

CONSUMER INFORMATION HANDBOOK

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STATEMENT OF PHILOSOPHY

This handbook is intended to provide, briefly describe, and deliver upon request, information regarding where to obtain requisite consumer information to current and prospective students. Federal Regulations require schools to provide certain consumer information annually to its students, along with a statement of procedures regarding where to obtain that information. The philosophy of student financial aid at MDT/ATS Institute of Technology supports career preparation education for the student. Our objective is to help the student prepare for a productive career so that he/she is qualified for a position through job performance or additional education he/she has acquired while on the job.

The following are the guiding principles of the student aid programs at our institution:

- A) The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend school without such aid. Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student's education. **Therefore, any aid the student may receive from our institution should be regarded as supplemental to that which can be provided by student and his/her parents and/or spouse.**
- B) The school also believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses.
- C) In selecting a financial aid recipient, the school places emphasis upon need, achievement and promise.
- D) The office of Student Financial Aid provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational expenses.
- E) This program admits students of any race, color, age, national and ethnic origin to all the rights and privileges, programs and activities generally accorded or made available to students at the school. MDT/ATS Institute does not discriminate on the basis of race, creed, religion, color, age, marital status, national and ethnic origin in the administration of its educational policies, admission policies, scholarship and loan programs and other school administration programs.
- F) This institution has a **DRUG ABUSE** prevention program accessible to any **EMPLOYEE** or **STUDENT**.

STATEMENT OF PRINCIPLES

1. The primary purpose of our financial aid programs shall be to provide financial assistance to our accepted students who, without such aid would be unable to attend our school.
2. We recognize our obligation to assist in realizing the national goal of equality of educational opportunity.
3. We shall publish budgets that outline total student expenses, including where applicable, maintenance at home, commuting expenses, personal expenses and necessary travel.
4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.
5. Financial aid will be offered only after determining that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered will not exceed the amount "needed" to offset the difference between the student's educational expenses and the family's resources.
6. The amount of any type of self-help expected from students will be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance will be awarded to students with least ability to pay.
7. We shall review our financial assistance awards annually and adjust them, if necessary, to reflect changes in the financial needs of students and the expenses of attending the school. We have an obligation to inform the students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.
8. Because the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and encourage the student and others to respect the confidentiality of this information.
9. All documents, correspondence and conversations between and among the aid applicant, his family and financial aid officer are confidential and entitled to the protection ordinarily arising from a counseling relationship.
10. MDT/ATS Institute of Technology certifies that it has a drug abuse prevention program in operation. It is accessible to any officer, employee or student at our institution.

AVAILABILITY OF TITLE IV FINANCIAL AID PROGRAMS

Federal Pell Grant Program

The Pell Grant is given with no repayment expected. This program is designed to provide a “floor” upon which other financial aid programs are built. Any student wishing to receive a Federal Pell Grant at this institution must meet the eligibility requirements established by the U.S. Department of Education. The amount of the award depends upon the determination of the student’s eligibility, his/her enrollment status, cost of attendance, and a payment schedule issued by the U.S. Department of Education. To receive a Federal Pell Grant a student must complete the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA may be completed on-line at www.fafsa.ed.gov or a paper application may be used. FAFSA forms are available in the Financial Aid Office, from high-school counselors, or other public places such as a library.

Federal Supplemental Educational Opportunity Grant (FSEOG)

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

Federal Loan Programs/William D Ford Direct Loan Program

Subsidized Loan - A subsidized loan is awarded on the basis of need. A student may be eligible to request a maximum of \$3,500 per year. The federal government pays the interest while the borrower is in school, during the grace period and during authorized periods of deferment. Repayment will begin six months after the borrower ceases to be enrolled in the program.

Unsubsidized Loan - An unsubsidized loan is not awarded on the basis of need. The borrower is charged interest from the time the loan is disbursed until it is paid in full. In addition, until repayment begins and during authorized periods of deferment, borrower has the option to pay the interest or allow the interest to accumulate. The unsubsidized loan cannot exceed \$5,500 (for a first year dependent student) and \$6,500 (for second year dependent student) and \$9,500 (for a first year independent student) and \$10,500 (for second year independent student), if the student is not eligible for Subsidized loan. Otherwise, unsubsidized loan should not exceed \$2,000 for dependent student and \$6,000 for independent student. Repayment will begin six months after the borrower ceases to be enrolled in the program.

Federal Parent Loan to Undergraduate Student (PLUS) - Plus loans are meant to provide additional funds to dependent students for expenses. Parents with good credit scores may borrow up to the cost of attendance, minus other aid received by the student. Repayment will begin approximately sixty days after final loan disbursement is made. FAFSA application is not required.

An Award Notification letter will be sent to the student indicating the type and the amount of aid awarded. IN ORDER TO GRADUATE FROM THE PROGRAM, STUDENT MUST COMPLETE EXIT COUNSELING either on-line at www.studentloans.gov or with Financial Aid Officer.

Repayment

When it comes time to start repaying your student loan(s), you can select a repayment plan that’s right for your financial situation. Generally, you will have from 10 to 25 years to repay your loan, depending on which repayment plan you choose. The following repayment options are available to Direct Loan and Plus Loan borrowers:

1. Standard Repayment Plan

2. Graduated Repayment Plan
3. Extended Repayment Plan
4. Income-Based Repayment Plan
5. Income-Contingent Repayment Plan

For more information on each of the following payment options, please visit www.studentloans.gov, or see a Financial Aid Officer.

DEPENDENCY STATUS DETERMINATION

You are considered an **“Independent Student”** if you meet any one of the following criteria:

- ◆ You were born before January 1, 1992
- ◆ You will be working on a master’s or doctorate program in school year 2015-2016.
- ◆ You are married as of the date of application.
- ◆ You have children that receive more than half of their support from you.
- ◆ You have dependents (other than children or spouse) that receive more than half their support from you, now and through June 30, 2015.
- ◆ At any time since you turned 13, both of your parents were deceased and you were in a foster care or a dependent or ward of the court.
- ◆ You are a veteran of the U. S. Armed Forces.
- ◆ You are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- ◆ You are or were an emancipated minor as determined by a court in your state of legal residence.
- ◆ You are or were in legal guardianship as determined by a court in your state of legal residence.
- ◆ You were unaccompanied youth who was homeless at any time on or after July 1, 2014 according to your high school or school district homeless liaison.
- ◆ You were unaccompanied youth who was homeless at any time on or after July 1, 2014 according to the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development.
- ◆ You were unaccompanied youth who was homeless or were self-supporting and at risk of being homeless according to the director of a runaway or homeless youth basic center or transitional living program.

If the student does not meet any of the above criteria, the student is considered a **“Dependent Student”** and parents must complete part of the FAFSA and provide their financial information.

In some instances a student may apply to receive what is called a Dependency Override. Only the Financial Aid Office can make that decision.

PROFESSIONAL JUDGEMENT – SPECIAL CIRCUMSTANCES

Student has the right to apply to have his/her or parents' income and expenses waived because of unusual circumstances. The student will be asked for items such as rent receipts, cancelled checks, copies of utility bills, third party letters, a letter from the parent(s), or any other forms of documentation that the financial aid officer feels are appropriate. Only the Financial Aid Office can determine if particular circumstances warrant an adjustment to your income or dependency status.

Special Circumstances:

A Special Circumstance Form is available in the Financial Aid Office for students who have a drastic change in personal resources from the previous or current year.

To be considered for special circumstance, you must be able to support any claim(s) with documentation and one or more of the following must be present:

1. Loss of a job or change in employment status from the previous year (parental, independent student or spouse).
2. Unusual medical or dental expenses.
3. Divorce, separation, or death of a parent or spouse.

COST OF ATTENDING

Before applying for financial aid, students and parents should assess all of the costs of attending this institution. The Financial Aid Office establishes standard budgets, which reflect average costs for students during a typical term of enrollment. Actual expenses vary among students depending on life styles, priorities and obligations. To assist applicants in determining their need to meet all costs of education, direct and indirect, a schedule of tuition and fee costs will be provided during the appointment with Financial Aid Officer. You can also consult Student Handbook and/or Enrollment Agreement for information on the cost of education.

