per fiscal year/ up to 16 semester hours per fiscal year. 130 semester hours (lifetime max) or BS degree, whichever is first	Tuition Fees*	Active Duty ARNG on Active Duty Reserves	https://www.armyignited.com/app/
Coast Guard	\$250 per semester hour \$4500 per fiscal year	Tuition Fees*	Active Duty Reserves on AD status	https://www.forcecom.uscg.mil/Our-Organization/FORCECOM-UNITS/ETQC/VOLUNTARY-EDUCATION/Tuition-Assistance/
Marines	\$250 per semester hour \$4500 per fiscal year 120 semester hours (lifetime max)	Tuition Fees*	Active Duty	https://usmc-mccs.org/articles/how-do-i-apply-for-tuition-assistance/
Navy	\$250 per semester hour \$4500 per fiscal year 120 semester hours (lifetime max)	Tuition Fees*	Active Duty Naval Reserves on AD status	https://www.navycollege.navy.mil/sailors/tuition-assistance-ncpace.htm
Space Force	\$250 per semester hour \$4500 per fiscal year	Tuition Fees*	Active Duty Reserves	https://www.airforce.com/education/ongoing-education

*Does not cover application fee

Rehabilitation, Workforce

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.
- 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.

Citizenship

Federal Regulations require that a student be either a Citizen, National, or eligible non-citizen to receive Title IV funding. When you 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 https://nsldsfa.ed.gov/nslds_SA (see more on this site under "Federal Student Loans").

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

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

*All amounts are subject to proration

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 seek. Your FAO can help with obtaining what you need. We strongly suggest you apply for aid before starting your program, but we do not have any deadlines for applying. In general, every student applying 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.gov/h/apply-for-aid/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 application. You may obtain our school code from the financial aid office or from the FAFSA website. You (and a parent if dependent- see this chart for more information on who is considered a parent- <https://studentaid.gov/apply-for-aid/fafsa/filling-out/parent-info>) 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.

The FAFSA is a two-purpose document that determines your eligibility, and acts as your base 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.

Federal Student Loans

You must repay this form of aid. To apply for a Federal Direct or [Federal Direct PLUS \(dependent students\) loan](#), you (and your parent, if applicable) must complete the FAFSA and a loan agreement- [master promissory note](#) (click on the "in school" tab). 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 (https://nsldsfa.ed.gov/nslds_SA/) 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.

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.gov/loan-simulator/>.

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](#) (click on the "In School" tab). 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](#). 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?"), 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 private 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 [Consumer Advocate](#) website. They have reviewed private loan options for 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 according to your eligibility and the lenders' terms.

How is my Eligibility for Aid Determined?

We offer 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 evaluate your need, 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. Your estimated need for assistance is determined by subtracting the family contribution from an estimate of your cost of attendance (COA). $COA - EFC = \text{Financial Need}$. Cost of attendance refers to the costs associated with your attendance each academic year, ranging from food and housing to transportation, personal items, and tuition and fees (see "What Will my Education Cost?"). Please note, we do not offer on campus housing or meal plans. The allowances we use for costs are an estimate, based upon national averages for such expenses. 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 offer aid based upon an academic year at a time. The minimum standard for an academic year is at least 30 weeks of instructional time and (24) semester credits. Our academic year is 30 weeks, a minimum of 24 credits, and there are two 15-week semesters in each. A 15-week semester consists of 3 distinct 5-week modules (or 5 3-week modules in some programs). The number of academic years in programs varies, we identify program length on your enrollment agreement and on your financial aid estimate. Aid for programs, or portions of a program, less than an academic year in length, must be pro-rated (reduced for the shorter time) according to Federal Regulations.

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

Credits enrolled in the semester	Enrollment status
At least 12	Full time
At least 9 but less than 12	Three quarter time
At least 6 credits but less than 9	Half time
Less than 6 credits	Less than half time

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	Semester Hours
Two	30	24
Three	60	48
Four	90	72

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

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

What Happens Next?

The CPS will analyze the data on the FAFSA and determine what the student and family can expect to contribute toward the cost of his/her education. As was noted earlier, this analysis is the formula approved by the United States Department of Education. We receive the result of this analysis in the form of an ISIR (Institutional Student Information Record). You will also receive a copy of this report by mail or by email if you provided your email address. Your copy is a Student Aid Report (SAR).

We will calculate the amounts for which you are eligible under each of the aid programs and notify you of the aid or combinations of aid that make up your offer. 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 offered (Is there a loan which must be repaid?), the amount of each source, and when you can expect them to be applied. You do not have to accept the full amount of any fund source, but we encourage you to accept all gift aid whenever offered to reduce or eliminate the need to borrow.

Verification

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

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

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

We must and will report any applicant suspected of providing fraudulent information to the Department of Education according to their published guidelines for doing so. We also report overpayments following Department of Education procedures. All students who are not US citizens must submit documentation of immigration status within 45 days of beginning their program. Failure to do so will result in cancellation of financial aid processing and you will immediately be responsible for tuition

payment. *We cannot process a petition for Special and Unusual Circumstances until you have completed verification for the affected award year.*

Conflicting Information

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

Unusual Enrollment History

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

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

How are my Funds Disbursed?

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

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

What Must I do to Remain Eligible for Aid?

Satisfactory Academic Progress

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

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

What if my Situation Changes?

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

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

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

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

What if I Cannot Complete my Program?

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

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

Upon your withdrawal, we calculate the amount of Title IV program assistance that you have earned up to that point using a specific formula. If you received (or your parent or we received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

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

If you must return unearned grant funds, this amount is an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You will not be eligible for any Title IV assistance until you resolve your overpayment. To regain

eligibility, you must either repay the amount in full, or make satisfactory repayment arrangements with the Department of Education. You will need to provide documentation of your repayment arrangement.

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

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

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

What Happens When I Leave School?

