



Student Handbook

Prospect College

Main Campus

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Table of Contents

General Information.....	5
The School.....	5
Mission Statement	5
Goals and Objectives	5
School Policy on Equal Opportunity and Equal Access	5
Academic Calendar.....	5
Hours of Operation	6
Facilities	7
Student-to-Teacher Ratio.....	7
Student Conduct	8
Student Code of Conduct.....	8
Academic Dishonesty	8
Drug-Free Policy	9
Student Complaint Policy	9
Academic Policies	10
Semester Credit System.....	10
Academic Programs.....	10
MEDICAL ASSISTANT.....	10
MEDICAL OFFICE ADMINISTRATION.....	11
PC SPECIALIST	11
Grading System	11
Minimum Graduation Requirements	12
Attendance Policy.....	12
Tardy.....	12
Excused.....	12
No Show	13
Drop.....	13
Make-up Policy.....	13
Leave of Absence (LOA).....	13
Transfers & Previous Education	14
Re-Admission	14
Transfers Within Prospect College	14
Records	14
Student Records.....	14
Release of Student Information	15
Guarantee of the Right of Students’ Access to Their Files.....	15
Transportation Reimbursement.....	15
Financial Aid.....	16
Tuition	16
Federal Student Aid	16
State Programs	16
Eligibility.....	16
Dependency Status	17
Transfer Students.....	18
Rights and Responsibilities of Students Receiving Federal Financial Aid.....	19
Student Responsibilities:	19
Federal Student Aid Applications.....	20
Federal Pell Grant.....	20
Federal Direct Loan Master Promissory Note	20
Application for Parental Loans for Undergraduate Student (PLUS)	21
Deadlines	21
Special Circumstances.....	21
Verification.....	21

Determining Financial Aid Package	22
Debt Management.....	22
Deferment Options	22
Default	23
Borrower Responsibilities	23
Borrower Rights	24
Before your repayment period begins, your school/lender must tell you:	24
Tuition Refund Policy.....	24
Return of Title IV Funds Policy	25
Payment Period.....	26
Period of Enrollment	26
Post-withdrawal Disbursement Information	26
Refund Distribution Policy	27
TITLE IV Programs.....	27
Federal Pell Grant.....	27
Subsidized Direct Loans	28
Unsubsidized Direct Loan for Students	28
Direct PLUS Loans.....	29
ESTIMATED Standard Repayment Plan	30
Estimated Standard Repayments after Consolidation	30
Additional Consumer Information.....	31
Alternative and Private Loan Funding Options	31
Program Participation Agreement, Requirements	32
Family Educational Rights and Privacy Act (FERPA).....	32
Family Educational Rights and Privacy Act of 1974 (The Act).....	32
Campus Security Information and Crime Statistics – 34 CFR 668.46.....	33
Campus Law Enforcement & Campus Security Authorities	33
Annual Security Report	34
Reporting Crimes or Emergencies.....	34
Distribution of Campus Crime Report.....	35
Timely Warning.....	35
Sexual Assault	35
Megan’s Law	36
National Voter Registration Act – Required Form and Information – Sec. 668.14(d) (1) & (2).....	36
Prospect College Completion or Graduation Rates.....	36
Availability of Prospect College Staff for Information Dissemination Purposes	37

General Information

The School

Prospect College was established in 1997 to provide hands-on and practical computer applications and allied health training to the residents of Washington DC, suburban Maryland, and Virginia neighborhoods. Prospect College is licensed as a non-degree post-secondary school by the DC Licensure Commission.

Prospect College is nationally accredited by the Council on Occupational Education (COE), certified by the U.S. Department of Education to participate in Title IV financial aid programs, authorized under federal law to enroll non-immigrant alien students under the Bureau of Citizenship and Immigration Services of the US Department of Justice, and authorized to accept student referrals from Workforce Investment Act (WIA) and vocational rehabilitation (Voc Rehab) agencies.

Mission Statement

The mission of Prospect College is to offer training in computer application software and allied health, along with placement and counseling services. These programs will prepare our students and graduates for the workplace challenges facing our nation in the new information age.