ELIGIBILITY DETERMINATION

As stated before, financial assistance is awarded to bridge the gap or to supplement the amount you and your family are reasonably able to contribute towards your educational expenses. A federally approved system of "need analysis" is used to calculate your Pell Grant award. In order to perform this evaluation, it is necessary for you to complete the Free Application for Federal Student Aid (FAFSA) with information concerning your family's financial strength such as income and assets, size of family, number in college, and any unusual circumstances or expenses which you face.

OTHER ELIGIBILITY REQUIREMENTS

For all Federal Aid Programs, students must have "need" in order to qualify. But, in addition to the requirements of "need", there are several other eligibility factors you must meet:

- You must be a U.S. citizen, a permanent resident, or in the United States for other than temporary purposes. (Acceptable visas would include the I-151, I-551, or I-49, if it is stamped "Refugee", "Indefinite Parole", "Humanitarian Parole", "Cuban-Haitian entrance", or Asylum granted". If you have another visa type, the financial aid administrator will be able to help you in determining whether you are eligible).

- Be enrolled in a course that is at least 600 clock hours, 24 quarter credit hours, or 16 semester credit hours in length.
- Be attending at least half time, which is 6-8 credit hours per term.
- Not be in default on a Federal Loan received at any school, and not owe a refund on a Federal, or State Grant at any institution.
- You will be required to obtain a record of your past financial aid funds if you have attended another college or post-secondary school, as well as, sign a statement that you are not in default nor owe a refund.
- Must be in a good academic standing and making satisfactory progress in accordance with the school's policies. (See Student Handbook)
- Be registered with Selective Service if you are a male between the ages of 18 – 25.
- Not currently enrolled in high school.
- For the Federal Pell Grant Programs you may not have previously received a Bachelor's Degree.
- Not incarcerated in a Federal or State penal institution.
- Must have resolved any prior drug conviction, if applicable.
- Have a high school diploma or GED
- Have a valid Social Security Number.
- Not obtained loan amounts that exceed annual or aggregate loan amounts.
- Not owe money back to a federal grant program.
- Not have property subject to a judgment lien for any debt owed to the United States Government.
- Must complete and submit all applicable paperwork as required by the school and as communicated in the initial meeting with the school's Financial Aid Officer.
- Complete Free Application for Federal Student Aid (FAFSA).

DISBURSEMENT OF TITLE IV FUNDS

Pell Grant funds will first be applied to outstanding tuition and fee charges. Any funds remaining that are above and beyond the student's current balance will be disbursed to the student unless the student requests that funds be applied to upcoming terms. Funds owed to the student will be disbursed within 14 days after funds have been posted to the students' tuition account.

Please note: Loan funds will not be disbursed until the student has completed the Entrance Counseling and Master Promissory Note with the Financial Aid Office and has been in school for 30 days (for first time recipients).

Financial aid awards accepted by the student are disbursed by the Accounting Office and will appear as a payment on the billing invoice as a direct credit reducing the balance due.

Direct Loans, including The Federal Plus (parent) Loan, the Subsidized and Unsubsidized loans will be sent to the school electronically to be credited to students' accounts. Any remaining funds from the Federal Plus Loan will be sent to parents, funds remaining from the Subsidized and Unsubsidized loans will be disbursed to the student.

Regulations require that a school send notification to the parent or student when loan funds are being credited to a student's account. This notification must be sent no earlier than 30 days before and no later than 30 days after crediting the student's account. This notification must include:

- the date and amount of the disbursement,
- the student's or (parent's) right to cancel all or part of the loan or disbursement, and
- the procedures and the time by which the student (or parent) must notify the school that he or she wishes to cancel the loan or disbursement.

PROCESSING OF THE REFUNDS

Cancellation/Refund Policy

Cancellations:

When students enroll in a program of study, they reserve places that cannot be made available to other students. The Enrollment Agreement does not constitute a contract until an official of the school has approved it. If the school does not accept Agreement, all monies will be refunded. Students have the right to cancel the Enrollment Agreement at any time.

Students who have not visited the school prior to enrollment may withdraw without a penalty within five (5) business days following either the regularly scheduled orientation procedures or a tour of the school and inspection of equipment. An enrollment agreement may be cancelled within five (5) calendar days of signing provided the school is notified in writing as stated in Ohio Administrative Code 3332-1-10(F)(1). In such case, the school must refund in full all tuitions and fees paid, including the application fee.

If a student withdraws or is dismissed from his/her program, or if the enrollment agreement or application is otherwise terminated provided the school is notified of the cancellation in writing, a refund will be issued according to the following schedule:

Cleveland/Parma Campuses:

1. A student who withdraws before the first class and after the 5-day cancellation period shall be obligated for the registration fee
2. A student who starts class and withdraws during the first full calendar week of the academic term shall be obligated for twenty-five per cent of the tuition and refundable fees for that academic term plus the registration fee.
3. A student who withdraws the second full calendar week of the academic term shall be obligated for fifty per cent of the tuition and refundable fees for that academic term plus the registration fee.
4. A student who withdraws during the third full calendar week of the academic term shall be obligated for seventy-five per cent of the tuition and refundable fees for that academic term plus the registration fee.
5. A student who withdraws beginning the fourth full calendar week of the academic term will not be entitled to a refund of any portion of the tuition and fees.

The school shall make the appropriate refund within thirty days of the date the school is able to determine that a student has withdrawn or has been terminated from a program. Refunds shall be based upon the last date of the student's attendance or participation in an academic school activity.

In the case of documented student illness or accident, death in the family, or other circumstances beyond the control of the student, the student will be entitled to special consideration that may be less than that called by the refund policy.

Refunds:

The MDT/ATS Institute of Technology Accounting Office processes refund checks. Students with a credit balance resulting from Federal funds will be refunded within TWO weeks of aid being credited to the student's account. MDT/ATS will not retain any credit balances from Title IV funds. All credit balances are subject to an audit (Signed Registration Verification form is required) prior to their release. To be eligible for a refund, students must be registered for at least six credits and be maintaining satisfactory academic progress. Refunds are placed in the US Mail, addressed to the address on file with the school. Students may update their address in writing to the Administrative Assistant in the Education Office.

Non-refundable Fees:

Laboratory and clinical fees are non-refundable after the two-week drop period. Books purchased through MDT/ATS are considered non-refundable if damaged, marked, or removed from original packaging.

Note:

Students will not be charged tuition if they begin their training program and withdraw prior to midnight of the fifth scheduled school day following the first scheduled class session. However, they must pay the registration fee stated on the Enrollment Agreement. This is more beneficial to the student than the State of Ohio Refund Policy. When the student is due a refund to the tuition charged, the refund shall be made no later than thirty (30) days from the last date of attendance.

Return of Title IV Funds (PELL Grant/Federal Direct Loans)

Federal law specifies how a school must determine the amount of Federal Financial Aid (Pell Grant, Supplemental Education Opportunity Grants and Federal Direct Loans) a student earned if they withdraw* before completing 60% of each semester. If a student withdraws on or before the 60% point in time, a portion of the Title IV funds awarded to a student must be returned within 45 days of the date the school determines the student has withdrawn.

The amount of Federal Financial Assistance that the student earns is determined on a percentage basis. Students who withdraw at any point after the 60% point in the payment period have earned 100% of their Title IV fund and no refund is due. Students withdrawing from school should be aware that the school may be obligated to return Federal financial aid funds back to the U.S. Department of Education if the student does not complete 60% of the payment period. If funds are returned, the student should be aware that this may result in the student owing outstanding tuition or fees to the school in addition to owing funds back to the U.S. Department of Education. Any grant amount the student has to return is a federal grant overpayment and arrangements must be made with the school or the U.S. Department of Education to return the funds.

percent earned = number of calendar days completed up to the withdrawal date* divided by the total days in the semester.

percent unearned = 100% minus percent earned.

