STUDENT CONSUMER HANDBOOK

2016 - 2017

NORTHCOAST MEDICAL TRAINING ACADEMY

REVISED 10/2016

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STATEMENT OF PHILOSOPHY

The philosophy of student financial aid at Northcoast Medical Training Academy supports career preparation education of the student. Our objective is to help the student prepare for a productive career so that he/she is qualified for a beginning 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 school:

A) 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. 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 Northcoast Medical Training Academy 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) 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.

D) 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. It 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.

E) Northcoast Medical Training Academy is committed to maintaining 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. We, therefore, work with schools, community groups and other educational institutions in support of this goal.

3. We shall publish budgets that state total student expenses realistically; 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 need of the student and the expenses of attending the school. We will inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance as it may be necessary for some students, based upon their enrollment date, to complete a second Free Application for Federal Student Aid (FAFSA).

8. Because of 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. Northcoast Medical Training Academy is committed to its drug abuse prevention program and supports its accessibility to any officer, employee or student.

WHAT TITLE IV FINANCIAL AID PROGRAMS ARE AVAILABLE?

Students interested in applying for financial aid to assist them with tuition and school related expenses, need to file the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov then contact the Financial Aid Office at (330) 678-6600 for an appointment to review eligibility.

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: (330) 678-6600 Ext. 221
Janet Mayfield, Financial Aid Director
jmayfield@northcoastmedicalacademy.com

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 www.fafsa.ed.gov or a paper application may be used. FAFSA forms are available in the Financial Aid Office or other public places such as a library. Not all students will qualify for a Federal Pell Grant.

An Award Notification letter will be provided to the student indicating the type 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 down based on the number of hours 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.

Federal Parent Loan to Undergraduate Student (PLUS) - PLUS loans are meant to provide additional funds to dependent students for education related expenses. Parents may borrow up to the cost of education, minus other aid received by the student. Repayment begins approximately sixty days after final loan disbursement is made.

1) 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 on-line 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.

2) 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

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	Exit Interview
Overview of all sources of aid.	Financial planning for loan repayment
Terms/conditions of various loan programs.	Loan repayment obligations
Loan application process	Repayment options
Repayment obligation	Deferment/Forbearance/Cancellation provision
Obligation to keep lender informed	Obligation to keep lender informed
Obligation to maintain satisfactory progress	Consequences of delinquency/default
Personal financial planning	Name and address of lender
Importance of keeping loan documents	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.

WHAT IS MY DEPENDENCY STATUS?

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

- You were born before January 1, 1993
- You will be working on a master's or doctorate program in school year 2016-2017.
- You are married as of the date of application.
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- You are a veteran of the U. S. Armed Forces.
- You have children that receive more than half of their support from you between July 1, 2016 and June 30, 2017.
- You have dependents (other than children or spouse) that receive more than half their support from you, now and through June 30, 2017.
- At any time since you turned age 13, both of your parents were deceased, you were in foster care, or you were a dependent or ward of the court.
- As determined by a court in your state of legal residence, you are or were an emancipated minor.
- As determined by a court in your state of legal residence, you are or were in a legal guardianship.
- At any time on or after July 1, 2016 your high school, school district homeless liaison, the director of a runaway or homeless youth basic center, or the director of an emergency shelter or transitional housing program funded by HUD, determined that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

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 the decision, to approve a Dependency Override request after careful consideration and review of documentation.

PROFESSIONAL JUDGMENT POLICY

Students and their families who are facing unusual circumstances are encouraged to bring those concerns to the attention of the financial aid officer. The student may 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.

The following policy will be used in making professional judgment decision.

Basic Guidelines

1) The financial aid officer must resolve any conflicting or inconsistent information on the ISIR before allowing a professional judgment. For example, if the student is flagged for verification, verification must be completed first. The student's ISIR may need to be corrected before applying any professional judgment adjustments.
2) Professional judgment adjustments must be decided on an individual student basis only - not for a group of students.
3) Circumstances must be unusual – in other words, they must fall outside the normal type of information required by the U.S. Dept. of Education (income, assets, dependency status, etc.)
4) All decisions must be **documented** and **signed** by the campus financial aid officer.
5) The new EFC must be used to award all Title IV funds (Pell, Direct Loans, SEOG, FWS)

Unusual Circumstances Allowed

1) **Higher than normal medical and/or dental expenses**: The income protection allowance in the EFC formula allows 11% of total income for medical/dental expenses. Any medical/dental expenses that exceed 11% of income will be allowed. FAO should reduce the income reported on the ISIR by the amount of expenses that exceed 11% of the student's income.

   Required Documentation:
   - ✓ Copies of medical or dental bills
   - ✓ Cancelled checks
   - ✓ Request for Special Consideration Form completed by student and signed by the financial aid officer
   - ✓ Reprocessed ISIR

2) **Lower income in current year than last year**: Students who experience a loss or reduction in income between the base year (on the FAFSA) and the current year should be allowed to substitute current annual income. The FAO must determine the **total annual income** for the student from Jan. 1 thru Dec. 31 and reprocess the ISIR with projected income for the year.

Required Documentation:

- ✓ Copy of monthly unemployment benefits statement
- ✓ Copy of recent pay stub
- ✓ Other documents used to calculate the projected annual income
- ✓ Request for Special Consideration Form completed by student and signed by the financial aid officer

3) **Recent Unemployment**: Student recently lost his/her job. Same requirements as lower income in current year than last year.

4) **Loss of Unemployment Compensation*:***

Required Documentation:

- ✓ Copy of unemployment benefit statement
- ✓ Copy of letter indicating benefits have been exhausted

5) **Loss of Untaxed Income or Benefits**: Student's untaxed income or other untaxed benefits has ceased. Same requirements as loss of unemployment benefits.

6) **Separation or Divorce**: The dependent student has already completed the FAFSA, but his/her parents have become separated or divorced. Or a married independent student has become separated or divorced after completing the FAFSA. The financial aid officer should correct the income and asset application information on the ISIR by including only the income for the parent which the student lived with the longest. For the independent student, the aid office allows the student to update the application information with only the student's income and assets.

Required Documentation:

- ✓ Official divorce or separation documents
- ✓ Signed statement by parent and/or independent student

Note: If the dependent student's parents are separated or divorced at the time of completing the FAFSA, the student should use only the income of the parent whom he/she lived with longer during the twelve months prior to the date the application is completed – regardless of who claimed the student as an exemption.

If an independent student is separated or divorced at the time of completing the FAFSA, the student should only report his/her income and asset information.

7) **Death of a Parent of Spouse**: One of the student's parents has died or the last surviving parent has died or the independent student's spouse has died after the student has completed the FAFSA. If the student's last surviving parent has died after the student applied, the student must update his/her dependency status and report income and assets as an independent student. If the independent student's spouse has died, the student will be allowed to remove the spouse's income and asset information.

Note: If both parents are deceased at the time the student completes the FAFSA, the student answers "Yes" to the question concerning deceased parents in step 3 of the FAFSA application.

If the independent student's spouse died prior to the student completing the application, the student should not include income and asset information for the deceased spouse.

Required Documentation:

- ✓ Official death notice
- ✓ Obituary
- ✓ Signed statement

8) **Number of Parents in College At Least Half Time**: Students may not include their parents that are attending college on the FAFSA. However, the financial aid officer may allow the student to update the # in college to include the parents if the student's parent provides proof that they are attending college at least half time.

Required Documentation:

- ✓ Copy of parent's acceptance letter or registration receipt
- ✓ Copy of parent's schedule
- ✓ Copy of parent's official college transcript

9) **Dependency Override**: The financial aid office may make a dependent student independent based upon the following circumstances:

a) The student's voluntary or involuntary removal from the parent's home
b) Incapacity of the parents such as **incarceration** or **disability** or **mental** or **physical** illness
c) Inability of student to locate parents after making reasonable attempts
d) Other extenuating circumstances such as student has not lived with their parents or received parental support for the past two consecutive years.

