



**NORTHERN
CAREER
INSTITUTE**

STUDENT CONSUMER HANDBOOK

TABLE OF CONTENTS

Topic:	Page Number
Academic Grading Policy	23
Accreditation and Memberships	28
Additional Information About the School	21
Affirmative Action/Handicap Policies	28
Authorization to Retain Overage(s)	19
Confirmation of Citizenship	20
Constitution Day	29
Copyright Laws	30
Deduction of Tuition and Fees	17
Dependency Status	11
Drug and Alcohol Policy	30
Education Cost	12
Eligibility Determination	12
Eligibility Requirements – Other	13
Financial Aid Confidentially Policy	27
Financial Aid Funds – Receiving and Continuing	17
Financial Aid Office Personnel Code of Conduct	3
Financial Aid Office Statement of Philosophy	2
Financial Aid Office Statement of Principles	2
Financial Aid – Other	11
Financial Aid Programs Available (Title IV)	4
Fund Disbursements	17
General Verification Policies and Procedures	25
Leave of Absence Policy	20
Professional Judgement (PJ)	13
Policies/Procedures Under Family Educational Rights and Privacy (FERPA)	27
Referral of Overpayments and Fraud Cases	26
Refunds – Processing (Refund Policy/Title IV R2T4)	17
Returning to Continue Program of Training	24
Rights and Responsibilities for Receiving Financial Aid	21
Standards of Satisfactory Academic Progress	22
Statements of Non-Discrimination	28
Transfer of Credit Policy	24
Voter Registration	29
Withdrawal Policy	19

FINANCIAL AID OFFICE STATEMENT OF PHILOSOPHY

The philosophy of student financial aid at the Northern Career Institute supports career preparation education of the student. Our objective is to help the students in the process of applying for and determining eligibility for financial aid, as they enroll in school to acquire general employability skills and the occupational specific skills necessary for initial job entry and continuing successful employment skills that will aid the student in achieving economic independence as productive and contributing member of society.

The following are the guiding principles of the student aid programs at the Northern Career Institute:

1. The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this school without such aid. The Northern Career Institute provides the least costly aid to the student first. 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 the student and his/her parents and/or spouse.
2. This 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.
3. 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.
4. Northern Career Institute provides equal opportunities in its educational programs. Northern Career Institute does not discriminate on the basis of race, color, natural origin, ancestry, creed, gender, age, religion, presence of a disability or handicap, marital status, pregnancy, sexual orientation or veteran status in the administration of its educational policies, admission policies, scholarship and loan programs and other school administered programs.

FINANCIAL AID OFFICE STATEMENT OF PRINCIPLES

1. The primary purpose of the Northern Career Institutes Financial Aid program shall be to provide financial assistance to accept students who without such aid would be unable to enroll in our school.
2. We recognize our obligation to assist in realizing the national goal of equality of educational opportunity. We, therefore, work with other educational institutions in support of this goal.
3. We shall publish budgets that state total student expenses realistically; including, tuition and fees, books and supplies.
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 that apply for financial aid, the largest amounts of total grant assistance will be awarded to students with the least ability to pay.
7. We shall review our financial assistance awards annually to determine if there are changes based upon Federal regulations and the possible need for students to complete more than one Federal financial aid application. We have an obligation to inform 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 will 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/her family and financial aid officers are confidential and entitled to the protection ordinarily arising from a counseling relationship.

FINANCIAL AID OFFICE PERSONNEL CODE OF CONDUCT

1. Student financial aid office duties will be conducted in an ethical and professional manner and in keeping with organizational policies and procedures as well as relevant federal, state and accreditation requirements.
2. Student financial aid officer will provide counseling for students and parents and/or spouse who desire assistance in financial planning to meet educational expenses.
3. Neither the school nor the financial aid office will enter into any revenue sharing arrangements with any lender.
4. The financial aid office will not steer borrowers to particular lenders or delay loan certifications.
5. The financial aid office does not offer funds for private loans to students in exchange for providing concessions or promises to the lender for a specific number of FSA loans, a specific loan volume or a preferred lender arrangement.
6. The financial aid office staff will not accept gifts from a lender, guaranty agency or loan servicer other than gifts distributed from vendors to conference or workshop attendees.

7. The financial aid office staff will not accept compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
8. The financial aid office staff is prohibited from accepting compensation to serve on an advisory board, commission, or group established by a lender or guarantor except for reimbursement for reasonable expenses.
9. Student financial aid officer will only provide truthful and accurate statements, descriptions, and explanations regarding the school student services division.
10. Student financial aid office personnel will work to ensure that students are fully informed and able to make appropriate enrollment decisions without undue pressure.
11. Student financial aid office personnel will only assist prospective students in the areas that fall within the purview of their position and will not assist prospective students in admissions testing or alter or falsify any enrollment documents or required test scores.
12. Student financial aid office personnel will not make explicit or implicit promises of employment or exaggerated statements regarding employment or salary prospects to prospective students.
13. Student financial aid office personnel will participate in relevant training provided by the school, state federal and/or professional associations to enhance their skills as financial aid advisors.
14. Student financial aid office personnel will not assist prospective students in providing false or misleading information on any application.
15. Student financial aid office personnel will not discredit other schools or influence any student to leave another school by: falsely imputing to another school dishonorable conduct, inability to perform contracts, or questionable credit standing; making other false representations; falsely disparaging the character, nature, quality, value, or scope of another school's program of instruction or services; or demeaning another school's students.

FINANCIAL AID PROGRAMS AVAILABLE (TITLE IV)

Students interested in applying for Federal Student Aid to assist them with tuition and school related expenses, need to file the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/fafsa>.