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

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

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

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

You should have at this point the information you need to repay your loan(s) without problems. If you have more than one loan, now is an excellent time to apply for loan consolidation. This will make repayment much easier to manage. Contact your lender for complete details on how to consolidate. Review your budget - make room for your loans! If for some reason you do have problems, contact your

servicer, and **contact us**. You can reach us at 757-490-9335 (locally in Virginia) or at 1-800-448-7158 toll free. Don't wait until you have missed a payment or are late. Think ahead!

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

Keeping Track of My Loan(s)

Direct Lending will notify you who is servicing your loan(s). Keep records of your servicer's phone number and address. The servicer is the agency you will work with to repay your loan. The National Student Loan Data System (NSLDS) tracks all student loans. If you want to check on your loan status at any time, you can call 1-800-433-3142 or visit the [National Student Loan Data System](#) website. Remember, your (and your parents if they obtained a loan on your behalf) NSLDS website information is available to schools, and other authorized agencies, including lenders and servicers. It's a good idea to check the information on a regular basis. Another resource is the Department of Education's [Student Loan Ombudsman](#). This office assists students who may have a dispute regarding their student loan(s). The ombudsman acts as a neutral party to help achieve resolution. You can call the ombudsman at 1-877-557-2575 (toll free). The fax number is 606-396-4821; the address is FSA Ombudsman Group, PO Box 1843, Monticello, KY 42633.

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

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

What If I Can't Repay?

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

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

Your first contact after default will probably be a collection agency. They will attempt to work out a repayment schedule with you. If you show a willingness to cooperate, they will try to set a schedule that is not too hard on you. Default means you no longer have any options. You will damage your credit, lose

your tax refunds, and you will probably be sued. It's not worth it. You will eventually pay much more if you default.

Always Remember:

You have a loan

You have to repay the loan

You should always call the school for help

FERPA: What do you do with my information?

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

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

How Can I Get More Information on Financial Aid?

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

Where Are Answers to Other Questions About the School?

Your best source of information is the school catalog. You should have received a copy when you enrolled; if you have misplaced it, you may obtain another from our admissions office. The catalog contains complete information on the academic programs, the physical facilities, the faculty and

administrative staff, cancellation, and refund policy (also on your enrollment agreement) and more. You may have questions or want additional information about the school and programs. The following are the persons to see regarding:

Job Placement Data	School Executive Director, Placement Officer
Repayment Information on Loans	Financial Aid Advisor, Repayment information for Direct Loans
Student Retention Data	School Executive Director
Cohort Default Rates	Financial Aid Advisor, USED Official Cohort Default Rates
Certificate of Accreditation	School Executive Director
List of Faculty and Personnel	School Executive Director
Certificate of State Approval, State Department of Education	School Executive Director
Campus Security Data and policies	School library, Student Portal, Student Services, School Director Campus Security Statistics

What Else Should I Know? - Consumer Information

All institutions participating in federal financial aid programs are required to notify enrolled and potential students and parents and current and prospective employees regarding available consumer information. The requirements and what must be reported and when are noted below and on our websites: <https://aviationmaintenance.edu/your-rights/>, https://www.centuracollege.edu/your_rights/, <https://tidewatertechtrades.edu/about-tidewater-tech/consumer-information/>. You also have the right to request and receive this information in writing. It is available by contacting the campus director or designee at each campus location during regular business hours.

Students with Disabilities

The U.S. Department of Education states in 34 C.F.R. Part 104.42: Admissions and Recruitment that "A qualified handicapped person may not, on the basis of handicap, be denied admission or be subjected to discrimination in admission or recruitment" and adds in 104.42b(4) that the College "may not make preadmission inquiry as to whether an applicant for admission is a handicapped person, but after admission, may make inquiries on a confidential basis as to handicaps that may require accommodation."

In keeping with this federal regulation, we do not ask, discuss, or otherwise make an inquiry of prospective students during the admissions process. You may have questions regarding services offered to students and may wish to know what specific disability services may be provided. Our "Student Guide to the Office of Disability Services" provides general information on services available. We also have a Section 504 Liaison on campus who can confidentially answer your questions and can refer you to the Corporate Section 504 Coordinator if needed.

Annual Disclosure Notification Requirements

General Disclosures

Postsecondary higher education institutions participating in Title IV are required by The Higher Education Act of 1965 (HEA) to distribute or make available disclosures and reporting requirements of the institution to students as well as the general public. The disclosures and reporting requirements and methods to obtain are contained on our Consumer Information websites at http://www.aviationmaintenance.edu/Your_Rights/; http://centuracollege.edu/Your_Rights/ and

http://www.tidewatertechtrades.edu/Your_Rights/. You may also obtain general campus information, such as faculty listing and contacts, student body general statistics, drug and alcohol abuse prevention and campus security information. Alternatively, you may contact a campus during normal business hours to request a paper copy of the information. You can find a listing of the campuses, as well as contact information on our websites.

Annual Electronic Signature Notice

Aviation Institute of Maintenance, Centura College, and Tidewater Tech make available online forms to current students as an option for electronic submissions of forms to the appropriate campus. Various departmental forms include *Transcript Request*, *Student Reference Sheet*, *Loan Counseling Certification*, and more. In order to submit these forms online, you must login with your secure user's name and password. Your user's name is assigned when you create your account. You will then create your own password. If you need assistance with logging into to student portal, contact your campus student services representative. If you are a current student and have trouble logging in or do not have a school assigned user name and password, please contact a school representative at your campus.

After submission of an electronic form, you may request a copy of the completed form by contacting a school representative. As a consumer, you have the right to withdraw the consent of the electronic submission, which may result in a fee. You may do so by providing a written, signed request to a school representative. Consent to e-sign and submit the forms online will be displayed on each form and must be checked before online submission is allowed.

The use of electronic signatures is a voluntary act based on accurate information about transactions to be completed. If you do not wish to use online forms, you are entitled to request the form(s) as a paper copy to complete and return to your campus representative. You may obtain a hard copy by requesting a copy of the form from a campus representative.

