

Consumer Information

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State Career College
 2770 Grand Avenue
 Waukegan, Illinois 60085
www.statecareercollege.edu

Consumer Information

Availability of employees for information dissemination purposes

State Career provides easy access to a wide variety of information about various aspects of the College's programs and activities. Information about certain items listed on the School Catalog (www.statecareercollege.edu) is also distributed annually to all current students and/or employees, as applicable. Below is a table of the type of information that is disclosed annually to each enrolled student and/or employee, as applicable, and the office responsible for sending that information. Paper copies of any of the information below can be obtained by contacting the office listed as responsible for disseminating the information during normal business hours.

Methods of Disclosures

Consumer Information	Responsible Office
Students Right-To-Know Act http://www.statecareercollege.edu/_files/scs_consumer_info.pdf	Office of Admissions or contact 847-693-3838 kgray@statecareercollege.edu
Notice of Federal Student Financial Aid Penalties for Drug Law Violations	Office of Admissions and Financial Aid Office kgray@statecareercollege.edu and ecruz@statecareercollege.edu or contact 847-693-3838
Drug and Alcohol Abuse Prevention Program: This information is included in the annual distribution of the Annual Security Report (to view the most current Annual Security Report, go to http://www.statecareercollege.edu/_files/scs_consumer_info.pdf)	Office of the Registrar and School President 847-693-3838 rkeller@statecareercollege.edu or ttangonan@statecareercollege.edu
Timely Warnings and Emergency Notifications: This information is included in the annual distribution of the Annual Security Report (to view the most current Annual Security Report, go to http://www.statecareercollege.edu/_files/scs_consumer_info.pdf)	School President and Director of Education 847-693-3838 rkeller@statecareercollege.edu or ttangonan@statecareercollege.edu
Voter Registration Forms Voter registration forms are included as part of the new enrollment packet. For additional detail and access to form, please see the Voter Registration www.statecareercollege.edu	Office of the Registrar Responsible Office rkeller@statecareercollege.edu

Code of Conduct for Education Loans	School President 847-693-3838 ttangonan@statecareercollege.edu
Net Price Calculator to view http://www.statecareercollege.edu/net-price-calculator/	Financial Aid Office 847-693-3838 ecruz@statecareercollege.edu
Vaccination Policy to view http://www.statecareercollege.edu/_files/scs_consumer_info.pdf	School President 847-693-3838 ttangonan@statecareercollege.edu Director of Education 847-693-3838 rkeller@statecareercollege.edu
Copyright Information to view ttangonan@statecareercollege.edu	Director of Education 847-693-3838 rkeller@statecareercollege.edu
Penalties associated with drug-related offenses to view http://www.statecareercollege.edu/_files/scs_consumer_info.pdf	Office of the Registrar and School President 847-693-3838 rkeller@statecareercollege.edu or ttangonan@statecareercollege.edu
College Navigator Website to view http://nces.ed.gov/collegenavigator/	Financial Aid Office 847-693-3838 ecruz@statecareercollege.edu
Student Body Diversity to view http://www.statecareercollege.edu/_files/scs_consumer_info.pdf	Office of the Admissions 847-693-3838 rkeller@statecareercollege.edu
Constitution and Citizenship Day to view http://www.statecareercollege.edu/_files/scs_consumer_info.pdf	Director of Education 847-693-3838 rkeller@statecareercollege.edu
Completion and graduation rates to view http://www.statecareercollege.edu/_files/scs_consumer_info.pdf	Director of Education 847-693-3838 rkeller@statecareercollege.edu
FERPA to view http://www.statecareercollege.edu/_files/scs_consumer_info.pdf	Office of the Admissions kgray@statecareercollege.edu 847-693-3838
Misrepresentation http://www.statecareercollege.edu/_files/scs_consumer_info.pdf	School President 847-693-3838 ttangonan@statecareercollege.edu Director of Education 847-693-3838 rkeller@statecareercollege.edu

Establishing and Maintaining an Information Security http://www.statecareercollege.edu/files/scs_consumer_info.pdf	School President 847-693-3838 ttangonan@statecareercollege.edu
Gainful Employment to view http://www.statecareercollege.edu/files/scs_consumer_info.pdf	School President 847-693-3838 ttangonan@statecareercollege.edu
Title IX Coordinator	School President 847-693-3838 ttangonan@statecareercollege.edu

Right to Know (Pre-enrollment information)

State Career College provides access to this information in-house through the Right to Know document (pre-enrollment Information, including but not limited to graduation licensure and placement rates). This document is provided to all students at the time of contract signing, prior to the signing of the enrollment agreement contract.

Job Placement assistance is provided at State Career College.

Information on the types of employment for our graduates is found in the State Career College admissions office and in the State Career College Catalog.

This information is gathered from graduate surveys, employer surveys, exit interviews, and follow-up calls with our graduates.

Annual Completion/Graduation and Transfer Out Rates

Reporting Period: 9/1/2015 to 8/31/2016

Program Name	Completion Rate	Transfer Out Rates
Medical Assistant	73%	0

Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) afford students the following rights:

- To inspect and review his/her education records within 45 days of State Career College receipt of a request for access. To inspect and review records, submit a written request identifying the records to be inspected and reviewed to the President. The President will arrange for access and notify the student of the time and place for record inspection and review.
- To request an amendment of his/her education record(s) if the student believes the record(s) is inaccurate. If a record is believed to be inaccurate, submit a written statement to the President that clearly identifies the part of the record in question and specifies why it is believed to be inaccurate. The student will be notified of decisions to either amend or not amend the record. Should State Career College decide not to amend the record as requested by the student, the student will be informed of his or her right to a hearing regarding the request for amendment and provided with information regarding the hearing procedures.
- To consent to disclosures of personally identifiable information • contained in the student's education records. Exceptions that permit disclosure without student consent are school officials (persons employed by State Career College in administrative, supervisory, academic or research, or support staff position including law enforcement unit personnel and health staff); persons or companies State Career College has contracted with (such as an attorney, auditor, or collection agent); students serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks; and upon request, officials of another school in which a student intends to enroll.
- The right to file a complaint with the U.S. Department of Education concerning alleged failures by State Career

College to comply with the requirements of FERPA.

The office that administers FERPA is:
Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC20202-5901

Financial Assistance Information

Consumer disclosure information relating to financial aid includes: cost of attendance, description of need and non-need aid types, application procedures and processes, student eligibility requirements, students' rights and responsibilities, criteria for selection of recipients and awarding funds, loan counseling, disbursement information, refund and repayment policies, satisfactory academic progress policy for financial aid, appeal procedures, and financial aid availability for students abroad. All of this information can be accessed on the school website http://www.statecarecollege.edu/_files/scs_school_catalog.pdf or call Financial Aid office (847)693-3838.

Cost of attendance

Cost of Attendance (COA) falls into two categories

1. Dependent students living at home with parents "All Others." Dependent students living in an apartment, or elsewhere
2. Independent students

The COA is based on the length of the program, tuition and fees, loan fees, as well as average national room and board, personal expenses, and transportation costs.

Listed below is the COA Budget for each program that is qualified for Title IV, HEA funding.

COST OF ATTENDANCE

Medical Assisting

DEPENDENT:

TUITION AND FEES:	\$10,500.00
BOOKS, SUPPLIES, EQUIP:	\$ 3,500.00
ROOM AND BOARD:	\$ 3,150.00
MIS EXPENSES, TRANSPORTATION:	\$ 3,725.00
TOTAL COST OF ATTENDANCE:	\$20,875.00

INDEPENDENT:

TUITION AND FEES:	\$10,500.00
BOOKS, SUPPLIES, EQUIP:	\$ 3,500.00
ROOM AND BOARD:	\$ 5,250.00

MIS EXPENSES, TRANSPORTATION: \$3,725.00

TOTAL COST OF ATTENDANCE: \$22,975.00

College Navigator

The College Navigator website <http://nces.ed.gov/collegenavigator/> provides current and prospective student's information about the:

1. Student body diversity, including the percentage of
2. enrolled, full-time students in the following categories: Male / Female
3. Self-identified members of a major racial or ethnic group Federal Pell Grant recipients.
4. The College Navigator website also gives information concerning student services, students with disabilities, career placement during and after enrollment and transfer of credit from other schools, retention, licensure, graduation and placement rates.

Student Body Diversity

PROGRAM	Gender	Average Age	Race/Ethnicity
Basic Nursing Assistant Training Program	Female: 84% Male: 16%	28 years old	African -American: 49% Hispanic 16% Asian 24% Caucasian: 8% Other 3%
Chairside Assisting Program	Female: 67% Male: 33%	24 years old	African -American: 29% Hispanic: 29% Asian: 29% Caucasian: 10% Other: 3%
Medical Assistant Program	Female: 94% Male: 6%	27 years old	African -American: 58% Hispanic: 28% Asian: 6% Caucasian: 6% Other:2%

Financial Aid Recipient: 79%

Non-Financial Aid Recipient: 21%

Constitution and Citizenship Day

Constitution and Citizenship Day: [Federal Register 5/24/2005](#) Educational institutions receiving Federal funding are required to hold an educational program pertaining to the United States Constitution on September 17 of each year. This notice implements this provision as it applies to educational institutions receiving Federal funding from the Department.