Note: Financial Aid is not automatic; **STUDENTS MUST FILE THE FAFSA IN ORDER TO RECEIVE TITLE IV AID.**

Financial Aid Office Contact Information

Financial Aid Office: (440) 602-5091

Donna Solano, Financial Aid Director

Donna.Solano@ncioh.edu

Office Hours: Monday through Friday 10:00 am – 6:00 pm

Federal Pell Grant Program

Students wishing to apply for financial aid may visit the Financial Aid Office at the school where students are encouraged to apply for the Federal Pell Grant Program. The Pell Grant is a Federal grant 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, as well as, Federal Direct Loan must meet the eligibility requirements established by the U.S. Department of Education. To be considered for a Federal Pell Grant a student must complete the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA may be completed on-line at <https://studentaid.gov/h/apply-for-aid/fafsa>. Not all students will qualify for a Federal Pell Grant.

A Funding Estimate will be provided to the student indicating the type, anticipated disbursement date and the amount of aid awarded.

Federal Loan Programs

William D Ford Federal 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 for the first year of undergraduate study. Programs of less than 900 clock hours will be prorated based on the number of hours or weeks in the student’s program. The federal government pays the interest during authorized periods of deferment. Repayment will begin six months after the borrower ceases to be enrolled at least half-time.

Unsubsidized Loan - An unsubsidized loan is not awarded on the basis of need, and the student is responsible for paying the interest during in-school, deferment, grace, and repayment periods. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed \$5,500 for a dependent student and \$9,500 (\$3,500 Sub & \$6,000 Unsub) for a first year independent student. Repayment will begin six months after the borrower ceases to be enrolled at least half-time.

Direct PLUS Loan (parent PLUS) - To receive a parent PLUS loan, you must be the biological or adoptive parent (or in some cases, the stepparent) of a dependent undergraduate student enrolled at least half-time at an eligible school; not have an adverse credit history (unless you meet certain additional requirements); and meet the general eligibility requirements for federal student aid. The maximum PLUS loan amount you can borrow is the cost of attendance at the school your child will attend minus any other financial assistance your child receives. The cost of attendance is determined by the school. If you request a deferment, you will not need to make payments while your child is enrolled at least half-time and for an additional six months after your child graduates, leaves school, or drops below half-time enrollment. If the school your child is attending requires you to submit your request for a parent PLUS loan at StudentAid.gov, you’ll have the option of requesting a

deferment as part of the loan request process. You can also contact your loan servicer to request a deferment. If you do not request a deferment, you will be expected to begin making payments after the loan is fully disbursed (paid out). During any period when you're not required to make payments, interest will accrue on your loan. You may choose to pay the accrued interest or allow the interest to be capitalized (added to your loan principal balance) when you have to start making payments. Your loan servicer will notify you when your first payment is due.

To receive a Federal Loan, a student must complete the FAFSA *and* loan application (Master Promissory Note). If the student is dependent, and the parent is borrowing loan funds on behalf of the student, the parent must also complete entrance counseling and the Master Promissory Note online at www.studentloans.gov.

Some of the information a borrower must provide are his or her name, address, date of birth, Social Security Number, and driver's license number, e-mail address, as well as next of kin and two personal references. The loan application is the promissory note in which the student or borrower must read and sign.

It takes about 20-30 minutes for the student to complete the entrance counseling quiz. The FA Officer instructs the student to take the quiz on their own.

All Federal loans will be reported to the U.S. Department of Education's National Student Loan Data System as part of the student's financial aid history. This information will be accessible to authorized agencies, other post-secondary institutions, lenders and Federal loan servicing agencies.

Entrance and Exit Loan Counseling Sessions and Annual Student Loan Acknowledgement

Recipients of the subsidized and the unsubsidized Family Federal Education Loans must attend entrance and exit loan counseling. Information provided to students includes but is not limited to:

Entrance Interview	Annual Student Loan Acknowledgement	Exit Interview
Overview of all sources of aid.	First-time borrowers (those who have no current loan balance) will:	Financial planning for loan repayment
Terms/conditions of various loan programs.	answer a few questions about their state, school, expected degree, and field of study.	Loan repayment obligations
Loan application process	view summary information from the College Scorecard about total estimated school costs, graduation rate, total estimated student loan debt,	Repayment options

	<p>and estimated monthly payments.</p> <p>Note: College Scorecard data is unavailable for borrowers attending foreign schools. Borrowers attending foreign schools will be able to proceed without viewing College Scorecard data.</p>	
Repayment obligation	view general financial literacy information about borrowing student loans.	Deferment/Forbearance/Cancellation provision
Obligation to keep lender informed	check a box acknowledging they read and understood the information.	Obligation to keep lender informed
Obligation to maintain satisfactory progress	Returning aid recipients (borrowers with current outstanding loan balances) will:	Consequences of delinquency/default
Personal financial planning	<p>view summary information about their loans and grants from the National Student Loan Data System (NSLDS®) as of the day they complete the acknowledgement.</p> <p>Information includes outstanding balance, estimated 10-year standard monthly payment based on the borrower's current balance, servicer information, loan limit information, grant summary, and grant limit information.</p>	Name and address of lender
Importance of keeping loan documents	check a box acknowledging they read and understood the information.	Estimated monthly payment information

Borrower's rights and responsibilities		
Consequences of delinquency/default		

Sample Monthly Loan Payment Chart

The chart below gives estimated payment amounts for Stafford and Plus Loans. It is based on immediate repayment and a maximum repayment period of ten (10) years. Numbers are approximate due to rounding.

Amount Borrowed	Number of Payments	5.00% Mo. Pymt.	6.00% Mo. Pymt.	7.00% Mo. Pymt.	8.25% Mo. Pymt	9.00% Mo. Pymt
\$1,000.00	20	\$52.22	\$52.67	\$53.12	\$53.69	\$54.03
\$2,000.00	43	\$50.90	\$51.81	\$52.72	\$53.88	\$54.59
\$2,500.00	56	\$50.15	\$51.29	\$52.46	\$53.94	\$54.84
\$3,000.00	69	\$50.12	\$51.52	\$52.94	\$54.75	\$55.85
\$3,500.00	82	\$50.48	\$52.13	\$53.82	\$55.98	\$57.30
\$4,000.00	97	\$50.21	\$53.82	\$54.12	\$56.64	\$58.19
\$4,500.00	113	\$50.01	\$52.22	\$54.49	\$57.40	\$59.19
\$5,000.00	120	\$53.03	\$55.51	\$58.05	\$61.33	\$63.34
\$5,500.00	120	\$58.34	\$61.06	\$63.86	\$67.46	\$69.67
\$6,000.00	120	\$63.64	\$66.61	\$69.67	\$73.59	\$76.01
\$6,500.00	120	\$68.94	\$72.16	\$75.47	\$79.72	\$82.34

Federal Loan Repayment Plans

Standard Repayment Plans Under this plan, you will pay a fixed amount of at least \$50 each month for up to 10 years. This plan results in the lowest total interest paid of any repayment plan.

