

Consumer Information

The following sections provide information that colleges are required by federal law to make available to all enrolled and prospective students. This site acts as a central resource for information that can be found in other AC web sites, brochures and other publications. If you need help finding information or you would like a paper copy of any of the items,

NOTE: Because of the nature of federal, state and institutional guidelines affecting financial aid programs, the information contained in this policy is subject to change.

General Information about AC

I. **Institute Accreditation: Council on Occupational Education**

Facilities and Services for Disabled Students: Advanced College has state-of-the-art technology to assist the student's learning process. All the facilities and equipment, fully comply with Federal, State, and local ordinances and regulations including Building, Fire, and Health/Safety. AC is also available to accommodate the handicapped and has student parking close to the facility.

II. **State Authorization Regulations : BPPE**

III. **Policies for Students Without a High School Diploma or Equivalent**

The applicant must be a high school graduate or its equivalent (high school diploma, General Education Development Certificate (GED), or state proficiency certificate, college transcript or college diploma, Pass ATB (Ability to be Train). To receive FSA funds, a student must be qualified to study at the postsecondary level. A student qualifies if she:

- has a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma);
- has the recognized equivalent of a high school diploma, such as a general educational development (GED) certificate or other state sanctioned test or diploma-equivalency certificate;
- has completed homeschooling at the secondary level as defined by state law;
- has completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a homeschooled student to receive a credential for their education; or
- has completed one of the ability-to-benefit (ATB) alternatives and is either currently enrolled in an eligible career pathway program or first enrolled in an eligible postsecondary program prior to July 1, 2012.

IV. **Withdrawal from a Program**

Students who wish to withdraw from a program need to contact the Educational Chair and then will need to meet with the Financial Aid Director.

V. **Nondiscrimination Statement**

Advanced College is committed to creating and maintaining an environment free of discrimination, harassment, and retaliation that is unlawful or prohibited by AC policy. The

College prohibits discrimination, including harassment and retaliation, by University employees, students, contractors, or agents of the College and by anyone participating in a College sponsored activity against an individual based on a protected classification. Protected classification includes race, color, religion, sex, national origin, age, disability, veteran status, sexual orientation,^[2] gender identity,^[3] or other protected category. The College also prohibits retaliation because an individual has engaged in a protected activity.

AC will take prompt and appropriate action to: (1) thoroughly investigate complaints under this policy; and (2) prevent, correct and, if necessary, discipline individuals who engage in behavior that violates this policy in accordance with College policies.^[4] All staff are responsible for participating in creating a campus environment free from all forms of prohibited discrimination and for cooperating with College officials who investigate allegations of policy violations.

- VI. **Student Complaint Process:** AC has created a formal system to facilitate the resolution of any concern or issue with AC, including the process of recruitment and enrollment, the educational process, financial matters, and placement assistance. At the time of enrollment, each student signs a form, which provides a detailed description of this system. The first place to start if you have a concern or issue is to raise it informally with your instructor or, if it is not an instructional issue, with the appropriate AC staff member. If that approach does not resolve your concern, you begin the formal dispute resolution process by presenting a written description of your complaint to your instructor, or in the case of a non-instructional issue, to the appropriate AC staff member. The written complaint, which should be on the AC Complaint Form, should include as much information as possible to assist in addressing your concern, and must include a statement of what you would like done to resolve the matter. That form must be signed and dated, and it must include your address and telephone number. Copies of the AC Complaint Form are available in the office of the School Director. In the event you do not obtain a resolution to your satisfaction at this level, you must request that your complaint be considered by the School Director. You may at any time contact the state agency at the following address. AC appreciates the opportunity to address student complaints before this agency is contacted. Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to:

Bureau for Private Postsecondary Education (BPPE)

2535 Capitol Oaks Drive, Suite 400, Sacramento CA 95833 , www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897” or “a student or any member of the public may file a complaint about this institution with the

Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau’s internet website www.bppe.ca.gov.”

Board of Vocational Nursing and Psychiatric Technicians (BVNPT)

2535 Capitol Oaks Drive, Suite 205, Sacramento, California 95833 at (916) 263-7800

**Council on Occupational Education (COE)
7840 Roswell Road Building 300, Suite 325, Atlanta, GA 30350 at (770)396-3898**

VII. Privacy of Education Records

Advanced College endorses and seeks to comply with all provisions of the "Family Educational Rights and Privacy Act of 1974,"(FERPA) as amended, and all pertinent regulations. The purpose of this legislation was and is to afford students certain rights with regard to their respective education records. In essences, these rights are: (1) the right to inspect and review education records, (2) the opportunity to challenge the contents of education records, and (3) the right to exercise some control over the disclosure of information from education records.

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day Advanced College receives a request for access. A student should submit to the registrar a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If Advanced College decides not to amend the record as requested, Advanced College will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before Advanced College discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

Advanced College discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by Advanced College in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of Advanced College who performs an institutional

service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for Advanced College.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the [School] to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

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

The Family Educational Rights and Privacy Act (FERPA), a Federal law, requires that Advanced College, with certain exceptions, obtain your written consent prior to the disclosure of personally identifiable information from your education records. However, Advanced College may disclose appropriately designated “directory information” without written consent, unless you have advised the School to the contrary. The primary purpose of directory information is to allow Advanced College to include information from your education records in certain school publications. Examples include:

- Honor roll or other recognition lists;
- Graduation programs;

Directory information, which is information that is generally not considered harmful or an invasion of privacy if released, can also be disclosed to outside organizations without prior written consent. If you do not want Advanced College to disclose any or all of the types of information designated below as directory information from your education records without your prior written consent, you must notify Advanced College in writing.. Advanced College has designated the following information as directory information:

- Student's name
- Address
- Telephone listing
- Electronic mail address
- Photograph
- Date and place of birth
- Major field of study
- Dates of attendance
- Grade level
- Degrees, honors, and awards received
- The most recent educational agency or institution attended
- Student ID number, user ID, or other unique personal identifier used to communicate in electronic systems but only if the identifier cannot be used to gain access to education records except when used in conjunction with one or more factors that authenticate the user's identity, such as a PIN, password, or other factor known or possessed only by the authorized user

- A student ID number or other unique personal identifier that is displayed on a student ID badge, but only if the identifier cannot be used to gain access to education records except when used in conjunction with one or more factors that authenticate the user's identity, such as a PIN, password, or other factor known or possessed only by the authorized user.

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within [School] whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))

- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

VIII. **Graduation, Completion and Transfer-Out Rates:** These are found on the website under gainful employment and also under each specific program (<http://www.advancedcollege.edu/gainful-employment.php>). The students also receive a copy upon admission.