Student Portal

Aviation Institute of Maintenance/Centura College/Centura Institute/Tidewater Tech offers student access to the Student Portal <https://portal.centura.edu>; <https://portal.aviationmaintenance.edu/>; or <https://portal.tidewatertechtrades.edu/>. The Student Portal will serve as the primary academic communications device between the school and the student. Items previously mailed or handed out (i.e. grades, loan notifications, etc.) will now be available for viewing on the Student Portal. Students may view/print these items from home or, in the event a student does not have access to a computer and/or printer, view/print these items from a computer located at the school.

The following are areas from which downloads are available from the Student Portal that the student will be responsible for obtaining: Academic information (including attendance, class schedules, grades and means to contact an instructor), Financial information (including loan disbursement notifications and ledger card information)

Annual Security Report (ASR) Policies and Information

The Clery Act - what's required

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act) is a federal mandate requiring all institutions of higher education (IHEs) that participate in the federal student financial aid program to disclose information about crime on their campuses and in the area immediately adjacent to the campus. The Clery Act, formerly known as the Crime Awareness and Campus Security Act, was signed in 1990 and is named after 19-year-old Jeanne Clery, who was raped and murdered in her Lehigh University residence hall in 1986. Clery's parents lobbied Congress to enact the law after they discovered students at Lehigh had not been notified about 38 violent crimes that had occurred on campus in the three years prior to Clery's murder.

The Clery Act requires schools to issue notice of certain identified crimes, by providing timely warnings of these crimes that are determined to represent a threat to the safety of students or employees. Additionally, the act requires us to make the campus security policies available to the public. The act

requires us to collect, report, and disseminate crime statistics to our campus communities and to file these statistics annually with the U.S. Department of Education. The Higher Education Opportunity Act (HEOA), signed into law in 2008, amended the Clery Act by adding a number of safety- and security related requirements to the Higher Education Act of 1965. To be in compliance with the law, all post-secondary schools must:

- ✓ Publish and distribute an Annual Security and Fire Safety Report to current and prospective students and employees by October 1 of each year. The report must provide crime statistics for the past three years, describe our safety and security policies, describe our crime prevention programs, and list the procedures to be followed in the investigation and prosecution and/or adjudication of alleged sexual assaults, dating violence, domestic violence, and stalking offenses.
- ✓ Provide students and employees with emergency notifications of certain on-campus crimes that are determined to represent an immediate ongoing threat to their safety. We must also keep and make available to the public a detailed crime log of all crimes reported in the past 60 days. Crime logs must be kept for seven years, and logs older than 60 days must be made available within two business days upon request.
- ✓ Maintain the past three years of crime statistics detailing reportable crimes that have occurred: on-campus; in school residential facilities (none of our schools has residential facilities); in public areas on or near campus; and in certain non-campus buildings, if they are located within the confines of the campus on land that is owned by the school, and in satellite sites. We must also report liquor and drug law violations and illegal weapons possession if they result in an arrest or a disciplinary action.
- ✓ Submit the collected crime and fire statistics to the Department of Education each fall.
- ✓ Inform prospective students and employees about the availability of the Annual Security and Fire Safety Report.

Clery Crime Definitions

Pursuant to the Clery Act, crimes must be classified based on the Federal Bureau of Investigation's (FBI's) Uniform Crime Reporting Handbook (UCR). For sex offenses only, the definitions are found in the FBI's National Incident-Based Reporting System (NIBRS) edition of the UCR. The Clery Act requires the disclosure three of general categories of crime statistics: Criminal Offenses, Hate Crimes, and Arrests and Referrals for Disciplinary Action.

Criminal Offenses- Definitions

Aggravated Assault- An unlawful attack by one person upon another for the purpose of inflicting severe or aggravated bodily injury. This type of assault is usually accompanied by the use of a weapon or by means likely to produce death or great bodily harm. (Simple assaults are excluded.)

Arson- Any willful or malicious burning or attempt to burn, with or without the intent to defraud, a dwelling house, public building, motor vehicle or aircraft, personal property of another, etc.

Burglary- The unlawful entry of a structure to commit a felony or a theft. For reporting purposes this definition includes unlawful entry with intent to commit a larceny or felony; breaking and entering with intent to commit a larceny; housebreaking; safecracking; and all attempts to commit any of the aforementioned.

Consent- Defined as a voluntary and positive affirmation that all parties involved want to engage in sexual activity. Consent is knowing, voluntary and clear permission, by word or action, to engage in mutually agreed upon sexual activity. Silence does not necessarily constitute consent. Past consent to sexual activities, or a current or previous dating relationship, does not imply ongoing or future consent. Consent to some sexual contact (such as kissing or fondling) cannot be presumed to be consent for other sexual activity (such as intercourse). The existence of consent is based on the totality of the circumstances, including the context in which the alleged incident occurred. Diminished capacity of an individual to consent to sexual activity, whether caused by age, disability, use of drugs or alcohol, or any other reason, may result in a determination that the individual was unable to provide necessary consent.

Dating Violence- Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim. A social relationship of a romantic or intimate nature means a relationship that is characterized by the expectation of affection or sexual involvement between the parties. The existence of such a relationship shall be determined based on the reporting party's statement and with consideration of the length of the relationship, the type of relationship, and the frequency of interaction between the persons involved in the relationship. Dating violence can be a single event or a pattern of behavior that includes, but is not limited to, sexual or physical abuse or the threat of such abuse. Dating violence does not include acts covered under the definition of domestic violence.

Domestic Violence- A felony or misdemeanor crime of violence committed: (i) by a current or former spouse or intimate partner of the victim; (ii) by a person with whom the victim shares a child in common; (iii) by a person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner; (iv) by a person similarly situated to a spouse of the victim under the law of the governing state; or (v) by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family laws of the governing state. Domestic violence can be a single event or a pattern of behavior that includes, but is not limited to, sexual or physical abuse.

Forcible- Any sexual act directed against another person, forcibly and/or against that person's will; or not forcibly or against the person's will where the victim is incapable of giving consent. This includes attempts.