If you have not selected a repayment plan by the time repayment begins, your loan(s) will be placed on the Standard Repayment Plan.

Graduated Repayment Plan Under this plan, you will pay a minimum payment amount at least equal to the amount of interest accrued monthly for up to 10 years. Your payments will start out low, and then increase every two years. Generally, the amount you will repay over the term of your of your loan will be higher under the Graduated Repayment Plan than under the Standard

Repayment Plan. This plan may be beneficial if your income is low now but is likely to steadily increase.

Income Contingent Repayment (ICR) Plan ICR is a repayment plan that bases your monthly payment on your annual adjusted gross income (AGI), family size and total Direct Loan amount. As your income increases or decreases, so do your payments. After 25 years, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

Income Based Repayment (IBR) Plan Income-Based Repayment (IBR) plan bases your monthly payment on your yearly income and you must have a partial financial hardship to enroll. This plan is an alternative to the Income Contingent Repayment (ICR) Plan and is designed to make repaying education loans easier for students who intend to pursue jobs with lower salaries, such as careers in public service. It does this by capping the monthly payments at a percentage of your discretionary income. Like ICR, after 25 years of qualifying repayment, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

Extended Repayment Plans

Fixed Monthly Payment Option Under this plan, you will pay a fixed amount of at least \$50 each month for up to 25 years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan will result in lower total interest paid when compared to graduated plans with similar terms.

Graduated Monthly Payment Option Under this plan, you will pay a minimum amount of at least \$50 or the amount of interest accrued monthly, whichever is greater, for up to 25 years. Your payments start out low and then increase every two years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan may provide lower initial monthly payments, although the total interest paid may be greater when compared to plans with similar terms with fixed payments. This plan may be beneficial if your income is low now but is likely to steadily increase.

Pay as You Earn

Borrower pays the lesser of 10% of discretionary income (income –based payments) or what they would have paid under the standard repayment plan (non-income based). Currently for Direct Loan program only and for new borrowers and 2008 borrowers who received loans in FY 2012. Additional, more specific information about loan repayment will be available from Direct Loan Servicing prior to you entering repayment.

Deferment and Forbearance

Deferments A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized.

You may qualify for a deferment while you are:

Enrolled at least half-time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program.

Unemployed or meet our rules for economic hardship (limited to 3 years).

You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact your service for more

information about the specific qualifications for deferment based on military service. In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half-time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan.

If you are in default on your loan, you are not eligible for a deferment or forbearance.

Forbearance If you can't make your scheduled loan payments, but don't qualify for a deferment, we may be able to give you forbearance. Forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments. Some common reasons for getting forbearance are illness, financial hardship, or serving in a medical or dental internship or residency. See your copy of the Borrower's Rights and Responsibilities Statement for more examples. You can also get more information by contacting your loan servicer.

Under certain circumstances, we can automatically give you forbearance, for instance, while we're processing a deferment, forbearance, cancellation, a change in repayment plan or consolidation, or if you're involved in a military mobilization or a local or national emergency.

School-related discharges: In certain cases, you may be able to have all or a part of your loan cancelled because:

- Your school closed before you completed your program.
- Your school forged your signature on your promissory note or falsely certified that you were eligible to get the loan.
- Your loan was falsely certified because of identity theft (additional requirements apply).
- You withdrew from school but the school didn't pay a refund that it owed under its written policy or our regulations. Check with the school to see how refund policies apply to federal aid at the school.

In general, you must repay your loan even if you don't graduate, can't find work in your field of study, or are dissatisfied with the education program.

Disability, Bankruptcy, or Death

Your loan may be discharged if you are determined to be totally and permanently disabled and you meet certain requirements during a 3-year conditional discharge period. To apply for this discharge, you must provide a physician's statement that you became totally and permanently disabled after the loan was made. See your copy of the Borrower's Rights and Responsibilities Statement for more information on the procedures and conditions for this discharge.

Your loan may be cancelled if it is discharged in bankruptcy. This is not an automatic process—you must prove to the bankruptcy court that repaying the loan would cause undue hardship. For a student that dies, the loan will be cancelled if a family member or other representative provides acceptable documentation to the student's servicer.

Contact your servicer for more information or to get a cancellation form. You can also find more information in your copy of the Borrower's Rights and Responsibilities Statement.

Consolidation

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. Contact the Direct Loan Consolidation Center for more information at: 1-800-557-7395, TTY for the hearing-impaired at: 1-800-557-7395. The Direct Loans Consolidation website also has an online calculator that you can use to find out how much you'll pay each month if you consolidate.

If you want additional information on loan default, visit the Department's Debt Resolution website.

OTHER FINANCIAL AID

Workforce Investment Act and Community Action Organization

The WIA/CAO Program is a type of grant that does not require repayment. WIA/CAO is set up to assist students with school related expenses the Pell Grant does not cover. You must file the FAFSA before applying for WIA/CAO (even if you know you will not qualify). Students must contact his or her local employment office or an applicable agency.

A student on WIA/CAO should be aware that the student will be responsible to pay for any tuition and other school related expenses not covered by the WIA Program.

VA Once

Students who receive VA benefits are still required to select one of the school's primary financing options (e.g. Financial Aid, Cash) to cover educational costs and related expenses not covered directly by the VA.

All payments must be made in accordance with the school's financial policies and procedures. Students who have questions about these benefits should contact the U.S. Department of Veteran Affairs.

