



**NORTHERN
CAREER
INSTITUTE**

**STUDENT CONSUMER
HANDBOOK**

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FINANCIAL AID OFFICE STATEMENT OF PHILOSOPHY

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

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

1. The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this school without such aid. Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student's education. Therefore, any aid the student may receive from our institution should be regarded as supplemental to that which can be provided by the student and his/her parents and/or spouse.
2. This school also believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses.
3. The Office of Student Financial Aid provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational expenses.
4. Northern Career Institute provides equal opportunities in its educational programs. Northern Career Institute does not discriminate on the basis of race, color, natural origin, ancestry, creed, gender, age, religion, presence of a disability or handicap, marital status, pregnancy, sexual orientation or veteran status in the administration of its educational policies, admission policies, scholarship and loan programs and other school administered programs.

FINANCIAL AID OFFICE STATEMENT OF PRINCIPLES

1. The primary purpose of the Northern Career Institutes Financial Aid program shall be to provide financial assistance to accept students who without such aid would be unable to enroll in our school.
2. We recognize our obligation to assist in realizing the national goal of equality of educational opportunity. We, therefore, work with other educational institutions in support of this goal.
3. We shall publish budgets that state total student expenses realistically; including, tuition and fees, books and supplies.
4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected

to contribute from their own assets and earnings, including appropriate borrowing against future earnings.

5. Financial aid will be offered only after determining that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered will not exceed the amount "needed" to offset the difference between the student's educational expenses and the family's resources.
6. The amount of any type of self-help expected from students will be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance will be awarded to students with the least ability to pay.
7. We shall review our financial assistance awards annually to determine if there are changes based upon Federal regulations and the possible need for students to complete more than one Federal financial aid application. We have an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.
8. Because the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and will encourage the student and others to respect the confidentiality of this information.
9. All documents, correspondence and conversations between and among the aid applicant, his/her family and financial aid officers are confidential and entitled to the protection ordinarily arising from a counseling relationship.

FINANCIAL AID OFFICE PERSONNEL CODE OF CONDUCT

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

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

FINANCIAL AID PROGRAMS AVAILABLE (TITLE IV)

Students interested in applying for 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.

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

Financial Aid Office Contact Information

Financial Aid Office: (440) 602-5091

Robin Lewis, Financial Aid Director

Robin.Lewis@ncioh.edu

Office Hours: Monday, Tuesday, Thursday, Friday 8:00 am – 2:30 pm

Federal Pell Grant Program

Students wishing to apply for financial aid may visit the Financial Aid Office at the school where students are encouraged to apply for the Federal Pell Grant Program. The Pell Grant is a Federal grant given with no repayment expected. This program is designed to provide a “floor” upon which other financial aid programs are built. Any student wishing to receive a Federal Pell Grant, as well as, Federal Direct Loan must meet the eligibility requirements established by the U.S. Department of Education. To be considered for a Federal Pell Grant a student must complete the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA may be completed on-line at 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.

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.

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 loan will be higher under the Graduated Repayment Plan than under the Standard Repayment Plan. This plan may be beneficial if your income is low now but is likely to steadily increase.

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

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

Extended Repayment Plans

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

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

Pay as You Earn

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

Deferment and Forbearance

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

You may qualify for a deferment while you are:

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

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

You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact your service for more information about the specific qualifications for deferment based on military service. In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half-time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan.

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

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

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

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

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

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

Disability, Bankruptcy, or Death

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

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

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

Consolidation

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. Contact the Direct Loan Consolidation Center for more information at: 1-800-557-7395, TTY for the hearing-

impaired at: 1-800-557-7395. The Direct Loans Consolidation website also has an online calculator that you can use to find out how much you'll pay each month if you consolidate.

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

OTHER FINANCIAL AID

Workforce Investment Act and Community Action Organization

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

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

VA Once

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

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

Scholarships

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

DEPENDENCY STATUS

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

- You were born before January 1, 1994
- You will be working on a master's or doctorate program in school year 2017-2018.
- You are married as of the date of application.
- Currently serving on active duty in the US Armed forces for purposes other than training.
- As determined by a court you are or were an emancipated minor.
- As determined by a court you are or were in a legal guardianship.
- Your high school, school district homeless liaison, the director or an emergency shelter funded by the U.S. Department of Housing and Urban Development or the director of a

runaway or homeless youth basic center determined that you were an unaccompanied youth who was homeless or at risk of being homeless at any time after July 1, 2014.

- 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.
- You are an orphan, in foster care or ward of the court at any time since turning 13.
- You are a veteran of the U. S. Armed Forces.