Population of the areas and Student Body Diversity:

CIP CODE	Gender	Hispanic /Latino	American Indian or Alaska Native	Asian	Black or African American	Native Hawaiian or Other Pacific Islander	White
51.0701 Health/Health Care Administration/Management	Man	10%					
	Woman	80%			10%		
	Total	90%			10%		
51.0714 Medical Insurance Specialist/Medical Biller	Man						
	Woman	67%		33%			
	Total	67%		33%			
51.1009 Phlebotomy Technician/Phlebotomist	Man	16%					
	Woman	74%			10%		
	Total	90%			10%		
51.2308 Physical Therapy/Therapist	Man	33%					
	Woman	67%					
	Total	100%					
51.3501 Massage Therapy/Therapeutic Massage	Man						
	Woman	50%			50%		
	Total	50%			50%		
51.3901 Licensed Practical/Vocational Nurse Training	Man	4%		2%	4%		2%
	Woman	70%		4%	14%		
	Total	74%		6%	18%		2%
52.0201 Business Administration and Management, General	Man						50%
	Woman	50%					
	Total	50%					50%
52.0301 Accounting	Man	43%		15%			
	Woman	27%			15%		
	Total	70%		15%	15%		

Job Placement Assistance

Placement services available to students include:

- Providing general information on job opportunities with the demands of local businesses and governmental agencies

- List of known vacancies and job opportunities
- Contacting prospective employers to identify job opportunities
- Assisting with employment applications and resume preparation
- Assisting the student in obtaining interviews with employing personnel
- Following up with graduates after placement

The College will make the best effort to help and assist students in job placement, but no guarantee of employment can be made based upon state law.

Please refer to web-page for more information about potential types of job placement: <http://www.advancedcollege.edu/gainful-employment.php>

Cost of attending AC, placement information and types of employment:

All costs are provided under each program on the www.advancedcollege.edu website, for example for Vocational Nursing, the cost is at this specific

link: <http://www.advancedcollege.edu/gainful-employment/vocational-nursing/Gedt.html>

VN - Tuition and fees: \$33,000

On-campus room & board: not offered

<http://www.advancedcollege.edu/gainful-employment/vocational-nursing/Gedt.html>

Computerized Accounting - Tuition and fees: \$14,787.50

On-campus room & board: not offered

<http://www.advancedcollege.edu/gainful-employment/computer-accounting/Gedt.html>

Medical Billing - Tuition and fees: \$14,662.50

On-campus room & board: not offered

<http://www.advancedcollege.edu/gainful-employment/billing-front-office/Gedt.html>

Massage Therapy - Tuition and fees: \$14,787.50

On-campus room & board: not offered

<http://www.advancedcollege.edu/gainful-employment/massage-therapy/Gedt.html>

Physical Therapy Aide– Tuition and fees: \$15,215.50

On-campus room & board: not offered

<http://www.advancedcollege.edu/gainful-employment/physical-aide/Gedt.html>

ASBA - Tuition and fees: \$24,372.00

On-campus room & board: not offered

<http://www.advancedcollege.edu/gainful-employment/business-admin/Gedt.html>

ASHM - Tuition and fees: \$24,372.00

On-campus room & board: not offered

<http://www.advancedcollege.edu/gainful-employment/health-care-admin-management/Gedt.html>

I. Textbooks

Certificate programs Book List

Computerized Accounting:

- | | |
|---|-------|
| 1. Barrons Accounting Book (ISBN#978-0-7641-3547-7) | \$100 |
| 2. Quickbook (ISBN# 978-1285-18342-8) | \$300 |
| 3. Intro to Computer books (ISBN#: 978-1-256-53195-1) | \$115 |
| 4. Advanced Computer(ISBN#: 978-0-13-505923-4) | \$120 |
| 5. Business Essentials(ISBN#: 978-1-269-45886-3) | \$80 |
| 6. Critical Thinking(ISBN#: 978-1-285-19719-7) | \$80 |
| 7. Laptop | \$500 |
| 8. ID Badge | \$5 |

Medical Billing:

- | | |
|---|-------|
| 1. Intro to Computer books (ISBN#: 978-1-256-53195-1) | \$115 |
| 2. Advanced Computer(ISBN#: 978-0-13-505923-4) | \$120 |
| 3. Patient to Payment (ISBN#: 978-0-073-40201-7) | \$90 |
| 4. ICD-9 (ISBN#: 978-1-936977-802) | \$60 |
| 5. CPT plus (ISBN#: 978-1-936977-772) | \$60 |
| 6. Essentials of Human Anatomy and Physiology (ISBN#:978-0-321-70728-4) | \$110 |
| 7. Medical Administrative Aspects(ISBN#:978-1-256-69495-3) | \$80 |
| 8. Laptop | \$500 |
| 9. ID Badge | \$5 |

Massage Therapy

- | | |
|---|-------|
| 1. Theory & Practice of Therapeutic Massage Book with study guide | |
| 2. (ISBN#:978-143-548-5242/978-143-548-5259): | \$128 |
| 3. Essentials of Human Anatomy and Physiology (ISBN#:978-0-321-70728-4) | \$110 |
| 4. Medical Administrative Aspects(ISBN#:978-1-256-69495-3) | \$80 |
| 5. Intro to Computer books (ISBN#: 978-1-256-53195-1) | \$115 |
| 6. Massage oil/lotions/linens | \$46 |
| 7. Laptop | \$500 |

Physical Therapy Aide

- | | |
|--|-------|
| 1. Patient to Payment (ISBN#: 978-0-073-40201-7) | \$90 |
| 2. ICD-9 (ISBN#: 978-1-936977-802) | \$60 |
| 3. CPT plus (ISBN#: 978-1-936977-772) | \$60 |
| 4. Theory&Practice of Therapeutic Massage Book with study guide (ISBN#:978-143-548-5242/978-143-548-5259): | \$128 |

5. Essentials of Human Anatomy and Physiology (ISBN#:978-0-321-70728-4)	\$110
6. Medical Administrative Aspects (ISBN#:978-1-256-69495-3)	\$80
7. Intro to Computer books (ISBN#: 978-1-256-53195-1)	\$115
8. Massage oil/lotions/linens	\$46
9. Laptop	\$500

Vocational Nursing Program

1. Computerized Testing Package with skills checklists (account # 4660)	\$850
2. Foundations of Nursing 7th Ed Text (ISBN 978-0323-100038)	\$91.99
3. Foundations of Nursing 7th Ed Study Guide (ISBN 978-0323-112239)	\$38
4. Introduction to Medical Surgical 6th Ed Text (ISBN 978-0323-393645)	\$127.9
5. Encyclopedia dictionary of Medicine Nursing, Allied Health (ISBN: 978-1416-026044)	\$52.78
6. Anatomy & Physiology for Health Professionals 2 nd Ed. Text + study guide (ISBN: 978-0132-100687)	\$129.25
7. Laptop	\$500
8. ID Badge	\$5
9. Stethoscope	\$15
10. CPR	\$42
11. Uniform	\$60
12. Background Check	\$60
13. Finger printing	\$75
14. NCLEX Exam application	\$150
15. Other materials	\$61

