

**2011/2012
FINANCIAL AID
CONSUMER
INFORMATION**

CITRUS HEIGHTS BRANCH CAMPUS

FINANCIAL AID CONSUMER INFORMATION

What are my Rights and Responsibilities as a Financial Aid Recipient?

You have the following RIGHTS:

1. To know the names and organizations which accredit and authorize the school to operate.
2. To know about the programs, the faculty, and the physical facilities at the school.
3. To know what Financial Assistance is available, including information on all Federal State, and Institutional Financial Aid programs.
4. To know the cost of attending the institution and the school's refund policies.
5. To know the criteria used by the institution in awarding financial aid to recipients.
6. To know how the school determines your Financial Need.
7. To know what resources are considered in the calculation of your financial aid and personal obligations.
8. To know how much of your financial need, as determined by the institution, has been met.
9. To request from the Financial Aid Office an explanation of the various programs in your student aid package. If you believe you have been given inadequate consideration, you may request re-consideration of the award made to you,
10. To know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the repayment procedures, the length of time you have to repay the loan, and when repayment is to begin.
11. To know how the school determines your academic progress; and, what happens if your progress is not satisfactory.

You have the following RESPONSIBILITIES:

1. Review and consider all information about the school's program BEFORE YOU ENROLL. You should obtain information about attrition rates, placement rates, academic programs, facilities, etc. Remember, the final choice is yours.
2. Complete all application forms accurately and submit them on time, to the correct personnel. Errors or missing documents can result in long delays. Intentional misreporting of information on application forms for Federal Student Financial Aid is a violation of the law and is considered a criminal offense subject to penalties under the US Criminal Code.
3. Provide all additional documentation as requested.
4. Read and understand all forms that you are requested to sign; keep copies of them.
5. If you receive a loan, you must notify the lender of your changes in status, in enrollment status, in your address and any other relevant changes.
6. Know and comply with your school's refund procedures.
7. You must use all funds received for Educational Purposes only and will be required to sign a statement so stating before you can receive Federal financial aid.
8. You will be required to sign a statement that you do not owe a Refund on a Title IV program, nor are you in default on a student loan. Please confer with the Financial Aid Office, before you sign this statement, if you suspect that you may not be able to sign it truthfully. Some problems can be resolved. The Financial Aid Office will work with you.
9. Your eligibility for any of the Title IV Programs may be suspended or terminated by the court as a part of a conviction for possessing or distributing illegal drugs. You will be asked to sign a statement that you will not make, distribute, dispense, possess, or use illegal drugs during the period of your Federal Pell Grant. In addition,

the President of **Institute of Technology, Inc.** has been required to certify to the U.S. Federal Government that **Institute of Technology, Inc.**, as a federal sub-contractor, maintains a "Drug-Free Work Place". This means that if you are convicted of a drug-related offense while on College property, that you will be terminated from school and/or asked to enter into a drug rehabilitation program.

Accreditation and Licensure Documents: The specific documents related to accreditation and licensure are maintained in the Office of the School Director. Copies also hang in the lobby.

Accreditation: Accrediting Commission of Career Schools and Colleges of Technology (ACCSCT)

Recognition: U.S. Department of Education for participation in Student Financial Assistance Programs

Licensure: State of California, Bureau for Private Postsecondary and Vocational Education

These documents are available for inspection, as appropriate, during regular business hours, by advance appointment only.

Application for Financial Aid: The procedures and forms for applying for financial aid will be furnished to interested persons by the Financial Aid Office. At **Institute of Technology, Inc.**, adequate staff is on hand to assist those applicants in need of information during regular business hours.

Institute of Technology, Inc. accepts the Free Application for Federal Student Aid (FAFSA) as the primary needs analysis document. This application is forwarded to the Department of Education and the resulting ISIR provides the school with information regarding your Pell eligibility and expected family contribution. In addition, you may be asked to provide some or all of the documents described under the Verification Policy of this brochure, as well as, proof of your identity, proof of your Social Security Number, your Alien Registration Documents (if you are not a US Citizen) or proof of your US Citizenship (if you were not born in the USA), proof of your Selective Service Registration (See Selective Service below) and other items as requested by the Financial Aid Office. It is the policy of the Financial Aid Department at **Institute of Technology, Inc.** to require that your application be complete prior to awarding Financial Aid.

Selective Service Registration: Federal regulations mandate that persons who are required to be registered for the Selective Service must do so before they can apply for and/or receive Federal financial aid. A statement to that effect will be taken from you as part of the application process. Your application information will be compared against the Selective Services department records by a computer data link; discrepancies must be resolved before the student can receive Financial Aid.

Documentation of Independence: Federal regulations determine that a financial aid applicant born before January 1, 1988, is automatically financially independent from his/her parents for fiscal year 2011-2012. Any applicant for Financial Assistance who was born on or after this date who insists that consideration of his/her parents income and assets would unfairly state his family financial condition in the financial need analysis may attempt to document his/her independence under one of the following conditions:

- 1) is married
- 2) will be working on a master's or doctorate program (e.g, MA, MBA, MD, JD, PhD, EgD, graduate certificate)
- 3) is serving on active duty in the U.S. Armed Forces
- 4) is a Veteran of the U.S. Armed Forces
- 5) have children you provide more than half of their support.
- 6) have dependents (other than children and spouse) that live with you and provide more than half of their support.
- 7) Since you turned age 13, both of your parents were deceased.
- 8) was in foster care since turning age 13
- 9) was a dependent or ward of the court since turning age 13
- 10) is currently or was an emancipated minor
- 11) currently or was in legal guardianship
- 12) homeless or at risk of being homeless

Financial Need: Before a recommendation of financial assistance of any kind can be made by this institution, the student's FINANCIAL NEED must be evaluated. In order to treat all financial aid applicants equitably, we use the standard formula for determining eligibility for financial aid:

	Standard Budget (1)
MINUS	<u>Expected Family Contribution</u> (2)
EQUALS	"Need" (or maximum Financial Aid you can receive)

- (1) See "Cost of Attendance of Budgets" section of this brochure
- (2) See "Needs Analysis System" below

Needs Analysis System: Through the evaluation of Income, Assets, Expenses, and Debts the school determines the applicant's estimated "Family Contribution" toward his/her educational expenses (See Budgets of Cost of Attendance section of this brochure). Federal Pell Grant Methodology is used for the Campus-based and Subsidized Federal Direct Stafford Loan program for 2011-2012. The Federal Pell Grant formula is used to calculate eligibility for the Federal Pell Grant Program for 2011-2012. The Unsubsidized Federal Family Educational Stafford Loan, Federal Unsubsidized Direct Loan, Federal Family Educational PLUS, and Federal Direct PLUS programs are not need based; however, eligibility for the Federal Pell Grant and other need based programs (such as Federal Supplemental Educational Opportunity Grants and Subsidized Federal Family Educational Stafford Loans) must be established and accounted for prior to awarding an Unsubsidized Federal Stafford Loan or a Federal PLUS loan.

What is Verification: Your application for student financial assistance could be selected for verification. If so, you will need to provide the financial aid office with the documents which are needed to complete this process. The law requires us to complete verification on those applications selected by the U.S. Department of Education before we make any disbursement of any Federal student financial aid. An outline of the policies and procedures that govern the verification process is provided below. Your responsibilities and the deadlines you must meet are also provided. If you do not submit this information, you may not receive your financial aid. If you have any questions about the verification process, please call the school or refer to www.studentaid.ed.gov website which is sponsored by the U.S. Department of Education for more detailed information.

Items subject to Verification:

Adjusted Gross Family Income (AGI)	Certain untaxed income and benefits
U.S. tax paid	Household size
Number enrolled in college	

1. Time Period - Applicants are required to submit verification documentation to the Financial Aid Office within 28 days of notification by the school. Exceptions may be made at the discretion of the Financial Aid Officer. Please note the Federal Pell deadline dates listed below:

FEDERAL PELL GRANTS

Processing Deadlines

ISIR Corrections must be sent to the processor by August 15 of the following award year

Institution Deadlines

The institution must receive corrected reprocessed ISIRS within 60 days of last day of enrollment or September 2, which ever is first

2. CONSEQUENCES - Your failure to provide the required documentation within the specified time period could result in:
 - Loss of financial aid for part or all of the year;
 - Future applications for financial aid may not be processed;
 - Your financial aid application material may be forwarded to the U.S. Department of Education for review.
3. COMPLETION OF VERIFICATION - When the verification review is completed you may receive:
 - A follow-up form requesting you to make corrections on your application and in some cases, submit corrections to the processing center;
 - An award letter confirming your financial aid awards;
 - A letter indicating we have completed the verification process on your application.
4. CORRECTION INFORMATION - If you are required to correct information on your application, the following procedure will need to be followed:
 - Federal Pell Grant and Campus Based - Make corrections on your FAFSA online and return confirmation to the school.
 - Federal Student/PLUS Student Loan Programs - You may be requested to complete a new form if the changes cannot be made on your application.
5. OVER-AWARDS - Failure to report outside employment or other financial assistance may cause you to be over-awarded (i.e., resources exceeding need). You may have to repay a portion, or all, of your financial aid. Students owing over-award repayments or in default on student loans are ineligible for financial aid.

If during verification it is determined that a student has received funds which they were not eligible to receive, the student must repay this amount. If a repayment is not made, the overpayment will be referred to the U.S. Department of Education. No further applications for financial aid will be processed by the U.S. Department of Education or our office.

6. **SUMMARY** - The selection of an application for verification review does not mean that we believe your information is incorrect. Some applications are selected for review on a random sample basis. Some applications are selected based upon a set of common edits which check data against the Social Security Administration and Veterans Administration to ensure that these benefits are being reported correctly. During the time an applicant is completing the verification process, the school will not make any disbursements of Federal Pell Grants and Federal Supplemental Educational Opportunity Grants, or Federal student loans. If a student is seeking a Federal PLUS loan and is selected for verification, the application may not be certified by the institution or sent to the lender until verification is completed. This verification process is required by Federal regulation. We are required to adhere to these procedures.

What Financial Aid Programs Are Available at Institute of Technology, Inc.: Institute of Technology, Inc. participates in the following federal student financial assistance programs:

1. Federal Pell Grant
2. Federal Family Educational Student Loan (FFELP)
3. Federal Direct Loans
4. Federal Parent Loan for Undergraduate Study (PLUS)
5. Federal Supplemental Educational Opportunity Grant (FSEOG)
6. Federal Work Study (FWS)

Please obtain a Federal Student Aid Fact Sheet brochure published by the U.S. Department of Education for detailed information about each of the programs listed above.

What About The California State Student Aid Grants: Students at **Institute of Technology, Inc.** may be eligible for Cal Grants. However, students must apply by March 2, of each year in order to be eligible for disbursement in October. Due to the nature of the short-term intensive training programs taught at **Institute of Technology, Inc.**, many students who would apply by March 2 would graduate prior to October. Therefore, due to the highly competitive and untimely application procedures required by the State of California, **Institute of Technology, Inc.** urges its students not to depend on Cal Grants as a source of funding.

Feel free to contact the California Student Aid Commission for information and applications for the CAL GRANT program or other Cal Grant Programs at the following address:

California Student Aid Commission -- 1 (888) CA-GRANTS [1-888-224-7268]
PO Box 419027
Rancho Cordova, CA 95741-9027

How Is My Financial Aid Award Determined: Applicants are offered financial aid award packages composed of grants and loans. The school determines which programs to include in your package based on your need and availability of funds. A Student Financial Plan will be provided to you with a payment schedule. If there are special circumstances, they will be explained to you at that time.