Forcible Fondling- The touching of the private parts of another person for the purpose of sexual gratification, forcibly and against the person's will; or not forcibly or against the person's will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity.

Forcible Rape- The carnal knowledge of a person, forcibly and/or against that person's will; or not forcibly or against the person's will where the victim is incapable of giving consent because of his/her temporary or permanent mental or physical incapacity (or because of his/her youth).

Forcible Sodomy- Oral or anal sexual intercourse with another person; forcibly and against the person's will; or not forcibly or against the person's will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity.

Incest- Non-forcible sexual intercourse between persons who are related to each other within degrees wherein marriage is prohibited by law.

Motor Vehicle Theft- The theft or attempted theft of a motor vehicle. (This does not include thefts from motor vehicles.) This includes all cases where automobiles are taken by persons not having lawful access even though the vehicles are later abandoned including joyriding.

Murder and Non-negligent Manslaughter- The willful (non-negligent) killing of one human being by another.

Negligent Manslaughter- The killing of a person through gross negligence.

Non-forcible- Any unlawful, non-forcible sexual intercourse.

Robbery- The taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or by putting the victim in fear.

Sexual Assault- An offense that meets the definition of rape, fondling, incest, or statutory rape as used in the FBI's Uniform Crime Reporting system. Per the National Incident-Based Reporting System User Manual from the FBI UCR Program, a sex offense is "any sexual act directed against another person, without the consent of the victim, including instances where the victim is incapable of giving consent."

Sexual Assault with an Object- The use of an object or instrument to unlawfully penetrate, however slightly, the genital or anal opening of the body of another person; forcibly and against the person's will; or not forcibly or against the person's will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity. (An object or instrument is anything used by the offender other than the offender's genitalia.)

Stalking- Engaging in a course of conduct directed at a specific person that would cause a "reasonable person" (a person under similar circumstances and with similar identity to the victim) to: (i) fear for his or her safety or the safety of others; or (ii) suffer substantial emotional distress, meaning significant mental suffering or anguish that may, but does not necessarily, require medical or other professional treatment or counseling. A "course of conduct" means two or more acts, including, but not limited to, acts in which the stalker directly, indirectly, or through third parties, by any action, method, device, or means, follows, monitors, observes, surveils, threatens, or communicates to or about a person, or interferes with a person's property.

Statutory Rape- Non-forcible sexual intercourse with a person who is under the statutory age of consent.

Hate Crimes

Any criminal offense (as listed above) committed against a person or property which is motivated, in whole or part, by the offender's bias. Bias is a preformed negative opinion or attitude toward a group of persons based on their race, gender, religion, disability, sexual orientation, or ethnicity/national origin.

Clery Act Bias Categories

Disability- A preformed negative opinion or attitude toward a group of persons based on their physical or mental impairments/challenges, whether such disability is temporary or permanent, congenital, or acquired by heredity, accident, injury, advanced age or illness.

Ethnicity- A preformed negative opinion or attitude toward a group of persons of the same race or national origin who share common or similar traits, languages, customs, and traditions (e.g., Arabs, Hispanics).

Gender- A preformed negative opinion or attitude toward a group of persons because those persons are male or female.

Gender Identity: A preformed negative opinion or attitude toward a person or group of persons based on their actual or perceived gender identity, e.g., bias against transgender or gender non-conforming individuals.

In conjunction with the Clery Act, hate crimes include any of the offenses listed above and the offenses motivated by bias below:

Destruction/damage/Vandalism of Property- To willfully or maliciously destroy, damage, deface, or otherwise injure real or personal property without the consent of the owner or the person having custody or control of it.

Intimidation- To unlawfully place another person in reasonable fear of bodily harm through the use of threatening words and/or other conduct, but without displaying a weapon or subjecting the victim to actual physical attack.

Larceny-Theft- The unlawful taking, carrying, leading, or riding away of property from the possession or constructive possession of another. (Larceny and theft mean the same thing in the UCR.) Constructive possession is the condition in which a person does not have physical custody or possession but is in a position to exercise dominion or control over a thing.

National Origin- A preformed negative opinion or attitude toward a person or group of persons based on the country from which they or their ancestors came.

Race: A preformed negative attitude toward a group of persons who possess common physical characteristics (e.g., color of skin, eyes, and/or hair; facial features, etc.) genetically transmitted by descent and heredity which distinguish them as a distinct division of humankind (e.g., Asians, blacks, whites).

Religion- A preformed negative opinion or attitude toward a group of persons who share the same religious beliefs regarding the origin and purpose of the universe and the existence or nonexistence of a supreme being (e.g., atheists, Catholics, Jews, Protestants).

Sexual orientation- A preformed negative opinion or attitude toward a group of persons based on their sexual attraction toward, and responsiveness to, members of their own sex or members of the opposite sex (e.g., gays, lesbians, heterosexuals).

Simple Assault- An unlawful physical attack by one person upon another where neither the offender displays a weapon, nor the victim suffers obvious severe or aggravated bodily injury involving apparent broken bones, loss of teeth, possible internal injury, severe laceration, or loss of consciousness.

Arrests and Referrals for Disciplinary Action

The Clery Act requires reporting of arrests and referrals for disciplinary actions for the following violations:

Weapons (carrying, possessing, etc.)- The violation of laws or ordinances prohibiting the manufacture, sale, purchase, transportation, possession, concealment, or use of firearms, cutting instruments, explosives, incendiary devices, or other deadly weapons. This classification also encompasses weapons offenses that are regulatory in nature.

Drug Abuse Violations- The violations of laws prohibiting the production, distribution and/or use of certain controlled substances and the equipment or devices utilized in their preparation and/or use. The unlawful cultivation, manufacture, distribution, sale, purchase, use, possession, transportation or importation of any controlled drug or narcotic substance. Arrests for violations of state and local laws, specifically those relating to the unlawful possession, sale, use, growing, manufacturing, and making of narcotic drugs.

Liquor Law Violations- The violation of state or local laws or ordinances prohibiting: the manufacture, sale, purchase, transportation, possession, or use of alcoholic beverages, not including driving under the influence and drunkenness.