Required Documentation:

- ✓ Letters from doctors, lawyers, or employers (a, b, c)
- ✓ Copies of utility bills, lease agreement, cancelled checks (d)
- ✓ Copy of student's tax return (d)
- ✓ Other appropriate documentation

Note: Beginning with the 09-10 year, the aid officer may rely on a dependency override performed by another institution.

Exceptional circumstances policy for increased unsubsidized loans

Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other **exceptional circumstances** may receive additional unsubsidized loans for the same amount as independent undergraduates.

Exceptional circumstances are as follows:

a) The parent is incarcerated
b) The parents whereabouts are unknown
c) The parent has filed for bankruptcy and has provided a letter from the bankruptcy court stating that the parent may not incur additional debt
d) The parent's income is limited to public assistance or disability benefits and the aid office has documented that the parent would not be able to repay the PLUS loan
e) The parent of a dependent student is not a U.S. citizen or permanent resident or is unable to provide evidence from the U.S. Citizenship and Immigration Service /Homeland Security that he or she is in the country for other than a temporary purpose with the intention of becoming a citizen or permanent resident.

Required Documentation:

- ✓ Letter from lawyer or courts (a)
- ✓ Letters from third-party, non-relatives (b)
- ✓ Letter or other documentation from Bankruptcy Court ©
- ✓ Income information from Public Assistance agency (d)
- ✓ Statement from parents and student

FINANCIAL INFORMATION

Tuition and Fees

The Enrollment Agreement obligates the student and the school for the entire program of instruction. Students' financial obligations will be calculated in accordance with the refund policy in the contract and this school catalog. The content and schedule for the programs and academic terms are described in this catalog.

Program	*effective -	Tuition 3/18/2013	General Fee*	Application Fee*
Massage Therapy Diploma		$13,990	-0-	$50
Medical Assistant Diploma		$13,990	-0-	$50
Phlebotomy Technician		$3,497.50	-0-	$50
Practical Nursing		$19,990	-0-	$50
Veterinary Assistant Diploma		$13,990	-0-	$50

*__These are total costs for tuition__. Registration fees will also be included in the final program price entered in the Enrollment Agreement. Students shall be responsible for all other costs that are associated with their program (i.e. vaccines, background check, and externship insurance). All other costs will be disclosed prior to signing of the enrollment agreement.

PLEASE NOTE THE FOLLOWING ITEMS ARE PROVIDED AND INCLUDED IN THE TUITION:

The cost for books and supplies are included in the student's tuition. However, if a student desires to purchase his/her own books and supplies, the student must notify the financial aid office two weeks prior to the start of classes. The amount owed for books and supplies will then be deducted from the student's tuition amount.

If it has been determined that the student will have funds remaining from their financial aid eligibility (Pell Grant or Federal loans) resulting in a credit balance, the school will issue the student the lesser of the credit balance or the amount needed to purchase books and supplies within the first week of classes. This policy assumes there are no financial aid eligibility issues (verification, unresolved C codes, delayed loan disbursement, conflicting information etc.). The amount provided to the student to purchase books and supplies will be the actual amount requested by the student or the amount allowed in the student's cost of attendance budget.

Students who desire to purchase their own books and supplies must come to school adequately prepared to begin their training program.

Supplies Included in Tuition

- **The use of all supplies and equipment.**
- **All textbooks that are designated for student use (contained in this catalog) for students to keep.**
- **A stethoscope for students to keep for all programs except the Massage Therapy Program.**

If a student finds that a particular book (not included as a student book in this catalog) may be useful as a future reference tool, the book can be purchased from the school. Students will be charged for any damaged or lost books that need to be replaced.

There is a **$35.00** fee per graduate for all those wishing to go through commencement exercises. This cost covers the cap and gown rental as well as diploma and certificate covers. Practical Nursing student graduation fees are **$50.00** which includes a lamp, nursing school pin, diploma and certificate cover. All graduates are highly encouraged to participate in graduation!

Before applying for financial aid, students and parents should assess all of the costs of attending this Northcoast Medical Training Academy. 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 for an Independent student in the Practical Nursing Program: (48 week Program)

Tuition, Fees, Books & Supplies	$ 20,040.00
Personal Expenses	$ 3,469.00
Room & Board	$ 11,077.00
Transportation	$ 4,140.00
Fees	$ 170.00
Total	$ 38,896.00

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 Loans. 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 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, 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 Northcoast Medical Training Academy.

--Be making satisfactory academic progress. See School Catalog for a discussion of satisfactory academic progress.

--Be registered for the draft with Selective Service if you are a male who is age 18 – 25 years of age.

--Not currently enrolled in high school.

--For the Federal Pell Grant Program you may not have previously received a Bachelor's Degree.

--Not incarcerated in a Federal or State penal institution.

--Have a high school diploma, a recognized equivalency certificate (GED), or an official academic transcript showing completion of at least a two-year program that is acceptable for full credit toward a bachelor's degree.

--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.

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

In order to continue to receive Financial Aid funds, make "satisfactory academic progress" in accordance with the school's Grading and Attendance Policy. Also, you must re-apply for Federal Aid every year via the Free Application for Federal Student Aid (FAFSA) if necessary for your program.

HOW ARE FUNDS DISBURSED?

Title IV Funds

Pell Grants funds will first be applied to outstanding tuition and fee charge. 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 the student will be disbursed within 14 days after funds have been applied to the student's 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.**

Loan funds are then disbursed at the Program Midpoint:

Medical Assistant- 450 Hrs.
Veterinary Assistant- 450 Hrs.
Massage Therapy- 450 Hrs.
Practical Nursing - 450 Hrs. Yr. 2 270 Hrs.

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

Funds from the William D Ford Direct Loan Program; including The Federal PLUS (parent) Loan, the Subsidized and Unsubsidized loans will be sent to the school electronically to be credited to student's accounts. Funds remaining from the Subsidized and Unsubsidized loans will be disbursed to the student. A Parent with remaining funds from a Federal Parent PLUS Loan is given the choice to have the excess funds disbursed to themselves or the student.

Students will be notified within 30 days of loan funds being disbursed to their accounts, and will have the opportunity to cancel loans if they wish to do so.

HOW ARE REFUNDS PROCESSED?

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 the 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 an applicant/student cancels or withdraws or is terminated by the Academy for any reason, refunds will be made according to State and Federal regulations.

A student wishing to withdraw should inform the School Director at least five (5) calendar days in advance of withdrawal. A student who returns to the Academy after withdrawing must sign a new Enrollment Agreement and will be subject to the then-current price of tuition. A student's last date of attendance (LDA) as documented by the Academy will be used to calculate any money the student owes and to calculate any refund the student is due. For those students who attend class more than one (1) day of scheduled classes, the following refund policy is applicable:

A student who starts class and withdraws before the academic term is fifteen percent completed will be obligated for twenty-five percent of the tuition and refundable fees Plus the registration fee.

A student who starts class and withdraws after the academic term is fifteen percent complete but before the academic term is twenty-five percent completed will be obligated for fifty percent of the tuition and refundable fees Plus the registration fee.

A student who starts class and withdraws after the academic term is twenty five percent complete but before the academic term is forty percent completed will be obligated for seventy-five percent of the tuition and refundable fees Plus the registration fee.

A student who starts class and withdraws after the academic term is forty percent completed will not be entitled to a refund of the tuition and fees.

Refunds will be paid within forty-five (45) calendar days of a student's LDA if the student officially notifies the Academy of his/her intent to withdraw; or in instances in which a student does not notify the Academy of his/her intent to withdraw, forty-five (45) days from the date the Academy makes the determination that the student has withdrawn; or forty-five (45) days from the date the Academy terminates a student.

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. If tuition and fees are collected in advance of the class start date and the student does not start class or withdraws on the first day of class, the school shall retain no more than the registration fees.