Goals and Objectives

The primary goal of Prospect College is to deliver training programs that will enable students to find and maintain employment in their field of study. The following objectives support Prospect College's goals:

- To provide quality education
- To offer programs that are occupationally in demand
- To emphasize the characteristics required by employers: reliability, skill, and knowledge
- To assist graduates with obtaining employment in their field of study by offering effective job placement assistance
- To prepare students for the certification examination, where applicable.

School Policy on Equal Opportunity and Equal Access

Prospect College is an equal opportunity affirmative action institution. The school is committed to a policy of equal opportunity in the recruitment and admission of students, as well as in the recruitment and employment of staff. Prospect College does not discriminate on the basis of age, sex, color, religion, handicap, or national origin as specified by federal laws and regulations. Prospect College is committed to a barrier-free environment and provides students who have physical or mental disabilities with the assistance they need to equally participate in the school's programs. Prospect College's facility is handicap accessible.

Academic Calendar

Prospect College offers its programs in non-term credit-hour format. A student's program consists of two Payment Periods (PP). Each PP is equivalent to 50% of the student's enrollment window. The student's program start date will be determined by his or her individual schedule. A student usually starts at the start of a module (course). Therefore each student's enrollment window

begins on the first day of his/her class and ends on the last day of his/her classes or examinations. Extensions needed to make-up for school official holidays are incorporated into student enrollment window. Students must coordinate with the teachers to makeup the work missed as a result of closures due to unforeseen events such as inclement weather or other reasons. The school extends the student's enrollment window for unforeseen closures.

Prospect College official holidays during the current and next calendar years are as follows:

New Year's Day	Wed January 1, 2020
Martin Luther King Day	Mon January 20, 2020
President's Day	Mon February 17, 2020
Memorial Day	Mon May 25, 2020
Independence Day	Fri July 3, 2020
Labor Day	Mon September 7, 2020
Thanksgiving Day	Thurs November 26, 2020
Day after Thanksgiving	Fri November 27, 2020
Christmas Day	Fri December 25, 2020

New Year's Day	Wed January 1, 2021
Martin Luther King Day	Mon January 18, 2021
President's Day	Mon February 15, 2021
Memorial Day	Mon May 31, 2021
Independence Day (observed)	Fri July 3, 2021
Labor Day	Mon September 7, 2021
Thanksgiving Day	Thurs November 25, 2021
Day after Thanksgiving	Fri November 26, 2021
Christmas Day (observed)	Fri December 24, 2021

When there are weather/snow concerns students should check our web page for school closures information. Every effort will be made to make the announcement before 7:00 am. Students are advised to use common sense to protect their safety.

To the extent possible, we utilize public news media to announce weather-related closures.

Hours of Operation

The normal office hours for the school are as follows:

Monday-Friday: 8:30 am to 5:00 pm

During evening hours or Saturdays when evening/weekend classes may be held, limited administrative support is available.

Facilities

Prospect College offers its training services at its primary facility located within the Washington DC Central Business District (CBD) at 1220 19th St NW Suite 100. The facility is located near public parks, metro stations (Dupont, Farragut West and Farragut North), and several bus stations. Street and public parking are available.

Student-to-Teacher Ratio

The maximum student-to-teacher ratio is thirty-five to one.

Student Conduct

Student Code of Conduct

Prospect College expects its students to conduct themselves as business professionals, and to display maturity in their conduct as they progress toward their goals of academic and career success. Students should dress and conduct themselves according to the standards observed in a business office (or medical attire).

Prospect College reserves the right to dismiss any student whose conduct, poor attendance, or scholastic performance may tend to reflect unfavorably.

Reasons for dismissal due to unacceptable conduct can include the following:

- Cheating or the use of another student's materials for grading purposes
- Deliberate destruction of property belonging to another
- Intoxication or substance abuse
- Disruptive, disrespectful or intimidating behavior that interferes with the pursuit of learning by others
- Any other reason as seen appropriate by the School

Any serious breach of ethical and moral standards may be grounds for dismissal from the school. The student may also be suspended from the school at any time for reasons in accordance with a breach of the student code of conduct. Prior court records, which may adversely impact the student's chances for obtaining and/or maintaining employment, may be grounds for dismissal from the school. Drug and/or alcohol use on school premises, theft, vandalism, and physical and/or extreme verbal abuse of fellow students, staff, or faculty are grounds for immediate dismissal. Serious deviations from acceptable modes of behavior will cause the student to be referred promptly to the Admissions Office for review and may result in his/her dismissal from the school.