Federal Supplemental Educational Opportunity Grant Selection Criteria: **INSTITUTE OF TECHNOLOGY, INC.** reasonably makes available (to the extent of available funds) Federal Supplemental Educational Opportunity Grants (FSEOG) to all eligible students. In determining the priority order in which students will be awarded FSEOG funds in any given year, the school must first, choose those students with exceptional financial need - that is those with the lowest EFCs who will also receive Federal Pell Grants in the award year.

The institution divides the total FSEOG award for the year by the number of start allocating a portion of the total award per start.

Federal Work Study (FWS): FWS employment must be governed by employment conditions, including pay, that are reasonable according to the type of work performed, the geographic region, the employee's proficiency, and any applicable Federal, State, and/or local laws. Under FWS, eligible students have the opportunity to perform community service jobs. To qualify for Federal Work Study program funds, the student must meet the eligibility requirements for Federal Student Aid. The amount of FWS for which a student is eligible depends upon: Degree of demonstrated financial need, availability of FWS funds at the school, availability of jobs and scheduling which do not conflict with the student's class schedule. Students who wish to participate in this program should contact the school Financial Aid Officer and/or the Coordinator of Student Affairs.

Scholarships: Scholarships are considered on a case-by-case basis based on type of scholarship and available funds. If you are interested in a scholarship, please notify the school Admissions or Financial Aid Office.

Students are encouraged to visit their library or research on the Internet as a source for additional scholarship programs not administered or awarded by the institution.

Method of Disbursement: All Financial Aid programs (with the exception of FWS) offered by this institution have their proceeds disbursed during each payment period by posting funds to the students' school record. A notification is sent to the borrower at the time of disbursement. In order to receive Federal loan processed the student (parent in the case of PLUS loans) must complete and sign a valid promissory note. The loan proceeds are used to satisfy the student's tuition and fees for each payment period. Any questions regarding your student loan should be directed to the Financial Aid Office.

The school as part of the regular payroll process pays students who receive FWS funds directly by check. They are considered employees - the procedures, rules, and regulations for employees of **INSTITUTE OF TECHNOLOGY, INC.** are covered in the employee manual.

Borrower Confirmation for Loans in Subsequent Academic Year: Subsidized and Unsubsidized Master Promissory Note (MPN) Student's have the ability to obtain loan funds not to exceed the established loan limited through the Subsidized and Unsubsidized Federal Stafford Loan program without having to sign a new Master Promissory Note for each academic year. The institution will notify the borrower of the loan amounts awarded through the Estimated Student Financial Aid Award Letter.

Parent PLUS Master Promissory Note (PLUS MPN): For Parent PLUS loans made under the multi-year feature of the MPN, the regulations that govern the loan program require the financial aid office at the school to document and active confirmation of Parent PLUS funds loan funds via and estimate financial aid award letter. The confirmation process is to provide a means for the parent borrower to accept or decline a PLUS loan made for a student's subsequent academic year. This assists in providing the parent borrower with greater control and understanding of PLUS loan debt.

Active confirmation can be completed via a signed plus loan pre-approval form or documented by telephone or electronically.

Credit Balance Procedures: If the total of all resources applied to the student's account, as described above, exceeds the student's total charges, the overage will be paid to the student in (as agreed upon on the Student Credit Balance Form) after the student's tuition is paid in full.

Handicapped Student Services: No special services are provided for Handicapped Students. However, all doors, hallways, pay telephones, and restroom facilities are in compliance with standards for access to Handicapped persons existing at the time of their construction or installation. Please feel free to visit the campus to determine its adequacy to your special needs. Express any additional assistance you may require to the Director of the campus who will attempt to assist you.

Vaccination Policy: Students enrolled in the Vocational Nursing program will be required to have a physical examination and submit written documentation that their health will permit them to meet the physical requirement of their chosen field. Specifically, the health practitioner will provide Institute of Technology with the following health certification:

- Physical exam from documenting satisfactory health and physical ability.
- Negative TB skin test or chest x-ray.
- Current immunization record or a laboratory report showing immunity to as per Public Health criteria: Tetanus Booster; MMR; Polio; Varicella; Hepatitis B series started.

Complete instructions will be given to all students during the Orientation process.

Who are... Where are... and How Do I Contact The Administrative Personnel: All administrative personnel are available during regular business hours, to the extent reasonable and practical, by telephone and in person. They prefer that you make an appointment so they can be prepared to answer any questions you may have; but, there is a strict open-door policy and you are welcome to drop in at any time. During other hours, they are available by a mutually agreed upon scheduled appointment.

Name	Title
Carlos Llarena	Campus President
Daniel Ujueta	Admissions Director
TBD	Director of Student Services

Gilda DeLa Rose-Rodriguez
Brandy Nichols
Shelly Picinich

Financial Aid Director
Registrar
Default Prevention Manager

How Does Satisfactory Progress Affect My Financial Aid: Satisfactory Progress standards and procedures are applied consistently to all **Institute of Technology, Inc.**, students, regardless of whether you have applied for Financial Aid. Please see the catalog for **Institute of Technology, Inc.'s** Satisfactory Progress policy.

However, when you accept a Financial Aid Award, you agree to achieve Satisfactory Progress toward your educational goal, as a condition of continued receipt of Federal Student Financial Assistance.

Academic Year: The academic year consists of at least 24 units and 30 weeks of instruction. Generally, students are funded for two payment periods. The first payment period is composed of at least half of the coursework in the academic year as measured in units and weeks of instruction. The second payment period comprises of the remaining coursework in the academic year. Generally, an academic year consists of eight modules. Students must successfully complete their first payment period before student loan funds will be released for the second payment period and be in current attendance. Because students apply for and are awarded during different times of the year, each student's academic year may be different.