Associate Degree programs Book List

Associate Degree in Business Administration

1. The Little Brown Compact Handbook+Wordsmith (ISBN: 978-1269-52504-6)	\$213.77
2. The Curious Researcher (ISBN: 978-1256-06179-3)	\$53.602
3. Essentials of Human Anatomy & Physiology 10th Ed (ISBN: 978-0321-70728-4)	\$174.13
4. Principles of Psychology 2nd Ed (ISBN: 978-1-26952485-8)	\$209.61
5. Essentials of Sociology 2nd Ed. (ISBN: 978-1-256-06173-1)	\$167.83
6. Survey of Economics 4th edition (ISBN: 978-1256-411291)	\$89.99
7. Business Essentials 9th Ed (ISBN: 978-1269-458863)	\$129.38
8. American Literature Volume 1 (ISBN: 978-0-321-91669-3)	\$43.35
9. Critical Thinking 2nd Ed (ISBN: 978-1285-197197)	\$122
10. Introduction to Computers (ISBN: 978-1-256-53195-1)	\$146
11. Intermediate Computers (ISBN: 978-1-256-53195-1)	\$84.28
12. 3 Go! Microsoft Office 2007 (ISBN: 978-0-13-505923-4)	\$142.58
13. Quickbook (ISBN: 978-1285-18342-8)	\$300
14. Barrons Accounting Book (ISBN:978-0-7641-3547-7)	\$100
15. Excellence in Business Communication (ISBN: 978-0-13-2719049)	\$187.13

16. Management 12th Ed (ISBN: 978-0133043600)	\$295.4
17. Marketing: An Introduction 11th Ed (ISBN: 978-0-132744034)	\$227.5
18. Framework for Human Resource Management, A, 7/E (ISBN: 978-0-132576147)	\$191
19. Supplies	\$1082.5
20. Laptop	\$500

Associate Degree in Healthcare Management

1. The Little Brown Compact Handbook+Wordsmith (ISBN: 978-1269-52504-6)	\$213.77
2. The Curious Researcher (ISBN: 978-1256-06179-3)	\$53.602
3. Essentials of Human Anatomy & Physiology 10th Ed (ISBN: 978-0321-70728-4)	\$174.13
4. Principles of Psychology 2nd Ed (ISBN: 978-1-26952485-8)	\$209.61
5. Essentials of Sociology 2nd Ed. (ISBN: 978-1-256-06173-1)	\$167.83
6. Survey of Economics 4th edition (ISBN: 978-1256-411291)	\$89.99
7. Business Essentials 9th Ed (ISBN: 978-1269-458863)	\$129.38
8. Critical Thinking 2nd Ed (ISBN: 978-1285-197197)	\$122
9. Introduction to Computers (ISBN: 978-1-256-53195-1)	\$146
10. Intermediate Computers (ISBN: 978-1-256-53195-1)	\$84.28
11. Pearson Custom Allied Health	\$74.8
12. From Patient to Payment (ISBN: 978-0-073-40201-7)	\$57
13. ICD-9CM 2014	\$45
14. CPT Plus! 2014	\$45
15. Campbell Essential Biology 5th ed. (ISBN: 978-0-321-772596)	\$175.65
16. Computers in the Medical Office 8th ed(ISBN: 978-0-077-445331)	\$210
17. Medical Law&Ethics (ISBN: 978-1-256-90257-7)	\$101.5
18. Health the basics (ISBN: 978-0-321-77434-7)	\$121.6
19. Supplies	\$1930.87
20. Laptop	\$500

II. Digital Copyright at AC

Advanced College prohibits the reproduction or transmittal in any form or by any means now known or to be invented, electronic or mechanical, including photocopying, recording, or by any information storage or retrieval system of any copyright materials without written permission from the publisher. **Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.** Advanced College prohibits the reproduction or transmittal in any form or by any means now known or to be invented, electronic or mechanical, including photocopying, recording, or by any information storage or retrieval system of any copyright materials without written permission from the publisher. Unauthorized distribution of copyrighted material, illegal downloading, including peer-to-peer file

sharing, may cause disciplinary actions to be taken against students and subject them to civil and criminal liabilities.

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

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

III. Protecting Sensitive Information

AC is responsible for coordinating the development and dissemination of information security policies, standards, procedures and guidelines for the College. Info Sec is also responsible for coordinating various regulatory compliance efforts.

HEALTH and SAFETY

- IV. Drug & Alcohol Abuse Prevention Information:** AC is a state approved private postsecondary institution that is required to have all students follow all of the standards of conduct required by the state of California regarding the Drug-Free Schools and Campuses Act. The use, possession or distribution of alcoholic beverages, illicit drugs and/or controlled substances is strictly prohibited by all employees and students on school property or any site associated with instruction of AC students. Advanced College supports a drug-free environment and students/staff must comply with this policy. A violation will result in taking appropriate action up to and including termination as outlined in the school Catalog. As a result, random drug/alcohol screenings or search may be conducted of the students/staff in our commitment to provide a safe drug-free environment. Training is conducted during Orientation for students and new employee. If a student is convicted of a drug-related offense after admission, he or she must notify the School Director within five (5) days of the conviction.

Legal Sanctions

A violation of this policy is considered a major offense, which may result in requirement for satisfactory participation in a drug or alcohol rehabilitation program, referral for criminal prosecution, and/or immediate disciplinary action up to and including termination from employment and suspension or expulsion from the school. A criminal conviction is not required for sanctions to be imposed upon an employee or student for violations of this policy. Violations of applicable local, state and federal laws may subject a student or employee to a variety of legal sanctions including but not limited to fines, incarceration, imprisonment, seizure of property, loss of eligibility for federal benefits, including federal Financial Aid, suspension, revocation, or denial of driver’s license and/or community service requirements. Convictions become a part of an individual’s criminal record and may prohibit certain career and professional opportunities.