Notice of Availability of Annual Security Report (ASR)

Our Annual Security Report is always available for your review and is filed each year no later than October 1st. This report includes statistics for the previous three calendar years on reported crimes that occurred on-campus; in certain off-campus buildings or property owned or controlled by the school; and on public property within, or immediately adjacent to and accessible from the campus. The report also includes institutional policies concerning campus security, such as policies concerning sexual assault, and other matters. You can obtain a copy of this completed report in the school library, by contacting student services, the campus director, on the campus intranet, through the student portal or at <http://ope.ed.gov/security/>.

Each year, we obtain crime statistics from our local police department and report that data to include any data reported directly to school officials. Our collected statistical information, as well as campus policy and procedure on reporting crime and obtaining assistance if one is the victim of a crime, is reported each year by October 1st and made available to all students, faculty, and staff. It is further made available to potential students and employees upon request and via our consumer information website. Each campus submits an electronic report via the Department of ED's Campus Security reporting website. In compliance with the Clery Act requirements:

- The campus security report shall be made available to all active students and employees via the methods outlined below, and copies of the report maintained in the school library for review by employees and students.
- All prospective students are made aware of the availability of this report when inquiring about enrollment through the informational packet distributed to all potential students.

- All prospective employees shall be made aware of the availability of this report during the interview process.
- A posting on the corporate intranet website informs all current employees of how to obtain this report, including a link to the website offering statistical information for all campuses.
- The Campus Security statistics reports from all Centura College, Centura Institute, Aviation Institute of Maintenance and Tidewater Tech schools are posted to the intranet, available for review by all employees.
- A notice to students and employees is posted on the student and faculty portals advising availability of the report and when it is published each year. This notice includes links to the Campus Security statistics and our policy statements.

Emergency Evacuation & Response; Timely Warning & Emergency Notification

Emergency Notification

In the event of a developing situation that may threaten the welfare of faculty, students or guests of the campus, the entire campus community must receive timely, accurate warning. This institution will identify and respond to an emergency and if necessary, implement an evacuation. Procedures are outlined in our School Emergency Response Plan below:

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

Determine community to be notified- the above-named campus official will next employ either loudspeaker, web alert and/or text messaging to notify those deemed potentially in danger.

Determine content of notification- the above-named campus official will compose a warning applicable to the situation in hand, detailing the nature of the emergency, what action the community should take and how the community will know when the emergency is over.

How immediate notification is accomplished (unless this would compromise the situation)- the above-named campus official will next employ either loud-speaker, web alert and/or text messaging to notify those deemed to potentially be in danger.

How to initiate notification- the above-named campus official will either initiate notification or request that this notification be made by the appropriate authority.

Our procedure is at minimum *annually* tested- in conjunction with the campus safety committee and/or campus security, the campus Executive director (CED) will initiate annual evaluation and testing of the above notification procedures. The most recent calendar year test results are on page 4.

Testing Procedure

We conduct at minimum one emergency drill annually. An emergency drill is initiated via continuous ringing of the class bell and emergency announcement on the public address (PA) system. Upon evacuation, instructors take attendance to verify that all students are accounted for, and the campus executive director (CED) confirms all administrative staff are accounted for. Once the building is confirmed empty, the CED reenters the building, turning off the warning bell thereby signaling the all-clear to return to the building.

Emergency Notification vs. Timely Warning

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

Description of the nature of the threat

Time the incident occurred or was reported

Pertinent instructions for the campus community
Follow up assessment of the threat/incident

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

Annual disclosure of Crime Statistics

Each campus will prepare a report of crime statistics for that campus that complies with the federal Jeanne Clery disclosure of Campus Security policy and Crime Statistics Act. Students and staff are notified via email blast when the report is published each October 1st. A written copy of this report will be made available to students and staff upon request, and a copy will be maintained in the campus library and on the corporate website. An electronic copy of this report is also forwarded to the Corporate Director of Financial Aid for posting on the intranet, available for review by all employees. Finally, the report is posted on each of our consumer information websites (see statistics section on the last two pages of this report for URLs).

Campus Procedure to Report a Crime or Emergency

Anyone who observes a crime or is the victim of a criminal act should immediately report this fact to a member of the school faculty. All are encouraged to report suspected criminal activity or other emergencies to the nearest official or, in the case of an emergency, contact local emergency response agencies by calling (911). Faculty must report to the Campus Executive Director. As campus personnel are not an investigatory arm of law enforcement the report of a crime will be immediately communicated to the appropriate local law enforcement agency or other emergency response agencies by dialing (911). The school Executive Director will notify the Regional Director as soon as practical and will forward a complete copy of the police report and any supporting documentation within five working days. All incidents shall be recorded in the institution's incident log, maintained by the Executive Director. The log includes the date, time and location of the incident, the nature of the incident and the name of the person who reported the incident. All incidents must be logged within two days of occurrence unless disclosure is prohibited by law or would endanger confidentiality.

Confidential Reporting

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

Campus Access

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

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

person who refuses to comply with a request to leave the school grounds, as this type of argument can easily escalate into a physical confrontation.

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

Campus Security Personnel

Those schools that choose to contract for the services of a private security officer on campus must be aware of the regulatory requirement of the state in which the school is located. Most states have specific requirements that a person must meet in order to be certified or registered to perform private security duties. These requirements must be followed at all times by the contracting security company and the individual security officer. Campus security personnel do not have the authority to make arrests.