Student Loan Repayment: **YES!!!** You must repay your student loans. Furthermore, repaying your student loan is good for you! It will help you to establish credit to permit future borrowing and will provide money for other students to borrow.

Entrance and Exit Interviews: An **Entrance Interview** is conducted as a part of your financial aid process with the Financial Aid Office and during the first week of school. The information distributed at that time is very important and attendance is mandatory at these discussions. The following information will be included in the Loan Entrance counseling, which will be presented to a first-time student borrower prior to the first disbursement of loan funds.

- Repayment plans available and a comparative analysis of the features of each of the plans available, including average projected monthly payments under each plan and the difference in interest and total payments the student can expect to pay under each plan.
- How interest accrues and is capitalized when not paid by the student or the Department.
- Option to pay interest on unsubsidized Stafford and Plus loans while in school.
- Definition of half-time enrollment for all terms, including summer, and the consequences of not maintaining half-time enrollment.
- Importance of contacting the appropriate office at the school if the student plans to withdraw before completing the program, so the school can provide exit counseling.
- Obligation to repay the loan even if the student does not complete the program or does not complete the program within the regular time for program completion, is unable to obtain employment, is dissatisfied with the school or does not received the services from the school.
- Debt management strategies to assist the student in repaying their loans.
- Effects of accepting the loan on eligibility for other aid.
- Use of the Master Promissory Note (MPN).
- Seriousness and importance of the repayment obligation.
- Consequences of defaulting, including adverse credit report, federal offset, other federal delinquent debt collection procedures and litigation.
- Information concerning NSLDS for students and how the student can access his or her record on the NSLDS site.
- Information on the availability of the Student Loan Ombudsman's Office.

An **Exit counseling session** is required to complete prior to graduating or shortly before the student ceases enrollment of at least half-time study. Students who seek with withdraw from the campus should see the Financial Aid Office to obtain exit counseling. Several topics presented at the entrance counseling session are covered again during exit counseling. During this counseling session, the following information will be covered:

- Repayment plans available and a comparative analysis of the features of each of the plans available, including average projected monthly payments under each plan and the difference in interest and total payments the student can expect to pay under each plan.
- A review of the use of the Master promissory Note (MPN) and the student's obligation to repay the loan.

- Explanation of the student’s responsibility to repay the loan even if the student did not complete the program, did not complete the program within the regular completion time for that program, is unable to obtain employment, or is dissatisfied with the education received.
- Terms and conditions to obtain full or partial loan forgiveness or discharge. Provide a copy of US Department of Education publication that describes assistance programs.
- Terms and conditions to obtain deferments and forbearance.
- Explanation that the student can prepay their loan, request a shorter repayment schedule, and change repayment plans.
- Debt management strategies to assist the student in repaying their loans.
- Effects of loan consolidation.
- Tax benefits available to students.
- Consequences of defaulting, including adverse credit report, federal offset, other federal delinquent debt collection procedures and litigation.
- Information concerning NSLDS for students and how the student can access his or her record on the NSLDS site.
- Information on the availability of the Student Loan Ombudsman’s Office

Sample Repayment Schedules: Sample repayment schedules can be found in the Student Guide which is published by the U.S. Department of Education.

Loan Deferments for Borrowers: Students should visit the Financial Aid office for the terms and conditions under which students receiving federal education loans may obtain a deferment for repaying student loan debt.

Loan Deferments for Certain Individuals: Loan deferments terms and conditions are further defined for those serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the fields of community service. These individuals should visit the Financial Aid office for additional information.

What Will It Cost To Attend INSTITUTE OF TECHNOLOGY, INC.:

A. Direct Costs of Attendance

Please refer to the School Catalog for the charges for Tuition and Fees, Books and supplies, Uniforms, etc. for the course in which you are interested in.

B. Indirect Costs of Attendance

The following are estimated **indirect** costs of attendance for the fiscal year 2011-2012 provided by CSAC:

	8-Months in Length		9-Months in Length	
	Student living at parents home without dependents	Student living away from parents home OR Student living at parents home with dependents	Student living at parents home without dependents	Student living away from parents home OR Student living at parents home with dependents
Room & Board	\$3,864	\$9,656	\$4,347	\$10,863
Transportation & Other	\$3,720	\$3,608	\$4,185	\$4,059
TOTAL BUDGET	\$7,584	\$13,264	\$8,532	\$14,922

These budgets are estimates and will vary with course length.

Title IV Refund Policy: You have the right to withdraw from school at any time. If you withdraw from the course of instruction after the cancellation period any refund amount will be determined from the Federal “Return of Title IV Aid”.

Students receiving federal funds: If you are receiving Title IV Federal Funds while you are attending this institution, if you terminate your enrollment prior to completing the course of study of your choice, Federal Regulations may demand that all or a portion of the funds received, be returned to the original aid programs as unearned aid. Unpaid institutional charges will be the sole responsibility of the student. Delinquent accounts will be turned over to a collection agency. For more information request a copy of the form entitled “Treatment of Title IV Funds When a Student Withdraws” from the financial aid office.

No refund can exceed the amount disbursed in that program. If the student does not complete the payment periods relevant to his/her student loan, the portion of the loan attributable to those incomplete payment periods will also be refunded to the bank. This could leave an open tuition balance with the school for which the student is responsible.

Please see the catalog for **Institute of Technology, Inc.**'s refund policy.