When a student receives Federal Financial Aid in excess of aid earned – the school returns the lesser of:
Institutional charges multiplied by the unearned percentage, or

Title IV Funds disbursed multiplied by the unearned percentage

The student returns:

- Any remaining unearned aid the school is not required to return
- Loan funds are repaid in accordance with the terms of the Promissory Note.

Any grant amount the student has to return is a Federal grant overpayment and arrangements must be made with the school or the U. S. Department of Education to return the funds.

After Return of Title IV Funds calculation is complete, federal funds will be returned in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct Plus Loan
4. FSEOG
5. Pell Grant
6. Private financial resources

Students will be billed and payment is due immediately for any tuition balance created when the college is required to return funds to the U. S. Department of Education. Students have 45 days from their withdrawal date to repay to the college any federal grant overpayment. After the 45 days, the student must work directly with the U. S. Department of Education to resolve their overpayment and may not receive additional Federal Financial Aid until the overpayment is resolved.

The school must report to the U. S. Department of Education any student who is in an overpayment status.

*withdrawal occurs the date the Registrar's Office receives student's withdrawal form, the date the student is officially dismissed from the college, or in the case of unofficial withdrawal, the date of the student's last documented class attendance according to the instructor's records.

WITHDRAWAL POLICY

Any student who wishes to officially withdraw from a course or program must obtain, complete and return an official form from the Registrar Office. A withdrawal form must be completed by the student and signed by the student, registrar, financial aid, and program administrator. Failure to do so will result in your transcript being marked with "WF" for the enrolled semester. Courses that receive a "WF" are counted as an attempt and are reflected in the GPA.

Pregnant students may receive a "W" at any time without penalty. See the refund policy regarding return of fees.

A student will receive a "W" if he or she withdraws by the end of the sixth week of the session (or by the end of the third week for the half-semester course) regardless of the student's academic status in the course at the time of the withdrawal.

Course Withdrawal: No more than two withdrawals per course are permitted. Courses, which are marked with a "W", are not included in calculation of the GPA but are included in the calculation of hours attempted towards meeting the Maximum Time Frame requirements.

Responsibility for withdrawing from a course belongs solely to the student. A verbal intent to withdraw from a course given to a faculty member or other college personnel is considered unofficial. If a course is listed as co-requisite to another course in which the student is enrolled, withdrawing from the co-requisite course requires withdrawal from the concurrent course. After the sixth week (or third week for half semester sessions) the student will receive a grade of "WF" in the course if he or she stops attending class.

Program Withdrawal:

Any student who officially withdraws in writing from a Nursing Program for any reason may reapply in accordance with Re-Admission Guidelines to obtain a place in the program. Only one readmission may be granted per program.

Unofficial Withdrawal:

For students who withdraw before completing a term without notifying the school and who have not communicated with the school for fourteen (14) consecutive days, the school will consider that the student has unofficially withdrawn. The last day of attendance will then be used as the withdrawal date for the purposes of calculating any return of Federal funds to the US Department of Education.

If a student receiving financial aid withdraws, an exit interview with the financial counselor is required.

LEAVE OF ABSENCE POLICY

Students may be granted one Approved Leave of Absence (LOA) that should not to exceed 180 calendar days in a twelve (12) month period. The twelve (12) month period begins on the first day of the student's leave of absence.

Students who attend Nursing Programs must request the LOA prior to the beginning of the semester in question. Nursing students, who are unable to complete the term (after the term has already begun), will need to officially withdraw from the program. On the return student can start only at the beginning of the term.

Students in ESL program may require LOA at any point. On the return they will be permitted to complete the course work that he/she began prior to the leave of absence. Therefore, when a student returns from a leave of absence, the student will be continuing his/her education where he/she left off.

All requests for LOA must be submitted in writing. LOA form may be obtained from the Registrar's office. All LOA forms must be signed and dated. The LOA may be denied if there is no reasonable expectation that the student will return to the college after the LOA period. Requesting an LOA does not guarantee it will be accepted and the student will be informed in writing about the decision to grant the LOA. It is the student's responsibility to notify the school regarding their intention to return and complete an Unofficial Plan of Study (UPS) reflecting their new graduation date.

If a student does not return to the institution at the expiration of an approved leave of absence, the student's withdrawal date will be the last day of academic attendance as determined by the attendance records on file. In addition, the grace period of loan repayment is also determined by this date. In some instances, depending on the length of the leave of absence, the student will have exhausted the grace period and the repayment of the Title IV loan may begin immediately.

*One additional approved leave (not to exceed 30 days) may be allowed for unforeseen circumstances, such as jury duty, military reasons or circumstances covered under the Family Medical Leave Act (FMLA) of 1993.

CONFIRMATION OF CITIZENSHIP

All students applying for Federal Financial Aid must be able to confirm their citizenship status with the Social Security Administration. The confirmation process is normally done when the student submits the Free Application for Federal Aid (FAFSA) to the Federal processor. The Federal processor performs a match with the SSA to confirm the student's citizenship status and social security number. If SSA cannot confirm the student's citizenship status and social security number, a comment will appear on the student's SAR/ISIR.

The following policy applies to any student who applies for Federal Student Aid, but fails to confirm his/her citizenship status:

- 1) Applicants whose SAR/ISIR contains a “C” code (comment) that the Federal processor did not confirm the applicant’s citizenship, must submit documentation to the Financial Aid Office substantiating his or her claim to be a citizen or eligible non-citizen (i.e. Naturalization Certificate/U.S. Passport or a Green Card).
- 2) Applicants whose citizenship status cannot be confirmed will not receive Federal Financial Aid funds until such time as proper documentation is submitted. All documentation must be submitted prior to the end of the award year or before the end of the training program, whichever occurs first. Failure to submit citizenship documentation prior to the end of the award year or the end of the training program will result in a loss of the financial aid disbursement scheduled for that particular payment period.
- 3) In any event, the institution will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation confirming his or her citizenship.

ADDITIONAL INFORMATION ABOUT THE SCHOOL

The best source of information is in the Student Handbook and school’s web site. Contained in the Handbook is complete information on the Academic Programs, the Physical Facilities and the Faculty and Administrative Staff.

RIGHTS & RESPONSIBILITIES OF STUDENTS RECEIVING FINANCIAL AID

As a recipient of Federal Student Aid, students have certain rights they should exercise and certain responsibilities they must meet. Knowing what they are, will put students in a better position to make decisions about their educational goals, and how they can best achieve them.

Students’ Rights:

1. The right to know what Financial Aid programs are available at the school.
2. The right to know the deadlines for submitting applications for each of the financial aid programs available
3. The right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.
4. The right to know how financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in the budget.
5. The right to know resources (such as parental contribution, other financial aid, assets, etc.) were considered in the calculation of the need.
6. The right to know how much of the financial need as determined by the institution has been met.
7. The right to request an explanation of the various programs in the student aid package.
8. The right to know your schools refund policy.
9. The right to know what portion of the financial aid received must be repaid, and what portion is grant aid. If the aid is a loan, students have the right to know what the interest rate is, the total amount that must be

repaid, the payback procedures, the length of time they have to repay the loan, and when repayment is to begin.

10. The right to know how the school determines whether students are making satisfactory progress, and what happens if they are not.
11. The right to view the contents of school's student financial aid file in accordance with the Federal Educational Right to Privacy Act (FERPA).
12. The right for all documents submitted to the Financial Aid Office to be confidential.

Students' Responsibilities:

1. Must complete all application forms accurately and submit them on time to the right place.
2. Must provide correct information. In most instances, mis-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense, which could result in an indictment under the Criminal Code.
3. Must provide all additional documentation, verification corrections and/or new information requested by either the Financial Aid Office, or the agency to which students submitted their applications.
4. Must be responsible for reading and understanding all forms that they are asked to sign and for keeping copies of them.
5. Must accept responsibility for all agreements that are signed.
6. Must be aware of and comply with the deadlines for applications or reapplication for that aid.
7. Must be aware of the school's refund procedures.
8. Must maintain satisfactory academic progress.
9. Must understand the consequences of defaulting on a student loan.
10. Must keep their contact information current by notifying their Financial Aid Officer, or Registrar.