RETURN OF TITLE IV FUNDS

The law specifies how the school must determine the amount of Title IV program assistance that has been earned if a student withdraws from school. The Financial Aid Office will perform a Return of Title IV Funds calculation when a federal student financial aid (Title IV) recipient withdraws from his/her program. This process ensures that the institution correctly calculates the amount of federal student financial aid earned by the student and returns any unearned funds back to the respective federal student financial aid program(s). In some cases, the student will be required to return unearned Title IV funds. In addition, the Return of Title IV process may result in the student owing the school for unpaid tuition and fees.

The requirements for Title IV program funds when you withdraw are separate from the institutional refund policy. Therefore, the student may still owe a balance to the school to cover unpaid institutional charges.

For students who notify the school they are withdrawing the school uses the last date of attendance at the official date of determination for the Return of Title IV calculations.

For students who withdraw without notifying the school, the school will use fourteen (14) calendar day 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.

If a student has a Federal loan, it is his/her responsibility to inform the funding agency/lender that he/she is no longer in school. It is also the student's responsibility to arrange for a Federal loan exit counseling session with the school's financial aid office. Note: Students who withdraw from the school will not receive transcripts unless all financial obligations are met.

The portion of Title IV funds a student is allowed to retain is calculated on a percentage basis by dividing the total number of clock hours scheduled to be completed as of the withdrawal date in the period, by the total clock hours in the payment period.

For example, if the student withdrew at 114 scheduled clock hours of a payment period that has 500 clock hours, the student has completed 22.8% of the period and therefore has earned 22.8% of federal student financial aid that was disbursed or could have been disbursed. That means that 77.2% of the aid that was disbursed or could have been disbursed remains unearned and must be returned to the federal student financial aid programs(s).

A student earns 100% of federal financial aid once he or she has completed more than 60% of the scheduled clock hours in the payment period.

If the amount of aid disbursed to the student is greater than the amount of aid earned by the student, the unearned portion must be returned to the federal student financial aid program(s). In returning unearned funds, the school is responsible for returning the portion of the excess equal to the lesser of:

1) The institutional charges for the payment period multiplied by the unearned percentage of funds, or
2) The entire amount of excess funds.

A student may be required to return excess unearned Title IV funds. However, if the excess unearned funds consist of Title IV loans, then the student repays the loan(s) in accordance with the terms and conditions of the promissory note. If the excess unearned funds consist of a Title IV grant, the student is required to repay only the portion which exceeds 50 percent of the amount of grant received over $50.

If the amount of aid disbursed to the student is less than the amount of aid earned by the student, a post-withdrawal disbursement may be available to assist the payment of any outstanding tuition and fee charges on the student's account. The post-withdrawal disbursement will be made from Title IV grant funds before available Title IV loan funds. If part of the post-withdrawal disbursement is a grant, the institution may apply the grant funds to tuition and fees or disburse the grant funds directly to the student.

If a student is eligible to receive a post-withdrawal disbursement from Title IV loan funds, the student (or parent in the case of a PLUS loan) will be asked for his/her permission to either disburse the loan funds to the student's account to reduce the balance owed to the institution, or disburse the excess loan funds directly to the student (or parent in the case of a PLUS loan). The school has 30 days from the date it determines the student withdrew to offer the post-withdrawal disbursement of a loan to the student (or the parent in the case of a PLUS loan).

The student (or parent) has 14 days from the date sends the notification to accept the post-withdrawal disbursement in writing. If the student accepts the post-withdrawal disbursement, the school will make payment as soon as possible, but no later than 180 days from the student's withdrawal date. No portion of the post-withdrawal disbursement of loan funds will be disbursed if the student (or parent) does not respond to the notification.

Once the unearned portion of the return of funds has been calculated, the Financial Aid Office will return the aid to the appropriate federal student financial aid program(s) within 45 days of the date of determination that the student withdrew. The order of return is specified below. The unearned funds will be "charged back" to the student's tuition account, and this may result in unpaid tuition and fees. The student will then be billed for any unpaid institutional charges that result from the return of funds to the Title IV programs, and will be responsible for full payment. A student will not be allowed to re-enter, register, or receive an official academic transcript until the outstanding balance has been paid in full.

Unearned Title IV funds will be returned to the federal student aid programs in the following order:

1) Unsubsidized Direct Loan
2) Subsidized Direct Loan
3) Direct PLUS
4) Federal Pell Grant

WITHDRAWAL POLICY

Week One

Students will not be charged tuition if they begin their training program and withdrawal prior to midnight of the fifth (5th) scheduled school day following the first scheduled class session. Their names with not appear on any class roster or grade report and grades will not be recorded. For the purpose of calculating Maximum Completion Time and Satisfactory Academic Progress, the quarter will not be considered as an attempted quarter.

Week Two and After

When students withdraw from a quarter after the first week, their names will continue to appear on the class roster and a grade of "W" (Withdraw) will be entered. The quarter will be counted toward determining maximum Completion Time, and Satisfactory Academic Progress.

Withdrawal status remains on the permanent record. However, it will have no effect on the quarter grade or cumulative GPA.

Active students who do not attend any scheduled classes Week 1 and/or Week 2 of a new quarter will be considered "withdrawn". Students wishing to be reinstated are required to make an appointment with Admissions, and must meet with the School Director for authorization to return prior to their reinstatement.

Note: Students who are contemplating withdrawing from a course should be cautioned that:

- The entire scheduled length of the quarter in which they are currently enrolled is counted in their maximum program completion time.
- They may have to wait for the appropriate course to be offered.
- They must repeat the entire course from which they elected to withdraw prior to receiving a final grade, tuition costs may be affected, and there may not be space available in the class upon their return.

Federal returns will be made within 45 days of the determination date. If a student has a Federal loan, it is his/her responsibility to inform the guaranty agency/lender that he/she is no longer in school. It is also the student's responsibility to arrange for a Federal loan exit counseling session with the school's financial aid office.

LEAVE OF ABSENCE POLICY

Northcoast Medical Training Academy highly discourages the use of Leaves of Absence. Students should be advised that interrupting their program for any length of time will affect their graduation date. However, under special circumstances, a Leave of Absence may be granted by the School Director. The student must request the Leave of Absence in writing and must include the reason for the request and a return date of no more than 180 days. A student may be placed on Leave of Absence for a period not to exceed 180 days in any 12-month period. Students will be considered "active" on the school's student roster and will be encouraged to maintain any monthly financial commitments that they have contracted with the school. Students who do not return from Leave of Absence with the time frame of 180 days in any twelve (12) month period will be terminated form their enrolled program.

Students who need to take a Leave of Absence must adhere to the following procedures to return and continue their course of study:

- See Financial Aid Director before Leave of Absence is granted.
- Upon approval, student must sign and date a Leave of Absence form. The form will be retained by the Registrar in the student's academic file.
- Upon return, the student must schedule an appointment with Admissions and Financial Aid prior to their entering any classes.

CONFIRMATION OF CITIZENSHIP

All students applying for Federal Financial Student 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 could 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. A student claiming to be an eligible non-citizen must submit a SAR/ISIR with an A-number for eligible non-citizens assigned by Immigration and Nationalization Service.

2. Applicants whose citizenship status cannot be confirmed will not receive Federal Financial 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.

3. 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 the financial aid disbursement scheduled for that particular payment period.

4. In any event, Northcoast Medical Training Academy 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.

WHERE CAN I GET ADDITIONAL INFORMATION ABOUT THE SCHOOL?

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

WHAT ARE MY RIGHTS & RESPONSIBILTIES 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.

STUDENTS RIGHT'S

1. You have the right to know what Financial Aid programs are available at your school.

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

3. 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.

4. 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.

5. 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.

6. You have the right to know how much of your financial need as determined by the Northcoast Medical Training Academy has been met.

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

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

9. 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.

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

STUDENTS RESPONSIBILITIES

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

2. You must provide correct information. In most instances, misreporting 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. 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.