Family Education Rights and Privacy Act of 1974, as Amended

Statement of Compliance

1. General Policy

Under the authority of the Family Education Rights and Privacy Act of 1974, as amended (FERPA), a student has the right to examine certain records concerning the student which are maintained by the school. The school must permit the student to examine such records within 45 days after the school receives a written request from the student. The school will also permit the student to obtain a copy of such records upon payment of a reproduction fee. A student may request that the school amend his or her education records on the grounds they are inaccurate, misleading or in violation of the student's right of privacy. In the event the school refuses to so amend the records, the student may, after complying with the Student Complaint/Grievance procedure, request a hearing. If the outcome of a hearing is unsatisfactory to the student, the student may submit an explanatory statement for inclusion in his or her education record. A student has the right to file a complaint with the Family Policy Compliance Office, U. S. Department of Education, 400 Maryland Avenue, S. W., Washington, DC 20202-4605, concerning the school's alleged failure to comply with FERPA.

2. Education Records

Education records are maintained by the school which contain information directly related to the student. Examples of education records are the student's education, career services and financial aid files. The only persons allowed to access such records are those who have a legitimate administrative or education interest.

3. Exemptions

The following records are exempt from FERPA regulations:

- a) Financial records of the student's parents.
- b) Confidential letters and recommendations relating to admission, employment or honors to which the student has waived his or her right to inspect.
- c) Records about students made by faculty or administrators which are maintained by, and accessible only to, the faculty and administration.
- d) Records made or maintained by a physician, psychiatrist, psychologist, or other recognized professional or paraprofessional acting or assisting in such capacity, and which are available only to persons providing the treatment.
- e) Employment records for school employees who are also current or former students.
- f) Records created or received after an individual is no longer a student at the school and are not directly related to the individual's attendance as a student at the school.
- g) Grades on peer-graded papers that have not been collected and recorded by an instructor.

4. Review of Records

It is the policy of the school to monitor educational records to insure that they do not contain information which is inaccurate, misleading or otherwise inappropriate. The school may destroy records which it determines, in its discretion, are no longer useful or pertinent to the student's circumstances.

5. Directory Information

Directory information (as defined below) is that information which may be unconditionally released without the student's consent, unless the student specifically requests in writing such information not be released. The school requires that such request must (I) specify what categories of Directory information are to be withheld by the student and (II) be delivered to a school official at the time of enrollment. Any such request must be reviewed by

the student annually. "Directory Information" is information contained in the student's education record which would generally not be considered an invasion of privacy if disclosed. Directory Information includes but is not limited to, the student's name; address; telephone number, electronic email address; photograph; grade level; enrollment status; date and place of birth; program of study; extracurricular activities; credentials, awards and recognition; last school attended; dates of attendance (enrollment period); and student or user ID number (only if the identifier cannot be used to gain access to education records except when used in conjunction with one or more factors that authenticate the user's identity which are known or possessed only by the authorized user.

6. Access Without Student Consent

The school may release a student's education records without consent of the student to:

- a) Other school officials who have a legitimate educational interest.
- b) Other schools where the student has applied for admission, so long as the information is for purposes related to the student's attendance at those schools.
- c) Authorized representatives of the U. S. Department of Education, state and local education authorities, the Comptroller General of the United States or the Attorney General of the United States.
- d) Providers of financial aid (and services in connection herewith) for which the student has applied or received, including, without limitation, lenders, guaranty agencies, Veterans Administration, state vocational rehabilitation agencies and collection agencies.
- e) State and local authorities where required.
- f) Accrediting agencies.
- g) A parent (whether a natural parent, guardian or an individual acting as a parent in the absence of a parent or guardian) of a student who is a dependent of the parent for purposes of the Internal Revenue Code. The school is not required, however, to release such records.
- h) Any court in which the student or parent of a student initiates a legal action against the school, but only with respect to the student's education records that are relevant for the school to defend itself.
- i) Any court in which the school initiates a legal action against the student, or a parent of the student, but only with respect to the student's education records that are relevant for the school to prosecute the legal action.
- j) Any person pursuant to and in compliance with a judicial order or subpoena provided that the school reasonably attempts to notify the student prior to compliance (unless the order or subpoena specifies that the student must not be notified).
- k) Appropriate persons or agencies in the event of a health or safety emergency, where such release without consent is deemed necessary by the school under the circumstances.
- l) Organizations conducting studies to develop validate and administer predictive tests, to administer student aid programs or to improve instruction.
- m) The public, if the school determines at its discretion, that the student, as an alleged perpetrator, has committed a Crime of Violence (as defined below) or a Non-forcible Sex Offense (as defined below) in violation of the Conduct section of the school catalog, but only the following information from the student's education records: the student's name, the violation committed; any sanction imposed by the school on the student. A Crime of Violence means an act that would, if proven, constitute any of the following offenses or offenses to commit any of the following offenses: arson; assault offenses; burglary; criminal homicide, whether manslaughter by negligence, murder or non-negligent manslaughter; the destruction, damage or vandalism of property; kidnapping or abduction; robbery; or forcible sex offense. A Non-forcible Sex Offense means an act that would, if proven, constitute statutory rape or incest.
- n) The purported victim, regardless of whether the school determines that the student, as an alleged perpetrator, committed a Crime of Violence or a Non-forcible Sex Offense in violation of the Conduct section of the catalog, but only the following information from the student's education records: the student's name; the violation committed; and any sanction imposed by the school on the student.
- o) Any person, if the education records disclosed are Directory Information on the student.
- p) The Student or the student's parents if the student is less than 18 years old.

- q) A parent of the student regarding the student's violation of any federal, state or local law or any rule or policy of the school concerning the use or possession of alcohol or a controlled substance, if the student is under the age of 21 and the school has determined that the student has violated the Conduct section of the school catalog with respect to that student's use or possession.
- r) The United States Attorney General (or designee not lower than Assistant Attorney General) pursuant to an ex parte court order concerning investigations or prosecutions of an offense listed in 18 U. S.C. 23332b(g)(5)(B) or an act of domestic or international terrorism as defined in 18 U. S. C. 2331.
- s) The public, if the disclosure concerns an individual required to register under section 170101 of the Violent Crime Control and Law Enforcement Act of 1994, 42 U. S. C. 14701, and the information was provided to the school under 42 U. S. C. 14701 and applicable under federal guidelines.