Students who refuse to leave the classroom or school premises when asked by their teacher or any one of school administrative staff may be dismissed from the school. Teachers or school staff is not required to give any reason or provide the student with any type of proof when making such request. The student must then submit a written request to ask for an appointment with the School Director to discuss potential consequences.

Academic Dishonesty

The school academic dishonesty policy follows:

1. An instructor who identifies an act of academic dishonesty will report it to the Admissions Office
2. The school will review the circumstances surrounding the action and oblige the student to schedule an interview
3. The outcome of the interview will determine if the student can continue enrollment in his/her program

The student will have the right to appeal the decision to the School Director within 7 (seven) days. The school's appeal decision, to be given to student in writing within 7 (seven) days, is final.

Drug-Free Policy

Prospect College maintains a drug-free policy that applies to all students and employees:

- The unlawful possession or distribution of illicit drugs or alcohol by any student or employee on the school premises is prohibited.
- Drug and alcohol counseling, treatment and rehabilitation services are available and are provided by county, state or district agencies. Students and employees who may need help will be referred to these sources.

Prospect College will impose disciplinary sanctions consistent with local, state and federal law. The sanction will be determined by the School Director, the US Department of Education, law enforcement officials, and/or rehabilitation staff, depending on the situation. Continuation as a student or an employee at Prospect College will depend on factors which include, but are not limited to: the severity of the offense, the completion of an appropriate rehabilitation program, the frequency of the violation, and any arrest records and convictions.

Student Complaint Policy

Students have the right to submit a complaint to the school to express their concerns about academic or administrative issues and will not be subject to unfair action or treatment by any school official. The school will respond to these complaints in writing within 10 days. Matters not resolved by the school may be submitted in writing to the DC State Education Office, Higher Education Licensure Commission (HELC), 810 First Street NE, 9th floor, Washington DC 20002. The HELC is the agency of last resort in the grievance process.

Students referred by the DC Department of Employment Services (DOES), who have a grievance, may contact their case managers at a One-Stop Service Center.

Prospect College is approved by the Commission on Occupational Education (COE) as meeting and maintaining certain standards of quality. When problems arise, students should make every attempt through the formal complaint procedure within the institution, to find a fair and reasonable solution.

However, in the event that a student has exhausted the channels available within the institution to resolve the problem(s) using the formal student complaint procedure, and the problem(s) have not been resolved, the student has the right and is encouraged to take the following steps:

The student should request and complete a COE Complaint Certification made available by the Admissions Department.

The letter of complaint must contain the following:

- The nature of the problem(s);
- The approximate date(s) that the problem(s) occurred;

- The name(s) of the individual(s) involved in the problem(s) (within the institution and/or other students that were involved);
- Copies of important information regarding the problem(s);
- Evidence demonstrating that the institution's complaint procedure was followed prior to contacting COE;
- Signature of complainant.

Send to:

Council on Occupational Education
7840 Roswell Road
Building 300, Suite 325
Atlanta, GA 30350
Tel: (770) 396-3898
www.Council.org

Academic Policies

Semester Credit System

Prospect College awards semester credit units. 15 lecture hours is equivalent to one (1) semester credit, 30 lab hours is equivalent to one (1) semester credit, and 45 clock hours of work-based activities is equivalent to one (1) semester credit. Each clock hour of lecture or lab instruction includes a ten minute break. Detailed program information is included in the following tables.

Academic Programs

MEDICAL ASSISTANT (30 Semester Credit Units)

This Diploma course consists of M-101, M-103, M-200, M-203, M-210, M-400, M-403, and M-900. Upon successful completion, graduates will receive a Medical Assistant Diploma.