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

Security Awareness and Crime Prevention Programs

Crime Prevention and Awareness

We take the safety and security of our students and employees very seriously. In order to enhance awareness and promote safety, we strongly encourage the following behaviors:

- Call the police IMMEDIATELY if you see or hear anything suspicious, program the number into your phone,
- Always lock your car and keep your keys with you,
- Do not keep valuables in your car, and do not bring extremely valuable items to school,
- Park in well-lit, highly populated areas,
- Always travel well-lit, well-traveled routes, avoiding unfamiliar and unpopulated areas,
- Avoid travelling alone wherever possible,
- Keep your personal belongings close to you and in your sight at all times,
- Avoid carrying more cash than you need,
- Carry your purse/backpack/briefcase close to your body,
- Clearly identify your property including books, computers, phones, etc. with traceable identification,
- Never bring any kind of weapon onto school property,
- Be alert to suspicious behavior and persons, report any concerns to the campus director or other supervisor immediately,
- Be mindful always of the need to protect each other if- you see something, say something,
- Stay in groups and avoid deserted, secluded areas
- Never prop open inside or outside doors

Bystander Action

Bystanders greatly outnumber perpetrators and victims and play a large role in prevention. While we do not advocate risking one's own personal safety, there are ways to be an active and helpful bystander.

CALL 911

Watch out for your friends and fellow students/employees

If you see someone who looks like they could be in trouble, ASK

Believe someone who tells you they have been a victim of crime, sexual assault, abuse, or stalking

Refer people to resources that can help

Crime Prevention Programming

The school offers regularly scheduled crime awareness or prevention programming in orientation and at least twice per calendar year. As part of onboarding, new employees are made aware of safety policies and procedures, including advising them that they may be approached by another employee or student in need of assistance and what to do in that instance.

During orientation students are made aware of our consumer information website and the annual security report and policies on that site. Students may also print their own or request a paper copy of the report at any time. Each year we provide at least one crime prevention and awareness, and one sexual assault and prevention awareness training session. These sessions focus on building students' and employees' awareness of their responsibility for protecting their own and others' safety. This includes promoting safe behavior, providing resource information and practical guidance on what to do in a variety of situations. The sessions could include CPR training, first aid, crime prevention, self-defense and discussions/demonstrations led by local police, fire, and other experts. Finally, the training includes information on how the school responds to and handles safety and sexual assault (and related) matters.

National Hotlines

National Center on Drug Abuse Hotline- 1-800-622-HELP (4357)

National Domestic Violence Hotline- 1-800-799-SAFE (7223) or TTY 1-800-787-3224

National Sexual Assault/Online Message Service- 1-800-656-HOPE (4373) or www.rainn.org

National Suicide Prevention Hotline- 1-800-273-TALK (8255)

Campus Alcoholic Beverage and Illegal Drug Policy

The possession, use and distribution of alcoholic beverages and illegal drugs on campus is strictly forbidden. This policy is contained in student enrollment packages and in the employee handbook for corporate employees.

Any activity that violates this policy must be reported immediately to the Director, Assistant Director, or senior Coordinator present. All such reports must be reviewed thoroughly, and appropriate disciplinary action taken as appropriate. Additionally, the presence of a controlled substance on campus property, or drunkenness is violation of criminal law and must be reported to local law enforcement.

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

Students should note that a prior history of drug and/or alcohol use offenses might affect employability. Student Services may be limited in their ability to assist with employment efforts after graduation. Students should also be aware that conviction of a drug related offense while receiving Title IV Federal Student Aid might result in loss of eligibility for aid. For more information on eligibility, please refer to [Our Guide to Financial Aid](#), available on our consumer information website and from the financial office at your campus.

Campus Sexual Assault Prevention and Response

The school educates the student community about sexual assaults and date rape through mandatory orientations. This orientation includes an emphasis on how the school prohibits any crimes, but specifically crimes of dating violence, domestic violence, sexual assault, and stalking. These terms are defined as:

Dating Violence: An act or acts of violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim and the existence of the relationship is determined based on the consideration of the length of the relationship, type of relationship and the frequency of interaction between the persons involved.

Domestic Violence: Crimes of violence that are a felony or misdemeanor that are committed by a current or former spouse, a person with whom the victim shares a child in common, a person who is or has cohabitated with as a spouse and/or person, adult, or youth, who is protected under the domestic or family violence laws of the state.

Sexual Assault: An offense that is classified as a forcible or non-forcible sex offense under the uniform crime reporting system of the Federal Bureau of Investigation.

Stalking: Engaging in a course of conduct directed at a specific person that would cause a reasonable person to fear for their safety or the safety of others or who has suffered a substantial amount of emotional distress.

Both the Employee Handbook and the Student Code of Conduct are tools used by the school's administrators to ensure that the academic and cultural environments at the campus are consistent with our mission. By having a defined Code, as well as identified and consistent outcomes to address violations, we recognize it is imperative to uphold the values supporting non-discrimination and to create a safe environment that inspires academic achievement. Employees must annually review and provide written acknowledgement they have read, understand, and will comply with the Employee Handbook. Students sign a code of conduct upon enrollment.

The expectations of our community regarding sexual misconduct can be summarized as follows: *In order for individuals to engage in sexual activity of any type with each other, there must be clear, knowing, and voluntary consent prior to and during sexual activity.* Consent is sexual permission. Consent can be given by word or action, but non-verbal consent is not as clear as talking about what you want sexually and what you don't. Consent to some form of sexual activity cannot be automatically taken as consent to any other form of sexual activity. Silence--without actions demonstrating permission--cannot be assumed to show consent.

Additionally, there is a difference between seduction and coercion. Coercing someone into sexual activity violates established conduct policy in the same way as physically forcing someone into sex. Coercion happens when someone is pressured unreasonably for sex.

Because alcohol or other drug use can place the capacity to consent in question, sober sex is less likely to raise such questions. When alcohol or other drugs are being used, a person will be considered unable to give valid consent if they cannot fully understand the details of a sexual interaction (who, what, when, where, why, or how) because they lack the capacity to reasonably understand the situation. Individuals who consent to sex must be able to understand what they are doing. Under this policy, "No" always means "No," and "Yes" may not always mean "Yes." Anything but a clear, knowing, and voluntary consent to any sexual activity is equivalent to a "no."