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

5. You must accept responsibility for all agreements that you sign.

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

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

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

TRANSFER OF CREDIT POLICY

All program courses at Northcoast Medical Training Academy are offered in a sequential manner ranging from the attainment of a simple to a more complex knowledge base. Therefore, all students, including those with military experience and/or education, are expected to attend and successfully pass all requirements associated with each course.

The appropriate Program Department Head and School Director will evaluate previous education and training for substantial equivalency to that offered at Northcoast. To avoid sitting out of classes for extended periods of time, any credit awarded will affect tuition costs ONLY. Upon determination of an acceptable credit transfer, tuition costs will be reduced accordingly.

Students who request credit for previous education and training are required to provide the school with an official transcript from the educational institution. All acceptance of transfers or credits will be documented and maintained in the student's academic file by the Register.

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

Satisfactory **A**cademic **P**rogress (SAP) will be measured at the end of each financial aid payment period for all training programs. A cumulative academic grade average must be "C" or above at the end of each payment period based upon the scheduled hours and weeks in the payment period for financial aid purposes and veteran's benefits purposes. This cumulative average is based upon all academic activity from the first day of class through the end of each payment period. Student must also complete the program in the within the maximum time frame.

Maximum Time for Completion:

Students will have a maximum of one and one half (1.5) of the normally allotted time to complete their program of study. Maximum Time Frame is measured by program length (as measured in months). A student in a 10 month program has a maximum program completion time of 15 months. Students will be advised based on their current status. If at any point during the course of the program, it is determined that a student cannot meet the SAP standards, financial aid including veteran benefits will be terminated and they may be subject to dismissal from the program. All periods of enrollment count when assessing the maximum time frame, even periods when a student does not receive Title IV.

A monthly review of attendance will be conducted and students will be advised based on current status. The Program Director or designee may implement academic/attendance probation, or dismissal from the campus.

Make up time may be granted, if available, to meet attendance and financial aid requirements for absences over the excused absence policy for each program. Make-up time is arranged with the Department Head. Make-up time is not intended to allow a student to earn leave time or to improve overall attendance record. Make-up time must be completed within the current payment period and may not exceed 10% of the total monthly required hours.

Warning:

If the student is not meeting the Satisfactory Progress Requirements at the end of a 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 period.

Academic/Attendance Probation:

If a student fails to meet the requirements for satisfactory academic/attendance progress at the end of the warning period, a consultation with the Program Director or designee will be scheduled to inform the student of their status. The student must file a successful appeal to be placed on academic/attendance probation. The Program Director or designee will review the student's appeal for probation. If the appeal is successful, the student will be placed on probation and given an academic plan to come into compliance with the campus satisfactory academic progress standards. During probation, the student may be required to sign a payment plan or furnish an alternate method of payment.

Notification:

The Program Director or designee will inform the student of the need to appeal for Probation. The Program Director will notify the student of her/his dismissal from the school.

Appeal Procedure:

A student must appeal probation by completing the appeal form. The appeal will describe in detail, with documentation, any undue hardship or circumstance, which may have caused the failure to meet the satisfactory academic progress, and/or attendance standard, or the educational plan provided to the student. The student must also indicate what has changed that will allow the student to meet the standards of progress at the end of the next evaluation period. The Program Director will consider the appeal. Appeals will be reviewed on an individual basis and all decisions are final. Students will be notified in writing of appeal decisions within two weeks.

Reinstatement/Termination:

Students who are reinstated through the appeal process will be reinstated on probation and financial aid eligibility will be reinstated for the payment period in which the appeal is successful.

At the end of the probationary period, the student must be meeting the academic/attendance progress standards and the academic plan developed for the student. If the student is not in compliance with the academic/attendance standards or the academic plan, the student's financial aid eligibility will be terminated and the student may be subject to termination from school.

Interruptions and 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 not be included in the student's maximum time frame percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal and the hours attempted will be considered toward the maximum time frame. There are no withdrawn/passing or withdrawn/failing grades.

Course Repeats:

A student may repeat a course they failed or did not complete. However, students repeating a course must complete the program within the maximum time frame allowed. Students will not receive financial aid for repeated coursework unless the student has not been in attendance for 180 days.

Returning Students:

Students who drop out and return to school must have their financial aid reviewed if they received financial aid funds during their previous enrollment. Students who return within 180 days will be considered in the same payment period they were in when they left school. Students will have to complete the hours remaining in the payment period for which they were previously paid before an additional payment of Title IV funds. Students returning after 180 days will be considered in a new payment period and will be eligible to receive additional funds as a new student up to the award year limit. If the school gives the student credit for hours previously attended, the school will treat the hours remaining in the program as if they are the student's entire program.

CREDIT FOR PREVIOUS TRAINING

Northcoast Medical Training Academy does not give credit for previous training, or accept transfer and advanced placement students.

CHANGES IN MAJORS OR DEGREES PURSUIT OF A SECOND DEGREE

Northcoast Medical Training Academy does not offer any majors or degree programs.

NONCREDIT REMEDIAL COURSES

Northcoast Medical Training Academy does not offer any noncredit remedial courses.

Grading Scale

1. The Progress and quality of students' work is measured by a system of letter grades and grade percentages. The meaning of each grade and its equivalent is as follows:

   Medical Assistant / Phlebotomy Technician / Veterinary Assistant:

90 -100	A	4.0 quality points
80 -8 9	B	3.0 quality points
70 - 79	C	2.0 quality points
69 & below	F	0.0 quality points
Withdraw	W*	not computed

   Massage Therapy:

95-100	A	4.0 quality points
87-94	B	3.0 quality points
79-86	C	2.0 quality points
78 & below	F	0.0 quality points
Withdraw	W*	not computed

Practical Nursing:

94-100	A	4.0 quality points
87-93	B	3.0 quality points
80-86	C	2.0 quality points
79 & below	F	0.0 quality points
Withdraw	W*	not computed

*Shown on Transcript when student withdraws after the first week of a quarter

2. Students must maintain a "C" grade or better in each class of their program. Students who receive an "F" in any course will be withdrawn from the program. There are no withdrawn/ pass or withdrawn fail grades.

3. If a student does not complete all required course assignments by the end of the quarter, they may have two weeks into the next quarter to turn in their assignments or they will receive an “F” or failing grade which will be included in the calculation of the student’s GPA and will be included in the maximum program completion time.

4. Students are counseled as needed throughout the class regarding academic grades, clinical grades, attendance, tardiness, evaluations, semester GPA, cumulative GPA, and other pertinent information regarding student progress

GENERAL VERIFICATION POLICIES AND PROCEDURES

The school is responsible for verifying the accuracy of the financial data used to calculate the student’s family contribution (EFC). If there is an asterisk (*) next to the EFC number on the SAR, ISIR or other Need Analysis document, it means that the student has been selected for verification by the U. S. Department of Education to verify the information on the student’s Federal Application.

Applicants Selected For Verification

1. All Applicants selected for verification must submit the required documentation to the aid office within thirty (30) days of notification. All Applicants will be notified in writing of the documentation that must be submitted to the Financial Aid Office.

2. Any Applicant failing to submit the required documentation within the thirty day period (30) will forfeit aid, which would have been awarded for that time period.

3. Any Applicant who forfeits his/her disbursements will be responsible for making cash payments as listed in the Enrollment Agreement training contract to cover that portion of training for which aid was not received.

Correction Procedure

The following procedure will be used to correct misstated applicant information:

1. Upon receipt of the verification documentation, the aid officer will compare the information contained on the applicant’s original ISIR with the following information requested in the verification package.

2. 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, SAR and/or ISIR and obtain all necessary signatures.

3. It will be the responsibility of the student to return the corrected SAR to the financial aid office.

4. 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.

Applications Excluded From Verification

In some instances, certain applicants are excluded from verification and may receive his/her financial aid awards. However, the following conditions do not apply if the school has documentation that conflicts with information reported on financial aid applications or the aid officer has reason to believe that the information is incorrect.