State Career College officially recognizes a Constitution and Citizenship Day on September 17. Students of State Career College will be required to prepare an activity to commemorate the United States Constitution and American citizenship.

Incentive Compensation

State Career College will **not provide** a commission/bonus or other incentive payment based in any part, directly or indirectly, on success in securing enrollments or financial aid to any person or entity engaged in any student recruiting or admission activities or in making decisions regarding awarding Title IV funds.

Salaries for staff associated with Admissions or Financial Aid will be based on job responsibilities, length of employment, and standard evaluative factors.

2017 Annual Campus Security Report

Please see separate page

STATE CAREER COLLEGE is committed to assisting all members of the STATE CAREER COLLEGE employees and students in providing for their own safety and security. The annual security and safety report compliance document is available on the State Career College website at <http://www.statecareercollege.edu>

If you would like to receive the Annual Security and Safety Report that contains this information, you can request that a copy be mailed to you by calling (847)693-3838 or email ttangonan@statecareercollege.edu.

The website and booklet contain information regarding campus security and personal safety including topics such as: crime prevention, fire safety, campus police law enforcement authority, crime reporting policies, disciplinary procedures, and other matters of importance related to security and safety on campus. They also contain information about crime statistics for the three previous calendar years concerning reported crimes that occurred on campus; in certain off-campus buildings or property owned or controlled by STATE CAREER COLLEGE; and on public property within or immediately adjacent to and accessible from the campus.

This information is required by law and is provided by The STATE CAREER COLLEGE.

Required contents of annual campus security And fire Safety Report	State Career Annual Campus Security and Fire Safety Report
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<p>A statement of current campus policies regarding procedures for students and others to report criminal actions or other emergencies occurring on campus. This statement must include the institution’s policies concerning its response to these reports, including— Policies for making timely warning reports to members of the campus community regarding the occurrence of crimes described in <i>Chapter 8</i>;</p>	<p>In case of a campus security emergency, students and employees must dial 911. After the emergency has <u>been resolved</u>, a report should be filed with campus security.</p> <p>If a security issue arises that poses a threat to the welfare of individuals on campus, timely warning shall be delivered to employees via radio utilizing appropriate codes, it will be delivered to students via call, emails, text messages, direct student/employee notification or posting on staff and student bulletin board.</p> <p>State Career College have policies that encourage complete, timely reporting of all crimes to the campus police and appropriate law enforcement agencies.</p> <p>State Career College requires employees to log crime with the following information below: Date of reporting to the school safety officer, location of incident, nature of incident, date, time and disposition of complaint if known.</p> <p>All incident must be log within 24 hours of business day (Monday thru Friday) from the time of occurrence unless that the disclosure is prohibited by law or would jeopardize the confidentiality of the victim.</p> <p>State Career College will withhold one or more of the required pieces of information if there is clear and convincing evidence that the release of the information would:</p> <ul style="list-style-type: none"> • jeopardize an ongoing criminal investigation or the safety of an individual, • cause a suspect to flee or evade detection, or • result in the destruction of evidence. <p>However, the SCC will disclose any information withheld for any of these reasons once the adverse effect is no longer likely to occur.</p> <p>State Career College crime log is available for the most recent 60-day period open to public inspection during normal business hours. SCC makes the portion of the log older than 60 days available within two business days of a request for public inspection.</p> <p>Crime log <u>is located</u> at the registrar’s office.</p>
<p>Policies for preparing the annual disclosure of crime statistics; and</p>	<p>Campus security is responsible for maintaining reports on all crimes reported in the community, obtaining written reports from local law enforcement agencies, requesting regular updates on crimes perpetrated in the community from local law enforcement agencies, reporting crimes on to U.S. Department of Education and publishing and dispensing an Annual Security Report.</p>

<p>A list of the titles of each person or organization to whom students and employees should report criminal offenses for the purpose of making timely warning reports and the annual statistical disclosure. (See <i>Chapter 8</i> for a list of criminal offenses that must be reported).</p>	<p>EMERGENCY OPERATION TEAM AND CAMPUS SECURITY:</p> <p>School President: Theresa Tangonan (847)693-3838 ext.107 Laboratory/Clinical Instructor: Delilah Figueoroa (847) 693-3838 ext 106 Director of Education: Dr. Richard Keller(847) 693-3838 ext 109</p>
<p>This statement must also disclose whether the institution has any policies or procedures that allow victims or witnesses to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, and, if so, a description of those policies and procedures</p>	<p>No policies or procedures that allow victims or witnesses to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure.</p>
<p>A statement of current policies concerning security of and access to campus facilities, including campus residences, and security considerations used in the maintenance of campus facilities</p>	<p>All State Career College students and employees are required to wear identification card. All visitors must sign-in. Visitors must see the registrar to describe the nature and purpose of their visit. All visitor must be escorted by a school official.</p>
<p>A statement of current policies concerning</p>	<p>Campus security officer does not have the authority to arrest individuals, but they may contact local law enforcement agencies as deemed necessary. Access to campus is limited to faculty and staff</p>

<p>campus law enforcement that—</p> <p>Addresses the enforcement authority of security personnel, including their relationship with state and local police agencies and whether those security personnel have the authority to arrest individuals;</p> <p>Encourages accurate and prompt reporting of all crimes to the campus police and the appropriate police agencies; and</p> <p>Describes procedures, if any that encourage pastoral counselors and professional counselors, if and when they deem it appropriate, to inform the persons they are counseling of any procedures to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics.</p>	<p>after normal operating hours, unless written permission is obtained from the School President.</p>
<p>A description of the type and frequency of programs designed to inform students and employees about campus</p>	<p>All employees and students are informing about security procedures practices upon hiring of employees and during orientation conducted by the campus security staff.</p>

<p>security procedures and practices and to encourage students and employees to be responsible for their own security and the security of others</p>	
<p>A description of programs designed to inform students and employees about the prevention of crimes.</p>	<p>Employees and students will be provided with crime awareness education, in accordance with local law enforcement agencies, upon starting at SCC. They will be provided with an Annual Security Report.</p>
<p>A statement of policy concerning the monitoring and recording through local police agencies of criminal activity in which students engaged at off-campus locations of student organizations officially recognized by the institution, including student organizations with off-campus housing facilities.</p>	
<p>A statement of policy regarding the possession, use, and sale of alcoholic beverages and enforcement of state underage drinking laws</p>	<p>Issues relating to drug and alcohol abuse will be handled as detailed in SCC's policy and guidelines on drug and aim to provide reasonable resources or assistance necessary to continue his or her alcohol abuse prevention.</p>
<p>A statement of policy regarding the institution's campus sexual assault</p>	<p>The School President will also work with the victim to provide reasonable resources or assistance necessary to continue his or her education at SCC. This may include, but is not limited to; change in</p>

<p>programs to prevent sex offenses and procedures to follow when a sex offense occurs. The statement must include— A description of educational programs to promote the awareness of rape, acquaintance rape, and other forcible and no forcible sex offenses;</p>	<p>academic program, class schedule, externship site, or a temporary withdrawal from the program. Employees and students will be provided with crime awareness education, in coordination with local law enforcement agencies. This will include crime prevention measures, crime awareness of rape, acquaintance rape and other forcible and non-forcible sex.</p>
<p>Procedures students should follow if a sex offense occurs, including procedures concerning who should be contacted, the importance of preserving evidence for the proof of a criminal offense, and to whom the alleged offense should be reported;</p>	<p>In cases of sexual assault (including harassment or rape), victims should alert the local law enforcement agency, the local rape crisis center or campus security officer. Employees and students are provided with numbers that are accessible during hours of operation.</p>
<p>Information on a student's option to notify appropriate law enforcement authorities, including on-campus and local police, and a statement that institutional personnel will assist the student in notifying these authorities, if the student requests</p>	<p>State Career College official will assist the victim in notifying authorities, if the student requests the assistance of school official.</p>

<p>the assistance of these personnel;</p>	
<ul style="list-style-type: none"> • Notification to students of existing on- and off-campus counseling, mental health, or other student services for victims of sex offenses; 	<p>Student will be directed to proper local authorities on counseling and mental health services.</p>
<p>Notification to students that the institution will change a victim’s academic and living situations after an alleged sex offense and of the options for those changes, if those changes are requested by the victim and are reasonably available;</p>	<p>The School President will also work with the victim to provide reasonable resources or assistance necessary to continue his or her education at SCC. This may include, but is not limited to; change in academic program, class schedule, externship site, or a temporary withdrawal from the program.</p>
<ul style="list-style-type: none"> • Procedures for campus disciplinary action in cases of an alleged sex offense, including a clear statement that— (A) The accuser and the accused are entitled to the same opportunities to have others present during a 	<p>All sexual assault incidents will be dealt seriously. State Career College school official will gather all the pertinent information to record incident to crime log. It will be immediately reported to local police. School official will give both the accuser and accused equal opportunity to have others present during a disciplinary proceeding.</p>