Scholarships

The Northern Career Institute does accept some scholarships as tuition and fees payment. The student must submit the proper paperwork to the financial aid office, such as the name of contact person, agency, copy of proof of scholarship etc. so the financial aid office will know who to contact and where to collect the scholarship funds from. Note: The student will be responsible to pay for any tuition and other school related expenses not paid by the scholarship.

DEPENDENCY STATUS

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

- You were born before January 1, 2000
- You will be working on a master's or doctorate program at the beginning of school year 2023-2024.

- You are married as of the date of application.
- Currently serving on active duty in the US Armed forces for purposes other than training.
- As determined by a court you are or were an emancipated minor.
- As determined by a court you are or were in a legal guardianship.
- Your high school, school district homeless liaison, the director or an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development or the director of a runaway or homeless youth basic center determined that you were an unaccompanied youth who was homeless or at risk of being homeless at any time after July 1, 2016.
- You have children that receive more than half of their support from you between July 1, 2023 and June 30, 2024.
- You have dependents (other than children or spouse) that receive more than half their support from you.
- You are an orphan, in foster care or ward of the court at any time since turning 13.
- You are a veteran of the U. S. Armed Forces.
- You were any time on or after July 1, 2022, determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, by 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.

EDUCATION COST

Before applying for financial aid, students and parents should assess all of the costs of attending NORTHERN CAREER INSTITUTE. 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 has been provided with estimates of living expenses.

The budget shown below is an example:

Tuition, Fees, Books & Supplies	\$ 15,565.00
Personal Expenses	\$ 2,800.00
Room & Board	\$ 6,911.00
Transportation	<u>\$ 2,106.00</u>
Total	\$ 27,382.00

HOW IS ELIGIBILITY DETERMINED?

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 eligibility for a Pell Grant or Direct Loan. 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, and number in college.

OTHER ELIGIBILITY REQUIREMENTS

For all Federal Student 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 in length.
- Be attending at least half-time, which is a minimum of 12 hours per week.
- Not be in default on a Federal Loan received at any school, and not owe a refund on a Federal, or State Grant.
- Be making satisfactory academic progress.
- Not currently enrolled in high school.
- For the Federal Pell Grant Program, you may not have previously received a Bachelor’s Degree.
- Have a high school diploma or GED or its equivalent (foreign high school transcripts must be evaluated and translated by a certified evaluator at the expense of the applicant)
- Have a valid Social Security Number.
- Not have property subject to a judgment lien for any debt owed to the United States Government.
- File a Statement of Educational Purpose on the Free Application for Federal Student Aid.

PROFESSIONAL JUDGEMENT

Professional Judgement Authority and Individuals Who May Exercise It

Policies

Only the Financial Aid Director at the Northern Career Institute is authorized to approve professional judgment. Professional Judgments are done on a case-by-case basis.

The Northern Career Institute uses discretion in the approval process of professional judgments to address only unusual circumstances that may affect a student’s eligibility and remain within the guidelines of the Title IV regulations. The FA Director’s decision is final and cannot be subjected to an appeal.

Procedures

The FA Director will document in the student’s file the reason for the Professional Judgment and ensure that any inconsistent or conflicting information is cleared. The student may be asked to submit supporting documentation and a written statement outlining their unusual circumstance.

Circumstances for Which PJ Adjustments Are Allowed and Resulting Actions Taken

Policies

Students and parents are informed of the professional judgment process by the financial aid office. If they believe there is an unusual circumstance impacting their financial situation, then they should meet with the FA Director.

Most Professional Judgments will fall in one of the following categories:

- Dependency status (dependent to independent only)
- Certain data elements used to calculate the expected family contribution (EFC)
- Cost of attendance (COA)
- Satisfactory academic progress (SAP)
- Direct Unsubsidized Loan eligibility for dependent students whose parents have ceased supporting the student financially, will not support the student in the future, and refuse to complete the Free Application for Federal Student Aid (FAFSA)
- Denial or reduction of Federal Direct Student Loan (Direct Loan) eligibility
- PLUS Override

Some of the examples provided by the AVG include medical, dental or nursing home expenses, elementary or secondary school expenses, homelessness, dislocated worker and recent changes in the family's income or assets.

Procedures

Students may bring unusual circumstances to the financial aid office by requesting an appointment to meet with the FA Director and seek advice on their situation. At this time the FA Director will interview the student and if they determine that an unusual circumstance exists then they will begin gathering all documentation and forms.

Students and/or parents requesting a professional judgment will be required to write a statement on their unique circumstances.

PJ Documentation

Policies

The law gives the financial aid administrator the authority to request supplemental information beyond that which is reported on the FAFSA and to collect other documentation which supports a well-informed, well-reasoned PJ decision. As such the Financial Aid Office at the Northern Career Institute may use the following document in the PJ process:

- Professional Judgment/Dependency Override Authorization Form

Also, students and parents may be required to submit additional documents such as:

- W2s
- Tax Returns

- Unemployment Documentation
- 3rd Party letters from Clergy, Counselor, family members, etc.
- Court documents
- Medical Bills
- Asset Work sheets

All documents must be received by the deadline given to the student; deadlines may be different depending on the student's circumstances but will not be greater than 30 calendar days. If the requested documentation is not received, then the PJ will be denied.

Procedures

Once the FA Director determines there is a need for a PJ, they will inform the student of the additional documents needed and the deadline by which they must submit the documents. The documents differ based on the student's circumstances and type of PJ.