Applicants Excluded

1. The applicant dies during the award year. Deceased students are excluded from verification even if conflicting documentation does exist. However, no further payments will be made, and funds already disbursed are not considered an overpayment.

2. A legal resident of Guam, American Samoa or the Northern Mariana Islands (to qualify for this exclusion, a dependent student's parents must also be legal residents of one of these territories), or a citizen of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau (to qualify for this exclusion, a dependent student's parents must also be citizens of one of these territories).

3. The applicant is incarcerated at the time that verification occurs.

4. For the 14/15 award year, the applicant is an immigrant who arrived in the U. S. during calendar Years 2014 or 2015. The applicant must still meet citizenship requirements.

5. Dependent applicants whose parents are:

    a. Deceased.
    b. Mentally or physically incapacitated. Residing in a country other than the United States and cannot be contacted by normal means of communication.
    c. Cannot be contacted because their address is unknown.

6. Applicant selected for verification that drops out of school without receiving a disbursement, no further action is required.

7. Verification of spouse's information or signature will not be required under the following circumstances:

    a. The spouse is deceased.
    b. The spouse is mentally or physically incapacitated.
    c. The spouse is residing in a country other than the United States and cannot be contacted by normal means of communication.
    d. The spouse cannot be located because his/her address is unknown.

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 transfer out of this Northcoast Medical Training Academy into another post-secondary Northcoast Medical Training Academy may be required to have a Financial Aid Transcript sent to the new school. 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.

NORTHCOAST MEDICAL TRAINING ACADEMYAL AFFIRMATIVE ACTION/HANDICAP POLICIES

Northcoast Medical Training Academy complies with the provisions of the Americans with Disabilities Act. The Campus 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. 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 Academy 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.

Northcoast Medical Training Academy 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 Academy.

STATE/FEDERAL APPROVALS AND MEMBERSHIP

Program and institutional assessments may be conducted periodically by qualified examiners and members of the school's Advisory Board, the State Board of Career Colleges and Schools and/or the Ohio Department of Health as well as the State of Ohio Medical Board. The purpose of these assessments is to evaluate the quality of the school's programs, staff, and faculty, and to examine the school's voluntary compliance with state standards and federal regulations.

- Approved by the State Board of Career Colleges and Schools. (Registration #03-07-1673T)
- Approved and fully accredited by ACCSC (Accrediting Commission of Career Schools And Colleges)
- Member of the Ohio Association of Career Colleges and Schools
- Member of the Kent Area Chamber of Commerce (2004 IMMY Award Winner)

- Authorized under federal law to enroll non-immigrant alien students
- Approved by the State of Ohio Medical Board to train Massage Therapists
- Approved by the Ohio Board of Nursing to train Practical Nurses.
- Approved by the United States Department of Agriculture (USDA)
- Approved to provide training to Workforce Initiative Agency (WIA), through the State of Ohio
- Approved to provide training through funding by the State of Ohio Employment office under the TAA (Trade Adjustment Act)
- Approved to provide training through the Ohio Bureau of Vocational Rehabilitation (BVR)
- Approved by NAHP (National Association for Health Professionals) to conduct on–site National Certification Testing for Registered Phlebotomy Technician Certification, Registered EKG Technician Certification, Registered Pharmacy Technician Certification, Registered Medical Billing and Coding Certification, and Registered Medical Assistant Certification.
- Approved for Veterans training.

School approvals and memberships and awards are displayed in the entrance lobby. The School Director can provide any additional information upon request.

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

I. **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.

II. **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.

III. **Campus Policy Regarding Illegal Substances**

The NORTHCOAST MEDICAL TRAINING ACADEMY 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 Northcoast Medical Training Academy's drug policy are outlined in the campus drug free policy statement distributed annually to all staff and students under separate cover.

IV. **Current Campus Crime Statistics**
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, students and potential students. Northcoast Medical Training Academy Medical Training Academy continues to experience a significant absence of crime as illustrated by the following statistics for:

Campus Crime Statistics

Criminal Offenses	Calendar Year					
	2013		2014		2015	
	On Campus	Public Property	On Campus	Public Property	On Campus	Public Property
Murder & Non-Negligent Manslaughter	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0
Forcible Sex Offense	0	0	0	0		
Rape	-	-	-	-	0	0
Fondling	-	-	-	-	0	0
Non-Forcible Sex Offense	0	0	0	0		
Incest	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0
Robbery	0	0	0	0	0	1
Aggravated Assault	0	0	0	0	0	0
Burglary	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0
Arson	0	0	0	0	0	0
Totals	**0**	**0**	**0**	**0**	**0**	**0**
Total Unfounded Crimes	**0**	**0**	**0**	**0**	**0**	**0**

Hate Crimes

Hate Crimes	2015 (On Campus and Public Property)							
	Race	Religion	Sexual Orientation	Gender	Gender Identity	Disability	Ethnicity	National Origin
Murder & Non-Negligent Manslaughter	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0
Forcible Sex Offense								
Rape	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0
Non-Forcible Sex Offense								
Incest	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0	0	0

Arson	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0
Larceny-theft	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0
Destruction, Damage, or Vandalism of Property	0	0	0	0	0	0	0	0
Totals	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total Unfounded Crimes	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Hate Crimes	2014 (On Campus and Public Property)					
	Race	Religion	Sexual Orientation	Gender	Disability	Ethnicity/ National Origin
Murder & Non-Negligent Manslaughter	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0
Forcible Sex Offense	0	0	0	0	0	0
Rape	-	-	-	-	-	-
Fondling	-	-	-	-	-	-
Non-Forcible Sex Offense						
Incest	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0
Robbery	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0
Burglary	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0
Arson	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0
Larceny-theft	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0
Destruction, Damage, or Vandalism of Property	0	0	0	0	0	0
Totals	**0**	**0**	**0**	**0**	**0**	**0**
Total Unfounded Crimes	**0**	**0**	**0**	**0**	**0**	**0**

Hate Crimes	2013 (On Campus and Public Property)					
	Race	Religion	Sexual Orientation	Gender	Disability	Ethnicity/ National Origin
Murder & Non-Negligent Manslaughter	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0
Forcible Sex Offense	0	0	0	0	0	0
Rape	-	-	-	-	-	-
Fondling	-	-	-	-	-	-
Non-Forcible Sex Offense						

Incest	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0
Robbery	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0
Burglary	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0
Arson	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0
Larceny-theft	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0
Destruction, Damage, or Vandalism of Property	0	0	0	0	0	0
Totals	**0**	**0**	**0**	**0**	**0**	**0**
Total Unfounded Crimes	**0**	**0**	**0**	**0**	**0**	**0**

VAWA Offenses

Criminal Offenses – (VAWA Offenses)	Calendar Year					
	2013		2014		2015	
	On Campus	Public Property	On Campus	Public Property	On Campus	Public Property
Domestic Violence	-	-	-	-	0	0
Dating Violence	-	-	-	-	0	0
Stalking	-	-	-	-	0	0
Sexual Assault	-	-	-	-	0	0
Totals	**-**	**-**	**-**	**-**	**0**	**0**
Total Unfounded Crimes	**-**	**-**	**-**	**-**	**0**	**0**

Arrests & Disciplinary Actions

Arrests & Disciplinary Actions	Calendar Year					
	2013		2014		2015	
	On Campus	Public Property	On Campus	Public Property	On Campus	Public Property
Arrests						
Weapons: Carrying, Possessing, etc.	0	0	0	0	0	0
Drug Abuse Violations	0	0	0	0	0	0
Liquor Law Violations	0	0	0	0	0	0
Disciplinary Actions						
Weapons: Carrying, Possessing, etc.	0	0	0	0	0	0
Drug Abuse Violations	0	0	0	0	0	0
Liquor Law Violations	0	0	0	0	0	0
Totals	**0**	**0**	**0**	**0**	**0**	**0**
Total Unfounded Crimes	**0**	**0**	**0**	**0**	**0**	**0**

RESPONSE TO SEXUAL ASSAULT:

SEXUAL ASSAULT: Rape and all other forms of sexual assault are a violation of the Northcoast Medical Training Academy code of student conduct as well as being a violation of the law.