<p>disciplinary proceeding; and</p>	
<p>(B) Both the accuser and the accused must be informed of the outcome of any institutional disciplinary proceeding brought alleging a sex offense. Compliance with this paragraph does not constitute a violation of the Family Educational Rights and Privacy Act (see <i>Chapter 7</i>). For the purpose of this paragraph, the outcome of a disciplinary proceeding means only the institution's final determination with respect to the alleged sex offense and any sanction that is imposed against the accused; and</p> <ul style="list-style-type: none"> • Sanctions the institution may impose following a final determination of an institutional disciplinary proceeding regarding rape, 	<p>These incidents violate SCC student conduct and discipline guidelines, and employees' employment agreement. Students or employees who violate these prohibitions will be subject to a disciplinary proceeding, at the presence of advocates or witnesses, and will be advised of the outcome of the proceeding's. If a student or employee is determined to be in violation of SCC's prohibitions, the school president will decide appropriate disciplinary action, which may include dismissal from the school and/or notification of the local enforcement agency to further investigation.</p>

<p>acquaintance rape, or other forcible or nonforcible sex offenses.</p>	
<p>A statement advising the campus community where law enforcement agency information provided by a state under 42 USC 14071(j)), concerning registered sex offenders may be obtained, such as the law enforcement office of the institution, a local law enforcement agency with jurisdiction for the campus, or a computer network address.</p>	<p>To locate Registered Sex Offender, please follow the link. http://www.statecareercollege.edu/consumer-information/</p>
<p>A description of the school's emergency response and evacuation procedures, as described in <i>Chapter 8</i>.</p>	<p>EMERGENCY PREPAREDNESS PLAN Your security is a top priority at State Career College. A safe environment is crucial to fulfilling our mission of providing you with a safe learning environment where you can fulfill your academic studies. All radio will be utilizing except for BOMB THREATS.</p> <p>EVACUATIONS There are many reasons that might require a school evacuation including but not limited to fire drills and actual emergencies. Fast and orderly evacuation of the facility can be executed safely with the proper training. Faculty Drills are conducted during the end of every 2x a year in order for the faculty and students to practice evacuating the building. To better prepare yourself for an evacuation, search for</p>

the nearest exit to your lab, classroom or office before an evacuation is necessary. Fire exit location is included in the orientation tour. In the event of fire alarm activation, all occupants of the facility are instructed to evacuate the premises via the nearest exit.

Lockdown

If for any reason, State Career College calls for a lockdown, there are three things you are required to do:

- 1) Clear out of open, common areas like hallways and the cafeteria and seek shelter in a classroom or office;
- 2) Barricade the doorway by stacking furniture by stacking furniture inside the room in front of the door, and
- 3) Sit quietly in the room along the corridor out of sight and await further instruction from the school officials or your instructor.

Lockdown would generally be required if an individual or group has presented a possible threat to the school and our students/staff.

The Emergency Operations Team will notify the State Career College faculty so that the appropriate information, in the form of an e-mail, is forwarded to students.

State Career College will contact the Waukegan Police Department prior to the above posting to confirm that an emergency / dangerous situation exists. All segments of the State Career College will be notified including administrative staff, faculty and student body. State Career College will take appropriate and swift action notifies all segments of the State Career College without delay.

Emergency Closing Procedures

In the event that emergency conditions cause serious disruptions to the public transportations system or make other means of travel dangerous, State Career College may be closed until conditions improve. If there is a weather emergency (i.e. snow) when the school is scheduled to be in session, announcements on local television and radio stations stating school closing for Waukegan public schools will apply to State Career College.

To keep State Career College a safe and secure environment, we must all participate in keeping it that way. When State Career College is threatened in an emergency situation, the President, or designee, will notify the Emergency Team comprised of key staff members listed below who is part of the decision – making process before, during and after an emergency.

EMERGENCY OPERATION TEAM:

President

Theresa Tangonan (847)693-3838 ext.107

Laboratory/Clinical Instructor

(847) 693-3838 ext.105

Delilah Figueroa (847) 693-3838

	<p>Director of Education Dr. Richard Keller (847) 693-3838 ext. 109</p> <p>If you are witness to an immediate danger or a threatening situation, first call 911 and notify school management, (847) 693-3838.</p> <p>If you see something suspicious, we ask that you first notify your instructor.</p>
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Fire Safety

Campus maintenance, under the oversight of the School President and administration, will ensure that facilities are in good repair to ensure the safety of students and employees. Damaged doors, windows or locks must be replaced and adequate lighting for buildings and facilities must be provided. Equipment and machinery must be functional and inspected for flaws that can lead to a fire or safety hazard. Students and employees will be educated on reporting possible safety hazards to the administration. SCC has emergency and evacuation responses in place in the event of an emergency.

Use of copyrighted materials and peer to peer sharing policy

Copyright is a protection given to original written materials and works of art. It allows the author or the artist to control the reproduction of her work. Since 1978, all materials enjoy copyright protection from their inception, even if the author or artist. As a result, State Career College employee may not reproduce written materials or works or unless the works are considered within the public domain or meet the criteria established by the Fair Use Act.

Public Domain: Works that fall within the public domain are those that contain common information. Examples include height and weight charts, standard calendars, and the like.

Fair Use Act: Under the Fair Use Act, copyrighted works may be reproduced, for instructional purposes only, without permission, if ALL of the following criteria apply.

- Spontaneity: There is not enough time to obtain copyright permission.
- Single Use: The work is copied one time, i.e. for a class. If the work is to be copied for subsequent classes, copyright permission must be obtained.
- Length: The portions of the work may be copied are limited in length. Paragraphs or a few pages may be copied; whole chapters may not be copied.

For works that are not within the public domain or do not meet the parameters of the Fair Use Act, the State Career College Education Department will seek copyright permission.

Employees are reminded that State Career College curricula are the property of SCC and may not be copied or used outside of their employment with State Career College. SCC’s IT resources support a wide range of educational and administrative activities. Faculty, staff and students are expected to comply with all policies that apply to the use of these resources. As part of SCC’s plan to fight the unauthorized distribution of copyrighted materials by users of IT resources, this policy addresses the issue of illegal peer-to-peer (P2P) file sharing. It is the intention of SCC to strictly enforce a policy of zero tolerance for illegal file sharing and to comply with all applicable laws and regulations.

Drug and alcohol abuse prevention policy and guidelines

State Career College (SCC) is an institution that promotes excellence in education, as well as students’ and

employees' overall well-being. To ensure the health, safety and optimal performance of every individual in the work place, SCC enforces a strict policy on alcohol abuse and drug use as it relates to student or employee performance and individualsafety.

SCC prohibits the use, possession, manufacture, and distribution of alcohol, controlled substances or other illegal drugs on campus and in functions, excursions and events sponsored by the institution. Students or employees in violation of this policy will be subject to any of the following disciplinary actions depending on the severity of the infraction, as determined by the School Director: verbal warning or counseling, written warning, temporary suspension or immediate dismissal/ termination of contract. After being suspended, a student may be readmitted only after a written request is approved by the school Director. Readmission will be on a probationary basis only. Similarly, employees who return from suspension will be employed on a probationary basis. SCC may contact the local law enforcement agency for further investigation.

In cases where a student or employee needs to take a controlled medication on campus for medical purposes, he or she must carry and present a written letter from his or her primary physician stating the purpose of the medication, the duration for which it is to be taken as well as any side effects that may affect the student or employee's performance. In such instances, the student or employee must notify his or her supervisor and take necessary actions to maintain safety for themselves or others (request days off, a change in responsibilities etc.). Students or employees who abuse controlled medication will be subject to the aforementioned disciplinary measures.

Students or employees who receive a criminal drug violation must notify SCC within five (5) calendar days and will be subject to the disciplinary measures as noted above. For employees, the school director will provide a written notification of the offense to the Grants and Contracts Service and the U.S. Department of Education within ten (10) calendar days of receiving the notification. Failure to report drug violations will result in immediate termination.

Students and employees who willingly seek help for a drug and alcohol abuse problem will be directed to the appropriate resources necessary for rehabilitation and healing. These issues must be communicated directly to the School Director who will then work with students and employees to determine appropriate time off to allow for treatment and rehabilitation. All information will be kept confidential, and will be limited to personnel essential to handling the student or employee's case.

The Biennial Review method of distribution for all current students is handing out a copy at an orientation.

1. To ensure all students will receive a copy, students who are absent on the day of orientation will be handed a copy upon the student's return.
2. The Biennial Review distribution for staff is annually during a staff meeting. Absent staff members will be given a copy upon theirreturn.
3. If new staff joins after the annual distribution, all drug related material will be given as part of the new hire program.

Health Risks of Drug and Alcohol Abuse

Alcohol-related automobile accidents are the number one cause of death among people ages 15 through 24. Approximately 50 percent of all youthful deaths from drowning, fires, suicide, and homicide are alcohol- related. Furthermore, alcohol and other drug use is often a factor in date rape.

Repeated use of alcohol can lead to physical and psychological dependence. Dependent persons who suddenly stop drinking are likely to suffer withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal 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 the 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 have an increased risk of becoming alcoholics themselves.

Use of Illicit Drugs

Drugs interfere with the brain's ability to take in, sort, and synthesize information. They distort perception, which can lead users to harm themselves or others. Drug use also affects sensation and impairs memory. In addition to these general effects, specific health risks associated with particular types of drugs are discussed below.