The Medical Assistant Program prepares students for entry-level positions in the healthcare industry as a front or back office assistant. Students will learn a wide variety of computer applications, emergency and other medical back office skills, and medical front office and insurance billing techniques. Students will develop administrative skills such as patient scheduling, obtaining and maintaining patient data, office bookkeeping, insurance billing, and automated office information management, including computerized patient billing. Students will also learn essential patient care responsibilities such as vital signs, triage and CPR. Students will participate in a 170-hour externship to gain workplace experience and networking opportunities with an employer in their labor market and area of study. This externship experience will be an integral part of the program and is required for graduation.

MEDICAL OFFICE ADMINISTRATION

(31 Semester Credit Units)

This Diploma course consists of C-102, C-251, M-103, M-104, M-203, M-400, M-403, and M-900. Upon successful completion, graduates will receive a Medical Office Administration Diploma.

The Medical Office Administration Program prepares students for entry-level positions in the healthcare industry as an office assistant. Students will learn a wide variety of computer applications, medical front office procedures and insurance billing and coding techniques. Students will develop administrative skills such as patient scheduling, obtaining and maintaining patient data, office bookkeeping, insurance billing, and automated office information management, including electronic health record management. Students will also learn essential systems commonly used by doctor and clinic offices such as MediSoft Clinical and MediSoft Network Professional©. Students will participate in a 170-hour externship to gain workplace experience and networking opportunities with an employer in their labor market and area of study. This externship experience will be an integral part of the program and is required for graduation.

PC SPECIALIST

(30 Semester Credit Units)

This Diploma program consists of C-100, C-101, C-201, C-301, C-401, C-501, C-601, IT-701 and IT-201. Upon successful completion, graduates will receive a PC Specialist Diploma. The program prepares the students for the Microsoft Office Specialist certification examination. It covers Keyboarding, Windows, Word for Windows, Excel for Windows, PowerPoint, Microsoft Expression Web (Web Design), Computerized Accounting (QuickBooks), Professional Development, and Business Communications.

The PC Specialist program prepares students for the office duties that utilize Microsoft Office applications. Upon successful completion of each program, students will receive a Diploma. This program equips students with the skills needed to pursue occupations in data processing, finance, and administration as word processors, data entry personnel, office assistants, receptionists, secretaries, general office workers, administrative or executive assistants, customer service representatives, help-desk support, marketing representatives, internet researchers, payroll processors and accounting assistants.

Grading System

Prospect College utilizes the following system for grading and monitoring of academic progress:

Grade	Range	Weight
A	90-100	4
B	80-89	3
C	70-79	2
D	60-69	1
F	59 or Below	none
I	Incomplete	none
W	Withdrawn	none

A final grade transcript will be prepared and kept for the student to pick up at the Admissions Office. This final official transcript as well as the Diploma will be issued to the student free of charge. To receive an official transcript before graduation or duplicate transcripts or Diploma, the student must fill out a Transcript/ Diploma Request Form and submit a payment of \$10.00 per copy.

Minimum Graduation Requirements

Students must be in good academic standing (not on probation), have a passing grade (D or better) in each course contained in their program, and have an overall program grade point average (GPA) of 2.0 or better. In addition, students must maintain an overall attendance of 70% or higher (not including a maximum of allowed 5% excused) for each term or Payment Period in order to graduate and receive their degree.

Attendance Policy

Prospect College measures and monitors each student's attendance by tracking the number of class days that the student attends during his/her enrollment window which consists of several modules or courses. A program may have weekly classes containing a different number of instruction hours. Hence, a student's attended hours of instruction can be calculated by multiplying the number of attended classes by the number of hours in each of those classes.

Students are expected to attend all regularly scheduled classes. Should absences be necessary, students are responsible for the material covered during those absences. Attendance may also be included into the student's final course grades. If the school cancels classes because of inclement weather or other unforeseen reasons, then the missed work must be made up by the student with coordination with the teachers.

Attendance/reliability is monitored in the following manner:

1. Instructors check the attendance of students on a daily basis
2. A warning may be given once attendance falls below 80% at any point within the Payment Period. This may be followed by probation at the next checkpoint date if attendance drops below 70%, or sooner if deemed appropriate.
3. The administration will counsel the students with poor attendance to assist them with their problems.