MALE VICTIMS: While most victims of sexual assault are women, some men are also victims. Male victims at Northcoast Medical Training Academy receive the same treatment as women.

If you are a victim:

Steps to take if you are being attacked:

1. Be aware of your capabilities and limitations. Your judgment and thinking will be your best weapons. Evaluate the situation for possible avenues of escape.

2. Your first concern should be for your safety and survival. Use your judgment to do what is necessary to save your life. That may mean making a scene, and drawing attention to yourself so the assailant leaves. It may buy you enough time to escape. It may mean fighting back. It may mean not physically resisting.

3. If you choose not to physically resist the attack, it does not mean that you have asked to be raped. It means that you did what you needed to do to survive.

4. Remember – There is not just one "right" way to respond. The person being attacked is the best judge of which options will work well for them in that situation.

Steps to take if you are raped or sexually assaulted:

1. Get to a safe place as soon as you can try to preserve all physical evidence.

2. Do not wash, use the toilet, or change clothing if you can avoid it. If you do change clothes, put all clothing you were wearing at the time of the attack in a paper, not plastic, bag

3. Get medical attention as soon as possible to make sure you are physically well and to collect important evidence in the event you may later wish to take legal action.

4. Contact the Portage County Sherriff **330-672-7732** or the Kent Police Department **911**

5. Talk with a counselor who will maintain confidentiality, help explain your options, give your information, and provide emotional support.

Townhall II	University Hospital Portage Medical Center
156 N Water St.	6847 North Chestnut St.
Kent, Ohio 44240	Ravenna, Ohio 44266
330-678-3009	330-297-0811

6. Contact someone you trust to be with you and support you.

PAST ABUSE: Many individuals experience sexual assault and never tell anyone about it at the time of the incident. If you were victimized weeks or years ago, assistance is still available to you. Talking with someone now may help you cope better with abuse from the past, whether it was rape, child sexual abuse, incest, or sexual harassment.

MEDICAL TREATMENT: It is important to seek immediate and follow-up medical attention for several reasons: first, to assess and treat any physical injuries you may have sustained; second, to determine the risk of sexually transmitted diseases or pregnancy and take preventive measures; and third, to gather evidence that could aid criminal prosecution. Physical evidence should be collected immediately, ideally within the first 24 hours. It may be collected later than this, but the quality and quantity of the evidence may be diminished.

IMMEDIATE MEDICAL SERVICES: A special exam should be conducted as soon as possible following an assault to make sure of your physical well-being and to collect evidence that may be useful in criminal proceedings. Even if you have not been physically hurt, this special exam is strongly recommended to maintain all your legal options. After the evidence is collected, it is stored in the event you decide to press criminal charges. The exam is performed by an emergency department physician or gynecologist. A nurse is present throughout the procedure, and a support person of your choice may also be present.

TRANSPORTATION: Call 911

COUNSELING AND EMOTIONAL SUPPORT: Counseling can be arranged through the Campus Director at Northcoast Medical Training Academy.

24 Hour Crisis Services
• Rape Crisis Center – 330-391-3912
• Family Violence Hotline – 216-678-4357
• Battered Women Hotline – 330-374-0740
• Kids Hotline/ Child Abuse – 330-296-2273
• Ohio Domestic Violence Network – 800-934-9840

Police Services

Portage County Sherriff	911
Police Department Kent	330-672-7732

Sexual Harassment

MESSAGE FROM THE PRESIDENT: Northcoast Medical Training Academy views sexual harassment as a form of misconduct that is contrary to the Academy's objectives of providing a hospitable work and academic environment for all employees and students based upon mutual trust, respect and human dignity. It is the policy of Northcoast Medical Training Academy that no member of Northcoast Medical Training Academy may sexually harass another. Sexual harassment is a violation of the law and will not be tolerated.

Timothy Runge
Campus Director, Northcoast Medical Training Academy

WHAT IS SEXUAL HARASSMENT?

The Equal Employment Opportunity Commission (EEOC) defines sexual harassment as any unwelcome sexual advance, requests for sexual favors, or other verbal or physical conduct of a sexual nature, when:

- Submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment or student status;
- Submission to or rejection of such conduct is used as a basis for decisions affecting that individual with regard to employment (raises, job, work assignments, discipline, etc.) or to student status (grades, references, assignments, etc.);
- Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or educational experience, or creates an intimidating, hostile or offensive work and/or educational environment.

Sexual harassment may involve the behavior of a person of either gender against a person of the opposite or same gender. Sexual harassment takes many forms, from jokes that have implicit or explicit sexual connotation to actual physical assault. It may involve threats of loss of job or of a failing grade. Your co-workers or fellow students may make your work, study, or living environment uncomfortable through sexual comments, suggestions, or pressures.

Sexual harassment is not an expression of sexual or romantic interest; it is behavior associated with an abuse of one person's power and dominance over another. Sexual harassment is a form of sex discrimination covered under Title VII of the Civil Rights Act of 1964, which prohibits sex discrimination in employment, and Title IX of the Educational Amendments of 1972, which prohibits sex discrimination against students and employees in educational institutions receiving Federal funds.

WHAT ARE YOUR RESPONSIBILITIES?

Do not engage in sexually harassing anyone at Northcoast Medical Training Academy. Both you and the Academy can be held legally responsible. Confront the harasser and advise him/her that you are offended by his/her behavior. Tell the harasser that you do not like what was said or done to you and that the behavior must cease. BE CERTAIN TO BE DIRECT.

Make confidential written notes of the harassment. Include the date, time and place of the harassment and the circumstances surrounding it. Cite the names of any witnesses who can substantiate the incident. If harassment persists or is evident, submit a complaint to the Campus Director. The law prohibits retaliation for filing a complaint of sexual harassment. Administrators, faculty and supervisors who are informed of alleged acts of discrimination or suspect them are required to report the incidents to the Campus Director. Failure to do so could put you in legal jeopardy.

WHERE CAN YOU GO FOR ASSISTANCE?

Should you suspect that you or someone you know is being sexually harassed; you should contact Tim Runge Campus Director for further information regarding your rights and responsibilities. Every member of Northcoast Medical Training Academy has a responsibility to report acts of sexual harassment.

SEXUAL HARASSMENT POLICY

Ohio Revised Code Section 3354.09

(A) Introduction Title VII of the Civil Rights Act of 1964 provides that it shall be an unlawful, discriminatory practice for any employer, because of the sex of any person, to discharge without just cause, to refuse to hire, or otherwise to discriminate against that person with respect to any matter directly or indirectly related to employment. Harassment of an employee based on sex violates this federal law. Consistent with this law, Northcoast Medical Training Academy views sexual harassment as a form of misconduct. This is against the Academy's objective of providing a work and academic environment for all employees and students that is based upon mutual trust, respect, and human dignity, and is contrary to the most fundamental ethical canons of the academic community. The Academy, therefore, fully accepts its responsibility to maintain a work place and academic environment that is free from sexual harassment and to ensure that all employees and students deal honestly and fairly with one another and respect the rights, privacy and integrity of all persons.

(B) Conduct that Constitutes Sexual Harassment In accordance with guidelines issued by the Federal Equal Employment Opportunity Commission (EEOC), unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature will constitute unlawful sexual harassment when:

(1) Submission to sexual conduct is an explicit or an implicit term or condition of an individual's employment or of a student's status in a course, program, or activity; or

(2) Submission to or rejection of sexual conduct by an individual is used as the basis for any employment or academic decision affecting that individual; or

(3) The sexual advances, requests for sexual favors, and/or verbal or physical conduct of a sexual nature have the purpose or effect of substantially interfering with an individual's work or academic performance or create an intimidating, hostile, or offensive working or learning environment.