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

EDUCATION COST

Before applying for financial aid, students and parents should assess all of the costs of attending NORTHERN CAREER INSTITUTE. The Financial Aid Office establishes standard budgets, which reflect average costs for students during a typical term of enrollment. Actual expenses vary among students depending on life styles, priorities and obligations. To assist applicants in determining their need to meet all costs of education, direct and indirect, a schedule of tuition and fee costs has been provided with estimates of living expenses.

The budget shown below is an example:

Tuition, Fees, Books & Supplies	\$ 12,850.00
Personal Expenses	\$ 2,691.00
Room & Board	\$ 4,302.00
Transportation	<u>\$ 1,926.00</u>
Total	\$ 21,769.00

HOW IS ELIGIBILITY DETERMINED?

As stated before, financial assistance is awarded to bridge the gap or to supplement the amount you and your family are reasonably able to contribute towards your educational expenses. A Federally approved system of “need analysis” is used to calculate eligibility for a Pell Grant or Direct Loan. In order to perform this evaluation, it is necessary for you to complete the Free Application for Federal Student Aid (FAFSA) with information concerning your family’s financial strength such as income and assets, size of family, and number in college.

OTHER ELIGIBILITY REQUIREMENTS

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

- You must be a U.S. citizen, a permanent resident, or in the United States for other than temporary purposes.
- (Acceptable visas would include the I-151, I-551, or I-49, if it is stamped “Refugee”, “Indefinite Parole”,

“Humanitarian Parole”, “Cuban-Haitian entrance”, or Asylum granted”. If you have another visa type, the financial aid administrator will be able to help you in determining whether you are eligible).

- Be enrolled in a course that is at least 600 clock hours in length.
- Be attending at least half-time, which is a minimum of 12 hours per week..
- Not be in default on a Federal Loan received at any school, and not owe a refund on a Federal, or State Grant.
- Be making satisfactory academic progress.
- 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 or GED or its equivalent
- 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 may be required to re-apply for Federal Aid every year via the Free Application for Federal Student Aid (FAFSA) if necessary for your program.

DEDUCTION OF TUITION AND FEES

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

FINANCIAL AID FUNDS – WHAT MUST BE DONE TO CONTINUE RECEIVING

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 may be required to 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?

The student’s Title IV aid is applied to an academic school year of 900 clock hours over 36 weeks which is the Award Year definition used by the school for all of its programs. Funds are divided into two payment periods consisting of ½ of the hours and weeks of the student’s program. In the first payment period, the student will be issued one disbursement which will total ½ of the student’s

Title IV aid and the remaining half of aid will be issued in one disbursement during the second payment period.

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

HOW ARE REFUNDS PROCESSED?

Refunds for tuition and refundable fees shall be made in accordance with the following provisions as established by Ohio Administrative Code 3332-1-10: (1) A student who withdraws before the first class and after the five (5) day cancellation period shall be obligated for the registration fee. (2) A student who starts class and withdraws before the academic term is 15% completed will be obligated for 25% of the tuition and refundable fees plus the registration fee. (3) A student who starts class and withdraws after the academic term is 15% completed but before the academic term is 25% completed will be obligated for 50% of the tuition and refundable fees plus the registration fee. (4) A student who starts class and withdraws after the academic term is 25% completed but before the academic term is 40% completed, will be obligated to pay 75% of the tuition and refundable fees, plus the registration fee. (5) A student who starts class and withdraws after the academic term is 40% completed will not be entitled to a refund of tuition. The school shall make the appropriate refund within thirty (30) days of the date the school is able to determine that a student has withdrawn or has been terminated from a program. Refunds shall be based upon the last date of the student's attendance or participation in an academic school activity. Refunds for books, supplies, and consumable fees shall be made in accordance with Ohio Administrative Code section 3332-1-10-1.

Federal Return of Title IV Funds Policy

The Northern Career Institute participates in federal financial aid. Please refer to the following refund policy for specific consumer information pursuant to the Federal Financial Aid program.

1. Student who receive loans are responsible for repaying the loan amount, plus any interest, less the amount of any refunds.
2. For students who have received Title IV financial assistance, the Federal Return of Title IV Funds calculation will be completed first and applicable funds returned. Returned funds will be reduced from the payments received on behalf of the student before applying the institutional refund policy to determine whether the student is owed a refund or if a balance is owed to the institution.
3. If a student has received less aid than that student earned he/she may be eligible for a post-withdrawal disbursement. If a student is eligible for this disbursement, the school will notify the student in writing of the amount he/she is eligible. The student will have 14 days to accept or decline the disbursement. If an acceptance is not received within this time frame, the institution will not make a post-withdrawal disbursement to the student.
4. The Federal Return of Title IV Funds formula dictates the amount of federal Title IV aid that must be returned to the federal government or the lending institution by the school

and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period.