Tardy

Six (6) "tardys" are equivalent to one absence. Excessive tardiness can adversely impact a student's academic status. A tardy is defined as arriving for class more than 15 minutes late or leaving class more than 15 minutes early.

Excused

Students can be excused for up to 10% of the total instruction hours for personal or other reasons. Any Excused time beyond the maximum levels shown here will be counted as an Absence, unless the student makes up the extra excused classes. Exceptions must be approved by the Admissions Office.

No Show

Students with poor attendance or poor academic progress during the first 14 days of their enrollment may have to leave the school. Situations such as medical problems or a death in the family may be considered an exception to this policy. These situations will be considered on a case-by-case basis. Students enrolled in their first semester who cannot meet the school's Satisfactory Academic Progress (SAP) standards are strongly advised to consider alternatives, as they may not be able to graduate and receive their Diplomas. When a student in this category is entitled to partial refund of tuition, then the entire tuition will be refunded as early withdrawal. Students in the No Show or early withdrawal categories will receive a full refund of tuition, but will not be entitled to a refund of the student resource fee.

Drop

Either the school or the student can initiate the drop process. The school can drop a student and issue a grade of F in cases where the student does not remove himself/herself from probation resulting from failure to meet the satisfactory academic progress (SAP) standards. Students can drop a course or program during the first 14 (fourteen) days of their enrollment without receiving a grade. All drops are subject to the refund of tuition according to the school's tuition refund policy or other applicable policies. Students that are dropped from the program will not be entitled to a refund of the student resource fee.

Make-up Policy

Students must obtain permission from the teacher to make up class work. Upon approval, all make-up work must be completed before a grade can be issued. Failure to take a scheduled test on time will result in 5 point deduction per day, not to exceed 3 days, unless an excuse is provided and approved by teacher. If a student is struggling in class, he/she is allowed to do extra credit work to improve their grade, at the teacher's discretion.

Leave of Absence (LOA)

A Leave of Absence (LOA) is a temporary interruption in a student's program of study. Prospect College may grant an LOA upon request of the student. Prospect College does not treat an LOA as a withdrawal, if it is an approved LOA. Students are required to provide a written, signed, and dated request prior to the leave of absence. This request must include the reason for the LOA. If unforeseen circumstances prevent a student from providing a prior written request, Prospect College may grant the student's request for an LOA, if Prospect College documents its decision and collects student's written request at a later date. The LOA request may be submitted via email. **It is the student responsibility to ensure that the LOA request is submitted in a timely manner before the LOA start date.** If the student requesting the LOA is a Title IV program loan recipient, and does not return from the LOA as scheduled, then the student's grace period to repay his/her Direct Loans would start on the beginning date of the LOA.

The approval of an LOA is up to discretion of Prospect College, based on a reasonable expectation that the student will return to school at the expiration of the requested LOA. Prospect College may grant a student multiple LOAs as long as the total number of days for all leaves does not exceed 180 days within a 12-month period, which begins on the first day of the student's initial LOA. If a student does not return to the school at the expiration of an approved LOA, the withdrawal date for the student would be the last day of attendance.

Transfers & Previous Education

Students who enroll in a program need not take all the required courses in order to graduate and obtain their Diploma if they have partially completed similar training at a different institution or school, within 6 months of their Prospect College start date. During the initial interview, the student needs to notify their admissions officer about their prior education and knowledge of related subjects. Minimum acceptable grade for transfer purposes is “C” and must be on official school transcript. The number of units credited towards the student program is equivalent to Prospect College’s published course length or the other institution’s published course length, whichever is shorter. Prospect College will consider the transferred work as satisfactory and will measure the student’s progress during the remainder of his/her enrollment at Prospect College per the school SAP policies.

A student who has previous relevant education or experience related to a course can take the course proficiency exams. If the student passes these exams, the allowed credit will be recorded on the student’s enrollment. Title IV eligibility may be affected for students who receive credits based on previous education or experience.