Document Request by PJ

- Dependency Override
 - _____ Veteran Override — attach a copy of the students DD-214 form
 - _____ Two year's student's taxes and/or parent's taxes
 - _____ Letter of "request" from student explaining in detail their circumstances
 - _____ Letter from third party (Clergy, Counselor, teacher, etc.)
 - _____ Misc. information i.e., lease/mortgage, utility bills in student's name
 - _____ Letter from the Financial Aid Director — detailing the basis for consideration
- Loss of income, excessive medical bills, divorce, etc.
 - _____ Unemployment compensation documentation
 - _____ Expected year income form plus any W-2's
 - _____ Information or letter from the previous employer
 - _____ Proof of excessive payments to physicians or hospitals
 - _____ Letter of "request" from the student explaining in detail their circumstances
 - _____ Letter from the Financial Aid Director — detailing the basis for consideration
- PLUS Override
 - _____ Copies of citizenship documentation (Resident card, passport, I-551, or arrival card)
 - _____ Proof of Recent Economic Hardship
 - _____ Documentation that parent resides outside the United States
 - _____ Information and letter of explanation from the student/parent
 - _____ Letter from the Financial Aid Director — detailing the basis for consideration

All documentation is submitted to the FA Director for final review and approval. If approved the changes are made to the student's ISIR and awards are adjusted once the new ISIR is received. The professional judgment flag is updated. An updated award letter is delivered to the student. If denied, then the student is informed and there are no changes made to the awards.

The FA Director will review all award changes as a result of a PJ to ensure accuracy and compliance with the FSA regulations.

Professional Judgment/Dependency Override Authorization Form

Student Name:

I, _____, the Financial Aid Director at the Northern Career Institute, am using my professional judgment to override dependency status for the above referenced student based on my conservation with the student, the student circumstances, and documentation that I have collected to support this override. This form and attached documentation will be part of the student's permanent file.

FA Director Signature

FA Director Printed Name

Date

WHAT MUST I DO TO CONTINUE TO RECEIVE FINANCIAL AID FUNDS?

In order to continue to receive Financial Aid funds, student must be making ~~make~~ Satisfactory Academic Progress (SAP) in accordance with the school's SAP Policy and maintain eligibility in all other aspects as required. Also, students may be ~~you~~ be required to re-apply for Federal Aid every year via the Free Application for Federal Student Aid (FAFSA) if necessary for your program.

DEDUCTION OF TUITION AND FEES

The Northern Career Institute deducts from the student's Title IV aid disbursements any school related expenses that are due to the school before the student is issued any refunds or overages from the Title IV aid. The Willoughby-Eastlake City Schools' Treasurer Office will issue any refund due to the student. Refunds are sent to students by U.S. mail. Refunds are sent to the student within 14 days of the Title IV credit balance being created.

HOW ARE FUNDS DISBURSED?

Funds are divided into two payment periods consisting of ½ of the hours and weeks of the student's program. Students will receive disbursements once they successfully complete the scheduled weeks and clock hours in each payment period. At the beginning of the first payment period, the student will be issued one disbursement for weeks and hours in the payment period. Once the student has successfully completed the weeks and hours for the first disbursement and payment period, the 2nd disbursement will be paid for the weeks and hours in the subsequent payment period.

The student's disbursement dates are shown on the Funding Estimate the student receives. The dates are estimated and are subject to change at any time. Tuition is deducted from each disbursement. Note: Payment periods are based on Title IV clock hours, not program hours.

HOW ARE REFUNDS PROCESSED?

Refunds for tuition and refundable fees shall be made in accordance with the following provisions as established by Ohio Administrative Code 3332-1-10: (1) A student who starts class and withdraws before the academic term is fifteen per cent completed will be obligated for twenty-five per cent of the tuition and refundable fees for the current academic term plus the registration fee. (2) A student who starts class and withdraws after the academic term is fifteen per cent complete but before the academic term is twenty-five per cent completed will be obligated for fifty per cent of the tuition and refundable fees for the current academic term plus the registration fee. (3) A student who starts class and withdraws after the academic term is twenty-five per cent complete but before the academic term is forty per cent completed will be obligated for seventy-five per cent of the tuition and refundable fees for the current academic term plus the registration fee. (4) A student who starts class and withdraws after the academic term is forty per cent completed will not be entitled to a refund of the tuition and fees for the current academic term. The school shall make the appropriate refund within thirty (30) 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. Refunds for books, supplies, and consumable fees shall be made in accordance with Ohio Administrative Code section 3332-1-10-1.

In the event a program is cancelled or a student does not enter a program for which they have been offered enrollment, all tuition and refundable fees except for the \$100 non-refundable deposit will be returned to student within thirty (30) days.

Federal Return of Title IV Funds Policy (R2T4)

The Northern Career Institute participates in federal student aid. Please refer to the following R2T4 refund policy for specific consumer information pursuant to the Federal Student Aid programs.

1. Student who receive loans are responsible for repaying the loan amount, plus any interest, less the amount of any refunds.
2. For students who have received Title IV financial assistance, the Federal Return of Title IV Funds calculation will be completed first and applicable funds returned. Returned funds will be reduced from the payments received on behalf of the student before applying the institutional refund policy to determine whether the student is owed a refund or if a balance is owed to the institution.
3. If a student has received less aid than that student earned he/she may be eligible for a post-withdrawal disbursement. If a student is eligible for a Direct Loan disbursement, the school will notify the student in writing of the scheduled loan amounts he/she is eligible for within 30 days. The student will have 14 days to accept or decline the loan disbursement. If an acceptance is not received within this time frame, the institution will not make a post-withdrawal disbursement to the student. Post-withdrawal of grant funds will be posted to the student ledger. All post-withdrawal disbursements are applied to student account first, and any resulting credit balance will be disbursed within 14 days after the calculation of R2T4 calculation. Grants will be dispersed within 45 days.
4. The Federal Return of Title IV Funds formula dictates the amount of federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period.
5. The federal formula requires a return of Title IV aid if the student received federal financial assistance in the form of Direct Loans, Pell Grants, or Plus loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. The percentage that has not been earned is calculated by determining the corresponding percentage earned (e.g. if 40% was earned, 60% was unearned).
6. The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date. The percentage of the payment period scheduled to complete is calculated by dividing the total number of clock hours scheduled to complete by the payment period as of the last date of attendance.

NOTE: A student who withdraws prior to completing 60% of the payment period may be required to repay some of the funds released to the student because of credit balance on the student's account.

Northern Career Institute personnel will return to the Federal fund programs any unearned portion of Title IV, HEA funds for which the center is responsible within 45 calendar days of the date the withdrawal determination was made and record on student's ledger card.