SATISFACTORY ACADEMIC PROGRESS POLICY

Standards of Satisfactory Academic Progress (SAP)

These standards of satisfactory academic progress apply to all students, not just those receiving financial aid. Students must meet the minimum standards as set forth below. Otherwise the student shall be deemed as not making satisfactory academic progress and shall be ineligible for all financial aid or to be enrolled as a regular student.

Satisfactory academic progress will be measured in three areas: minimum academic achievement, successful course completion, and maximum credits attempted. SAP for each student will be measured at the end of each payment period of attendance. A payment period is defined as a term with any course scheduled.

Minimum Academic Achievement (Minimum Grade Point Average [GPA])

Students must earn at least a 1.25 GPA for their first payment period of attendance. A 2.00 cumulative GPA is required thereafter.

Successful Course Completion (Completion of Attempted Credits):

Students must complete 67% of the cumulative credits they attempt. Any credits the student is registered for after the second instructional week of classes will be considered attempted (this also includes all remedial courses taken). Credits, dropped after the second instructional week will be considered attempted but not completed. Withdrawals from classes in a semester will be counted toward the hours attempted but not completed.

The following table provides examples of SAP evaluations. The table shows the required ratio of credits completed to credits attempted to maintain satisfactory progress:

Number of Credits Attempted	Number of Credits Earned/Completed
4	3
9	7
15	11

How repeated courses affect SAP Policy: Repeated courses will be added to total hours attempted or hours completed, however, the initial grade once a repeated class has been passed will not be included in the GPA calculation. The new grade will be included in the GPA calculation, which will be considered when progress is again reviewed.

Maximum Time Frame

A student must complete an education program in no more than one and one-half (1.5) times the normal program length. For example, if your program requires 80 credit hours, you must graduate by the time you have attempted 120 credit hours. All attempted and/or withdrawn credits* count toward the maximum time frame limit, regardless of changes in the program, until a diploma or degree has been awarded. When the student is within one payment period of reaching the maximum attempted credit* limit, a warning letter will be mailed, stating that the next semester will be the final semester in which the student may receive federal aid. Finally, when the student has attempted the number of credits listed above, his/her financial aid eligibility will be suspended. Failure to complete the program within the required time frame may result in dismissal of the student from the educational program. (* for ESL students clock hours are used instead)

Minimum academic achievement, completion of attempted credits maximum time frame will be monitored at the end of every semester.

Transfer Students, Students Changing Major or Students in Pursuit of a Second-Degree

Transferred credit hours which count toward the student's current degree/diploma program will be included in credit hours attempted when calculating remaining eligibility. Therefore, transferred credit hours will shorten the maximum time frame.

Unofficial Withdrawal:

For students who stop attending before completing a term without notifying the school and who have not communicated with the school for fourteen (14) consecutive days, the school will consider that the student has unofficially withdrawn. The last day of attendance will then be used as the withdrawal date for the purposes of calculating any return of Federal funds to the U.S. Department of Education.

Financial Aid Warning

Students, who fail to meet the Minimum Academic Achievement (minimum GPA) and/or Successful Course Completion standards as stated above and were not already in a warning status, will be placed on Financial Aid Warning for one payment period. This warning period allows the student to continue to receive financial aid for one semester. Students will be notified in writing (by mail) of a Warning Status of Federal Financial Aid. All students placed on Warning will be counseled by a school official and will be given remedial tutoring if requested.

Financial Aid Suspension

If a student fails to achieve Minimum Academic Achievement (minimum GPA) and/or Successful Course Completion standards while on Financial Aid Warning status, he/she will be placed on Financial Aid Suspension for the following semester. These students will not be eligible for any financial aid until all requirements for Minimum Academic Achievement (minimum GPA) and/or Successful Course Completion standards are met. Students will be notified in writing (by mail) of a Suspension Status of Federal Financial Aid.

Financial Aid Probation

This status is assigned to students who were placed on Financial Aid Suspension, have appealed it and have had their eligibility reinstated. During the probationary period, students are given one semester to satisfactorily raise their cumulative GPA and/or cumulative earned credits, as needed. If satisfactory progress requirements are met, the probation is removed. Financial Aid

denial and Suspension will result if the student's cumulative GPA and/or cumulative earned credits are not successfully raised. Students will be notified in writing (by mail) of a Probation Status of Federal Financial Aid.

Extended Enrollment Period

A student who has been placed on Financial Aid Suspension is in an extended enrollment status and is not eligible for additional financial aid, and is responsible for making financial arrangements with the institution for tuition and fees incurred during the extended enrollment period. Students attending in an extended enrollment period will be charged tuition and fees consistent with stated costs. During the extended enrollment period, students must seek to correct academic deficiencies by taking remedial courses, retaking courses they have failed or practicing previously learned skills in order to reestablish satisfactory progress. However, in no case can a student exceed 150 % of the standard time frame either as a regular student or in an extended enrollment status and receive the original credential for which he or she is enrolled. Students exceeding the maximum time frame may receive a certificate of completion.

Reinstatement of Financial Aid Eligibility

In order to regain financial aid eligibility, a student must successfully meet all requirements for satisfactory progress. At the completion of the extended enrollment period, Financial Aid officer will evaluate student performance in the following areas: ability to complete a program within a maximum time frame; completion of at least 67% of the attempted cumulative hours as calculated and achievement of the cumulative GPA as required by the College. Then a student's award package will be generated based on funds available at that time.

Appeal of Suspension

Students may appeal Financial Aid Suspension based on extenuating circumstances. The Satisfactory Progress Appeal Form, a letter from the student, and supporting documentation must be submitted for consideration. The Satisfactory Progress Appeal Form is available in the Financial Aid Office. Not all appeals are approved and deadlines do apply. The Appeals Committee will review appeals on an individual basis. If the appeal is approved, the student will be placed on Financial Aid Probation, and may be required to sign a letter outlining specific goals and expectations that they must fulfill during the next term of attendance.

PRIVATE LOANS

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

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

- Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school's Financial Aid Office.

Students should also be aware that although some forms of private lending may appear to have a lower interest rate than a federal loan, there may be other terms and conditions of the loan that could be less advantageous.

You should contact your school's financial aid office for more information on private education loans or to discuss your financing options.

TRANSFER OF CREDIT POLICY

GENERAL VERIFICATION POLICIES AND PROCEDURES

Students will receive a Student Aid Report (SAR) by email if they include an email address when completing the FAFSA. If they do not include an email address, they will receive their SAR in the mail. The SAR is a copy of the student's FAFSA information. If there is an asterisk next to the Expected Family Contribution (EFC) number on the SAR, the student has been selected for verification by the US Department of Education.

The Financial Aid Office will let the student know what documents are needed to complete the verification. A verification form will be provided to the student with a list of what needs to be completed and a signature page for the student (and parent if the student is a dependent student). Until the verification form is signed and the documents requested are returned to the Financial Aid Office and the accuracy of the financial data used to calculate the student's EFC is verified, no funds will be requested for the student. Students who have not completed the verification process by the end of their training or the award year, whichever comes first, will forfeit their aid and be required to pay their tuition and fees by other means.

Verification items for 2016–2017

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance
 - * Program (SNAP, formerly food stamps)
- Child support paid
- High school completion status
 - * Identity/statement of educational purpose

Note: Students must complete the required verification process prior to the financial aid office making any professional judgment decisions to adjust any values that are used to calculate the student's EFC.

Verification tracking groups

Students who are selected for verification will be placed in one of the following groups to determine which FAFSA information must be verified. For V1 and V5 MDT will provide Verification of 2015 IRS Income Tax Return Information for Student Tax Filers and parents tax filers were applicable.