The Police Department offers sexual assault education and information programs to students and employees upon request. Literature on date rape education, risk reduction, and school response is available through Student Services. Women are especially vulnerable in the evening hours and school officials should be particularly alert to strangers in and around campus facilities during these hours. If the school employs private security, that officer should be stationed near the parking area when classes let out so that immediate response to a call for help is available. Women students and faculty members should be cautioned to go to the parking areas in groups, and at least two faculty members should be assigned responsibility for securing the school building after evening classes are concluded.

Risk reduction tips can often take a victim-blaming tone, even unintentionally. With no intention to victim-blame, and with recognition that only those who commit sexual violence are responsible for those actions, these suggestions may nevertheless help you to reduce your risk experiencing a non-consensual sexual act.

- If you have limits, make them known as early as possible.
- Trust your instincts, if something seems wrong, go with your gut.
- Tell a sexual aggressor "NO" clearly and firmly.
- Try to remove yourself from the physical presence of a sexual aggressor.
- Find someone nearby and ask for help.
- Take affirmative responsibility for your alcohol intake/drug use and acknowledge that alcohol/drugs lower your sexual inhibitions and may make you vulnerable to someone who views a drunk or high person as a sexual opportunity.
- Take care of your friends and ask that they take care of you. A real friend will challenge you if you are about to make a mistake. Respect them when they do.

If you find yourself in the position of being the initiator of sexual behavior, you owe sexual respect to your potential partner. These suggestions may help you to reduce your risk for being accused of sexual misconduct:

- Clearly communicate your intentions to your sexual partner and give them a chance to clearly relate their intentions to you.
- Understand and respect personal boundaries.
- DON'T MAKE ASSUMPTIONS about consent; about someone's sexual availability; about whether they are attracted to you; about how far you can go or about whether they are physically and/or mentally able to consent. If there are any questions or ambiguity, then you DO NOT have consent.
- Mixed messages from your partner are a clear indication that you should stop, defuse any sexual tension, and communicate better. You may be misreading them. They may not have figured out how far they want to go with you yet. You must respect the timeline for sexual behaviors with which they are comfortable.
- Don't take advantage of someone's drunkenness or drugged state, even if they did it to themselves.
- Realize that your potential partner could be intimidated by you, or fearful. You may have a power advantage simply because of your gender or size. Don't abuse that power.
- Understand that consent to some form of sexual behavior does not automatically imply consent to any other forms of sexual behavior.
- Silence and passivity cannot be interpreted as an indication of consent. Read your potential partner carefully, paying attention to verbal and non-verbal communication and body language.

Within campus conduct investigations and hearings, legal terms like "guilt," "innocence" and "burdens of proof" are not applicable, but the Institution never assumes a student is in violation of its policy. Campus investigations and hearings are conducted to consider the totality of all evidence available, from all relevant sources.

The Institution reserves the right to take whatever measures it deems necessary in response to an allegation of sexual misconduct in order to protect students' rights and personal safety. Such measures include, but are not limited to, modification of working, transportation, and living situations as applicable, interim suspension from campus pending an investigation and, potentially, a hearing, and reporting the matter to the local police. Not all forms of sexual misconduct will be deemed to be equally serious offenses. The Institution reserves the right to impose discipline based on its conduct policies ranging from written warning to expulsion, depending on the severity of the offense. The Institution will consider the concerns and rights of both the complainant and the person accused of sexual misconduct.

If you are a victim of a sexual assault at this institution, your first priority should be to get to a place of safety. You should then obtain necessary medical treatment. The school strongly advocates that a victim of sexual assault reports the incident in a timely manner. Time is a critical factor for evidence collection and preservation. An assault should be reported directly to a school official. Filing a police

report with a school official will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officials. Filing a police report will-

- ✓ ensure that a victim of sexual assault receives the necessary medical treatment and tests, at no expense to the victim,
- ✓ provide the opportunity for collection of evidence helpful in prosecution, which cannot be obtained later (ideally a victim of sexual assault should not wash, douche, use the toilet, or change clothing prior to a medical/legal exam),
- ✓ assure the victim has access to free confidential counseling from counselors specifically trained in the area of sexual assault crisis intervention.

When a sexual assault victim contacts a school official, the local Police Sex Crimes Unit will be notified as well. A representative from student services will also be notified. The victim of a sexual assault may choose for the investigation to be pursued through the criminal justice system and the school disciplinary council, or only the latter. The student services representative or another school official will guide the victim through the available options and support the victim in his or her decision. Wherever, and to the extent possible, the school will make every effort to maintain confidentiality. Various counseling options are available from the school through Student Services. Counseling and support services outside the Campus system can be obtained through the Rape and Sexual Abuse Center and the Victim Intervention Program of the local Police Department.

School disciplinary proceedings, as well as special guidelines for cases involving sexual misconduct, are detailed in the *Catalog*. The *Catalog* provides, in part, that the accused and the victim will each be allowed to choose one person who has had no formal legal training to accompany them throughout the hearing. Both the victim and accused will be informed of the outcome of the hearing in writing. The outcome will include the Institution's procedures for the accused and the victim to appeal the result of the hearing. If an appeal is completed, then both the accused and accuser will be notified of any change to the result when the results are final. In the event the alleged victim is deceased because of the crime, the results shall be provided to the victim's next of kin, if requested. A student found guilty of violating the school sexual misconduct policy could be criminally prosecuted in the state courts and may be suspended or expelled from the school for the first offense. Student victims have the option to change their academic situations after an alleged sexual assault if such changes are reasonably available. Go to <https://www.rainn.org/> for excellent information on what to do, local resources, how to help a friend and more.