5. The federal formula requires a return of Title IV aid if the student received federal financial assistance in the form of Direct Loans, Pell Grants, or Plus loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. The percentage that has not been earned is calculated by determining the compliment of the percentage earned (e.g. if 40% was earned, 60% was unearned).
6. The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date. The percentage of the payment period scheduled to complete is calculated by dividing the total number of clock hours scheduled to complete by the payment period as of the last date of attendance.

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

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

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

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Federal Pell Grant

AUTHORIZATION TO RETAIN OVERAGE(S)

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

WITHDRAWAL POLICY

To officially withdraw from the program, the student must put their request to withdraw in writing. Students who are unable to physically submit their request in writing must contact the school by telephone or other telecommunication system. In the case of an exit without notice, the last date of

attendance is determined to be the last date of an academically related activity in which the student participated. Non-attendance does not constitute an official withdrawal.

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

For students who withdraw without notifying the school, the school will use five (5) calendar days of absences to determine that the student has unofficially withdrawn. The last day that the student ceased attending will then be used as the withdrawal date for calculating any return of Federal funds to the U.S. Department of Education. Federal returns will be made within 45 days of the determination date. A borrower must go through exit counseling on-line www.studentloans.gov to review rules and regulations, policies and procedures of the Federal loan programs. The school will be notified electronically that the student has completed exit counseling. Students are responsible for repaying their loans whether or not they complete their training programs.

LEAVE OF ABSENCE POLICY

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

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

CONFIRMATION OF CITIZENSHIP

All students applying for Federal 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:

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.

Applicants whose citizenship status cannot be confirmed will not receive Federal Student Aid funds until such time as proper documentation is submitted. All documentation must be submitted prior to the end of the award year or before the end of the training program, whichever occurs first. If a student fails to submit citizenship documentation prior to the end of the award year or the end of the training program, the student will lose the financial aid disbursement scheduled for that particular payment period.

In any event, the NORTHERN CAREER INSTITUTE will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation confirming his or her citizenship.

ADDITIONAL INFORMATION ABOUT THE SCHOOL?

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

RIGHTS & RESPONSIBILITIES FOR RECEIVING FINANCIAL AID?

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

Student’s Rights

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

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

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

You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.

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

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

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

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

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

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

Student's Responsibilities

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

You must provide correct information. In most instances, miss-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.

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

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

You must accept responsibility for all agreements that you sign.

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

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

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

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

To remain eligible for Financial Aid, the student must be successfully progressing in his/her program of training at a rate not to exceed a maximum time-frame of 110% for their program of training (see additional completion requirements in individual program handbooks). Students must also maintain a cumulative 70% grade average (except for Practical Nursing, which requires a

cumulative 84% grade average). The financial aid office will review each student's progression at the end of each payment period.

All periods of attendance whether or not the student is receiving Title IV aid will be counted in the student's maximum time frame for completing the program.

Warning

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

Probation

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

ACADEMIC GRADING POLICY

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

Appeal Process

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

The appeal must be accompanied by documentation supporting the mitigating circumstance that prevented the student from attaining satisfactory progress. The written appeal as well as all mitigating circumstances will be reviewed for decision by the disciplinary board. Only extraordinary circumstances will be considered, such as death or severe illness in the immediate family. The appeal may be submitted to the Superintendent whose decision is final. The student will be notified of the decision within ten (10) days. The review and decision by the Superintendent are final.

The School Director will inform the student by letter of her/his probation/suspension status and her/his dismissal from the school.

Re-establishment of satisfactory academic progress

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

Interruptions, Course Incompletes, Withdrawals

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

RETURNING TO CONTINUE PROGRAM OF TRAINING

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

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

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

TRANSFER OF CREDIT POLICY

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

GENERAL VERIFICATION POLICIES AND PROCEDURES

Students will receive a Student Aid Report (SAR) by email if they include an email address when completing the FAFSA. If they do not include an email address they will receive their SAR in the mail. The SAR is a copy of the student's FAFSA information. If there is an asterisk next to the

Expected Family Contribution (EFC) number on the SAR, the student has been selected for verification by the US Department of Education.

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

Verification items for 2017–2018

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

Note: Students must complete the required verification process prior to the financial aid office dispersing Title IV Funds.

ACCEPTABLE VERIFICATION DOCUMENTATION

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

Correction Procedure

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

Upon receipt of the verification documentation, the aid officer will compare the information contained on the applicant's original FAFSA with the information requested in the verification package. If it is determined that the applicant has misstated information, the applicant will be required to correct all the misstated data items on the application, and obtain all necessary signatures. When the financial aid office receives the corrected FAFSA it will be compared again to the information in the verification package. If it is determined that an applicant's award changes as a result of verification, a revised award notification will be provided to the applicant. Northern Career Institute may also select students for verification if there is information that conflicts with information provided on the FAFSA.