For more information about specific circumstances, students/staff should consult applicable local, state and federal law and/or seek legal counsel. A federal or state drug conviction can disqualify a student from

using federal student aid. Please refer to the U.S. Department of Education's Office of National Drug Control Police for more information at: <https://www.whitehouse.gov/ondcp/treatment-and-recovery>
Substance Abuse Education/Treatment

Drug and alcohol counseling, treatment, and rehabilitation programs are available from a variety of community sources. The school does not offer professional counseling services but offers the following recourse information, located in the Dean of Allied Health office:

National Institution on Drug Abuse (M-F, 8:30 a.m.-4:30 p.m.) 1-800-662-HELP

National Alcohol & Drug Abuse Hotline 1-800-234-0420

Substance Abuse and Mental Health Services Administration (SAMHSA) Hotline: (800) 662-HELP;
<http://www.findtreatment.samhsa.gov/>

Cocaine Helpline 1-800-COCAINE

Reach-Out Hotline 1-800-522-9054

(Alcohol, drug-crisis, intervention, mental health referral)

Health Risks

Health risks generally associated with alcohol and drug abuse can result in but are not limited to a lowered immune system, damage to critical nerve cells, physical dependency, lung damage, heart problems, liver disease, physical and mental depression, increased infection, irreversible memory loss, personality changes and thought disorders. With most drugs, it is possible that users will develop psychological and physical dependence. The general categories of drugs and their effects are as follows:

Alcohol produces short-term effects that include behavioral changes, impairment of judgment and coordination, greater likelihood of aggressive acts, respiratory depression, irreversible physical and mental abnormalities in newborns (fetal alcohol syndrome) and death. Long-term effects of alcohol abuse include damage to the liver, heart and brain; ulcers; gastritis; malnutrition; delirium tremens; and cancer.

Alcohol combined with barbiturates and other depressants can prove to be a deadly mixture.

Anabolic Steroids seriously affect the liver, cardiovascular and reproductive systems. Can cause sterility in males and females as well as impotency in males.

Barbiturates/Benzodiazepines/Depressants (rohypnol, quaaludes, valium, etc.) slow down the central nervous system and can cause decreased heart and breathing rates, lowered blood pressure, slowed reactions, confusion, distortion of reality, convulsions, respiratory depression, coma and death. Depressants combined with alcohol can be lethal.

Stimulants (ie Amphetamine/Cocaine/Crack) stimulates the central nervous system and is extremely addictive, both psychologically and physically. Effects include dilated pupils, increased heart rate, elevated blood pressure, insomnia, loss of appetite, hallucinations, paranoia, seizures and death due to cardiac arrest or respiratory failure.

Hallucinogens (PCP, MDMA, LSD, etc.) interrupt the functions of the part of the brain that controls the intellect and instincts. May result in self-inflicted injuries, impaired coordination, dulled senses, incoherent speech, depression, anxiety, violent behavior, paranoia, hallucinations, increased heart rate and blood pressure, convulsions, coma, and heart and lung failure.

Cannabis (marijuana, hashish, hash, etc.) impairs short-term memory comprehension, concentration, coordination and motivation. May also cause paranoia and psychosis.

Narcotics (heroin, morphine, demerol, percodan, etc.) initially produce feelings of euphoria often followed by drowsiness, slow and shallow breathing, nausea and vomiting. An overdose may result in convulsions, coma and death.

Federal Student Aid Penalties for Drug Convictions

A state or federal drug conviction may disqualify a student from receiving federal student aid. A local or municipal conviction may not disqualify. Convictions which occur during the time student was receiving federal financial aid are counted against students for aid eligibility.

V. Campus Safety & Security

Campus safety, protection of people and property as well as sensitive information are important issues for students, families and our school. The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act), provides students and families with the information they need to make informed decisions and requires that institutions disclose institutional safety and security policies and statistics for offenses committed on campus. Crime statistics are disclosed each year for the previous three calendar years and available in paper copy per request from the President.

Crime Statistics Report for 2013 – 2015

Murder and Non-Negligent Manslaughter	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Negligent Manslaughter	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Sex offenses - Forcible	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Rape	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Fondling	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Sex Offenses – Non-forcible	2013	2014	2015
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On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Incest	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Statutory Rape	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Robbery	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Aggravated Assault	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Burglary	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Motor Vehicle Theft and Attempted Motor Vehicle Theft	2013	2014	2015
On Campus	1	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Arson	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Simple Assault	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Larceny Theft	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Intimidation	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Destruction/Damage/Vandalism of Property	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

VAWA Offenses: Domestic Violence	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

VAWA Offenses: Dating Violence	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

VAWA Offenses: Stalking	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Arrests: Weapons – carrying, possessing, etc.	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Arrests : Drug Abuse violations	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Arrests: Liquor Law Violations	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Disciplinary Actions: Weapons: carrying, possessing, etc.	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Disciplinary Actions : Drug Abuse Violations	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0
Totals:	0	0	0
Local Police	0	0	0

Disciplinary Actions : Liquor Law Violations	2013	2014	2015
On Campus	0	0	0
Non-Campus	0	0	0
Public Property	0	0	0

Totals:	0	0	0
Local Police	0	0	0

Hate Crime Reporting for 2013 – 2015

2013

Incident Date	Hate Crime	Category	Location Type
No Hate Crimes Reported for this year			

2014

Incident Date	Hate Crime	Category	Location Type
No Hate Crimes Reported for this year			

2015

Incident Date	Hate Crime	Category	Location Type
No Hate Crimes Reported for this year			

VII. POLICY AND PROCEDURES

Emergency Management

Campus Security and Access to Campus Facility

Students are informed about security and safety/emergency procedures during orientation. Faculty and staff are informed during New Employee Orientation in Emergency and Evacuation policy/procedures, campus security procedures and life safety. Fire and disaster drills are held annually and students and staff are informed that it is the responsibility of each person to adhere to all safety and security practices. All students/faculty/staff should only be on campus during scheduled school hours, or while attending to other legitimate academic or administrative functions and required to wear and display their badge. All visitors are required to sign in with the front desk.

Students, faculty and staff are informed about security and safety/emergency procedures during orientation to promote awareness of crime prevention, assault and other harmful acts. During these orientations, they are also told about good practices in crime prevention (including securing their vehicle and other personal property) and how to report a crime, emergency, or other incident. All crimes, security incidents, serious injuries or severe illness incidents should be recorded on an Incident Report Form and given to the President or School Director.

Students or staff who suspects a crime has been committed or are the victim of any type of criminal act should immediately report to the School Director or President. If you witness a crime in progress, or are a victim, you can also call 9-1-1 or report directly to local law

enforcement agencies, and then notify the School Director or President. AC prepares an Annual Security Report each year of the crime statistics (inclusive of but not limited to murder, rape, robbery, aggravated assault, burglary, motor vehicle theft, hate crimes, drug abuse violations, weapons possessions) and notes any significant changes in policy, procedures, locations and key individuals since the last report if applicable, and will adhere to requirements detailed in the Title IV Federal Student Aid Handbook.