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified
V1	Standard Verification Group	Tax Filers <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid

		<ul style="list-style-type: none"> • Untaxed Portions of Individual Retirement Account (IRA) Distributions • Untaxed Portions of Pensions • IRA Deductions and Payments • Tax Exempt Interest Income • Education Tax Credits <p>Nontax Filers</p> <ul style="list-style-type: none"> • Income Earned from Work <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> • Number of Household Members • Number in College
V2	Reserved	N/A
V3	Reserved	N/A
V4	Custom Verification Group	<ul style="list-style-type: none"> • High School Completion Status • Identity/Statement of Educational Purpose
V5	Aggregate Verification Group	<p>Tax Filers</p> <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid • Untaxed Portions of IRA Distributions • Untaxed Portions of Pensions • IRA Deductions and Payments • Tax Exempt Interest Income • Education Tax Credits <p>Nontax Filers</p> <ul style="list-style-type: none"> • Income earned from work <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> • Number of Household Members • Number in College • High School Completion Status • Identity/Statement of Educational Purpose
V6	Reserved	N/A

EXAMPLES OF ACCEPTABLE VERIFICATION DOCUMENTATION

Household Size	X	Signed Statement
Number in College	X	Signed statement
AGI and Taxes Paid	X	Tax Transcript

Untaxed Income and Benefits	X	Tax Transcript, Signed Statement, W2
SNAP Benefits	X	Signed stmt or agency documentation
Child Support paid	X	Signed stmt, divorce papers
Income earned from work (nonfilers)	X	Signed stmt and W2.

A **2015 IRS Tax Return Transcript** may be obtained through:

- Get Transcript by MAIL – Go to www.irs.gov, under the Tools heading, click "Get a tax transcript." Click "Get Transcript by MAIL." Make sure to request the "IRS Tax Return Transcript" and **NOT** the "IRS Tax Account Transcript."
- Get Transcript ONLINE – Go to www.irs.gov, under the Tools heading, click "Get a tax transcript." Click "Get Transcript ONLINE." Make sure to request the "IRS Tax Return Transcript" and **NOT** the "IRS Tax Account Transcript."
- Automated Telephone Request – 1-800-908-9946
- Paper Request Form – IRS Form 4506T-EZ or IRS Form 4506-T

In most cases, for electronic tax return filers, 2015 IRS income tax return information is available for the IRS DRT or the IRS Tax Return Transcript within 2–3 weeks after the 2015 electronic IRS income tax return has been accepted by the IRS. Generally, for filers of 2015 paper IRS income tax returns, the 2015 IRS income tax return information is available for the IRS DRT or the IRS Tax Return Transcript within 6–8 weeks after the 2015 paper IRS income tax return has been received by the IRS. Contact the financial aid office if more information is needed about using the IRS DRT or obtaining an IRS Tax Return Transcript.

If the student and spouse filed separate 2015 IRS income tax returns, the IRS DRT cannot be used and the **2015 IRS Tax Return Transcript(s)** must be provided for each.

Verification of 2015 Income Information for Individuals with Unusual Circumstances Individuals Granted a Filing Extension by the IRS

An individual who is required to file a 2015 IRS income tax return and has been granted a filing extension by the IRS, must provide:

- A copy of IRS Form 4868, "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return," that was filed with the IRS for tax year 2015;
- A copy of the IRS's approval of an extension beyond the automatic six-month extension if the individual requested an additional extension of the filing time for tax year 2015;
- Verification of Non-filing Letter (confirmation that the tax return has not yet been filed) from the IRS or other relevant tax authority dated on or after October 1, 2016;
- A copy of IRS Form W–2 for each source of employment income received for tax year 2015 and,
- If self-employed, a signed statement certifying the amount of the individual's Adjusted Gross Income (AGI) and the U.S. income tax paid for tax year 2015.

Individuals Who Filed an Amended IRS Income Tax Return

An individual who filed an amended IRS income tax return for tax year 2015 must provide:

- A **2015 IRS Tax Return Transcript** (that will only include information from the original tax return and does not have to be signed), or any other IRS tax transcript(s) that includes all of the income and tax information required to be verified; **and**
- A signed copy of the 2015 IRS Form 1040X, "Amended U.S. Individual Income Tax Return," that was filed with the IRS.

Individuals Who Were Victims of IRS Tax-Related Identity Theft

An individual who was the victim of IRS tax-related identity theft must provide:

- A Tax Return DataBase View (TRDBV) transcript obtained from the IRS, or any other IRS tax transcript(s) that includes all of the income and tax information required to be verified; **and**
- A statement signed and dated by the tax filer indicating that he or she was a victim of IRS tax-related identity theft and that the IRS is aware of the tax-related identity theft.

Individuals Who Filed Non-IRS Income Tax Returns

- A tax filer who filed an income tax return with Guam, the Commonwealth of the Northern Mariana Islands, the Commonwealth of Puerto Rico and the U.S. Virgin Islands may provide a signed copy of his or her income tax return that was filed with the relevant tax authority. However, if we question the accuracy of the information on the signed copy of the income tax return, the tax filer must provide us with a copy of the tax account information issued by the relevant tax authority before verification can be completed.
- A tax filer who filed an income tax return with the tax authority for American Samoa must provide a copy of his or her tax account information.
- A tax filer who filed an income tax return with tax authorities not mentioned above, i.e. a foreign tax authority, and who indicates that he or she is unable to obtain the tax account information free of charge, must provide documentation that the tax authority charges a fee to obtain that information, along with a signed copy of his or her income tax return that was filed with the relevant tax authority.

CORRECTION(S) PROCEDURE

The following procedure will be used to correct applicant information:

Upon receipt of the verification documentation, the financial aid officer will compare the information contained on the applicant's original FAFSA with the information requested in the verification package.

If it is determined that the applicant has misstated information, the applicant will be required to correct the inaccurate data items on the application, and obtain all necessary signatures.

When the financial aid office receives the corrected ISIR, it will be compared again to the information in the verification package. If it is determined that an applicant's award changes as a result of verification, a revised award notification will be provided to the applicant.

Fairview Academy may also select students for verification if there is information that conflicts with information provided on the FAFSA or other documents completed by the student for entry into the college.

FEDERAL PELL GRANT LIFETIME ELIGIBILITY USED (LEU)

Accordingly to the Consolidated Appropriations Act, P.L. 112-74 that was enacted on December 23, 2011, the following changes to Pell Grant Program eligibility were implemented:

1. Effective beginning with the 2012-2013 award year.
2. Duration of a student's Federal Pell Grant eligibility is limited to 12 semesters (or its equivalent). Twelve semester equivalency is calculated by adding the annual percentages of a student's scheduled award that was disbursed to the student.

3. The total of the annual percentages is the student's lifetime eligibility used (LEU) limit. The maximum amount of Pell Grant funding a student can receive each year is equal to 100%. The limit is 6 years of full time attendance. It's prorated for part time students.
4. When a student reaches 600% LEU, he/she has reached his/her Federal Pell Grant eligibility limit and becomes indefinitely ineligible for Pell Grant. This will be reflected on his/her ISIR.
5. Not limited to students who received their first Federal Pell Grant on or after the 2008-2009 award year.
6. Includes all Pell Grant/Basic Grant disbursements back to the 1973-1974 award year.

Pell Grant LEU is not appealable. Federal Pell Grant limits are set by Federal law.

To track your Pell Grant history and your LEU percentage, visit NSLDS Student Access at http://www.nsls.ed.gov/nsls_SA/. This site is updated regularly with your Pell Grant awards as they are reported. To read more about the LEU and how it's calculated including examples, use the link below for a message from the U.S. Department of Education:
<http://ifap.ed.gov/eannouncements/attachments/040612CalPGLifetimeEligUsedSAOTWPage.pdf>

UNUSUAL ENROLLMENT HISTORY (UEH)

Beginning in 2013-2014 award year, some Free Applications for Federal Student Aid (FAFSAs) will be flagged for "unusual enrollment history" by the U. S. Department of Education as a result of the student having received federal Pell Grants at multiple institutions in recent years. Flags "2" and "3" require that the current institution review the student's enrollment history and determine whether or not the student is enrolling only long enough to receive cash refunds of federal student aid.