(4) The following are examples of unwelcome conduct, which may constitute sexual harassment:

- Requests for sexual favors
- Physical touching
- Lewd or suggestive remarks
- Request for dates or meetings after work or class
- Demands for sexual favors in return for salary increases, promotion, other benefits of employment, grades, or letters of recommendation
- Sexually explicit magazines, pictures, or jokes displayed or told in the work area or the classroom
- Questions or remarks about the sexual body parts of an individual

(C) Summary:

Northcoast Medical Training Academy Administration strongly disapproves of any form of sexual harassment in the work place or the classroom, including the acts of non-academy employees. All management, supervisory, and faculty personnel have an affirmative responsibility to discourage and eliminate conduct inconsistent with this policy. Specific concerns or complaints regarding sexual harassment should be brought to the attention of the Campus Director. Disciplinary action will be promptly taken against any employee, supervisory or otherwise, found to have been engaged in unlawful sexual harassment.

Frequently Asked Questions on Crime

IS NORTHCOAST MEDICAL TRAINING ACADEMY CAMPUS SAFE?

Yes! Northcoast Medical Training Academy is a safe learning environment. This does not mean crime does not occur; however, violent crime has not yet ever happened at Northcoast Medical Academy. Use common sense crime prevention techniques to lessen your chance of becoming a victim.

WHAT CRIME OCCURS MOST OFTEN?

Minor theft of property occurs most often. Any property left unattended and/or visible to the public is vulnerable.

ARE THE PARKING LOTS SAFE?

Yes! Northcoast Medical Training Academy has to date had one minor incident in our parking lot with no injury.

HOW CAN I COMPARE CRIME STATISTICS OF NORTHCOAST MEDICAL TRAINING ACADEMY WITH OTHER SIMILAR SCHOOLS

There are several easy ways. Each school is required to make available annual crime statistics. A direct request to a school will enable you to get the statistics. Another way would be to go to a library and request the Uniform Crime Reports published by the U.S. Department of Justice. This is an excellent document for use in comparing crime statistics.

IF I AM UNDER 21 AND CAUGHT FOR UNDERAGE POSSESSION OF ALCOHOL, WHAT WILL HAPPEN TO ME?

If you are under the legal age for consumption of alcohol in the State of Ohio, you will probably be arrested for underage possession of alcohol. Possession includes alcohol that you have already consumed and alcohol in any type of container, whether open or not. If you are arrested, you will face criminal prosecution, which may include fines and/or other punishments through the local courts.

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

These rights include:

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

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

   If Northcoast Medical Training Academy decides not to amend the record as requested, the student will be notified in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
3. The right to provide written consent before Northcoast Medical Training Academy discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

   Northcoast Medical Training Academy discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is typically includes a person employed by Northcoast Medical Training Academy in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of Northcoast Medical Training Academy who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a

student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the Northcoast Medical Training Academy.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the [School] to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:
   Family Policy Compliance Office
   U.S. Department of Education
   400 Maryland Avenue, SW
   Washington, DC 20202

Contact:
Timothy Runge, Campus Director/Owner
Northcoast Medical Training Academy
1832 State Route 59
Kent, Ohio 44240
330-678-6600, Ext. 227 Fax 330-678-6601

Alternate Contact:
Michael Pope, Operations Manager/Bursar
Northcoast Medical Training Academy
1832 State Route 59
Kent, Ohio 44240
330-678-6600, Ext. 225 Fax 330-678-6601

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

To other school officials, including teachers, within Northcoast Medical Training Academy

- Whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))

- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of §99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

NORTHCOAST MEDICAL TRAINING ACADEMY COMPLAINT PROCEDURE

Persons seeking to resolve problems or complaints should first contact their instructor. Students who feel that the Complaint has not been adequately addresses, and/or remains unresolved, should contact the School Director. Written responses will be given to the student within seven (7) working days.

Schools accredited by the Accrediting Commission of Career Schools and Colleges of Technology, must have a procedure and operational plan for handling student complaints. If the student does not feel the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints considered by the Commission must be in written form, with permission from the complainant for the Commission to forward a copy of the complaint to the school for a response. The complainant will be kept informed as to the status of the complaint as well as the final resolution by the Commission.

Please direct all inquiries to:

Accrediting Commission of Career Schools and Colleges
2101 Wilson Blvd./ Suite 302
Arlington, VA 22201
(703) 247-4212

A copy of the Commission's Complaint Form is available at the school and may be obtained by contacting Tim Runge, Campus Director.

If a student feels that the school has not adequately addressed a complaint or concern, the student may consider contacting the State Board of Career Colleges and Schools. All complaints considered by the State Board of Career Schools must be in written form, with permission from the complainant for the State Board of Career Colleges and Schools to forward a copy of the complaint to the school for a response. The complainant will be kept informed as to the status of the complaint as well as the final resolution by the

State Board of Career Colleges and Schools. A copy of the State Board of Career Colleges and School's complaint form may be obtained at the school from the School Director or by writing or calling the State Board of Career Colleges and Schools at:

Executive Director

State Board of Career Colleges and Schools
35 East Gay St, Suite 403
Columbus, OH 43215
(614) 466-2752
(877) 275-4219

DRUG & ALCOHOL POLICY

Northcoast Medical Training Academy will not tolerate any drug and/or alcohol use, which could imperil the health and wellbeing of its students, staff or faculty or which could threaten its educational mission or reputation.

We require that every applicant, student, staff, and faculty member be free of alcohol and/or drug dependency. Whenever anyone with supervisory responsibilities within the Academy suspects that a student, faculty member or other staff member has fallen short of performance or behavioral standards, which may have been caused in any way by use of alcohol or drugs, the Academy may require the student to submit a breath, urine and/or blood sample for alcohol and/or drug testing to stay enrolled in a program.

Under our policy, the following actions are prohibited, and will result in discipline, critical incident, and possible expulsion from the program:

1. Being under the influence, or use of, possession, or sale of illegal drugs or drug paraphernalia, controlled substances, or alcohol (including the presence of these substances in a student's system) while on Northcoast premises or on any off- campus clinical assignments, at any time during school hours.

2. Use of alcohol off premises or possession, use, manufacture, distribution, dispensation or sale of illegal drugs or controlled substances off the Academy's premises, where that conduct adversely affects the student's attendance, work, or performance, the individual's or another student's safety, or Northcoast Medical Training Academy reputation in the community.

3. Testing positive for alcohol/drugs.

4. Refusing to submit to an alcohol/drug test, if required.

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 Northcoast Medical Training Academy 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 several Drug Abuse and Alcohol Treatment and Prevention Programs in this area. See the Campus Director for specifics.

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 as well. 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.

There are clinics in the school's vicinity which can render assistance. 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 Director, Grants and Contracts Service, U. S. Department of Education, 400 Maryland Avenue, S. W., Room #3073, FOB-6, Washington, D.C.20202-4571.

Upon being hired by the Northcoast Medical Training Academy, staff members who work at the Institute will receive a briefing and acknowledge in writing that they understand the provisions of the Drug-Free Workplace Act of Employees must notify the Director of the Campus in writing of a conviction of a criminal drug stature occurring in the workplace within five (5) days after receiving the conviction. 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.

Drug/Alcohol Abuse Counseling

Professional counseling is available to all students through the following agencies:

Townhall II 155 N. Water St. Kent, OH 44240 (330) 678-3006	Glenbeigh Hospitals 2863 State Route 45 Rock Creek, OH 44084 1-800-234-1001

Additional private practitioners can be located in the Yellow Pages under Alcoholism Information and Treatment Centers.

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

21 U.S.C. 844(a)

1st conviction: Up to 1 year imprisonment and fined at least $1,000 but not more than $100,000, or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least $2,500 but not more than $250,000, 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 but not more than $250,000, 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, or both, if:

(a) 1st conviction and the amount of crack possessed exceeds 5 grams.