Emergency Response Procedures

If there is a significant threat or emergency situation, AC Management will immediately, without delay, initiate a campus wide “timely warning” in an effort to provide the safety of the campus community. The warning will be delivered verbally to all those present in the building, as well as distributed by email to faculty, staff and students. If there is an immediate threat, to the health or safety of anyone on campus, the school will follow its emergency notification procedures listed above. All students, faculty and staff must immediately evacuate the building whenever the fire alarm sounds. Prior to initiating the Emergency Preparedness Plan, the AC President, Director or any college administrator on duty will confirm that a bona fide emergency exists, determine the appropriate method of communication and message content without delay. Emergency exit lights are located at all exit points. Fire extinguishers are located in several locations throughout the building. Anyone who sees fire or smoke should obtain the nearest fire extinguisher and operate according to instructions. Immediately notify a member of the administrative staff. Administrative staff should call 911 and give instructions for immediate building evacuation. Please refer to the Emergency Evacuation Map which is located near the door of all classrooms, the clinical learning in lab, the student lounge, and within the administrative offices in several locations. The AC building has three sets of exit doors. Rear exit doors remain locked at all times. The front entrance door opens into the reception area which has a receptionist present at all times. Depending on the circumstances of the crime/emergency situation, the college will provide adequate follow-up information to the community.

If a significant emergency or dangerous situation involving an immediate threat to health or safety of students or employees occurs, all parties will be notified. Emergency Preparedness Plan will be tested at least once each year.

Medical Emergency Procedures

The Medical Emergency Policy will be distributed to All School students, faculty and staff to ensure that medical emergencies receive appropriate treatment as swiftly as possible. If an individual is physically injured or suffers an accident on Advanced College Premises, the following shall apply:

Procedure

- 2.1 Remain calm at all times and immediately assess the situation.
 - a) If they indicate pain, do not move the person however, if unless there is a threat to life, the person should be left in that location.
- 2.2 If the person is injured, call 911. Reply to all questions asked by the dispatcher before you hang up.

Be sure to indicate to which floor the responders should report. Make sure that someone meets the emergency medical services and rescue crews at the building entrance.

- 2.3 Call a Vocational Nursing or Allied Health faculty with CPR license or Director of Nursing to assess the situation.
- 2.4 Wait for emergency medical services or a faculty member to properly administer first aid safely so as not to jeopardize the health of others.
- 2.5 Medication to individual who is in emergency situation should not be provided. .
- 2.6 Remain with the individual until emergency medical services and rescue crew arrives.
- 2.7 Comfort the individual by reassuring him/her that medical assistance is on its way.
- 2.8 Give the emergency medical service and crew room to administer first aid. Stay close should they have any questions.

Student Emergency Information

All Advanced College students will be requested to provide their personal emergency contact information upon enrollment. Students should be responsible for keeping their emergency contact information up-to-date by contacting the School Admission Office during normal business hours or the Evening Coordinator during the evening class hours.

Employee Emergency Information

In the same manner, All School employees will be requested to provide their personal emergency contact information up-to-date. Employee emergency contact information can be found by contacting the President or Educational Chair during normal business hours or the Evening Coordinator during the evening class hours.

Fire Safety

The Advanced College's most current Fire Safety Report, policies and procedures, please refer to catalog page 21.

Financial Aid Information

Financial Aid Information

I. Aid from Federal Sources

Advanced College administers the following forms of federal student aid on the basis of need (for more information visit StudentAid.gov/types):

1. Federal Pell Grant

This is for students who have not earned bachelor's and does not have to be repaid. The amount depends on the student *EFC*, costs to attend the school and the program of study.

2. Federal Supplemental Educational Opportunity Grant (SEOG)

This is limited for students with an exceptional financial need and grants are based on available funds. This does not have to be repaid. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG.

3. Federal Direct Subsidized Loan

This is for those eligible students with financial needs and may borrow funds at a fixed interest rate. Interest does not accrue while in school and during authorized periods of deferment. The student must also complete the FAFSA each year as well as meet the loan eligibility requirements to be awarded a Subsidized Loan.

4. Federal Work Study:

Work Study jobs are available to students who still have unmet need after financial aid has been awarded and is determined by the FAFSA. Work study jobs are typically on campus and students are placed in jobs on a first-come, first-served basis once eligibility has been determined. The wages earned from work study are not counted toward student income when you file the following years FAFSA, so they are a way to reduce your expected family contribution, while still having a part time job. The student will need to meet with Financial Aid to submit all necessary paperwork. The minimum and maximum award amount is based on pay rate (which is at least the Federal minimum wage), the number of hours a week the student is working, and the student's financial need. Students are typically awarded in the range from \$1071 - \$3400, based on their financial needs.

In addition, Advanced College administers the following types of federal student aid which are not based on need:

a. Federal Direct Unsubsidized Loans

This is for eligible students who may borrow funds at a fixed interest rate established annually by the Department of Education. With the exception of demonstrating financial need, students must meet all eligibility criteria of the Direct Subsidized Loan Program.

b. Federal Parent PLUS Loan

These are federal loans that parents of dependent students can use to help pay education costs.

c. [Advanced College Home Page](#)

web-page ([Financial Aid Policy](#), [Default Management policy](#) and [Refund Policy](#))

General Eligibility Requirements for Federal Student Aid

Basic eligibility requirements for federal student aid include citizenship requirements and requirements relating to the student's ability to benefit from a postsecondary education. The student must:

- Be a U.S. Citizen, permanent resident or eligible non-citizen
- Have a valid Social Security number (SSN), except for students from the Freely Associated States (e.g., Marshall Islands, Federated States of Micronesia and the Republic of Palau).
- Have a high school diploma, the recognized equivalent of a high school diploma (including a General Educational Development (GED) certificate), or have completed a high school curriculum in a home school setting that satisfies the state's requirements for home schooling. (Students who first enrolled in an accredited college or university before July 1, 2012, may qualify by satisfying alternate criteria, such as passing an approved ability-to-benefit (ATB) test or completing six credit hours or equivalent course work toward a degree or certificate.)
- Be enrolled, or accepted for enrollment, as a regular student in an eligible degree or certificate program at a college or university that is eligible for Title IV federal student aid. Students who are simultaneously enrolled in elementary or secondary school are not eligible.

Application Requirements

To qualify for federal student aid, students must:

- Complete the Free Application for Federal Student Aid (FAFSA).
- Comply with verification requirements, if the student's FAFSA is selected for verification by the college or university the student plans to attend or the federal government.
- Demonstrate financial need, if applicable. Some federal grant, work and loan programs require the student to demonstrate financial need. The Direct Unsubsidized Loan, Grad PLUS Loan, and Parent PLUS loan do not depend on financial need.
- Sign a Statement of Educational Purpose, certifying that he or she will use Title IV federal student aid only to pay for educational costs. (Students may not be enrolled in multiple colleges and universities solely to obtain Title IV federal student aid refunds (credit balances) to pay for non-educationally related expenses.)
- Students or parents of students who enter into an agreement for a loan using Title IV need to know that this information "will be submitted to NSLDS and is accessible by authorized agencies, lenders, and institutions."

In addition, male students must have registered with Selective Service between the ages of 18 and 25 to be eligible for federal student aid. A failure to register must not be knowing and willful. Male students between the ages of 18 and 25 may check a box on the FAFSA to register with Selective Service.