Cocaine/Crack: Cocaine use is the fastest growing drug problem in the United States. One reason for this is the ready availability of cocaine in a cheap but potent form called crack or rock. Cocaine stimulates the central nervous system. Its immediate effects include dilated pupils and elevated blood pressure, heart rate, respiratory rate, and body temperature. Occasional use can cause a stuffy or runny nose, while chronic use can ulcerate the mucous membrane of the nose. Injecting cocaine with contaminated equipment can cause Acquired Immune Deficiency Syndrome (AIDS), hepatitis, and other diseases.

Preparation of freebase, which involves the use of volatile solvents, can result in death or injury from fire or explosion. Cocaine can produce psychological and physical dependency, a feeling that the user cannot function without the drug. In addition, tolerance develops rapidly thus leading to higher and higher doses to produce the desired effect.

Crack or freebase rock is a purified form of cocaine that is smoked. Crack is far more addictive than heroin or barbiturates. Repeated use of crack can lead to addiction within a few days. Once addicted, many users have turned to stealing, prostitution, and drug dealing in order to support their habit. The effects of crack are felt within 10 seconds. The physical effects include dilated pupils, increased pulse rate, elevated blood pressure, and insomnia, loss of appetite, tactile hallucinations, paranoia, and seizures. Continued use can produce violent behavior and psychotic states similar to schizophrenia.

Cocaine in any form, but particularly in the purified form known as crack, can cause sudden death from cardiac arrest or respiratory failure.

Marijuana: Marijuana use causes a substantial increase in the heart rate, bloodshot eyes, a dry mouth and throat, increased appetite, and it may impair short-term memory and comprehension, alter sense of time, and reduce ability to perform tasks requiring concentration and coordination, such as driving a car. Research also shows that motivation and cognition may be altered, making the acquisition of new information difficult. When marijuana contains 2 percent Tetrahydrocannabinol (THC), it can cause severe psychological damage, including paranoia and psychosis. Since the early 1980s, most marijuana has contained from 4 to 6 percent THC - two or three times the amount capable of causing serious damage.

Because users often inhale the unfiltered smoke deeply and then hold it in their lungs as long as possible, marijuana is damaging to the lungs and pulmonary system. Marijuana smoke contains more cancer-causing agents than tobacco smoke.

Long-term users of marijuana may develop psychological dependence and require more of the drug to get the same effect. The drug can become the center of their lives.

Narcotics: Narcotics such as heroin, codeine, and morphine often cause drowsiness, nausea, and vomiting. Users also may experience constricted pupils, watery eyes, and itching. An overdose may produce slow and shallow breathing, clammy skin, convulsions, coma, and possible death. Tolerance to narcotics develops rapidly and dependence is likely. The use of contaminated syringes may result in diseases such as AIDS, endocarditis, and hepatitis. For pregnant women, addiction can lead to premature, stillborn, or addicted infants who experience severe withdrawal symptoms.

Amphetamines/Other Stimulants: Amphetamines (speed, uppers) and other stimulants can cause increased heart and respiratory rates, elevated blood pressure, dilated pupils, and decreased appetite. In addition, users may

experience sweating, headache, blurred vision, dizziness, sleeplessness, and anxiety. Extremely high doses can cause a rapid or irregular heartbeat, tremors, loss of coordination, and even physical collapse. An amphetamine injection creates a sudden increase in blood pressure that can result in stroke, very high fever, or heart failure.

In addition to the physical effects, users report feeling restless, anxious, and moody. Higher doses intensify the effects. Persons who use large amounts of amphetamines over a long period of time can develop an amphetamine psychosis that includes hallucinations, delusions and paranoia.

Barbiturates/Other Depressants: Barbiturates (downers), methaqualone (Quaaludes), tranquilizers (valium), and other depressants have many of the same effects as alcohol. Small amounts can produce calmness and relaxed muscles, but somewhat larger doses can cause slurred speech, staggering, and altered perception. Very large doses can cause respiratory depression, coma, and death. The combination of depressants and alcohol can multiply the effects of the drugs, thereby multiplying the risks.

The use of depressants can cause both physical and psychological dependence. Regular use over time may result in a tolerance to the drug, leading the user to increase the quantity consumed. When regular users suddenly stop taking large doses, they may develop withdrawal symptoms ranging from restlessness, insomnia, and anxiety, to convulsions and death.

Babies born to mothers who abuse depressants during pregnancy may be physically dependent on the drugs and show withdrawal symptoms shortly after they are born. Birth defects and behavioral problems also may result.

Hallucinogens: Phencyclidine (PCP, Angel Dust) interrupts the functions of the part of the brain that controls the intellect and keeps instincts in check. Because the drug blocks pain receptors, violent PCP episodes may result in self-inflicted injuries. The effects of PCP are unpredictable and can vary, but users frequently report a sense of distance and estrangement. Time and body movements are slowed down. Muscular coordination worsens and senses are dulled. Speech is blocked and incoherent. Chronic users of PCP report persistent memory problems and speech difficulties. Mood disorders - depression, anxiety, and violent behavior - also occur. In later stages of chronic use, users often exhibit paranoid and violent behavior and experience hallucinations. Large doses may produce convulsions and coma, as well as heart and lung failure.

Lysergic acid: LSD, Acid, mescaline, and psilocybin (mushrooms) cause illusions and hallucinations. The physical effects may include dilated pupils, elevated body temperature, increased heart rate and blood pressure, loss of appetite, sleeplessness, and tremors. Sensations and feelings may change rapidly. It is common to have a bad psychological reaction to LSD, mescaline, and psilocybin. The user may experience panic, confusion, suspicion, anxiety, and loss of control. Delayed effects or flashbacks can occur even after use has ceased.

Designer Drugs: Designer drugs are produced by underground chemists who attempt to avoid legal definitions of controlled substances by altering their molecular structure. These drugs can be several hundred times stronger than the drugs they are designed to imitate. Some of the designer drugs have been known to cause permanent brain damage with a single dose.

Many of the so-called designer drugs are related to amphetamines and have mild stimulant properties but are mostly euphorbias. They can cause nausea, blurred vision, chills or sweating, and faintness. Psychological effects include anxiety, depression, and paranoia. As little as one dose can cause severe neurochemical brain damage. Narcotic designer drugs can cause symptoms such as those in Parkinson's disease: uncontrollable tremors, drooling, impaired speech, paralysis, and irreversible brain damage.

Inhalants: The immediate negative effects of inhalants (laughing gas, whippets) include nausea, sneezing, coughing, nosebleeds, fatigue, lack of coordination, and loss of appetite. Solvents and aerosol sprays also decrease the heart and respiratory rates and impair judgment. Amyl and butyl nitrite cause rapid pulse, headaches, and involuntary passing of urine and feces. Long-term use may result in hepatitis or brain damage.

Deeply inhaling the vapors, or using large amounts over a short time, may result in disorientation, violent behavior, unconsciousness, or death. High concentrations of inhalants can cause suffocation by displacing the oxygen in the

lungs or by depressing the central nervous system to the point that breathing stops.

Long-term use can cause weight loss, fatigue, electrolyte imbalance, and muscle fatigue. Repeated sniffing of concentrated vapors over time can permanently damage the nervous system.

Anabolic Steroids: Steroid users subject themselves to more than 70 side effects ranging in severity from liver cancer to acne and including psychological as well as physical reactions. The liver and the cardiovascular and reproductive systems are most seriously affected by steroid use. In males, use can cause withered testicles, sterility, and impotence. In females, irreversible masculine traits can develop along with breast reduction and sterility. Physical effects in both sexes include jaundice, purple or red spots on the body, swelling of feet or lower legs, trembling, unexplained darkening of the skin, and persistent unpleasant breath odor. Psychological effects in both sexes include very aggressive behavior known as "road rage" and depression. While some side effects appear quickly, others, such as heart attacks and strokes, may not show up for years.

Promoting a drug-free environment in the SCC community

Students and employees of SCC are expected to work together as a community to ensure that the campus remains drug-free and safe. In addition to conducting themselves in a professional manner at all times while on campus, students and teachers are encouraged to engage in proactive measures such as reporting suspicious or drug-related behavior to their supervisor, and providing encouragement to colleagues and peers struggling with drug abuse. To facilitate this, supervisors are expected to inform students and employees on SCC' drug and alcohol abuse policies, monitor employee and student performance, take action when seeing suspicious behavior and provide support and assistance to employees or students seeking help. It is SCC' responsibility to educate students and employees on its drug and alcohol policies as well as to update them on changes made to the policies. Further information on policies and resources can be obtained from the School President.

State Career College will impose sanctions on students and employees for violations of the standards of conduct (consistent with local, state, and federal law), up to including expulsion, termination of employment, and referral for prosecution.

Programs for drug and alcohol abuse prevention:

- **Lake County Public Health**
The website for the county's public health department provides a database of a large and diverse group of programs that focus on preventing individuals from access, and potentially addiction to narcotics, tobacco and alcohol.

Lake County Public Health
3010 Grand Ave
Waukegan, IL 60085
847-377-8000
www.lakecountyil.gov/health/default.htm

- **Lake County After School Coalition**
This group emphasizes the importance of after school programs as a means to prevent youths from getting involved with drugs and alcohol. The coalition believes if a student spends his or her hours after school playing sports or engaging in extra studies, they won't be exposed to poor influences.