In accordance with the "Campus Sex Crimes Prevention Act" of 2000, which amends the Jacob Wetterling Crimes Against Children and Sexually Violent Offender Registration Act, the Jeanne Clery Act and the Family Educational Rights and Privacy Act of 1974, the school is providing a link to the US Department of Justice National Sex Offender public website. This act requires institutions of higher education to issue a statement advising the campus community where law enforcement information concerning registered sex offenders may be obtained. It also requires sex offenders already required to register in a State to provide notice of each institution of higher education in that State at which the person is employed, carries a vocation, or is a student. In the Commonwealth of Virginia, convicted sex offenders must register with the Sex Offender and Crimes against Minors Registry maintained by the Department of State Police. The Sex Offender and Crimes Against Minors Registry (SOR) for VIOLENT SEX OFFENDERS is available via Internet pursuant to Section 19.2-390.1 , (D), of the Code of Virginia. Registry information shall be used for the purposes of the administration of criminal justice, screening of current or prospective employees, volunteers or otherwise for the protection of the public in general and children in particular. ***Unlawful use of the information for purposes of intimidating or harassing another is prohibited and willful violation shall be punishable as a Class 1 misdemeanor.*** Follow this link to access the [US Department of Justice National Sex Offender Public Website](#).

Student Computer Usage Policy

The computers supplied by the school, whether desktop or laptop, are to be used for school-related activities only. The school has the right to monitor e-mail and internet use including incoming and

sent e-mails, and individual web sites visited. The student has no right to privacy to any document sent or received on a school computer. It is necessary to monitor student's computer usage for many reasons, including monitoring the school's non-harassment/non-discrimination policy. Any student found to have misused the school computers is subject to discipline as per the Student Code of Conduct, up to and including expulsion.

Misuse of the school computers includes but is not limited to:

- ✓ Sending, receiving, printing, or distributing, offensive or harassing statements or language including disparagement of others based on age, race, religion, national origin, sex, disability, political beliefs, or marital status.
- ✓ Operating a business, usurping business opportunities, or soliciting money for personal gain.
- ✓ Sending chain letters, gambling, or engaging in any other activity in violation of local, state or federal law.
- ✓ Sending, receiving, printing, or distributing sexually oriented messages or images that could be considered obscene, or harassing.
- ✓ Downloading or printing copyrights materials (including articles and software) that would violate copyright laws.
- ✓ Using the school computer in any way that could do damage to future success of our companies, harm any individual in the school, or affect any of our companies' professional image.

Unauthorized use of Copyrighted Material

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the owners' right to reproduce or distribute a copyrighted work. In the file sharing context, downloading, or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

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.

Penalties for copyright infringement include civil and criminal penalties. 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. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

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/legal-sources-online>

The Recording Industry Association of America (RIAA) provides a list of legal music sources: <https://www.riaa.com/resources-learning/for-students-educators/>

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

Student graduation and retention data

Each year, the institution compiles data to report to the Institutional Post-Secondary Education Data System (IPEDS) regarding student body diversity, faculty, textbooks, retention, and graduation. Where available, we also compile placement information. Anyone interested in this information may contact the Career Services Department or visit our consumer information website at: at <https://www.aviationmaintenance.edu/your-rights/>; http://centuracollege.edu/Your_Rights/ and <https://tidewatertechtrades.edu/about-tidewater-tech/consumer-information/>.

Vaccination Policy

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. Also, some programs with externships may have externship site vaccination requirements determined by the site.

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 these sites for more information: <https://www.vaccines.gov/>, <https://www.cdc.gov/vaccines/adults/find-vaccines.html>.

Voter Registration

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

Conclusion

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

Glossary

Term	Definition
Academic year	Minimum period of calendar time that varies from program to program; this is the period of time for which aid is offered. If your program is longer than one academic year, you must apply for aid again
Aggregate limit	Federal Direct Loan lifetime limit to how much you may borrow
Alternative Loan	Non-federal private funding you may wish to consider if you do not qualify for sufficient federal aid
Annual limit	Federal Direct Loan annual limit to how much you may borrow
ARN	Alien Registration Number
Award Year	Calendar period from July 1 to June 30 from which aid is offered; used by the Department of Education to help keep track of funding expenditures
COA	Cost of Attendance
Continuing counseling	A summary of your borrowing history with us to date
CPS	Central Processing System
Default	Failure to repay a student loan; results in ruined credit, seizure of tax refunds and could affect your ability to get a job
Dependent student	A student required by the Department of Education to provide parent information on the FAFSA
Disburse	We apply funds to your account
DOE	Department of Education
EFA	Estimated Financial Assistance
EFC	Expected Family Contribution
Entrance/exit counseling	An overview of the terms and conditions of borrowing, repayment options and managing money; required at the start and end of your program
FAFSA	Free Application for Federal Student Aid
FAO	Financial Aid Officer
FERPA	Family Educational Rights and Privacy Act
FFELP	Family Federal Education Loan Program
FSA	Federal Student Aid
FSEOG	Federal Supplemental Educational Opportunity Grant
Grant	Gift aid that you do not have to repay
Independent student	A student required by the Department of Education to provide his/her and spouse information on the FAFSA
ISIR	Institutional Student Information Record
LEU	Pell lifetime eligibility used- students may only receive 600% over a lifetime
Loan	Aid that you must repay
MPN	Master Promissory Note
NSLDS	National Student Loan Data System
Ombudsman	The student loan ombudsman is an impartial party there to provide assistance if you have problems with your student loans
Overpayment	Grant funds disbursed directly to you for which you are no longer eligible and must repay
Payment period	Academic years are divided into two payment periods, half of the year each, for which we disburse funds
PLUS	Parent Loan for Undergraduate Student

- R2T4 calculation** If you withdraw, we must calculate a return to Title IV funds; this calculation is used to determine how much federal funding you earned for the time you were enrolled and how much must be returned to the Federal Government
- Refund calculation** If you withdraw, we must calculate how much tuition you owe and how much we will credit to your account
- SAP** Satisfactory Academic Progress
- SAR** Student Aid Report
- Scholarship** Generally, gift aid, awarded based on specific, varied criteria
- Servicer** Contracted by the Department of Education, this company manages student repayment of federal loans
- Title IV funding** Federal government funding specifically for post-secondary education
- UEH** Unusual enrollment history- you must submit transcripts from your other schools and explain why you left those schools
- USCIS** U.S. Citizenship and Immigration Services
- Verification** A process whereby we must confirm that the information you reported on your FAFSA is accurate; you must submit additional information to support your application