Requirements Relating to Previously Received Aid Funds

There are requirements relating to previously-received federal student aid funds. The student must:

- Not be in default on a Title IV federal student loan or owe a refund on a Title IV federal student grant or loan overpayment. If the student has borrowed in excess of annual or cumulative Title IV federal student loan limits, the student must return the excess funds to the lender.
- Have repaid Title IV federal student aid funds obtained fraudulently.
- Not have property subject to a judgment lien for a debt owed to the U.S. government.

Program-Specific Requirements

There are several additional requirements for specific federal student aid programs.

- Prior academic degrees may affect eligibility for specific programs. For example, students with a prior Bachelor's degree are ineligible for the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG). Students with just an Associate's degree remain eligible for these federal student aid programs. Students with a Bachelor's degree remain eligible for the Direct Unsubsidized Loan, Parent PLUS Loan, and Federal Work Study (FWS).
- The Federal Pell Grant is subject to a lifetime eligibility limit of the equivalent of 12 semesters (6 years).
- Eligibility for some forms of financial aid is affected by the student's enrollment status. For example, federal education loans require the student to be enrolled on at least a half-time basis, while the Federal Pell Grant does not. (However, the student's Federal Pell Grant will be prorated according to the student's enrollment status.)
- Direct PLUS loan borrowers may not have an adverse credit history

Maintaining Aid Eligibility

To retain eligibility for federal student aid, the student must:

- Maintain Satisfactory Academic Progress (SAP), which typically includes maintaining at least a C average (2.0 GPA on a 4.0 scale) and maintaining progress toward a degree or certificate that is consistent with graduation within 150 percent of the normal timeframe for completion.
- Not be convicted for the sale or possession of illegal drugs (controlled substances) while receiving federal student aid.

Other Requirements

In addition, a student's eligibility for Title IV Federal aid may be affected by such factors as remedial coursework, correspondence study, study via distance education, program of study and incarceration.

For example, incarcerated students are ineligible for federal student loans. Students who are incarcerated in a federal or state penal institution are also ineligible for the Federal Pell Grant. While incarcerated students remain eligible for Federal Work-Study and FSEOG, they are unlikely to receive such aid. Eligibility is restored after release from prison, except if the student is subject to an involuntary civil commitment for a sexual offense. Students who have a conviction for the sale or possession of illegal drugs while receiving federal student aid may be subject to limitations on their eligibility for federal student aid.

Criteria for selecting Recipients of Federal Aid

- What is the EFC? Expected Family Contribution
- 5 factors considered in calculating your EFC:
 1. Income
 2. Assets
 3. Household size
 4. Number of students in college
 5. Age of older parent

- Need-based Undergraduates Grand Aid

In order to qualify for need-based, you must demonstrate that without financial assistance, you could not afford to attend Advanced College. The college determines your "need" by evaluating the information you provide when you complete the financial aid forms. Need-based programs include grants, certain loans, and student employment

In order to qualify for a Federal Pell Grant you have to be either a U.S citizen or eligible non-citizen and must be enrolled or accepted for enrollment at an accredited college and

must maintain a Satisfactory Academic Progress both on a qualitative and quantitative measurement.

How Advanced College Determines Financial Aid Awards

AC awards financial aid based on need. Need-based financial aid reduces barriers to higher education for students and families who could not otherwise afford college costs. This need-based packaging philosophy assures that:

- Students with similar circumstances are treated equally.
- "Need" is the only criteria used to award most undergraduate financial aid (only about 4% of total financial aid funds available are not based solely on need)

Financial need is the difference between (estimated cost of attendance) and your expected family contribution:

$$\begin{array}{r} \text{Cost of attendance} \\ - \text{Expected family contribution} \\ \hline = \text{Financial need} \end{array}$$

COST OF ATTENDANCE (COA) POLICY

Purpose:

The U.S. Department of Education directs institutions to disclose costs associated with attending their programs in order to determine the amount of financial aid for which a student may be eligible. The cost of attendance for a student estimates a student's educational expenses for a period of academic enrollment.

Cost of Attendance Component	Computerized Accounting	Medical Billing	Physical Therapy Aide	Massage Therapy	Vocational Nursing	Associate of Science in Business Administration	Associate of Science in Healthcare Management
Tuition	\$13,387.50	\$13,387.50	\$13,662.50	\$13,662.50	\$30,642	\$19,812	\$19,812
Books and Supplies	\$1400	\$1275	\$1553	\$1125	\$2,358	\$4,560	\$4,560
Living Expense	\$1979/month	\$1979/month	\$1979/month	\$1979/month	\$1979/month	\$1979/month	\$1979/month
Annual COA	\$30,619.50	\$30,494.50	\$31,047.50	\$30,619.50	\$56,748	\$71,868	\$71,868

Policy Statement:

The U.S. Department of Education allows certain educational expenses to be used when determining a school's Cost of Attendance (COA). A school has the discretion to determine which costs will be used to determine the COA. Advanced College uses standard cost categories that are applied uniformly to all students in categories such as, room and board, books and supplies, transportation and miscellaneous fees.

Explanation of each category:

- Tuition/Fees - Actual tuition/fee rate for each program.
- Room/Board - Estimated Room/Board rate per various student living situations.
- Books/Supplies - Rate of book rental and estimated supplies rate.
- Transportation - Estimated transportation expenses such as gas, car mileage, car maintenance.
- Miscellaneous - Estimated amounts of other educational and miscellaneous expenses.
- Loan Fees – Estimated approximately 1% of average loan amount for undergraduate students.

Advanced College does not offer any dormitory facilities or off-site housing. Per the California Student Aid commission statistics for 2015-2016, average housing costs are \$910.00 per month, average food costs is \$583 per month, average transportation costs is \$122 per month, average personal is \$364 per month. The total cost of living expenses excluding tuition is \$1979 per month. This information can be accessed at www.csac.ca.gov/pubs/forms/grnt_frm/studentexpensebudget.pdf.

A student's cost of attendance can be adjusted in certain circumstances. Each of the standard components above can potentially be increased if the student has excess expenses. These adjustments would be handled on a case-by-case basis using professional judgment and a student can meet with the Financial Aid to discuss budget adjustments. A student's cost of attendance can also be increased for various costs, such as those related to childcare, or the purchase of computer software.

Your expected family contribution (EFC) is determined by the U.S. Department of Education's Central Processing System, using formulas determined by Congress and written into public law. Your own EFC is calculated based on the information you provide in your [FAFSA \(Free Application for Federal Student Aid\)](#). Please note:

1. Terms and conditions:

-LOAN CANCELLATION: you may pay back all or part of loan disbursement within the timeframes set by the Act(Higher Education Act of 1965), as explained in the Borrower's rights and Responsibilities in the Master Promissory Note that AC will give you at the time of certifying your loans and in the Disclosure statement you will receive from ED. If you return the full loan amount within those timeframes, you will have to have any loan fee or interest charges. If you return part of a disbursement within those timeframes, ED will reduce the loan fee and interest charges in proportion to the amount reduced.