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 Student Aid funds.

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

POLICIES/PROCEDURES UNDER FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

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

Parents or eligible students have the right to inspect and review all of the student's education records maintained by the school. Schools are not required to provide copies of materials in education records unless, for reasons such as a great distance, it is impossible for parents or eligible students to inspect the records. Schools may charge a fee for copies.

Parents and eligible students have the right to request that a school correct records believed to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record commenting on the contested information in the record.

Generally, school must have 'written permission from the parent or eligible student before releasing any information from a student's record, However, the law allows schools to disclose records without consent to the following parties:

- School employees who have a need to know
- Other schools to which a student is transferring
- Certain government officials in order to carry out lawful functions
- Appropriate parties in connection with financial aid to a student
- Organizations conducting certain studies for the school
- Accrediting organizations
- Individuals who have obtained a court order or subpoenas
- Persons who need to know in cases of health and safety emergencies and/or state and local authorities within a juvenile justice system, pursuant to specific state law

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

FINANCIAL AID CONFIDENTIALITY POLICY

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

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

NORTHERN CAREER INSTITUTE AFFIRMATIVE ACTION/HANDICAP POLICIES

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

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

STATEMENTS OF NON-DISCRIMINATION

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

The Director of Pupil Services is the designated coordinator of Title IX, the Education Amendments Act of 1972, which prohibits discrimination on the basis of sex in any education program or activity receiving federal financial assistance. The Superintendent also serves as the coordinator to ensure compliance with Section 504 of the Rehabilitation Act of 1973 and for implementing proper and appropriate policies that relate to the requirements of the school and its employees regarding this Act.

Prospective students, current students, graduates, or employees who wish to file a grievance or complaint against the school or its representatives for disability discrimination, including disability harassment carried out by other students, employees, or third parties, or for other discriminatory acts covered under Title IX and Section 504, may do so.

ACCREDITATION & MEMBERSHIPS

The school is accredited by the...

Council on Occupational Education (COE)
Candidacy Status
7840 Roswell Road
Building 300, Suite 325
Atlanta, GA 30350

The school is approved by the...

Ohio Board of Nursing
Ohio Department of Education,
Career and Technical Education
The Ohio Department of Higher Education

Willoughby-Eastlake Board of Education

Superintendent of Schools: Steve Thompson

VOTER REGISTRATION

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

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

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

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

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

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

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

CONSTITUTION DAY

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

CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS

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

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

DRUG & ALCOHOL POLICY

5530 - DRUG PREVENTION

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

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

- A. all dangerous controlled substances as so designated and prohibited by Ohio statute;
- B. all chemicals which release toxic vapors;
- C. all alcoholic beverages;
- D. any prescription or patent drug, except those for which permission to use in school has been granted pursuant to Board policy;
- E. anabolic steroids;
- F. any substance that is a "look-alike" to any of the above.

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

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

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

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

The sanctions may include, together with punitive action, voluntary referral to appropriate persons or agencies for screening and assessment. Such referral may only be made to qualified and properly licensed individuals or programs.
- F. provide information about any drug and alcohol counseling and rehabilitation and reentry programs available to students and provide procedures to direct students and their parents to the appropriate programs;
- G. require that all parents and students be given a copy of the standards of conduct regarding the unlawful possession, use, or distribution of illicit drugs and alcohol by students;
- H. require the notification to parents and students that compliance with the standards of conduct is mandatory;
- I. provide a biennial review of the School District's program to determine its effectiveness and implement changes as needed and to ensure that disciplinary sanctions are consistently enforced;
- J. establish means for dealing with students suspected of drug use or suspected of possessing or distributing drugs in school and ensure that the District's policy and administrative guidelines on Search and Seizure Policy [5771](#) and AG [5771](#), Suspension and Expulsion Policy [5610](#) and AG [5610](#), and Permanent Exclusion Policy 5610.01 and AG 5610.01 are

complied with fully.

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

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

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

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

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

- Forfeiture of personal and real property used to possess or to facilitate possessions of a controlled substance, that offense is punishable by more than 1 year imprisonment. (See special sentencing provisions re: crack).

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

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

21.U.S.C.884a

- Civil fine of up to \$10,000.00 (Pending adoption of final regulations).

21.U.S.C.853a

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

18.U.C.933(g)

- Ineligible to receive or purchase a fire arm.
- Miscellaneous: Revocation of certain Federal licensees and benefits, e.g. pilot license, public housing tenancy, etc., are vested within the authorities of individual Federal Agencies.

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

HEALTH RISKS ASSOCIATED WITH ALCOHOL

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

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

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

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