Lake County after School Coalition
info@lakecountyafterschoolcoalition.org
www.lakecountyafterschoolcoalition.org

- **Barrington Area Drug Prevention Coalition**
This organization, formed in 2004, focuses on a community solution to drug use. Counting many of the community's social service associations and government groups as members, this coalition pushes the idea of support from neighbors to prevent drug use, particularly among high school age children.

Barrington Area Drug Prevention Coalition
www.barringtoncdpc.org
info@badpc.org

- **Zion-Benton Coalition for Healthy Communities**
This coalition covers a vast number of health concerns in the Zion-Benton area, including substance abuse prevention. Since the coalition was founded in 1995, it has used public forums and other community gatherings to teach people about the risk of substance abuse and work with them to avoid becoming addicted.

Zion-Benton Coalition for Healthy Communities
1606 23rd Street
Zion, IL 60099
847-731-7343
<http://www.zbchc.com/>

- **Speak Up Prevention Coalition**
Based in Lake Forest, Lake Bluff, and Nollywood, this coalition seeks to talk to children at very young ages to spread the word about the dangers of alcohol and other substance abuses. The group brings in speakers from all realms of the community, including police, education, business owners and government officials, to paint a diverse picture of how drug use affects all branches of the community.

Speak Up Prevention Coalition
400 E. Illinois Road
Lake Forest, IL 60045
847-295-9075
<http://www.speakupflb.com/>

- **Partners for Tobacco Free Lake County**
This group focuses solely on the prevention of tobacco use in the county. It provides a support system for people who are trying to quit smoking and those who have quit, but are having difficulties staying away from tobacco. As well as working on prevention, the group, founded in the year 2000 and paid for through tobacco settlement funds, also works to raise funds and awareness for the treatment of tobacco-caused diseases.

Partners for Tobacco Free Lake County
3010 Grand Ave
Waukegan, IL 60085
847-377-8090
<http://www.tobaccofreelakecounty.org/>
Change Starts Herewww.TheTreatmentCenter.com
Safe & Supervised Drug Treatment. Call Us 24/7.
Insurance Welcome.
Alcohol AbuseTreatmentwww.TheRecoveryPlace.net/Alcohol

Legal Sanctions

Various federal and state laws prohibit the possession, distribution, and use of controlled substances, unless in compliance with licensing requirements or a physician's prescription. Moreover, Illinois law prohibits the consumption and possession of alcohol by persons under the age of 21 and the supplying of alcohol to any person under the age of 21. Additionally, Illinois law prohibits the sale of alcoholic beverages except by those licensed to sell such beverages. Illinois law and City ordinances also prohibit public intoxication, the operation of a vehicle or bicycle under the influence of alcohol or other intoxicants, and the consumption of alcohol in a public place. Violation of these laws or other laws relating to drugs and alcohol may result in probation, fines, imprisonment, and permanent criminal record. Violation of drug laws may also result in civil seizure and forfeiture of property used in connection with the offense. A violation may also result in University disciplinary action.

The following sections set forth in some detail federal and state statutes with respect to illicit drug trafficking and possession, and state statutes regarding alcohol use by minors.

Federal Drug Sanctions

Federal law penalizes the manufacture, distribution, possession with intent to manufacture or distribute, and simple possession of drugs ("controlled substances"). Federal penalties and sanctions for the simple possession of a controlled substance are quite severe. The law sets forth sentences and fines that include the following:

- First conviction: up to one-year imprisonment, a fine of at least \$1,000, or both. After one prior drug conviction: at least 15 days in prison, not to exceed two years, and a fine of at least \$2,500. After two or more prior drug convictions: at least 90 days in prison, not to exceed three years, and a fine of at least \$5,000. A special, harsher sentencing provision applies for possession of crack cocaine. (21 U.S.C. §844(a))
- 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 one-year imprisonment, as well as forfeiture of vehicles, boats, aircraft, or any other conveyance used to transport or conceal a controlled substance. (21 U.S.C. §§853(a) & 881(a))
- Denial of federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to one year for the first offense and up to 10 years for second and subsequent offenses. (21 U.S.C. §862)
- Ineligibility to receive or purchase a firearm. (18 U.S.C. §922(g))

Moreover, revocation of certain federal licenses and benefits (e.g., pilot licenses, public housing tenancy) are vested within the authorities of individual federal agencies.

These penalties may be doubled, however, when a person at least 18 years old: (1) distributes a controlled substance to a person under twenty-one years of age (a term of imprisonment for this offense shall not be less than one year), and/or (2) distributes, possesses with intent to distribute, or manufactures a controlled substance in or on, or within one thousand feet of, the real property comprising a public or private elementary or secondary school, or a public or private college. (21 U.S.C. §§859 & 860)

Federal penalties and sanctions for trafficking in controlled substances are considerably more severe than those outlined previously for simple possession. Table A prepared by the Department of Justice outlines federal trafficking penalties for substances covered by the Controlled Substances Act.

State Drug Sanctions

Illinois statutes also cover a wide range of drug offenses 720 ILCS 550/1, et seq. (cannabis); 720 ILCS 570/401, et seq. (other controlled substances). Sentences and fines for simple possession of various controlled substances are outlined in Table B.

In addition to the sanctions listed in this table, the following additional penalties for possession of an illegal substance are prescribed by Illinois law

- Possession of cannabis plants may result, depending on the number of plants, in prison terms of up to fifteen years and fines of up to \$25,000 plus costs.
- Conviction under the Controlled Substances Act or the Cannabis Control Act, in addition to all other penalties, may result in a fine of no less than full street value of the items seized.
- As with federal law, Illinois law provides much stiffer penalties for trafficking in a controlled substance. Sentences and fines for trafficking are outlined in Table.
- In addition to these sanctions, the following additional penalties are prescribed by Illinois law. Conviction for the following may result in imprisonment, a fine, or both up to double the maximum otherwise authorized:
 - Conviction for a second or subsequent offense under the Controlled Substances Act. A prior conviction under federal law or the law of any other state makes a conviction under Illinois law a second offense.
 - Conviction for "cannabis trafficking" of 2,500 grams or more or for "controlled substances trafficking" (i.e., bringing these items into Illinois for purposes of manufacture or delivery).
 - Conviction for delivery of a controlled substance by a person over eighteen to a person under eighteen.
 - Conviction for delivery of cannabis (marijuana or hashish) by a person over eighteen to a person under eighteen who is at least three years younger.
 - A person over eighteen who uses another person under eighteen to deliver controlled substances may be sentenced to imprisonment for a term up to three times the maximum otherwise authorized.

Violation of provisions of the Controlled Substances Act in or on the grounds of any school or public housing complex, or within one thousand feet of the same, will increase the felony status (and prison term) and the applicable fine. Participation in any conspiracy with respect to cannabis may result in imprisonment for two to five years and a fine of up to \$200,000 plus certain forfeitures.

State Alcohol Sanctions

Illinois law provides for a prison term up to one year and for a fine of not less than \$500 for knowingly providing alcohol to persons under twenty-one or for providing false evidence of identity. Persons under twenty-one who present or offer false evidence for purposes of obtaining or purchasing alcohol may be jailed for up to one year and fined \$2,500. The same penalties apply to possession of alcohol by a person under twenty-one on or in any street or public place.

City Alcohol Sanctions

Under the Chicago Municipal Code, it is unlawful for any person to drink any alcoholic liquor on any public way or in a motor vehicle upon a public way in the city of Chicago. Penalties include a fine of not less than \$100 nor more than \$500, and/or punishment by imprisonment for a period of six months.

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.

Drug Offenses Related to Title IV Aid

Offense	Possession of illegal drugs	Sale of illegal drugs
1st Offense	1 year from date of conviction	2 years from date of conviction
2nd Offense	2 years from date of conviction	Indefinite period
3rd plus Offense	Indefinite period	Indefinite period

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- The student can gain eligibility the day after the period of ineligibility ends or when the student has successfully completed a drug rehabilitation program.
- If the student has further drug convictions, the student will become ineligible again.
- Students who have been denied ineligibility for an indefinite period of time can regain eligibility only after successfully completing a rehabilitation program or if the conviction was reversed, set aside, or removed from the student's record so that fewer than two convictions for the sale of illegal drugs or three convictions for possession remain on the student's record.