The maximum number of courses that a student can transfer is equivalent to 50% of the published Prospect College program credit units. Students are advised to consult with the Financial Aid Department prior to making any program transfers to determine any potential impact on their Title IV eligibility.

Students must submit a signed Transfer Request Form to the Admissions Office to begin the process for transfer of credits. The school decision regarding acceptable of credits is final. There is no processing fee for transfer of credits.

Re-Admission

All students who have left the school can re-apply, if approved by Prospect College. If re-admitted, students might be able to transfer credit towards their program for the previously completed work, based on approval. All students who re-apply must complete the schools admissions procedure as a new student. Students are advised to consult with the Financial Aid Department prior to re-admission to determine any potential impact on Title IV eligibility.

Transfers Within Prospect College

Prospect College students who transfer between programs after their start will receive credit for the completed work in identical courses. However, students who leave Prospect College and return will have to follow the policies described in the “Transfers & Previous Education” and “Re-Admission” sections of the Catalog.

Records

Student Records

All individual student files are maintained on the school premises.

Each file contains student financial and academic information relating to the student’s financial and academic records. The school maintains non-current student records for five years at its corporate office.

Release of Student Information

Per the Privacy Rights of Parents and Students Act, Prospect College has identified the following data as “directory information,” which will be released upon inquiry or request; unless a student specifically files with the Admissions Office a written notification of his/her desire not to have such information released: address, telephone number, and dates of attendance.

Guarantee of the Right of Students’ Access to Their Files

Prospect College guarantees students’ access to their files. Each file contains information relating to the student’s financial and academic records.

Registrar will ensure the integrity of the student file content by being present during the student’s review. Students must make an appointment with the Registrar in advance to review their file content.

Transportation Reimbursement

Students are eligible for \$14 a day of Transportation Reimbursement if they are present and not tardy for that day.

Days the student are tardy and/or absent will receive \$0. If a student has two (2) or more unexcused absences in a week, that student will receive \$0 for that week.

Payment of transportation reimbursement is a privilege extended to our students. TLC has **no obligation** to assist students with transportation in any way, shape, or form.

Students can pick up their envelopes at the designated date and time. Upon receiving the envelope, if there are any questions or concerns (such as disputing the amount or wanting to find out the reason for any difference), students **MUST** send an email to the Transportation Reimbursement Coordinator in order to request a breakdown of the payment, which will be emailed within 48 hours.

Any student who remains at the location or demands answers at the time of pick up of their envelope is considered to be in violation of school policies in the area of Conduct. Any type of argument or loud discussion can be considered a violation of School’s conduct policies. In addition, gathering outside the building and making noise will disqualify you from receiving your transportation reimbursement.

If students continue to behave unprofessionally, then the school will consider suspending the reimbursement to those individuals who violate these instructions. Since this is a privilege and not a right, the school is allowed to make such a differentiation and treat students differently. As a result, our policy will apply differently to students who follow our policies in this area, and students who do not follow our policies.

Your cooperation with this matter is highly appreciated.

Financial Aid

Tuition

Prospect College reserves the right to withhold transcripts and/or grade reports in the event of any unsettled financial obligations by the students. Please see the Catalog Insert covering the tuition for various programs.

Federal Student Aid

Prospect College participates in the following U.S. Department of Education student financial aid programs:

- Federal Pell Grants
- William D. Ford Federal Direct Loan (Direct Loan) subsidized and unsubsidized, and PLUS

Notes: **Grants** are monies that do not have to be repaid.

Loans are monies that are borrowed and must be repaid with interest.

State Programs

None.

Eligibility

In order to qualify for Federal Student Aid you must meet the following criteria:

- You must have a high school diploma or its equivalent, such as a General Education Development Certificate (GED), or pass a Department of Education approved (ability-to-benefit) test. Refer to the school's catalog for specific requirements.
- You must have a valid Social Security Number.
- You must be a U.S. citizen, U.S. national, or an eligible non-citizen.

Note: An “eligible non-citizen” must have the documentation listed in the glossary to prove this status, or an Institutional Student Information Report (ISIR) with a comment saying the student's eligible non-citizenship status has been confirmed.