INTEREST:

The interest rate for any loan you receive is a fixed rate that is calculated in accordance with the HEA Act of 1965. The interest rate for the Direct Subsidized Loans and Direct Unsubsidized loans is calculated each year.

You are not required to pay the interest that accrues on Direct Subsidized Loan during an in-school, grace, deferment period, and during certain periods (Income-based repayment and Pay As you earn). You must pay the interest that accrues on a Direct Subsidized loan

during all other periods (including forbearance periods) starting on the day after your grace period ends.

You must pay the interest that accrues on a Direct Unsubsidized Loan during all periods (including in-school, grace, deferment, and forbearance starting on the date of the first disbursement)

LOAN FEE:

As provided the HEA Act of 1965, Department of Education charges a loan fee for each Direct Subsidized Loan and Direct Unsubsidized loan you receive. The loan fee is the percentage of the loan amount and will be deducted proportionately from each disbursement of each of your loans. The specific fee you are charged will be shown on disclosure statements that will be sent to you.

GRACE PERIOD:

You will receive a 6-month grace period on repayment of each loan. The grace period begins the day after you cease to be enrolled at least half-time at an eligible school.

REPAYMENT:

You must repay the full amount of the loans plus accrued interest. You will repay each loan in monthly installments during a repayment period that begins immediately following 6-month grace period on that loan.

Department of Education will provide you with a choice of repayment plans .the borrower's right and responsibilities statement (MPN) includes information on these repayment plans. You may pay all or any part of the unpaid balance on your loans at any time without penalty.

2. RIGHTS AND RESPONSIBILITIES OF STUDENTS RECEIVING TITLE 1V

As a borrower you have a right to:

- ✓ Written information on your obligations and information on your rights and responsibilities as a borrower
- ✓ A copy of your MPN either before or at the time your loan is disbursed
- ✓ A grace period and an explanation of what this means
- ✓ A notification if you are in your grace period or repayment
- ✓ A disclosure statement , received before you begin to repay your loan that includes information about the interest rates, fees, the balance you owe, and a loan repayment schedule
- ✓ A deferment or forbearance of repayment for certain defined periods, if you qualify and request
- ✓ Prepay your loan in whole or in part anytime without early-repayment penalty and
- ✓ A documentation when my loan is paid in full
- ✓

As a borrower you are responsible for:

- ✓ Completing exit counseling before you leave school or drop below half-time enrollment
- ✓ Repaying my loan according to your repayment schedule even if you do not complete your academic program, you are dissatisfied with the education you received or you are unable to find employment
- ✓ Notifying your lender or servicer if you
 - move or change your address
 - change your telephone number
 - change your name
 - change your Social security number or
 - change employers or my employers' address or telephone number changes
- ✓ Making monthly payments on your loan after your grace period ends unless you have a deferment or forbearance , and
- ✓ Notifying your lender or loan servicer of anything that might alter your eligibility for an existing deferment or forbearance

4. Disclosing to students or parents about access of loans to authorized agencies etc.

The information in your file may be disclosed to federal, state or local agencies in order to:

- ✓ To verify your identity and determine your eligibility to receive a loan
- ✓ To permit the servicing or collection of your loans
- ✓ To investigate possible fraud and compliance with federal student aid program regulations
- ✓ To locate you if you delinquent in your loan payments
- ✓ To default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions
- ✓ To report Title IV loans to NSLDS in order to provide financial aid history information to authorized agencies, lenders and educational institutions , disclosures may be made to educational institutions
- ✓ To provide method to institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or financial and educational institutions

Verification Policies and Procedures (for selected)

Verification is the process of confirming the accuracy of data reported on your FAFSA.

Beginning in the 2012-2013 academic year, this process was simplified with the addition of the Data Retrieval Tool on the FAFSA. Use of the DRT allows IRS information to be directly transferred into the FAFSA. Two weeks after a tax return is filed, a student may log into their FAFSA and select the DRT tool to transfer data into their

Selection:

Approximately 30% of all FAFSA filers are selected for verification by the federal government in a given academic year. Advanced College may also select certain FAFSA filers in addition to the DOE selection if there is reason to suspect that FAFSA information is inaccurate. For

selected students, the verification process must be completed before the student can receive any federal need-based financial aid.

Notification:

Students will receive notice that they have been selected for verification through DOE on their SAR (Student Aid Report) which is sent to them as a result of filing FAFSA. AC will also notify selected students by sending a Missing Information Letter and have also instructors to notify the selected students

Documentation:

If selected for verification, students will be required to use the data retrieval tool or supply their tax return transcript from the previous year. They must request the tax return transcript from the IRS at [www. IRS. Gov](http://www.IRS.Gov) or 800-908-9946

Deadlines for verification Documentation and Corrections:

Students should submit documentation as soon as they receive notice of selection for verification. If all required documentation is not received at least 60 days prior to the start of the program, there is no guarantee that funds will be available by the start of program

Helpful Tips for Completing Verification:

- Submit the required information as soon as possible
- Use the Data Retrieval Tool on the FAFSA, if eligible
- If you choose not to use the DRT, request your tax return transcript from the IRS at www.irs.gov or 800-908-9946
- If you are required to submit W-2 forms , make sure to include one for every job from the previous year

Requirements for officially withdrawing from our Programs:

I. Withdrawal from a Program

Students who wish to withdraw from a program need to contact the Educational Chair and then will need to meet with the Financial Aid Director.

Requirement for official Withdrawal and Return of Title IV Funds (R2T4) Policy

How a withdrawal affects financial aid

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from all programs for any reason, including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of federal student aid funds he/she will have earned at the time

of the withdrawal. Thus, a student who withdraws in the second week of classes has earned less of his/her financial aid than a student who withdraws in the seventh week. Once 60% of the semester is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any funds.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

- completely withdraws, or
 - stops attending before completing the program
- Based on this calculation, Advanced College (AC) students who receive federal financial aid and do not complete their classes during a payment period could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the payment period

The following policies will help you to understand that a withdrawal potentially affects students academically as well as financially. We encourage students to read all the information below prior to making a final decision.

How the earned financial aid is calculated

Students who receive federal financial aid must “earn” the aid they receive by staying enrolled in classes. The amount of federal financial aid assistance the student earns is on a pro-rated basis. Students who withdraw or do not complete all registered classes during the semester may be required to return some of the financial aid they were awarded.