FINANCIAL AID

Student Eligibility

A participant in federal financial aid programs must:

1. Be enrolled as a full-time student in an eligible program of study.
2. Have a high school diploma or equivalent.
3. Be a U.S. citizen or national, or an eligible non-citizen with valid Social Security Number.
4. Have financial need (except for some loan programs) as determined by an analysis system approved by the Department of Education.
5. Determining Student Need- Financial need equals the difference between the stated costs of attending school, less the resources available to the student. Stated cost may include tuition, books, supplies, uniform, room and board, personal expenses, transportation and related expenses of the student's dependents, if any. Resources include applicant's earnings; spouse's earnings (if the student is married); parents' contribution (if the student is dependent); federal and state grants benefits; public assistance, savings, assets and other taxable and non-taxable income.
6. Maintain Satisfactory Academic Progress.
7. Provide required documentation for the verification process and for determination of dependency.
 - i) Verification Policy- Verification means that the information provided on the Free Application for Federal Student Aid will be verified against confirmed documentation. Student selected for verification will not receive federal grants or subsidized student loans unless the verification is completed. There is no exception. Students who are selected for verification will be notified in writing of the documentation required; the deadline of the submission is within 10 business days, and the consequences of failure to meet this deadline. The deadline for submission of documentation is 10 business days from the time of notification. Deadline extension may be requested. If the student fails to meet the deadline for submission of documentation, he/she will not be eligible for need based with financial Aid to re- evaluate the plan for funding the student's education. If a student is identified as having received an overpayment of funds, the Department of Education will be notified immediately. Not be in default of a student loan.
8. Not owe a refund on a Federal PELL Grant or Federal Supplemental Educational Opportunity Grant.
9. Agree to use any Federal Student Aid received solely for educational purposes.
10. Be enrolled in at least a 600-clock hour program.
11. Have registered with the Selective Service, if required.

Financial Aid Student's Rights

Financial aid applicant or recipient, students have the following rights:

- To be advised of what financial aid programs are available and how to apply for them.
- To be advised of the requirements in cases of withdrawal, such as refunds or repayments of financial aid.
- To be advised of the requirements for maintaining financial aid standards of satisfactory academic progress and good academic standing.
- To have all application information treated with the highest confidentiality.

FINANCIAL AID STUDENT'S RESPONSIBILITIES

As a financial aid applicant or recipient, students have the following responsibilities:

- To apply for financial aid early if a student wishes to be considered for financial assistance.
- To submit all required forms accurately and completely.
- To provide documentation, verification of income, corrections and or/any information to complete financial aid file.
- To accept responsibility for all forms and agreements the student signs.
- To use financial aid only for the student's actual educational expense.

STUDENT AID PROGRAMS

State Career College is approved by the U.S. Department of Education to participate in the following Title IV programs:

Prospective students may secure an application to participate in Federal Student Aid programs from the Student Financial Aid department of the school or from a high school counselor. State Career College will process the application electronically. The central processor will calculate the Expected Family Contribution according to the Federal Needs Analysis. All information submitted to the central processor is subject to various edits. Students also have the option of filing the application on their own by using FAFSA on the Internet or mailing the application via regular mail.

Federal Pell Grant (FPELL)

Federal Pell grants are awarded to undergraduate students who have not earned a bachelor's or professional degree. Because they are grants, students are not responsible for repayment. Eligibility is determined by the student's need, the cost of attendance and the amount of money appropriated by Congress to fund the program. The amount of the grant is determined by the standard formula used by the United States Department of Education. The Federal Pell Grant assists with funding post-secondary education.

Federal Family Education Loans or William D. Ford and Federal Direct Loans (Subsidized and Unsubsidized)

Federal Family Education Loans or William D. Ford Federal Direct Loans are another source of Federal Student Aid. Loans may be obtained from either the Federal Family Education Loan (FFEL) funded by a lender, such as a bank, credit union or savings and loan association or the William D. Ford Federal Direct Loan Program funded by the U.S. Department of Education.

Loans obtained through these programs are lower interest rate loans that are insured by guarantee agencies or the U.S. Department of Education. A student can apply for Stafford Loans through the

school's financial aid department.

Student eligibility must be determined using the results of the Free Application for Federal Student Aid, and a student must be enrolled in an approved program at least half-time to participate in Federal Title IV programs. The loan must be used to pay for direct and/or indirect educational expenses.

Subsidized Stafford Loan

The Subsidized Stafford Loan is one in which the interest on the amount borrowed is not charged to the borrower while in school and for six months after leaving the school. Interest is paid to the lender by the U.S. Government. Students who demonstrate financial need may qualify for a Subsidized Stafford Loan.

Unsubsidized Stafford Loan

The Unsubsidized Federal Stafford Loan Program is a loan program that allows students to borrow a Federal Stafford Loan when previously they would not have been eligible because they did not demonstrate sufficient financial need for a Subsidized Stafford Loan.

The same terms and conditions as the Subsidized Federal Stafford Loan apply except that the borrower is responsible for interest that accrues while she/he is in school.

The Federal Stafford Loans have a six-month grace period from the time of graduation or the last date of attendance before repayment begins. Deferments after the student drops below half-time status are not automatic, and the student must contact the lender concerning his or her loan.

Federal PLUS Loans (Parent Loan) or Federal Direct PLUS Loans

The Federal PLUS or Federal Direct PLUS is available to parents of dependent students to help pay for educational expenses of the student. PLUS, loans are not based on need and when combined with other resources, cannot exceed the student's cost of education.

The interest rate is variable and cannot exceed 10.5 % percent and is determined annually. Repayment begins 60 days after the final disbursement of the loan. Applications can be obtained from the Institute's Financial Aid department or from the lender.

SCHEDULE OF FINANCIAL AID DISBURSEMENT

The program is 900 clock hours and 45 weeks of instructional time in length and consists of 9 successive graded courses. The breakdown of the program will be as follows:

Number of Weeks	Total Hours	Payment Period
2 Weeks	40 Hours	
5 Weeks	100 Hours	
5 Weeks	100 Hours	
5 Weeks	100 Hours	
5 Weeks	100 Hours	At 451 clock hours will be 2 nd payment
5 Weeks	100 Hours	
5 Weeks	100 Hours	
5 Weeks	100 Hours	

8 Weeks	160 Hours	
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OFFICIAL VS UNOFFICIAL WITHDRAWAL

Official withdrawals occur when the student follows all the steps involved in completing the withdrawal process set by the college. A withdrawal occurs when a student does not attend classes for the full time that his or her federal aid eligibility is covered, and fails to meet the institution's Satisfactory Academic Progress Policy. If this occurs and the student has not gone through the college's official withdrawal process, the withdrawal is considered an unofficial withdrawal and the college must determine how many days the student remained active in his or her course of study.

OFFICIAL VS UNOFFICIAL WITHDRAWAL DETERMINATION

Regardless of whether the withdrawal was done officially or unofficially, the registrar of the college determines the date of withdrawal. In the case of unofficial withdrawals, the registrar may work in conjunction with other school officials to determine the last date the student was considered to have participated in his or her classes.

RETURN OF UNEARNED TITLE IV FUNDS

The school must return the lesser amount of Title IV funds the student does not earn, or the amount of institutional costs that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that was not earned. The student (or parent, if a Federal PLUS loan) must return or repay, as appropriate: any Title IV loan funds in accordance with the terms of the loan; and the remaining unearned Title IV grants (not to exceed 50% of the grant) as on overpayment of the grant. Examples of the Return of Title IV calculation are available upon request in the Financial Aid Office.

ORDER OF RETURN OF SFA FUNDS

Title IV funds credited to outstanding loan balances for the payment period or period of enrollment for which a return of funds is required must be returned in the following order:

- Unsubsidized Stafford Loan Program
- Subsidized Stafford Loan Program
- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Federal Perkins Loan Program
- Federal PLUS loans
- Federal Direct PLUS loans

If funds remain after repaying all loan amounts, those remaining funds must be credited in the following order:

- Federal Pell Grants for the payment period for which a return of funds is required
- Federal Supplemental Educational Opportunity Grant (FSEOG) for which a return of funds is required.

RETURN OF TITLE IV FUNDS

All institutions participating in federal Student Financial Aid Programs are required to use a statutory schedule to determine the amount of Title IV funds a student has earned when he or she ceases attendance based on the period the student was in attendance. The standards, in general, require that if a recipient of Title IV funds withdraws or is terminated from a school during a payment period or a period of enrollment in which the recipient began attendance, the school must calculate the amount of Title IV

funds the student did not earn, and those funds must be returned. Up through the 60% point in each pay period of enrollment, a statutory schedule is used to determine how much Title IV funds the student has earned at the time of withdrawal. After the 60% point in the period of enrollment, a student has earned 100% of the Title IV funds.

REFUND POLICY

Cancellation Policy

A full refund will be made to any student who cancels the enrollment contract within 5 days (until midnight of the fifth day excluding Saturdays, Sundays and legal holidays) after the enrollment contract is signed but prior to the first day of class. Students who provide written notice of cancellation after midnight of the fifth day following acceptance, and prior to the close of business on the student's first day of class attendance, will only be charged the application/ registration fee, which may not exceed \$150 or 50% of the cost of tuition, whichever is less. Deposits or down payments shall become part of the tuition. Students giving written notice of cancellation after the first day will follow the policies provided by the Tuition Refund paragraph that follows.

A student, who on personal initiative and without solicitation enrolls, starts and completes a course of instruction before midnight of the fifth business day after the enrollment agreement is signed, is not subject to the cancellation provisions of this Section.

Tuition Refund

Textbooks and supplies are provided by the State Career College, and are included in the total instruction cost. When notice of cancellation is given after the student's completion of the first day of attendance, the student will be financially responsible for the cost of any books or materials, which have been provided by the school. There is no charge for unused and unmarked textbooks.

Students should give written notification to the State Career College (in person or by registered mail) of their intention to withdraw from a program. However, the State Career College does not require written notification of withdrawal as a condition for making refunds.