(b) 2nd crack 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.

21 U.S.C. 853(a)(2) and 881(a)(7)

Forfeiture of personal and real property used to possess or to facilitate possession of a controlled substance if 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. 844a

Civil fine of up to $10,000 (pending adoption of final regulations).

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 first offense, up to 5 years for second and subsequent offenses.

18 U.S.C. 922(g)

Ineligible to receive or purchase a firearm.

Miscellaneous

Revocation of certain Federal licenses and benefits, e.g. pilot licenses, 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 may 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).

JOB PLACEMENT AND EMPLOYMENT INFORMATION DATES REPORTED: 7/1/2014-6/30/2015

Sum of all graduates: 88 total grads - 04, waivers = 84 available for placement (74 in field) (03 unrelated field) (07 unemployed) 88% Overall Placement-All Programs.

Completion & Graduation Rates

Medical Assistant:	29 total-01 waivers=28	28 in field	00 unrelated field	00 unemployed	100%
Phlebotomy:	02 total-01 waivers=01	01 in field	00 unrelated field	00 unemployed	100%
Vet Assistant:	18 total-00 waivers=18	14 in field	02 unrelated field	02 unemployed	78%
Massage Therapy:	04 total-00 waivers=04	03 in field	00 unrelated field	01 unemployed	75%
Practical Nursing:	35 total-02 waivers=33	28 in field	01 unrelated field	04 unemployed	85%

EMERGENCY RESPONSE & EVACUATION PROCEDURE

Response and Evacuation Procedures

Emergencies are unexpected events which must be dealt with urgently to protect the health and safety of others. Emergencies may be related to natural disasters such as earthquakes, criminal activity such as armed robberies, environmental disasters, or highly contagious health concerns.

Northcoast Medical Training Academy issues an Emergency and Safety Information Handbook that includes emergency response and evacuation procedures and outlines actions staff, faculty, and students must take to protect their mutual health and safety.

Northcoast Medical Training Academy will, without delay, and taking into account the safety of the community, determine the content of the notification and initiate its Emergency Notification System (ENS), unless issuing a notification will, in the professional judgment of responsible authorities, compromise efforts to assist a victim or to contain, respond to or otherwise mitigate the emergency. More information about Northcoast Medical Training Academy's ENS can be found at: http://www.northcoastmedicalacademy.com. The Campus Director and the Compliance Officer have the authority and are responsible for overall management and administration of the plan. The entire campus community will be notified when there is at least the potential that a very large segment of the community will be affected by a situation or when a situation threatens the operation of the campus as a whole.

The Campus Director or Assistant Campus Director will create the notification and Northcoast Medical Training Academy's Registrar, Compliance Officer, and/or Operations Manager will be responsible to notify students/employees. If deemed necessary, the outside of the campus community will be notified of the emergency through local law enforcement and/or public health agency. In addition, Northcoast Medical Training Academy's administrative staff will contact parents, guardians, spouses and those listed as emergency contacts by the student via phone. Other staff and faculty members may be designated as back-ups and to assist with assigned tasks.

Emergencies are identified by campus staff, by other campus community members, emergency alert radio, and forms of public media and notification. Anyone wishing to report an emergency should contact the Campus Director or Compliance Officer or other available administrative staff as soon as safely possible using the most efficient means available.

Upon confirmation of a significant on campus emergency or dangerous situation involving an immediate threat to the health or safety of students and employees, the Campus Director or Compliance Officer will issue an emergency notification and also notify the appropriate local emergency response teams, law enforcement, and individuals on campus who are in harm's way. Local authorities will determine when and if it is necessary to notify the surrounding community. The Campus Director or Compliance Officer will determine what information should be contained in the alert. Campus alerts may be issued via classroom announcement, alarm, or any combination of methods determined to be necessary. Students and employees should regularly check for a text message from Northcoast Medical Training Academy. The alerts will identify the appropriate action to take in an effort to have students and employees avoid the confirmed danger and minimize injuries. Depending on the situation, additional alerts will be disseminated as information becomes available.

Evacuations to safe locations will be implemented when necessary and proceed in an organized manner per policy and procedure. All students are required to comply with the plan and the directions given to them by campus safety staff, faculty, or public emergency response teams or law enforcement agencies during actual emergencies and drills for their personal safety. At no time during an actual campus emergency or drill shall students be permitted to leave the campus unless directed to do so.

The plan, including any updates, is reviewed with new students and employees during orientation, and at a number of faculty meetings during the year. Evacuation routes are identified in each classroom and other areas the Campus Director deems necessary.

Emergency response and evacuation drills are conducted, at minimum, annually and all student, faculty, and staff participate and conduct themselves appropriately. Tests may be announced or unannounced at the discretion of the Campus Director. Tests are evaluated for needed improvement. At a later drill any needed improvements will be tested, and if successful, included in the campus procedures. If not successful, different approaches will be tried until acceptable results are achieved.

Students and employees are encouraged to be responsible for their own security and the security of others. Employees and students are expected to follow safe practices while on campus property. Following safe practices will reduce the possibility of accidental emergencies, and increase the effectiveness of the campus response to unforeseen emergencies.

The campus community is obligated to report all unsafe activities, potential and real emergencies, and/or criminal activities to the Campus Director or Compliance Officer as soon as possible. Persons responsible for carrying out the emergency response and evacuation procedures include: Campus Director, Compliance Officer, and Operations Manager.

TIMELY WARNING FOR AN EMERGENCY

In the event of an ongoing or continuing threat to the campus community, a timely warning is issued verbally, notices are posted in common on-campus areas and students will receive a text message. Timely shall be defined to mean immediately or as immediately as possible under the circumstances. The intent of a timely warning is to provide adequate information necessary to enable the campus community to protect themselves when a significant emergency or dangerous situation occurs. The content of the timely warning will not disclose information that may compromise law enforcement efforts. Anyone with information that warrants a timely warning should report it immediately to the Campus Director or Compliance Officer. The Campus Director or Compliance Officer is responsible for ensuring timely warnings are issued to the campus community.

FACILITIES SECURITY AND ACCESS

The campus facilities are open during day and evening business hours and are accessible to students, employees, contractors, guests, and invitees. The campus is secured during non-business hours by locking doors and are only accessible by issued key. Maintenance personnel enter the facilities during the evening or early morning non business hours by issued key. Northcoast Medical Training Academy does not have on or off campus residences or official off campus student organizations. Northcoast Medical Training Academy does not have a security or police department. Facilities and landscaping are maintained in a manner that minimizes hazardous conditions. The Campus Director, Compliance Officer, or Operations Manager regularly reviews the campus and reports malfunctioning lights and other unsafe physical conditions to Northcoast Medical Training Academy's Operations Department for correction.

SECURITY AWARENESS PROGRAMS FOR STUDENT AND EMPLOYEES

Safety and security awareness programs are in place for students and employees. The common theme of awareness and crime prevention programs are to encourage students and employees to be aware of their responsibility for their own security and the security of others. The safety rules, including crime prevention, are available in Northcoast Medical Training Academy's Student Catalog and the Emergency Notification System (ENS) on line at www.northcoastmedicalacademy.com, and is reviewed with students during orientation.

Security, including crime prevention, is reviewed with employees at hire dates and during a number of staff and faculty meetings during the year.

Instructors are reminded with a memo at the beginning of each start that they are required to discuss emergency evacuation procedures and safety policy on the first day of class. Visual emergency exiting layouts are posted at the entrances of all campus rooms and Emergency Classroom Procedures shall be posted in each lab.

In the event of eminent danger or immediate emergency, information is released through text message, and campus announcements via administration paging system.

Portage Co. Sheriffs # 911 **Police Department # 330 672 7732**

SCHOOLS VACCINATION POLICY

Documented and up- to- date immunizations provided the school: PPD, MMR, Varicella (chickenpox) statement: hepatitis b Vaccine records.

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.