All students with UEH flag "3" and some students with UEH flag "2" will be required to provide Financial Aid Office with their academic transcripts or grade reports from all colleges and universities attended during the review period. If Pell Grants were received and credit hours (passing grades: A - D) were not earned at each institution attended during these award years, the student may be determined ineligible for further federal financial aid. The Financial Aid Office has the authority to require an official academic transcript from any/all colleges attended during the review period if the documents you submit are unclear.

- *If Student Aid Report (SAR) includes UEH flag "3",* students will be required to complete the Unusual Enrollment History Review form and submit it to Financial Aid Office along with all required documentation.
- *If your SAR includes UEH flag "2",* you will be notified by Financial Aid Office if you are required to complete the Unusual Enrollment History Review form.

UEH is appealable; however, all issues must be resolved prior to receiving any financial aid funds. All necessary forms are available to students through the Financial Aid Office.

Appealing the ineligibility determination: if a student has been determined to be ineligible for Federal Student Aid on the basis of (or lack of) documentation, he/she may appeal the determination by contacting the Financial Aid Office.

Regaining Federal Student Aid eligibility: Students, whose aid eligibility is denied as a result of their UEH can be re-considered for Federal Student Aid after meeting with an academic advisor, not dropping or withdrawing from (officially or unofficially) any courses after the term begins, and meeting the standards of Satisfactory Academic Progress (SAP). For complete SAP policy, refer to page 15 of this Handbook.

REFERRAL OF OVERPAYMENTS AND FRAUD CASES

If the school discovers during the verification process that a student received an overpayment of federal funds, the school will attempt to adjust subsequent financial aid disbursements. If this is not possible, the student will be required to repay the overpayment amount. Any applicant failing to repay the overpayment will be referred to the U. S. Department of Education for collection. Such applicants will be ineligible for future Federal Aid funds.

If an applicant misreports information or alters documents for the purpose of increasing his/her aid eligibility or for fraudulently obtaining Federal funds, the applicant will be reported to the Office of Inspector General, U. S. Department of Education.

FINANCIAL AID CONFIDENTIALITY POLICY

Student financial aid records are considered confidential and hence are only available to authorized Financial Aid Personnel for the purpose of making and maintaining financial aid awards.

Students who apply for food stamps or other aid awards, depending on the agency involved, may be required to request such release of information in writing prior to the Financial Aid Office releasing it.

INSTITUTIONAL AFFIRMATIVE ACTION/HANDICAP POLICIES

INSTITUTION complies with the provisions of the Americans with Disabilities Act. School Director is the designated coordinator of the Title IX, the Education Amendments Act of 1972, which prohibits discrimination on the basis of sex in any education program or activity receiving federal financial assistance. School Director also serves as the coordinator to ensure compliance with section 504 of the Rehabilitation Act of 1973 and for implementing proper and appropriate policies that relate to the requirements of the school and its employees regarding this Act. MDT/ATS Institute will not discriminate against any qualified applicant with respect to any terms, privileges or conditions of enrollment, because of an applicant's physical or mental disability or a person's disease.

INSTITUTION will make reasonable accommodations as necessary for all applicants with disabilities, provided that the individual is qualified to safely perform the essential duties of his/her educational objective and provided that the accommodations do not impose an undue hardship on the college.

ACCREDITATION & APPROVALS

The school and/or financial aid officer currently belong to the following professional associations:

Accreditation:

The Accrediting Council for Independent Career Colleges and Schools (ACICS) is no longer recognized by the Department of Education. The Department of Education has given ACICS accredited schools 18 months following the loss of the Department-recognized accrediting agency, to find a new accrediting agency to maintain eligibility to receive funds under Title IV, HEA programs, and that if the institution does not obtain accreditation within that 18 month period, the institution would no longer be eligible to receive funds under Title IV, HEA programs. The date of expiration of the 18 month period is June 12, 2018. Thus MDT has voluntarily withdrawn from ACICS as we pursue accreditation by a new accrediting agency. MDT is currently on schedule to meet the Department of Education's timeline for accreditation.

Approvals:

Approved by the Ohio State Board of Career Colleges and Schools. Registration # 97-10-1479T.

Approved by the Illinois State Board of Higher Education

Program Approvals:

Practical Nursing Program has provisional approval by the Ohio board of Nursing

Practical Nursing Program is approved on probation by the Illinois State Board of Nursing

MDT/ATS Institute is approved to provide training to Workforce Initiative Agency (WIA), through the states of Ohio and Illinois.

MDT/ATS Institute is approved to provide training to students eligible for VA benefits in the state of Ohio.

CRIME AWARENESS REPORT

The following information is provided and updated annually as directed by the U. S. Department of Education through Public Law 101-542, the “Criminal Awareness and Campus Security Act of 1990”.

Campus Security Policies and Procedures:

Reporting of Criminal Incidence: The school strives to provide a safe and secure campus for all students and staff members. All students and staff members are encouraged to report any and all suspicious campus activity immediately upon witnessing the occurrence. All students should report any knowledge of a criminal or suspicious nature to the School Director. The school will then take appropriate action based upon the information given by the student or staff member. When deemed appropriate, Local Law enforcement authorities will also be notified.

Campus Security Programs: All students are informed of campus security procedures during orientation. All staff members are briefed on campus security procedures upon hiring. Both staff members and students are encouraged to be responsible for their own security and the security of those around them by carefully reading the campus security procedures and reporting any incidents when they occur.

Campus Policy Regarding Illegal Substances: The institution strictly forbids the possession, use or sale of alcoholic beverages and/or illegal drugs on all campus grounds. Students and staff members should report any knowledge of such activities to the appropriate school personnel mentioned in Part I of this report. Any infraction is cause for immediate suspension and possible termination. When appropriate, such infraction will also be reported to the local authorities. Specific details of this institution’s drug policy are outlined in the campus drug free policy statement distributed annually to all staff and students under separate cover.

Current Campus Crime Statistics: Distributed directly in paper format to all enrolled students and employees, and are available upon request to prospective students. Also available on school’s website: www.atsinstitute.edu or <http://ope.ed.gov/security>.

RIGHT-TO-KNOW AND CAMPUS SECURITY ACT

The student Right-to-Know and Campus Security Act requires all schools receiving certain federal funds to disclose completion/graduation rates and campus crime statistics to employers, current and potential students. Both of these reports are distributed directly in paper format to all enrolled students and employees, and are available upon request to prospective students. Also available on school website: www.atsinstitute.edu.

FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) is a Federal Law designed to protect the privacy of a student's education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student, or former student, who has reached the age of 18 or is attending any school beyond the high school level. Students and former students to whom the rights have transferred are called eligible students.

- Parents or eligible students have the right to inspect and review all of the student's education records maintained by the school. Schools are not required to provide copies of materials in education records unless, for reasons such as great distance, it is impossible for parents or eligible students to inspect the records. Schools may charge a fee for copies.
- Parents and eligible students have the right to request that a school correct records believed to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record commenting on the contested information in the record.
- Generally, schools must have written permission from the parent or eligible student before releasing any information from a student's record. However, the law allows schools to disclose records, without consent, to the following parties:
 - School employees who have a need to know
 - Other schools to which a student is transferring
 - Certain government officials in order to carry out lawful functions
 - Appropriate parties in connection with financial aid to a student
 - Organizations conducting certain studies for the school
 - Accrediting organizations
 - Individuals who have obtained court order or subpoenas
 - Persons who need to know in cases of health and safety emergencies; and state and local authorities within a juvenile justice system, pursuant to specific state law.