If no notification of withdrawal is received, and a student has had an unexplained absence of more than fifteen (15) consecutive class days, the State Career College shall consider the student to have withdrawn from the program. In all cases, the date of withdrawal for refund computation purposes shall be the last day of attendance.

Refunds shall be made within forty (45) days of the last day of attendance if written notification has been provided to the institution by the student; otherwise, refunds shall be made within forty (45) days from the date the institution terminates the student or determines that the student has withdrawn.

Refund Schedule

- If a notice of withdrawal is given after the first day of classes but prior to the end of 5% of the program, State Career College shall retain the application registration fee, 10% of the tuition and other instructional charges or \$300, whichever is less, plus the cost of any books or materials which have been provided by the school. There is no charge for unused and unmarked textbooks.
- When a student has completed in excess of 5% of the course of instruction, State Career College may retain the application/ registration fee, but shall refund a part of the tuition and other instructional charges in accordance with the following schedule.
 - When notice of withdrawal is given after 5% of the program is completed, but within the first four (4) weeks of classes, the State Career College shall refund at least 80% of the tuition.

- When notice of withdrawal is given after the end of the fourth week, before completion of 25% of the course, the State Career College shall refund 55% of the tuition.
 - When notice of withdrawal is given after 25% of the program is completed but before 50% of the program is completed, State Career College shall refund 30% of the tuition.
 - When notice of withdrawal is given after 50% of the program is completed, State Career College shall retain full tuition, and no refund shall be provided.
- When a student enrolls in a program lasting longer than twelve (12) months and withdraws during the first twelve (12) months, the refund formula shall be based on tuition owed for twelve (12) months. The State Career College shall refund 100% of any tuition collected for the obligation beyond the twelve (12) months.

Administrative Policies

This catalog is not to be construed as a contract between the student and the school. The administration reserves the right to make changes to any conditions or requirements, including fees, class schedules and hours, consolidate classes, change locations and make changes in equipment and curricula without notice, based upon the prior approval of Illinois Board of Higher Education.

Withdrawal Process

The State Career College Business Office is notified by the Education Department or by the student of the student's withdrawal. Based on this notification, the student file is pulled, the withdrawal information is reviewed, and an R2T4 calculation is performed if appropriate.

All Leave of Absence (LOA) requests should be submitted no later than the student's last day of attendance for consideration. If they are approved for an LOA, then no R2T4 calculation is performed (unless the student fails to return.)

All withdrawal files must be reviewed within 30 days to comply with Federal Post Withdrawal Disbursement calculation regulations.

If a student has received Federal Stafford/PLUS loan funds or Federal Grant funds during their current period of enrollment, and there is a break in their attendance that is considered a withdrawal, an R2T4 calculation is required to be performed. If a student has not yet been awarded, but has a valid ISIR for the current award year, and is Federal Grant eligible based on their ISIR, an R2T4 calculation is needed to discover potential Post Withdrawal Disbursements for the Federal Grant.

When a student withdraws from or is withdrawn by the institution where the break in attendance is greater than 14 days, and the student did not receive approval for an LOA, this is considered a withdrawal. These withdrawals require an R2T4 calculation if Federal funds have been disbursed for the current payment period, or if the student is eligible for a post withdrawal disbursement of federal funds.

For current financial aid recipients, a tuition percentage will be determined based on the return of Title IV funds regulations. The Office of Financial Aid determines the return of Title IV funds percentage and I know or MS the Business Office. Institutions are required to determine the percentage of Title IV aid "earned" by the student and to return the unearned portion to the appropriate aid program. This percentage is determined by the percentage of the enrollment period completed by the student, as outlined below.

The return of funds policy follows these steps.

- 1) Determine the percentage of the enrollment period completed by the student.

$\text{Hours Attended} \div \text{Days in Enrollment Period} = \text{Percentage Completed}$ If the calculated percentage

- exceeds 60 percent, and then the student has “earned” all Title IV aid for the enrollment period.
- 2) Apply the percentage completed to the Title IV aid awarded to determine the student's eligibility for aid prior to the withdrawal.

$$\text{Total Aid Disbursed} \times \text{Percentage Completed} = \text{Earned Aid}$$

- 3) Determine the amount of unearned aid to be returned to the appropriate Title IV aid program.
$$\text{Total Disbursed Aid} - \text{Earned Aid} = \text{Unearned Aid to be Returned}$$

If the aid already disbursed equals the earned aid, no further action is required. If the aid already disbursed is less than the earned aid, a late disbursement will be made to the student. If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.
- 4) Distribute the responsibility to return funds between the institution and the student, and the students are both responsible for returning unearned funds to the appropriate programs in specific loan/grant order. The institution must return the lesser of:
 1. The total amount of unearned aid; OR
 2. Institutional charges multiplied by the unearned percentage.

Amounts that must be returned will first be applied to federal loans and then to grants. Loan borrowers will be permitted to repay loans based on the terms of the promissory note.

The student will also be billed for any amount due to resulting from the institution return of federal aid funds. For example, if is required to return federal aid, which was used to pay a portion of the student's charges for the enrollment period, the student is required to pay for the unpaid portion of the charges.

If a student owes any money to the school resulting from the return of federal aid funds, the student will receive a bill from the accounting office.

Any refund or repayment obligation will be clearly outlined for the student in writing and will also appear on their bill.

- Return the Title IV aid, based on the type of aid disbursed, in the following order:
 1. Federal Unsubsidized Stafford Loan
 2. Federal (Subsidized) Stafford Loan
 3. Federal PLUS (Parent) Loan
 4. Federal Pell Grant

If the contracted charges are adjusted downward by the Business Office after the withdrawal was finalized, any credit balance will be refunded to the funding source in the order outlined above.

The student's grace period for loan repayments for Federal Unsubsidized and Subsidized Stafford Loans will begin on the day of the withdrawal from. The student should contact the lender if they have questions regarding their grace period or repayment status.

The student's eligibility for future financial aid may change based on their withdrawal from and SAP standards.

POST-WITHDRAWAL DISBURSEMENTS

A post withdrawal disbursement must be made within 180 days of the date the institution determines that the student withdrew. The amount of a post -withdrawal disbursement is determined by following the requirements for calculating earned FSA, and has no relationship to incurred

educational costs.

GEMCOR is responsible for notifying the student of the post withdrawal disbursement. They will also track this process and make any disbursements. This will be done on behalf of.

Procedures

- 1) If a student is eligible for a post withdrawal of a federal grant, it will be disbursed within 45 days of the date of determination of withdrawal.
- 2) A student/parent is notified of eligibility for a post-withdrawal disbursement of a Federal loan within 30 days of the withdrawal date by email and must respond within fourteen days.
- 3) If student/parent accepts the post withdrawal disbursement of a federal loan, it must be made as soon as possible but no later than 180 days of the withdrawal date.
- 4) GEMCOR will track this notification and make appropriate updates in the system as necessary.
- 5) When the student/ parent's response is received by GEMCOR it will be updated in the system.
- 6) The priorities for disbursement are grants first; paid to outstanding institutional charges before being paid directly to student.

RETURNING UNEARNED FUNDS

The student could both be responsible for returning unearned funds to the appropriate programs in specific loan/grant order, depending on the result of the R2T4 calculation. Must return the lesser of:

1. The total amount of unearned aid; OR
2. Institutional charges multiplied by the unearned percentage.

Amounts that must be returned will first be applied to federal loans and then to grants. Loan borrowers will be permitted to repay loans based on the terms of the promissory note.

The student will also be billed for any amount due to resulting from return of federal aid funds. For example, if is required to return federal aid, which was used to pay a portion of the student's charges for the enrollment period, the student is required to pay for the unpaid portion of the charges.

If a student owes any money to resulting from the return of federal funds, the student will receive a bill from the Business Office.

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

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. State Career College students or employees found to have violated copyright law are subject to the full range of disciplinary action.

For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

Vaccination policy

State Career College has a vaccination policy for Hepatitis B only. We highly recommend for the students and employees to receive a seasonal vaccination as a precautionary measure to prevent the contraction and spread of diseases. However, employees and students may decline vaccination.

A vaccination declination form is required to be completed.

The following locations in Lake County area offer vaccination:

Please call 847-377-8470 for an appointment at the Waukegan Clinic.

Our main clinic in Waukegan is located at
2303 Dodge Avenue, Waukegan, IL 60085.

Our usual hours in Waukegan are as follows:

Every Monday: 9:00 am -- 3:00 pm

Every Tuesday: 1:00 pm – 3:00 pm

Every Wednesday: 1:00 pm – 3:00 pm

Every Thursday: 1:00 pm – 6:00 pm

Every Friday: 1:00 pm – 3:00 pm

2nd Saturday of the month: 9:00 am – 11:00 am

Until further notice which can be obtained on our voice mail system, the following clinics will be held on a monthly basis:

Adult vaccine prices vary, and have also been increased as of May 1, 2011.