- You must exhibit financial need except for Unsubsidized Direct Loans and PLUS loans.
- You must not be in default on a Title IV loan at any institution. This includes Perkins Loan (NDSL), Direct Loan, PLUS or consolidation loans.

- You must not owe a refund on a Title IV grant at any institution.
- You must maintain satisfactory academic progress.
- You must sign a certification indicating that you have registered with the Selective Service if you are required to do so. This registration requirement applies to males who:
 - a. Are U.S. citizens or eligible non-citizens
 - b. Were born on or after January 1, 1960
 - c. Are at least 18 through 25 years of age, and
 - d. Are not on active duty in the armed forces.
- If you have been convicted of drug possession, you are ineligible for Title IV aid for one year from the date of a first conviction, two years after a second conviction, and indefinitely after a third conviction.
- If you have been convicted for selling drugs, you will be ineligible for Title IV aid two years from the date of conviction. If you lose eligibility, you can regain eligibility early by successfully completing an acceptable drug rehabilitation program.

Dependency Status

Depending upon how you complete certain questions on your Free Application for Federal Student Aid (FAFSA), you will be considered either as dependent of your parents or independent. If you are considered dependent for financial aid purposes, you will report both your income and parents' income. On the other hand, independent students will only report their own individual income. Individual income includes spousal income when married. Students are classified as dependent or independent because Federal Student Aid programs are based on the concept that a student's parents have the primary responsibility of paying for their children's education. Students who have access to parental support should not receive federal funds at the expense of students who do not have access.

For the 2018-2019 academic year, you're considered an *independent* student ONLY IF at least one of the following criteria applies to you:

- You were born before January 1, 1995.
- You will be enrolled in a master's or doctorate program (beyond a bachelor's degree) at the beginning of the 2018-2019 school year.
- You're married as of the day you apply (or you're separated but not divorced).
- You are currently serving on active duty in the US armed forces for purposes other than training.
- You're a veteran of the U.S. Armed Forces. (A "veteran" includes students who attended a U.S. service academy and who were released under a condition other than

dishonorable. For more detail on who is considered a veteran, see the explanatory notes on the FAFSA.)

- You have children who receive more than half their support from you between July 1, 2018 and June 30, 2019.
- You have dependents (other than your children or spouse) who live with you and who receive more than half their support from you at the time you apply and through June 30, 2019.
- At any time since you turned age 13, both your parents were deceased, you were in foster care or you were a dependent or ward of the court.
- You are or were an emancipated minor as determined by a court in your state of legal residence.
- You were in legal guardianship as determined by a court in your legal state of residence.
- At any time on or after July 1, 2018, your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless.
- At any time on or after July 1, 2018, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless.
- At any time on or after July 1, 2018, the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

If none of these criteria applies to you, you're considered dependent.

You may be asked to provide proof of your dependency status before you can receive Federal Student Aid. If you do not fit into any of the above categories but think you have unusual circumstances that would make you independent, talk to the Financial Aid Representative at your school. If it is determined your circumstances warrant it, the Financial Aid Representative can use his or her professional judgment to change your status to independent. This is not automatic and the Financial Aid Representative's decision is FINAL. You cannot appeal it to the U. S. Department of Education.

If your dependency status changes at any time throughout the award year, you must notify your Financial Aid Representative immediately.

Transfer Students

There are a number of steps you must take when transferring from one school to another during the same year. If you received financial aid at the first school, it will **not** automatically transfer to the second one.

If you have a Federal Pell Grant, you must request a duplicate of your SAR or ISIR from the central processor. This SAR or ISIR must be submitted to your school.

- If you have a Direct Loan or a PLUS loan you may need to reapply. Contact your new Financial Aid Representative as well as your lender.

- You cannot receive Federal Pell at your new school until the National Student Loan Data System (NSLDS) history is received from the prior school. You cannot receive Direct or PLUS loans until your second school receives and reviews all prior financial aid history.
- You must provide NSLDS history even if no aid was received at the previous institution.

Check with your school's Financial Aid Representative to find out what programs are available and what additional steps you must take.