The following Title IV refund distribution is used for all financial aid applicants/students due a refund and in the following order:

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Direct PLUS Loan (parent PLUS)
4. Federal Pell Grant
5. Federal SEOG

AUTHORIZATION TO RETAIN OVERAGE(S)

The Northern Career Institute automatically issues Title IV aid disbursement overages to students at the time of each disbursement (if applicable); however, the student may request his or her overages be held until the end of the award year or academic year/loan period. The reason for retaining such overages is to assist students with budgeting and to help the student reserved sufficient funds for his or her educational expenses. The student may also rescind the authorization for retaining excess funds. The student would receive funds within 14 days of the student's request to rescind the authorization to retain the funds.

WITHDRAWAL POLICY

To officially withdraw from the program, the student must put their request to withdraw in writing. Students who are unable to physically submit their request in writing must contact the school by telephone or other telecommunication system. In the case of an exit without notice, the last date of attendance is determined to be the last date of an academically related activity in which the student participated. Non-attendance does not constitute an official withdrawal.

If a student stops attending school or officially withdraws from his or her program of training for any reason, the Title IV Aid will be recalculated based on the total number of clock hours / percentage of time the student was scheduled to attend school. If after recalculation, the school finds that the student did not attend the required number of clock hours needed to cover the aid amount already disbursed to the student, the student may be liable for the amount of money and the student may be required to pay it back to the school. The student will also be invoiced for any tuition and school related expenses not covered by the aid.

For students who withdraw without notifying the school, the school will use five (5) consecutive calendar days of absences to determine that the student has unofficially withdrawn. The last day that the student ceased attending will then be used as the withdrawal date for calculating any return of Federal funds to the U.S. Department of Education. Federal returns will be made within 45 days of the determination date. A borrower must go through exit counseling on-line at

www.studentloans.gov to review rules and regulations, policies and procedures of the Federal loan programs. The school will be notified electronically that the student has completed exit counseling. Students are responsible for repaying their loans whether or not they complete their training programs.

LEAVE OF ABSENCE POLICY

NORTHERN CAREER INSTITUTE may grant a student a leave of absence of up to 180 days in any 12 month period if the student provides proof of hardship.* During the Leave of Absence the student is not considered to be withdrawn. Student must apply in writing and the School Director must approve the leave. A copy will be sent to the Financial Aid Office at which time financial aid funds will be put on hold. No additional NORTHERN CAREER INSTITUTE charges will be generated during the leave. If the student fails to return from an approved leave of absence they will be considered officially withdrawn, and all refund and return of Title IV funds calculations will be based on the last date the student attended as defined in the Withdrawal Policy. **If the student has a Federal loan, the grace period begins retroactively to the student's last date of attendance.**

*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 (FLMA) of 1993 provided that the student has not already used 180 days of leave in the 12- month period.

CONFIRMATION OF CITIZENSHIP STATUS

All students applying for Federal Student Aid must be able to confirm their citizenship status with the U.S. Department of Homeland Security. 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 U. S Department of Homeland Security ~~SSA~~ to confirm the student's citizenship status; and their social security number will be confirmed with the Social Security Administration (SSA). If the SSA and/or the U.S. Department of Homeland Security cannot confirm either the student's citizenship status or social security number, a relevant 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:

Applicants whose SAR/ISIR contains a "C" code (comment) that the Federal processor could not confirm the applicant's citizenship, must submit documentation to the Financial Aid Office substantiating his or her claim to be a U. S. citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit a valid A-number for eligible non-citizens assigned by the U. S. Department of Homeland Security.

Applicants whose citizenship status cannot be confirmed will not receive Federal Student 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. If a student fails to submit citizenship documentation prior to the end of the award year or the end of the training program, the student will lose eligibility for the financial aid disbursement scheduled for that particular payment period.

In any event, NORTHERN CAREER INSTITUTE 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 status.

ADDITIONAL INFORMATION ABOUT THE SCHOOL

Your best source of information is in the school website and Student Handbook. Contained in the Student Handbook is complete information on the Academic Programs, the Physical Facilities and the Faculty and Administrative Staff.

RIGHTS & RESPONSIBILITIES FOR RECEIVING FINANCIAL AID

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

Student's Rights

You have the right to know what financial aid programs are available at your school.

You have the right to know the deadlines for submitting applications for each of the financial aid programs available

You have the right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.

You have the right to know how your 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 your budget.

You have the right to know resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.

You have the right to know how much of your financial need as determined by the school has been met.

You have the right to request an explanation of the various programs in your student aid package.

You have the right to know your school's refund policy.

You have the right to know what portion of the financial aid you received are loans that must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.

You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.

Student's Responsibilities

You must complete all application forms accurately and submit them on time to the right place.

You must provide correct information. In most instances, miss-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.

You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.

You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.

You must accept responsibility for all agreements that you sign.

You must be aware of and comply with the deadlines for applications or reapplication for that aid.

You should be aware of your school's refund procedures.

All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend.

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS (SAP)

This policy applies to Title IV and non-Title IV recipients. All students (full time, part time, different program of study, etc.) fall under the same Satisfactory Academic Progress policy, except where noted. To remain eligible for Financial Aid, the student must be successfully progressing in his/her program of training at a rate not to exceed a maximum time-frame of 150% for their program of training (see additional completion requirements in individual program handbooks). Students must also maintain a cumulative 70% grade average (except for Practical Nursing, which requires a cumulative 84% grade average and the LPN to RN Program, which requires a cumulative 75%). The financial aid office will review each student's progression at the end of each payment period and notify the student in writing if they fail to meet SAP.

All periods of attendance whether or not the student is receiving Title IV aid will be counted in the student's maximum time frame for completing the program. By the evaluation point for SAP, the student should have completed 450 hours in order to complete the program within the maximum timeframe.