Main Clinic: 2303 Dodge Avenue, Waukegan

Tel # 847-377-8470

New Fax # 847-984-5671

4th Wednesday of the month

9:00 am to 11:00 am

Wauconda Township Center

505 N. Bonner Road

Wauconda, IL 60084

4th Saturday of the month

9:00 am to 11:00 am

Lake Forest Hospital Health Education Center

660 Westmoreland

Lake Forest, IL 60045

Closed in November and December

3rd Wednesday of the month

4:00 pm to 6:00 pm

VFW Post 4551

75 North Avenue

Antioch, IL 60002

2nd Tuesday of the month

4:00 pm to 6:00 pm

Condell Hospital Conference Center

700 Garfield Avenue

Libertyville, IL 60048

1st Tuesday of the month
4:00 pm to 6:00 pm

Incarcerated students

Incarcerated students are not eligible for enrollment as all classes and student clinical area education is conducted at the physical location.

A student is not considered incarcerated if the student is in a half-way house, has home detention, or is serving a sentence on weekends only.

Textbook Information

Kind Medical Assistant-

ISBN: 978-1455726783 ISBN10: 1455726788

Price: \$106.31

Textbook

Students using Title IV funds, the charge for textbooks and kit items can be added to the institution charges. Funds for these will be disbursed by the payment period.

- The textbook and kit costs are due and payable in the first payment period.

Students that use the Title IV option are considered to have authorized the use of Title IV funds to cover the cost of textbooks and kit items and will not have to give a written authorization for this purpose only. (stated in enrollment agreement)

NOTE: The Student using Title IV funds (financial aid) only receives Title IV funds if the Student is making satisfactory progress or is eligible to be placed on financial aid warning or financial aid probation per the SAP policy.

For those students that are on a cash payment plan, a down payment of the total cost (tuition, textbooks, and kit combined) is paid before classes begin and the remaining balance is divided out over the number of months in the program with payment due every month.

The textbook and kit items are non-refundable.

Personal Identifying Information Data Handling

To ensure the security, confidentiality and appropriate use of all data processed, stored, maintained, or transmitted on State Career College computer systems. The school's IT Department has identified "Personal Identifying Information" and guidelines for handling and disposal. This includes protection from unauthorized modification, destruction, or disclosure, whether intentional or accidental for information identified as personal identifying information.

Personal Identifying Information is defined to include:

- An individual's first name or first initial and last name combination with any one or more of the following data elements (when the name or data element is not encrypted):
 - Social security number
 - Driver's license or government issued identification number
 - Account number or credit or debit card number in combination with any required security code, access code, or password that would permit access to an individual's financial account
 - Does not include publicly available information that is lawfully made available to the general public from the Federal government or a state or a local government
- Student related data protected under FERPA Department of Education FERPA Web Site
- Medical or health data protected under HIPAA [U.S. Department of Health & Human Services Web Site](#)
- Student Loan data protected under GLBA (Gramm Leach Bliley Act)

- Data of birth
- Employee Financial/salary data
- Proprietary research data

Scope

School wide - applies to all individuals who have access to State Career College data, computer systems and networks, including but not limited to all State Career College employees and students, who may or may not have been granted access to Personal Identifiable Information during the normal course of their employment with the school.

Policy

Whether or not you deal directly with Personal Identifiable Information; you should take the following steps to reduce risk to State Career College information assets.

Below are a few guidelines that will help in the protection of Personal Identifying Information:

- Avoid copying or downloading Personal Identifying Information from the School's administrative systems to your desktop computer, web server, PDA, laptop, Blackberry, iPhone, USB Drive, or another storage media unless absolutely required and encrypted.
- If there are no other viable alternatives to copying or downloading data from administrative systems, then additional security controls must be implemented. Below are some suggested recommendations:
 - Remove the confidential part of the information from the data
 - Store the data on the U: drive rather than on your C: drive of your local computer
 - Password protect data
 - Physically protect devices that can be easily moved such as PDA or Laptop by locking in a secure area.
- Avoid creating databases or applications that use SSN as identifiers. Create a unique identifier that does not use SSN.
- Do not send un-encrypted sensitive data voicemail.
- Periodically check hard disks and document backups to ensure that SSN or other sensitive personal data isn't included in old personnel files, employee lists, student grade rosters, etc. Remove any sensitive personal data you don't need by deleting the files altogether or removing the sensitive portions.
- Periodically delete temporary Internet files, cookies, and history files from your Browser.
- Avoid social engineers who try to get you to share sensitive personal information over the phone or by other means such as phishing emails.
- Secure your workstation. Don't let hackers or worms use your workstation as a way to access sensitive data on other computers on the network U: Drive.
- Appropriately maintain and protect the confidentiality of any data to which access has been granted, regardless of the method used to retrieve or display it.

- Never download or copy Personal Identifiable Information to your home computer.
- Destroy media (such as disks, CDs, DVDs, hard drives) that contain Personal Identifiable Information in a manner that protects the confidentiality of the information.

Misrepresentation

State Career College is committed to maintaining the highest standard of integrity in every aspect of its operations and to assuring complete transparency, honesty and accuracy in all of its communications with students, accrediting agencies and the public.

1. The institution is privately owned and operated.
2. The institution is committed to using procedures and practices aimed at eliminating inadvertent errors in communications with students and the public.
3. Achieving these goals is critical to the institution's missions to provide high quality education and services.
4. It is the institution's policy that its staff, administration and all other representatives must be committed to transparency, honesty and accuracy in all of their communications and must specifically strive to avoid errors or omissions in certain areas described in more detail below.

The institutions misrepresentation policy covers the following:

1. The integrity of the institution and its reputation as a quality institution are of the utmost importance.
2. The institution's staff, enrolled students and affiliations shall not misrepresent the institution or make false, erroneous or misleading statements concerning.
3. Transfer of credits and / or conditions under which the institutions will not accept transfer credits.
4. The prerequisites established for enrollment in any program.
5. Scholarships provided to enrolled students.
6. Testimonials or endorsements from industry manufacturers, affiliations, high school counselors, employers, students or former students.
7. The circumstances that would constitute grounds for termination of enrollment.
8. The size, location, age or type of the equipment or facilities of the institutions.
9. The employment objectives the program is designed to meet.
10. The availability or frequency of any programs.
11. The institution's staff, including but not limited to: number of staff, qualifications, including staff training experience, and availability of staff.
12. The availability of institution's supplementary assistance, including but not limited to: tutorial or specialized instruction, part-time employment or any other form of financial assistance, including consumer or Federal student loans or grants.
13. The content contained in the program of study.
14. Any facts related to the diploma awarded upon the successful completion of the program of study.
15. Approved authorization of state licensing or accreditation agencies.
16. Financial aid information, including but not limited to the availability of federal, state, local, private or institutional student aid programs, the student's right to refuse any particular type of financial assistance, the student's responsibilities to repay any loans, regardless of whether or not the student completes the program of study, the rights and responsibilities of students receiving financial aid, the criteria for continued eligibility for each program in the financial aid package.
17. The institution's satisfactory academic progress (SAP) policy, the terms and conditions of student aid, disbursement methods and frequency, and the terms of education and loans.

18. Institutional information including but not limited to cost of attendance information (including tuition and fees, books and supplies, kit charges, room and board, and transportation) and the institution's refund policy.
19. Employability of graduates, including the institution's relationship with any organization or business.
20. The institution's Misrepresentation Policy requires not just avoiding misrepresentations, but affirmatively providing full disclosure, including: being transparent with prospective students.
21. Approaching prospective students with full honesty.
22. Providing complete, accurate information concerning placement assistance and the current employment conditions, compensations or job opportunities available to the institution graduates.
23. Approval or endorsement by the United States Department of Education concerning the quality of the institution's educational program.

The institution's policy of misrepresentation policy applies to:

- All institution's staff
- Enrolled students and former students acting on behalf of the institutions or who were encouraged by the institutions to recruit students or otherwise speak about the institutions to others.

Failure to follow this policy can result in severe repercussions to the institution's including:

- Revocation of the institution's eligibility to participate in Title I programs.
- Imposing limitations on the institution's participation in the Title I program.
- Initiation of a fine, limitation, suspension or termination proceeding against the institutions.

Repercussions to employees from failure to comply with the institution's misrepresentation policy may include but is not limited to:

- An inquiry into the cause of any truth and honesty compromise will be conducted
- Based on findings a possible suspension or termination of employment
- Possible pursuant of legal action taken against parties involved

Repercussions to affiliations from failure to comply with the institution's misrepresentation policy may include but is not limited to:

- An inquiry into the cause of any truth and honesty compromise will be conducted
- Based on findings a possible loss of contract renewal (externship site) or business relationship
- Possible pursuant of legal action taken against parties involved.

Gainful Employment Reporting Effective January 1, 2015

U.S. Department of Labor's Standard Occupational Classification (SOC)	31-9092.00 Net- SOC CODE- Job Title: Medical Assistant http://www.onetonline.org/
On-time graduation rate for students completing the program	52%
Tuition and fees the institution charges a student for completing the program within the normal time	TUITION AND FEES BREAKDOWN PROGRAM: MEDICAL ASSISTANT

	Registration Fee: \$100.00 Books: \$400.00 Materials, Lab. Fees, Supplies and Uniform \$3,000.00 Tuition: \$10,500.00 Total Cost: \$14,000.00
Program Placement Rate	80%
Median loan debt incurred by students who completed the program (separately by title IV loans and by other education debt to include both private educational loans and institutional financing)	\$9406

Date revised: 9/28/2017