The school will obtain the written consent of the student prior to releasing the student's education records to any other person or organization, except with respect to Directory Information.

What About Placement Rates: **Institute of Technology, Inc.** provides placement assistance to its graduates in their field of training. This service is offered free of charge. However, it should be understood that **Institute of Technology, Inc.** cannot promise or guarantee employment to any student or graduate. Please see the "How Our Students Are Doing" Track Record Disclosure.

What About Attrition Rates: **Institute of Technology, Inc.** is proud of the school's exciting and timely career training programs and of the many graduates working in their newly chosen professions. Therefore, **Institute of Technology, Inc.** is proud to provide prospective students with information regarding completion rates. Please see the "How Our Student Are Doing" Track Record Disclosure.

Copyright Infringement Information:

Copyright laws protect original works of authorship. The owner of a copyright has the exclusive right to the original work, including the right to copy the work, distribute the work, display or perform the work publicly, and create derivative works. A copyright interest attaches to an original work that is "fixed in any tangible medium of expression," including traditional works like books, photographs, architectural drawings, music, drama and sculpture, as well as works affected by new technologies, like movies, electronic media, web pages, software, multimedia works and databases. The use of file-sharing networks to download and share copyrighted works without permission from the copyright owner, like software, music, movies, TV shows, games and images, violates copyright laws. In most instances, a student must obtain permission from the copyright owner in order to copy, distribute, display or perform a copyrighted work in any medium for any purpose.

Any copyright infringement, including, without limitation, distribution of copyrighted material through unauthorized peer-to-peer file sharing, in connection with a student's enrollment in a program of study at the school or conducted by a student through the use of the school's equipment or information systems is prohibited and violates both the Conduct section of the school catalog and the law. Any student who engages in copyright infringement will be subject to discipline by the school, which may include, without limitation, the suspension or termination from one or more courses the student is taking or the student's entire program of study at the school and the referral to the proper authorities. Copyright infringement may also subject the student to civil and criminal liabilities. A summary of the penalties for violating federal copyright laws include:

- Unlimited actual damages proven for each act of copyright infringement.
- Up to \$30,000 for each act of copyright infringement that is determined not to be willful.
- Up to \$150,000 for each act of copyright infringement that is determined to be willful.
- Criminal penalties.

Transferring Institute of Technology credit to other institutions

As a student at the Institute of Technology you should consider the greatest value of your education as leading to a career based on a specific field of study. You should not expect the units, diplomas or degrees earned at Institute of Technology to automatically transfer to another college or university. It is the right of the *receiving* institution to determine the transferability of units earned at other colleges. Institute of Technology makes no guarantee as to the transferability of units or educational credentials earned at the College.

Evaluation of Credit from Accredited Institutions Prior to Attending Institute of Technology

Institute of Technology may accept prior coursework completed at other accredited colleges or universities for courses required for diploma or degree programs. The transferability of the credit is entirely at the discretion of the Institute of Technology and subject to evaluation by the Director of Education prior to acceptance. A maximum of 20 quarter-credit hours of core content may be transferred in and applied to diploma or degree programs. General education credit will be evaluated individually prior to approval for transfer.

The following terms and conditions apply:

1. You must request the transfer of previous credit by notifying the Director of Education.
2. You must provide official transcripts from the college or university where the previous training occurred.
3. Credits transferred in to fulfill course requirements must be graded at 2.0 (C) or higher.
4. Transfer of credit evaluations must be completed prior to the academic year in which the courses are scheduled.

A tuition credit of \$75.00 per academic unit is credited to the student account for prior college credit. All transcripts submitted become the property of the Institute of Technology and cannot be returned or forwarded to another institution.

Student Services and Activities

Student Advising

Students are encouraged to bring school and personal problems to the attention of their Instructors, Student Success Leaders, or the College President. Institute of Technology, Inc. staff will attempt to assist all students in resolving those problems interfering with the successful completion of their program. Academic and/or attendance problems may be addressed in Academic Review Committee (ARC) meetings. For those students who seek help in other areas (i.e. housing, budgeting, or are in need of counseling agencies), IOT maintains an extensive referral list in the Student Success Center.

Tutoring Services

Students who find they have difficulty understanding the material presented, are strongly urged to seek tutoring help from their classroom instructors (**before and after school or on Fridays**). Any additional tutoring can be scheduled with the Student Success Leaders. There is no charge for tutoring.

In addition to instructor tutoring Academic Tutors are available on campus to provide students with basic academic tutoring and resource guidance as well as supporting library services. The Academic Tutor is also available for on-line tutoring over the Internet via chat software, a link for which can be found on the main website.

Career Services

The Career Services office is open from 8 AM to 8 PM Monday through Thursday, 8 AM to 5 PM on Friday.

Full time employment advisors will assist students with:

1. Resume preparation
2. Interview techniques and conduct mock interviews
3. Assist students locating job leads and scheduling interviews
4. Provide companies an opportunity to interview students on campus

Student Activities

The Student Services Department at the college organizes a number of student body activities throughout the academic year. These activities include but are not limited to:

- Student Appreciation Days each calendar year.
- Bus pass drawings for students needing support to get to and from school.
- Rideshare program that allows students to car pool and provides some subsidies for drivers.
- Graduation ceremonies each calendar year.
- Free ice cream days each year.
- Food Drives during holidays to assist families in the school and community that have needs.
- Clothing Drives for students needing professional dress attire.

- Giving Tree project during the winter months to provide holiday gifts to needy families.
- Food baskets at Thanksgiving for needy families.
- Holiday boutiques.
- Budget seminars for students struggling with finances.
- Seminars conducted by local self help agencies.