Financial Aid Warning

If the student is not meeting the Satisfactory Progress Requirements at the end of the first payment period, the student will be given a Warning that s/he may be in jeopardy of losing eligibility for financial aid. The student will continue to receive financial aid during the warning time period. The School Director will inform the student by letter of her/his SAP status at the end of the payment period.

Financial Aid Probation

If a student fails to meet the requirements for satisfactory academic progress at the end of the financial aid warning period, the student will lose eligibility for Title IV funds unless the student submits a written appeal. Consultation with a program administrator will be scheduled. The program administrator will review the student's appeal for probation. If the appeal is successful, the student will be placed on Financial Aid Probation and given an academic plan to come into compliance with the school's satisfactory academic progress standards by the end of the next payment period. The student will remain eligible for financial aid during the probationary period. At the end of the probationary period, the student must be meeting the academic/attendance progress standards or the academic plan developed for the student. If the student is not in compliance with the SAP standards or the academic plan, the student's financial aid eligibility will be terminated and the student may be subject to termination from school.

ACADEMIC GRADING POLICY

Please see individual program handbook for Academic Grading Policy of the program.

Appeal Process

Students have the right to appeal satisfactory academic progress decisions. Appeals must be submitted to the school's disciplinary board within five (5) calendar days of receipt of the unsatisfactory progress notice.

The appeal must be accompanied by documentation supporting the mitigating circumstance that prevented the student from attaining satisfactory progress, why the student failed to meet SAP and an explanation of what has changed in the student's situation that will allow them to meet SAP requirements at the next evaluation. The written appeal as well as all mitigating circumstances will be reviewed for decision by the disciplinary board. Only extraordinary circumstances will be considered, such as death or severe illness in the immediate family. The appeal may be submitted to the Superintendent whose decision is final. The student will be notified of the decision within ten (10) days. The review and decision by the Superintendent are final.

The School Director will inform the student by letter of her/his SAP status, and whether or not the student will be dismissed from the school.

Re-establishment of satisfactory academic progress

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the Financial Aid Warning or Financial aid Probation period.

Interruptions, Course Incompletes, Withdrawals

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to reenroll will return in the same satisfactory academic progress status as at the time of withdrawal.

NORTHERN CAREER INSTITUTE does not allow for a grade of "incomplete".

RETURNING TO CONTINUE PROGRAM OF TRAINING

Former students who wish to apply for re-admission to the school must submit, in writing, their request to the director or complete the re-admission application. The letter should include a summary of work and/or educational activities undertaken since the last date of enrollment. The program administrators will consider each request on an individual basis and may be denied. The school reserves the right to require repetition of courses regardless of the student's previous level of achievement. Re-admission is dependent upon available space. Tuition will be adjusted according to rate of re-entry year. Tuition will be payable in full upon readmission.

For Financial Aid purposes, if the student fails SAP, pending Pell and Student Loan disbursements are placed on hold until the financial aid office determines if the student is eligible to receive those disbursements. Returning students must also follow the SAP policy. Title IV aid disbursements for returning students are disbursed based on when the student returns and how many clock hours are scheduled for that student to complete. Additional stipulations regarding financial aid award amounts and disbursements may apply to returning students; information is available from the financial aid office.

If the student fails SAP but does not return, the student's Title IV is recalculated based on the total number of clock hours the student was scheduled to have completed (see withdrawal/return of funds policy).

TRANSFER OF CREDIT POLICY

Credit given by the Northern Career Institute for previous training and/or education will be evaluated on an individual basis. Hours transferred from another institution, will be considered to be part of the student's attempted hours and may reduce the maximum time frame for the completion of the program.

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. If the student provides the documentation after the school's deadline, the school, at its discretion, may still provide aid if it is still within the Department's overall verification deadlines. Generally, a student ceases to be eligible for aid once he or she has finished the payment period and/or is no longer enrolled. However, the student may submit verification documentation and receive a late disbursement after that time if the Department processed a SAR or ISIR with an official EFC while he or she was still enrolled.

Verification items for 2023–2024

- 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 dispersing Title IV Funds.

ACCEPTABLE VERIFICATION DOCUMENTATION

IRS Data	Verification	Other Documentation in lieu of Worksheet	
	<u>Retrieval</u>	<u>Worksheet</u>	<u>or Data Retrieval</u>
House Hold Size		√	Signed Statement
Number in College		√	Signed statement or institutional certification
AGI and Taxes Paid	√		Tax return transcript, copy of tax return, Form W-2, Form 4868, or a signed statement
Untaxed Income And Benefits	√		Tax return transcript, copy of tax return, Form W-2, Form 4868, or a signed statement
SNAP Benefits		√	Signed statement or agency documentation
Child Support Paid		√	Signed statement
Income Earned from Work for Non-tax filers		√	Signed statement and Form W-2

Correction Procedure

The following procedure will be used to correct applicant information:

Upon receipt of the verification documentation, the 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 all the misstated data items on the application, and obtain all necessary signatures. When the financial aid office receives the corrected FAFSA 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. Northern Career Institute may also select students for verification if there is information that conflicts with information provided on the FAFSA.

Low-Income Statement

A student may be required to complete a Low-Income Statement form when their income is substantially low to support the household size based on the current poverty guidelines.

REFERRAL OF OVERPAYMENTS AND FRAUD CASES

If the school discovers 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 Student 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.

POLICIES/PROCEDURES UNDER 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 a 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, school 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 a court order or subpoenas
- Persons who need to know in cases of health and safety emergencies and/or 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 the directory information and allow parents or eligible students a reasonable amount of time to request that the school not disclose "directory information about them. Schools must notify parents / eligible students annual 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.

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.

NORTHERN CAREER INSTITUTE AFFIRMATIVE ACTION/HANDICAP POLICIES

Northern Career Institute complies with the provisions of the Americans with Disabilities Act. The Director of Pupil Services 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. The Campus 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. The school 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.

Northern Career Institute 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 school.