Institutions are required to determine the percentage of Title IV aid “earned” by the student and to return the unearned portion to the appropriate aid programs. Regulations require schools to perform calculations within 30 days from the date the school determines a student’s complete withdrawal. The school must return the funds within 45 days of the calculation. The R2T4 calculation process and return of funds is completed by the Office of Scholarships and Financial Aid (AC).

For example, if a student completes 30 percent of the payment period, they earn 30 percent of the aid they were originally scheduled to receive. This means that 70 percent of the scheduled awards remain “unearned” and must be returned to the federal government. Once 60% of the payment period is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any federal funds.

The following formula is used to determine the percentage of unearned aid that has to be returned to the federal government:

- The percentage earned is equal to the number of calendar days completed up to the withdrawal date, divided by the total clock hours in the payment period (less any scheduled breaks that are at least 5 days long).
- The percentage unearned is equal to 100 percent minus the percent earned.

Students who provide written confirmation to AC at the time of ceasing attendance that they plan to attend another course later in the same payment period are not considered to have withdrawn from the program. If the student does not provide written confirmation of plans to return to school later in the same payment period, AC considers the student to have withdrawn and begins the R2T4 process immediately. However, if the student does return to AC in the same payment period, even if they did not provide written confirmation of plans to do so, the student is not considered to have withdrawn after all and is eligible to receive the Title IV funds for which the student was eligible before ceasing attendance. AC will then reverse the R2T4 process and provide additional funds that the student is eligible to receive at the time of return.

Institutional funds are earned and recalculated based on the pro-rated policy as described for federal financial aid funds. Tuition/fee refunds also affect the recalculation of institutional financial aid.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

- completely withdraws, or
 - stops attending before completing the semester, or
- Based on this calculation, Advanced College (AC) students who receive federal financial aid and do not complete their classes during a payment period could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the payment period.

Steps in the return of Title IV funds policy

Step 1: Student's Title IV information

AC will determine:

A. The total amount of Title IV aid disbursed for the semester in which the student withdrew. A student's Title IV aid is counted as aid disbursed in the calculation if it has been applied to the student's account on or before the date the student withdrew.

B. The total amount of Title IV aid disbursed plus the Title IV aid that could have been disbursed for the payment period in which the student withdrew.

Step 2: Percentage of Title IV aid earned

AC will calculate the percentage of Title IV aid earned as follows:

The number of clock hours completed by the student divided by the total number of clock hours in the payment period in which the student withdrew. The total number of clock hours in a payment period shall exclude any scheduled breaks of more than five days.

Clock Hours completed ÷ clock hours in the payment period = Percentage Completed

If the calculated percentage completed exceeds 60%, then the student has “earned” all the Title IV aid for the enrollment period.

Step 3: Amount of Title IV aid earned by the student

AC will calculate the amount of Title IV aid earned as follows:

The percentage of Title IV aid earned (Step 2) multiplied by the total amount of Title IV aid disbursed or that could have been disbursed for the term in which the student withdrew.

Total Aid Disbursed x Percentage Completed = Earned Aid

Step 4: Amount of Title IV aid to be disbursed or returned

- If the aid already disbursed equals the earned aid, no further action is required.
- If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.

Total Disbursed Aid – Earned Aid = Unearned Aid to be Returned

- If the aid already disbursed is less than the earned aid, then AC will calculate a post-withdrawal disbursement.

Types of withdrawals

For financial aid purposes there are two types of withdrawals: Complete and Unofficial.

Complete

- Official withdrawal from AC by the student. The current academic year’s policy for a Complete Withdrawal can be found in AC’s General Catalog – Academic Policies.

Unofficial

- Federal financial aid regulations consider a student to be an unofficial withdrawal if the student receives all fail (E/F) grades or a combination of all fail (E/F) and withdraw (W) grades for the term.

Determination of the withdrawal date

The withdrawal date used in the return calculation of a student’s federal financial aid is the actual date indicated on the official drop form. If a student stops attending classes without notifying AC, the withdrawal date will be the last date of academic activity determined by AC. Additional

documentation supporting the last date of academic activity may be provided by the student if they verify a later date of attendance than determined by AC.

Student notification of repayment

A notification letter outlining the amount returned to the federal and institutional program(s) along with the federal government's repayment worksheet will be mailed to the student's permanent address. AC will return funds on the student's behalf to the appropriate federal and institutional aid program(s) and subsequently will bill the student's account. A statement reflecting these charges will be sent to the student. The student is responsible for all charges and overpayments resulting from a Return of Title IV calculation.

When a student fails to begin attendance

If a student receives financial aid, but never attends classes, the Business Office and Financial Aid must return all disbursed funds to the respective federal and institutional aid programs.

II. Aid from State and Local Programs, School Aid and other Private Sources

1. State Aid

Advanced College is a Cal Grant-approved institution. Eligible students must have substantial financial need (Pell Grant eligible) as determined by the Free Application for Federal Student Aid (FAFSA). Students must also be a resident of the state of California and complete a minimum of 2.0 GPA from Term 1.

III. How Students Apply for Aid and How Aid Eligibility is Determined

Students apply for financial aid from Advanced College by completing the Free Application for Federal Student Aid (FAFSA) at <http://www.fafsa.ed.gov>. If the student has financial need, AC awards a combination of need based grants and federal loans.

IV. How Advanced College Distributes Aid Among Students

AC awards federal grants and loans based on financial need as determined by the FAFSA. University grants are awarded based on financial need as determined by the FAFSA and the availability of funds.

V. How and When Financial Aid is Delivered

Online students are mailed a financial aid award letter. Continuing students are notified via email/or in person on campus. Funds are disbursed to the student's account at the beginning of each payment period provided that all requirements are completed.

VI. Terms and Conditions of Employment that is Part of the Financial Aid Package

Federal Work Study is a federal financial aid program that provides part-time jobs for undergraduate students. For more information on finding a job and employment rules and regulations, Please contact Financial Aid Department

VII. **Criteria for Measuring Satisfactory Academic Progress**

Advanced College monitors undergraduate after every term for successful completion of SAP standards. AC uses quantitative and qualitative standards to measure SAP.

Loan Counseling and Repayment

All first-time borrowers of Federal Direct Loans must complete Loan Entrance Counseling at <http://studentloans.gov>.

XII. **Obtaining a Deferment or Forbearance for a Federal Education Loan**

Under certain circumstances, students can receive periods of deferment or forbearance that allow them to postpone loan repayments. Loans that are already in default are not eligible for a deferment or forbearance. Information on eligibility can be found at <http://studentaid.ed.gov/repay-loans/deferment-forbearance>.

XIII. **Private Education Loans**

Private Educational Loans are private lender loans and are not part of the William D. Ford Direct Loan Program. These loans have different loan eligibility requirements and terms (repayment, interest rate, etc.). For more information, please see private loan estimator on our website: www.advancedcollege.edu