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

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

Or you may contact the following address:

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

POLICIES/PROCEDURES UNDER FERPA

Release of Students Records:

Under authority of the Family Education Right to Privacy Act, the school has established a policy for the Release of student and/or graduate information:

- All students attending college, parents of minor students, and parents of tax dependent students will have the right to inspect, review and challenge their academic records including grades, attendance, advising, and any additional information contained in their education records or that of their minor or tax-dependent child. The right to student file information is not conveyed to any spouse or family member by the right of relationship. A spouse does not have access. As a postsecondary educational institution, parental access to students' records will be allowed prior consent of the students if the students are dependents.
- Education records are defined as files, materials, or documents that contain information directly related to students and maintained by the institution. The School Director supervises records and access is afforded by school officials for the purpose of recording grades, attendance, and advising, as well as determining financial assistance eligibility.
- Each student and the parent or guardians of a dependent student have the right to review their academic and financial assistance records. The review will be allowed during regular school hours under appropriate supervision. The student and/or parent must notify the school one day in advance. During and after inspection of the files, no original document may be removed by the examining party. The school will provide one copy of each document free of charge and will do so within (5) working days of the student's or their parent's request.
- Written consent is required before education records may be disclosed to third parties with the exception of the accrediting commissions and government agencies so authorized by law.

Under no circumstance will the school disclose to any agency or person any statistic or report in the student files that relate to Campus Crime Information reporting requirement. This does not preclude disclosure under order of the court or to agencies entitled to access by right of legislation.

INSTITUTION COMPLAINT PROCEDURE

Students who are not satisfied with an MDT/ATS Institute of Technology ruling may file a formal complaint with MDT/ATS Institute of Technology administrators or if not satisfied with this option, may also file a complaint with the State Board of Career Colleges and Schools, or Ohio Board of Nursing. The address for filling a formal complaint is:

Ohio

The State Board of Career Colleges and Schools
Attention: Executive Director
35 East Gay Street
Columbus, Ohio 432266-0591; Tel: (614) 466-2752; Toll Free (877) 275-4219

Ohio Board of Nursing
Attention: Executive Director
17 South High Street, Suite 400, Columbus, OH 43215-3413; Tel: (614) 466-3947

Illinois

Private Business and Vocational Schools Division of the Illinois State Board of Higher Education
1 N. Old State Capitol Plaza, Suite 333
Springfield, IL 62701-1404
(217) 782-2551

DRUG & ALCOHOL POLICY

MDT/ATS Nursing Programs have a zero-tolerance policy for drug and alcohol abuse. Any student testing positive for drugs or alcohol will be dismissed from the program immediately.

Substance abuse poses a threat to all of us in virtually every aspect of our lives—including school and the workplace. It is up to us, individually and collectively, to address the threat. As responsible individuals, each of us is obligated to provide for his own physical, mental, and emotional health. Our school has a vital interest in ensuring safe, healthful, and efficient learning environment for our students. For these reasons, we have established as a condition of employment and enrollment into our training programs, a drug-free policy.

Students taking controlled medications that are prescribed for a legitimate reason must provide documentation for it from the health care provider within five days. Failure to comply with this will indicate a positive finding for the drug screening with subsequent dismissal from the program.

In addition to dismissal of any student found to be under the influence of alcohol or illicit drugs while on the campus of MDT/ATS or any related clinical sites, any unlawful possession, use, or distribution of illicit drugs or alcohol will be reported to the local police department. Legal penalties for the possession or distribution of illicit drugs vary depending upon the type and amount. The resulting fines can range from \$150 to \$20,000 and confiscation of personal possessions, along with incarceration that can range up to life in prison.

We require that every applicant, student, staff, and faculty member be free of alcohol and/or drug dependency.

The Nursing Faculty of MDT/ATS Institute of Technology recognizes that chemical use and/or dependency may interfere with nursing education and nursing practice and may threaten personal welfare, as well as that of other students and clients. No students under the influence of alcohol or other drugs will be allowed to attend class, to remain at the MDT/ATS facility or to attend clinical. Drug or alcohol use in class, clinical or lab is subject to blood or urine testing at that time. Reasons to suspect chemical substance abuse include, but are not limited to:

- 1) noticeable change in behavior
- 2) slurred speech
- 3) smell of ethanol on breath

In addition, random drug testing may be done at any time. Students to be tested will be randomly selected by computer.

DRUG PREVENTION PROGRAM

Staff and students are hereby informed of the requirements of the Drug-Free Schools and Communities Act Amendments of 1989, Public Law 101-226.

Staff and students are prohibited from the unlawful manufacture, distribution, possession or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any institutional activity. Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion or termination from employment.

There are numerous legal sanctions under local, state and federal laws, which can be used to punish violators. Businesses could lose federal contracts if the company does not promote a drug-free environment. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain careers.

There are drug or alcohol counseling, treatment and rehabilitation facilities available in our area where you can seek advice and treatment.

There are national organizations one can contact for help.

- The Alcoholism and Drug Abuse Hotline is open 24 hours by contacting 1-800-252-6465.
- The Cocaine Hotline, 1-800-444-9999 is open 24 hours a day.
- The National Institute on Drug Abuse Hotline is available from 8:00 A.M. to 2:00 A.M., Monday through Friday and 11:00 A.M. until 2:00 A. M. on weekends by contacting 1-800-662-4357.

We recommend that any person observing any staff or student partaking in drugs or alcohol immediately notify the School Director. Caution must be observed not to wrongly accuse a person suspected of taking drugs, as an improper accusation could lead to embarrassment both to the individual and the school.

Once management has determined that assistance to overcome a drug problem is necessary, the individual and his/her family should be counseled on the need for assistance. Records must be maintained of any counseling provided the individual by their Case Manager.

The school can only offer advice in a limited manner. If the individual is in immediate danger of harming either him/herself or others, local law authorities should be immediately contacted.

Staff and students who violate these standards of conduct subject themselves to a disciplinary action. Students are reminded that as a pre-condition to accepting a Pell grant, that they sign a certificate stating they would not engage in the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance during the period covered by a Pell Grant. A Pell Grant recipient convicted of a criminal drug offense resulting from a violation occurring during the period of enrollment covered by the Pell Grant must report the conviction in writing, within ten (10) calendar days of the conviction, to the

U. S. Department of Education

Director, Grants and Contracts Service

400 Maryland Avenue, S. W., Room #3073, FOB-6, Washington, D.C.20202-4571.

Disciplinary action will take place within thirty (30) days of notification, and can range from a letter of admonishment, suspension and/or enrollment in a rehabilitation program to termination of employment.

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

21.U.S.C. 884(a)

- 1st conviction: Up to 1 year imprisonment and fined at least \$1,000.00, but not more than \$100,000.00 or both.
- After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined \$2,500.00, but not more than \$250,000.00 or both.
- After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000.00, but not more than \$250,000.00 or both.
- Special sentencing provisions for possession of crack cocaine; Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000.00 or both.
 - A) 1st conviction and the amount of crack possessed exceeds 5 grams.
 - B) 2nd conviction and the amount of crack possessed exceeds 3 grams
 - C) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram

22.U.S.S. 853(a)(2) and 881(a)(7)

Forfeiture of personal and real property used to possess or to facilitate possessions of a controlled substance, that offense is punishable by more than 1 year imprisonment.

21,U.S.C.881(a)(4)

Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance.

21.U.S.C.884a

Civil fine of up to \$10,000.00.

21.U.S.C.853a

Denial of Federal benefits such as student loans, grants, contracts and professional and commercial licenses, up to 1 year for 1st offense, up to 5 years for 2nd and subsequent offenses.

18.U.C.933(g)

Ineligible to receive or purchase a firearm.

Miscellaneous: Revocation of certain Federal licensees and benefits, e.g. pilot license, public housing tenancy, etc., are vested within the authorities of individual Federal Agencies.

*****NOTE: These are only Federal penalties and sanctions. Additional State penalties and sanctions do apply.**

HEALTH RISKS ASSOCIATED WITH ALCOHOL

Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgement and coordination required in driving a car safely, increasing the likelihood that the driver will be involved in a car accident. Low to moderate doses of alcohol also increases the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol caused marked impairments in higher mental functions, severely altering a person’s ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms including severe anxiety, tremors, hallucinations and convulsions. Alcohol withdrawal symptoms can be life threatening. Long term consumption of large quantities of alcohol, particularly when combined with poor nutrition can also lead to permanent damage to vital organs such as the brain and liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

As described in What Works: Schools without Drugs (1989 Edition, Department of Education).