STATEMENTS OF NON-DISCRIMINATION

Northern Career Institute does not discriminate on the basis of gender, sexual orientation, age, physical or mental disability, race, creed, or religion in its admission to or treatment in any of its programs, activities, advertising, training, placement, or employment. However, should a discriminatory act occur against any student or employee, Northern Career Institute will take the steps necessary to investigate the incident, correct any discriminatory effects, and prevent recurrence of such acts of discrimination, including disability harassment.

The Director of Pupil Services is the designated coordinator of 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. The Superintendent 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.

Prospective students, current students, graduates, or employees who wish to file a grievance or complaint against the school or its representatives for disability discrimination, including disability

harassment carried out by other students, employees, or third parties, or for other discriminatory acts covered under Title IX and Section 504, may do so.

ACCREDITATION & MEMBERSHIPS

The school is accredited by the...

Council on Occupational Education (COE)

Candidacy Status

7840 Roswell Road

Building 300, Suite 325

Atlanta, GA 30350

The school is approved by the...

Ohio Board of Nursing

Ohio Department of Education,

Career and Technical Education

The Ohio Department of Higher Education

Willoughby-Eastlake Board of Education

Superintendent of Schools: Dr. Patrick Ward

VOTER REGISTRATION

To be eligible to vote in the next election in Ohio, you must be registered to vote at least 30 days before the election date. You can register to vote through the County Board of Elections **in person** or **by mail**. You **cannot** register **online**.

You can also register to vote at your local Ohio BMV office when you go in for any driver's license/ID card transactions, including:

- Applying for a new driver's license.
- Renewals.
- Changing your name or address.

You'll need to complete and submit a Voter Registration and Information Update Form. To register to vote **in person** or **by mail**, take or send a completed Voter Registration and Information Update Form to your local County Board of Elections office.

You can pick up a copy of the form at any:

- 1) Boards of Elections office
- 2) Ohio BMV deputy registrar office
- 3) Ohio public library

- 4) County Treasurer Office. The Ohio SOS website provides a complete list of locations to obtain a copy of the OH Voter Registration Form.

CONSTITUTION DAY

On September 17 of each year, the school will hold an educational program on the U.S. Constitution as required by the U. S. Department of Education for all schools receiving Federal funds. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week.

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 17, United States Code, Sections 504 and 505.

DRUG & ALCOHOL POLICY

5530 - DRUG PREVENTION

The Board of Education recognizes that the misuse of drugs is a serious problem with legal, physical, and social implications for the whole school community.

For purposes of this policy, "drugs" shall mean:

- A. all dangerous controlled substances as so designated and prohibited by Ohio statute;
- B. all chemicals which release toxic vapors;
- C. all alcoholic beverages;
- D. any prescription or patent drug, except those for which permission to use in school has been granted pursuant to Board policy;
- E. anabolic steroids;
- F. any substance containing betel nut (areca nut);

G. any substance that is a "look-alike" to any of the above.

The Board prohibits the use, possession, concealment, or distribution of any drug or any drug-related paraphernalia as the term is defined by law, or the misuse of a product containing a substance that can provide an intoxicating or mood-altering effect on school grounds or on school vehicles at any school-sponsored event.

It further establishes a drug-free zone within 1000 feet of any facility used by the District for educational purposes.

The Superintendent shall prepare guidelines for the identification, amelioration, and regulation of drug use in the schools. Such guidelines shall:

- A. emphasize the prevention of drug use;
- B. provide for a comprehensive, age-appropriate, developmentally-based drug and alcohol education and prevention program which:
 - 1. addresses the legal, social, psychological, and health consequences of drug and alcohol use;
 - 2. provides information about effective techniques for resisting peer pressure to use illicit drugs and alcohol;
 - 3. assists students to develop skills to make responsible decisions about substance abuse and other important health issues;
 - 4. promotes positive emotional health, self-esteem, and respect for one's body;
 - 5. meets the minimal objectives as stated in the essential performance objectives for health education as established by the State Department of Education;
- C. include a statement to students that the use of illicit drugs and the unlawful possession and use of alcohol is wrong and harmful;
- D. provide standards of conduct that are applicable to all students and which clearly prohibit, at a minimum, the unlawful possession, use, or distribution of illicit drugs and alcohol by students on school premises or as a part of any school activity;
- E. include a clear statement that disciplinary sanctions, up to and including expulsion and referral for prosecution, will be imposed on students who violate the school standards of conduct and a description of those sanctions;

The sanctions may include, together with punitive action, voluntary referral to appropriate persons or agencies for screening and assessment. Such referral may only be made to qualified and properly licensed individuals or programs.

- F. provide information about any drug and alcohol counseling and rehabilitation and reentry programs available to students and provide procedures to direct students and their parents to the appropriate programs;
- G. require that all parents and students be given a copy of the standards of conduct regarding the unlawful possession, use, or distribution of illicit drugs and alcohol by students;
- H. require the notification to parents and students that compliance with the standards of conduct is mandatory;
- I. provide a biennial review of the School District's program to determine its effectiveness and implement changes as needed and to ensure that disciplinary sanctions are consistently enforced;
- J. establish means for dealing with students suspected of drug use or suspected of possessing or distributing drugs in school and ensure that the District's policy and administrative guidelines on Search and Seizure Policy 5771 and AG 5771, Suspension and Expulsion Policy 5610 and AG 5610, and Permanent Exclusion Policy 5610.01 and AG 5610.01 are complied with fully.

The Superintendent shall establish administrative guidelines necessary to implement this policy. Such guidelines shall ensure that the proper notice regarding the use of anabolic steroids is posted in each of the District's locker rooms used by students in grades 7-12.

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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.
 - 1st conviction and the amount of crack possessed exceeds 5 grams.
 - 2nd conviction and the amount of crack possessed exceeds 3 grams
 - 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram

22.U.S.C. 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. (See special sentencing provisions re: crack).

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 (Pending adoption of final regulations).

21.U.S.C.853a

- Denial of Federal benefits such as 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 fire arm.
- 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 judgment 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).

HIGHER EDUCATION EMERGENCY RELIEF FUND DUE TO COVID-19

The most up to date information can be found on our website at: <https://ncioh.edu/cares-act-emergency-financial-aid-grant>