What About Crime Statistics: The U.S. Department of Education requires that we publish the school crime statistics as were reported to administration officials for the last three years. These statistics are on the following page.

INCIDENT REPORTS**NUMBER OF INCIDENTS (All campuses)**

	2005	2006	2007	2008	2009	2010
Malicious Mischief	0	0	0	0	0	0
Building Intrusion	0	0	1	0	0	0
Arrests	0	0	0	0	0	0
Burglary - Breaking and Entering	0	0	0	0	0	1
Murder	0	0	0	0	0	0
Theft	0	3	3	4	10	7
Disorderly Conduct	0	0	1	0	4	3
Fire - Non Arson/Alarms	0	0	0	0	0	0
Liquor Laws						
- Intoxicated	2	0	0	0	2	0
- Confiscated	1	0	0	0	0	0
- Consumption	0	0	0	0	0	0
- D.U.I.	0	0	0	0	0	0
- Possession	0	0	0	0	0	0
Medical/Safety/Health						
- First Aid	20	22	52	39	76	125
- Ambulance	2	3	9	5	14	16
Narcotics Possession						
- Confiscated	2	0	0	0	0	0
- Under the Influence	0	0	0	0	0	0
Sex Offenses - Forcible						
- Rape	0	0	0	0	0	0
- Assault	0	0	0	0	0	0
- Aggravated Assault	0	0	0	0	0	0
Sex Offenses - Non-forcible						
- Exposure	0	0	0	0	0	0
- Obscene Phone Calls	0	0	0	0	0	0
- Sexual Harassment	2	1	0	2	0	1
Suspicious Circumstance	0	0	0	0	0	0
Domestic Violence - Assault	0	0	0	0	0	0
- Suspected Child Abuse	0	0	0	0	0	0
Threat - Verbal	0	0	0	0	3	1
- Bomb Threat/Phone Call	0	0	0	0	0	0
- Harassment	2	0	0	0	4	1
Unsecured Areas	0	0	0	0	0	0
Vehicle						
- Collision	0	0	0	0	2	6
- Assault/Collision	0	0	0	0	0	0
- Vandalism	0	0	4	1	4	8
- Theft	0	1	0	2	0	3
- Reckless Endangerment	0	0	1	0	0	0
- Abandonment	0	0	0	0	0	0
- Impound/Tow	0	0	0	0	0	0
- Injury Accident	0	0	0	0	0	0
Workplace Hazards						
- Equipment Failure	1	0	0	3	0	1
- Unhealthy Conditions	1	0	0	0	0	3
- Chemical Exposure	2	0	0	2	1	1
Other	6	9	3	1	7	6

Substance Abuse Prevention: Institute of Technology, Inc. is concerned about the effect of substance abuse in the school environment, in the work place, and in the lives of those involved. At **Institute of Technology, Inc.** we actively work to combat substance abuse through guest speakers from health agencies and law enforcement agencies, and by referral of concerned persons to qualified licensed agencies:

Alcohol & Drug Abuse Counselor 2701 Cottage Way #34 Sacramento, CA 95825 (916) 489-3552

Alcoholics Anonymous 7500 14th Ave. #17 Sacramento, CA 95820 (916) 454-1100

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

These are numerous legal sanctions under local, state, and federal laws which can be used to punish violators. Penalties can range from suspension, revocation and denial of a driver's license, to 20-50 years imprisonment at hard labor without benefit of parole. Property may be seized. Community service may be mandated. Examples of penalties found in federal law for drug trafficking are included in Appendix A.

Recent federal anti-drug laws affect a number of areas in everyone's lives. Students could lose eligibility for financial aid and could be denied other federal benefits, such as Social Security, Retirement, Welfare, Disability, and Veterans Benefits. The Department of Housing and Urban Development, which provides funds to states and communities for public housing, now has the authority to evict residents and members of their household who are involved in drug-related crimes on or near the public housing premises. Businesses could lose federal contracts if the company does not promote a drug-free environment. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain careers.

The laws of the State of California are adequate to protect the innocent, but stringent enough to ensure that persons involved with illegal dealing of drugs or excessive use of alcohol can be adequately punished. For example, a small amount of drugs found on a person may lead to an arrest which could require the person to make payment of all court costs as well as participate in mandatory community service. A person found with drugs with the intention to distribute could be imprisoned. A person found to be intoxicated while driving could be forced to pay court costs, lawyer's fees, participate in community service, receive an increase in the cost of automobile insurance or even lose their driver's license and end up in prison.

In addition to local and state authorities, the federal government has four agencies employing approximately 52,500 personnel engaged in fighting illicit drugs.

These agencies are: The Drug Enforcement Agency, U.S. Customs Service, Federal Bureau of Investigation, and the U.S. Coast Guard.

Here are a few legal facts of which you should be aware. It is a crime to hold someone else's dope. It is a crime to sell fake dope. You can be arrested if you are in a house (or a school) where people are using drugs, even though you are not. You can be charged with possessing dope even if it is not on you. You are considered to possess, under legal terms of "constructive possession", dope that is in your purse, car, or house.

Drug Abuse is the utilization of natural and/or synthetic chemical substances for non-medical reasons to affect the body and its processes, the mind and nervous system and behavior. The abuse of drugs can affect a person's physical and emotional health and social life. Alcohol is the most abused drug in the United States.

Drugs can be highly addictive and injurious to the body as well as one's self. People tend to lose their sense of responsibility and coordination. Restlessness, irritability, anxiety, paranoia, depression, acting slow moving, inattentiveness, loss of appetite, sexual indifference, comas, convulsions, even death can result from overuse or abuse of drugs. Not only does the person using the drug subject himself to all sorts of health risks, drug use can and, in many instances does, cause grief and discomfort to innocent people. A drug-dulled brain, for example, affects the wide range of skills needed for safe driving, such as thinking. Further, reflexes are slowed, making it hard for drivers to respond to sudden, unexpected events. Alcohol-related highway deaths are the top killer of 15-24 year olds. Appendix B provides a description of controlled substances and their effects.