CRIME REPORTING PROCEEDURES

Reporting Crimes:

Students, faculty, and staff are strongly encouraged to report all crimes to local law enforcement, dial 9-1-1 (emergencies only). Any suspicious activity or person seen in the parking lots or loitering around vehicles, inside building should be reported to the local law enforcement agency.

Local Law Enforcement Agency	Local Phone Number	Emergency Number
(440) 442-8825 Police Department-Cleveland	(440) 449-1700	9-1-1
(312) 744-5000 Police Department-Chicago	(312) 214-2000	9-1-1

In addition, students, faculty and staff report a crime to the following areas: **Report crimes to:**

Cleveland:

Campus Director	Linda Schindler
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Assistant Campus Director	Doreen Reck
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Chicago:

Campus Director	Linda Shaaf
Assistant Campus Director	Nancy Jaso

Institution works cooperatively with local law enforcement agencies when necessary; however, there are no written memoranda of understanding agreements between college and local law enforcement agencies to investigate alleged crimes. Institution does, in good faith effort, contact law enforcement agencies to obtain data on Clery Act crimes occurred on or near the campus. MDT/ATS Institute does not have a police or security department in Ohio campus, but there is a security guard in Illinois campus. No college employee or staff member possess arrest authority.

Confidential Crime Reporting:

Victims of crime may not want to pursue action with Institution or the criminal justice system and may still want to consider making a confidential report. With permission, the Campus Director or a designee of the college can complete an incident report on the details of the incident without revealing the victim’s identity. The purpose of confidential reporting is to comply with the wish to keep matters personal while taking measures to keep the campus community safe. Reports filed in this manner are counted and disclosed in the annual crimes statistics.

FACILITIES SECURITY AND ACCESS

Both campuses facilities are open during day and evening business hours and are accessible to students, employees, contractors, guests, and invitees. Campuses are secured during non-business hours by locking doors and only accessible by issued key. Illinois campus is also secured by card reader keyless lock. Maintenance personnel enter facilities during the evening non-business hours by issued key. Our college does not have on or off campus residences or official off campus student organizations. Facilities and landscaping are maintained in a manner that minimizes hazardous conditions. Campuses Directors or Assistant Campuses Directors regularly review campuses and report malfunctioning lights and other unsafe physical conditions to the owner of the institution for correction.

SECURITY AWARENESS PROGRAMS

Safety and security awareness programs are in place. The common theme of these prevention programs is to encourage students to be aware of their responsibility for their own security and the security of others. The safety rules, including crime prevention, are available in Student Handbook and reviewed with students during orientation. On the first day of class, students are notified about emergency evacuation procedures and safety policy. Visual emergency exiting layouts are posted in the hallways, classrooms and in each lab.

SEXUAL OFFENSE POLICY

Sexual assault is not tolerated by MDT/ATS Institute of Technology. College will promptly investigate all allegations of sexual assault and take appropriate actions when required. If you are a victim of a sexual assault, your first priority should be to get to a place of safety. You should then obtain necessary medical treatment. Institution strongly advocates that a victim of sexual assault report the incident in a timely manner. Time is a critical factor for evidence collection and preservation. Victims of an assault should be reported directly to the local law enforcement agency but reporting is at the victim’s discretion. In addition, the Campuses Directors or Assistant Campuses Directors will assist the student in notifying these authorities at the student’s request.

Numbers to local law enforcement agencies are as follows:

Campus	Local Law Enforcement	Phone #
Cleveland, Ohio	Highland Hts Police Department	(440) 442-8825
Chicago, Illinois	Chicago Police Department	(312) 744-5000

Filing a police report with the local law enforcement agency will not obligate the victim to prosecute. 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); and
- Assure the victim has access to free confidential counseling from counselors specially trained in the area of sexual assault crisis intervention.

Sexual Assault Counseling Services:

MDT/ATS Institute does not provide on-campus or off-campus counseling services. However, college can and will refer the victim to a non-related, outside counseling service such as a local rape counseling center.

Sexual Assault Disciplinary Action:

The victim of sexual assault may choose for the investigation to be pursued through the criminal justice system and institution or only the latter. To initiate disciplinary action against a student or employee for sexual assault, a report must be made with to the Campus Director.

The following disciplinary procedures will be conducted in cases of an alleged sex offense:

- Institution will delegate an investigator to review the specifics in the case, interview the accuser and accused, and any witnesses.
- Institution will conduct a meeting during which the accuser and the accused are entitled to participate and have the option of one person who has had no formal legal training to accompany them throughout the meeting.
- Both, the accuser and the accused, will be informed in writing of institution's final determination with respect to the alleged sex offense and any sanction that is imposed against the accused.

Sexual Assault Sanctions:

A student or employee found guilty of a sexual assault will be dismissed or terminated.

Disclosures to Alleged Victims of Crimes of Violence or Non-Forcible Sex Offenses:

MDT/ATS Institute will, upon written request, disclose to the victim of a crime of violence, or a non-forcible sex offense, the results of any disciplinary hearing conducted by institution against the student who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the crime or offense, the results of the disciplinary action may be provided to the victim's next of kin, if requested.

Prevention Programs:

Educational information regarding sexual assaults, date rape, acquaintance rape, and other forcible and non-forcible sex offenses is addressed to all students at orientation.

Availability of Sex Offender Registry:

In accordance to 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, institution is providing a link to the State of Ohio Department of Justice's register sex offender website: http://www.communitynotification.com/cap_main.php?office=55149. A link for Illinois Department of Justice's register sex offender website is as follows: <http://www.isp.state.il.us/sor/>.

This act requires institutions of higher education to issue a statement advising the campus community where law enforcement information provided by the State 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. Convicted sex offenders must register with local law enforcement under Megan's Law. The registry is available via Internet at the following web address: <http://www.meganslaw.gov/>

VIOLENCE AGAINST WOMEN REAUTHORIZATION ACT OF 2013 (VAWA)

These additional crimes include sexual assault, domestic violence, dating violence, and stalking. Institution will begin to compile statistics on VAWA crimes in 2013 as additional guidance is provided.

HATE CRIMES

A Clery Act hate crimes is committed when the victim was intentionally targeted because of bias. Bias for the purpose of Clery Act hate crime reporting is a performed negative opinion or attitude toward a group of people based on their race, gender, religion, disability, sexual orientation, or ethnicity/national origin.

Hate crime categories include murder/non-negligent manslaughter, sex offenses-forcible, sex offences-non forcible, incest, statutory rape, robbery, aggravated assault, burglary, motor vehicle theft, arson, simple assault, larceny-theft, intimidation, destruction/damage/vandalism of property.

Institution takes hate crimes and all criminal offences seriously and encourages the campus community to report any crime to the Campuses Directors or Assistant Campuses Directors. Crimes also can be reported by calling 911.

SCHOOL'S VACCINATION POLICY

Documented and up- to- date immunizations of PPD, MMR, Varicella (chickenpox) and Hepatitis B vaccine records have to be submitted to the Nursing Administrator's Office prior to starting any clinical experience.

SUMMARY OF CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS

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 copyright work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil 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 cost and attorney's fees. For details, see Title 7, United States Code, Sections 504 and 505.

Additional information can be found at www.copyright.gov

EXHIBIT A

Job Placement Rates/Cleveland:

Practical Nursing Program: 72% (2015-2016 data)

Retention Rates/Cleveland:

Practical Nursing Program: 69% (2015-2016 data)

Job Placement Rates/Chicago:

Practical Nursing Program: 86% (2015-2016 data)

Retention Rates/Chicago:

Practical Nursing Program: 60% (2015-2016 data)

Graduation Rates (combined for both campuses for all programs):

43% (2016 data from IPEDS)

EXHIBIT B

See librarian for the MDT/ATS Emergency Preparedness Plan.