There are drug or alcohol counseling, treatment, and rehabilitation facilities available in our area where you can seek advice and treatment. An excellent source is the yellow pages of the local telephone book. Look under the heading "Drug Abuse & Addiction -Information and Treatment". You may also contact the California Department of Alcohol and Drug Programs at (916) 322-6690 for further information on drug and alcohol rehabilitation centers in our area.

There are national organizations one can contact for help. The Alcoholism and Drug Abuse Hotline is open 24 hours (800) 252-6465. The Cocaine Hotline (800) 444-9999 is open 24 hours a day. The National Institute on Drug Abuse Hotline is available 8:00 AM to 2:00 AM, Monday through Friday and 11:00 AM to 2:00 AM, on weekends (800) 662-4357.

Treatment is available and may be expensive. For example, a typical live-in program lasting four weeks can cost from \$5,000 to \$15,000. Outpatient programs cost from \$1,000 to \$5,000. Who pays for these treatments? There may be programs which cover the costs. One way or another, the person and the taxpayer pay! It has been proven that an individual "hooked" cannot just stop, but requires professional care to kick the habit.

There are classic danger signals that could indicate the first sign of drug use. The primary ones that could call attention to one's use of drugs are:

- Abrupt changes in mood or attitude
- Continuing slump at work or school
- Continuing resistance to discipline at home or school
- Cannot get along with family or friends
- Unusual temper flare-ups
- Increased borrowing of money
- Heightened secrecy
- A complete new set of friends

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

Once it has been determined by management that assistance to overcome a drug problem is a necessity, the individual and his/her family should be counseled on the need for assistance.

Records must be maintained of any counseling provided to the individual.

There are clinics in the school's vicinity which can render assistance. Treatment must be an expense borne by the patient. The school can only offer advice in a limited manner. If the individual is in immediate danger of harming either him/herself or others, local law authorities should be immediately contacted.

Staff and students who violate these standards of conduct subject themselves to disciplinary actions. Students are reminded that as a pre-condition to accepting a Federal Pell Grant that they sign a certificate stating they would not engage in the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance during the period covered by a Federal Pell Grant. A Federal Pell Grant recipient convicted of a criminal drug offense resulting from a violation occurring during the period of enrollment covered by the Federal Pell Grant must report the conviction, in writing, within 10 calendar days of the conviction, to the Director, Grants and Contracts Service, U.S. Department of Education, 400 Maryland Avenue, S.W., Room 3073, FOB-6, Washington, DC 20202-4571. Failure to report the conviction could lead to LS&T or debarment.

Staff, upon being hired by Institute of Technology, Inc. receives a briefing and acknowledgment in writing that they understand the provisions of the Drug-Free Workplace Act of 1988. Employees must notify the Director of the school in writing of a conviction of a criminal drug statute occurring in the workplace, within five (5) days after receiving the conviction. Appendix C provides the Drug-Free Workplace Statement. Disciplinary action will take place within 30 days of notification and can range from a letter of admonishment, suspension from school or work, and/or enrollment in a rehabilitation program, to termination from either school or employment.

APPENDIX A

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

21. U.S.C. 844(a)

1st conviction: Up to 1 year imprisonment and fined at least \$1,000 but not more than \$100,00, or both.

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

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000 but not more than \$250,000 or both.

Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000 or both, if:

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

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

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

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

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

21. U.S.C. 844a

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

21. U.S.C. 853a

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

18. U.S.C. 922(g)

Ineligible to receive or purchase a firearm.

Miscellaneous

Revocation of certain Federal licenses and benefits, e.g., pilot licenses, public housing tenancy, etc., are vested within the authorities of individual Federal agencies.

Note: These are only Federal penalties and sanctions. Additional State penalties and sanctions may apply.

APPENDIX B

HEALTH RISKS ASSOCIATED WITH ALCOHOL

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

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal 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 are at greater risk than other youngsters of becoming alcoholics.

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

NOTICE TO STUDENTS - DRUG-FREE STATEMENT

1. **Institute of Technology** (hereinafter referred to as "this institution") has a policy of maintaining a Drug-Free Workplace. All students are hereby notified that the unlawful manufacture, distribution, dispensing, possession, or use of controlled substances (drug and alcohol) is prohibited in this institution's workplace. The workplace for this institution is as defined in Paragraph 2 (below)
2. In compliance with the Drug-Free Workplace Act of 1988, this institution's "workplace" consists of the following locations:
 - a. The entire campus facility and the parking lot;
 - b. Any location used for an off-site school function;
 - c. Students must comply with the policy while off-site, if they are in the service of the institution in any capacity.
3. Non-compliance with the terms in Paragraph 1 (above) will result in the following action being taken by this institution:
 - a. Termination of enrollment.
4. All students must read, understand, and sign the following statement.
 - I understand that **Institute of Technology**, by participating in Title IV Federal Funds Programs, must establish a policy of a Drug-Free Workplace and as a student of Institute of Technology, I must acknowledge and agree to abide by the terms of Paragraph 1 (above)
 - I understand that this institution has established a Drug-Free Awareness Program to inform student's about:
 - a. The dangers of drug abuse in the workplace;
 - b. This institution's policy of maintaining a Drug-Free Workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for a drug abuse violation occurring in the workplace (see Paragraph 3 above).

I have read and understand the conditions explained in Paragraph 4 (above). I have received a copy of this statement, and I agree to willingly participate in the Drug-Free Workplace Program.

Signature of Student

Date

Signature & Title of Witness

Date