Rights and Responsibilities of Students Receiving Federal Financial Aid

You have the right to know:

- The names of the organizations which accredit and authorize the school to operate.
- The cost of the program.
- The school's policy on refunds for students who drop prior to completion of the programs.
- The procedures and deadlines for submitting applications for each available financial aid program.
- How your financial need is determined.
- The type and amount of assistance in your financial aid package. You have the right to ask that your financial aid package be reconsidered if you believe it to be in error or financial circumstances have changed.
- How and when your financial aid will be paid.
- The school's Satisfactory Progress Policy and how the policy affects your eligibility for financial aid.
- The programs, faculty, and the physical facilities at the school.
- The special facilities and services available to the handicapped.
- The interest rate on any loan available through the school, the amount you must repay, the length of time you have to repay, when you must begin repayment, and any cancellation and deferment provisions that apply. For more information, see "Borrower Rights."
- Who the school's financial aid personnel are, where they are located and how to contact them for information.

This Handbook, in conjunction with the school's catalog and other available publications from the school will provide you with the information you have the right to know. If, upon review of all the information available to you, you have additional questions, you are encouraged to consult the Financial Aid Representative at the school.

Student Responsibilities:

- If you are applying for Federal Student Aid, it is your responsibility to:
- Complete your FAFSA accurately and submit it on time. Errors can delay and in some cases prevent you from receiving aid.

- Submit a valid SAR or ISIR to the school. (Learn all deadlines for applying or reapplying for aid to ensure that you meet them.)
- Provide all supporting documentation, corrections, and/or new information upon the request of the financial aid office.
- Notify your school of any information that has changed since you applied (name, address, attendance status, etc.).
- Read and understand all forms you are asked to sign. (This includes forms such as a Free Application for Federal Student Aid).
- Attend both an entrance and an exit interview at your school and sign the Entrance/Exit Interview form.
- Complete a Student Application.
- Understand Prospect College refund policy.

Federal Student Aid Applications

Federal Pell Grant

All students applying for financial aid are required to complete the Free Application for Federal Student Aid (FAFSA). The information collected on the FAFSA is used to calculate the estimated family contribution (EFC) that will determine eligibility for aid. This form is available at the financial aid office. Financial aid staff will review the FAFSA and other required documents with the student before the application is processed.

The FAFSA is then transmitted electronically for processing by the Central Processing System (CPS). The CPS will provide the institution an Institutional Student Information Record (ISIR). The ISIR will provide the official EFC. The range of the EFC number will determine the student's eligibility for the Federal Pell Grant programs.

A new FAFSA application is required for each award year. An award year starts July 1 and ends June 30. If enrollment extends beyond June 30, a new FAFSA application will be required to determine eligibility for additional financial aid. The financial aid office will notify students if it is necessary to reapply.

Besides the FAFSA, it is necessary to complete the school's Enrollment Questionnaire. This includes information and other data needed to verify the content of the application.

Federal Direct Loan Master Promissory Note

Federal Direct Loan Master Promissory Note is to be filled out online. The Master Promissory Note is made up of the student borrower's information. The minimums and maximums of the Direct Loan are discussed with the student and request the lender and amount on a Lender and Borrower Request form. The application is sent electronically to the US Department of Education.

Application for Parental Loans for Undergraduate Student (PLUS)

PLUS loans are requested in the same manner as a student's subsidized and unsubsidized DirectLoan. A Master Promissory Note needs to be completed as well for a PLUS loan. Unlike student Direct loan borrowers, PLUS borrowers do not have to have their EFC taken into consideration when determining eligibility.

Deadlines

All steps involved in applying for Student Aid are accompanied by specific deadlines. The Department of Education sets these deadlines and there are **no exceptions**. Schools may also have specific deadlines in order to process students' packages in a timely manner. (See Financial Aid Representative for specific deadlines.) If these deadlines are not met, student aid may not be available.

Special Circumstances

Determining a student's eligibility for Federal Student Aid is generally the same for all applicants; however, there may be some flexibility. A Financial Aid Representative, in appropriate circumstances, can adjust a student's EFC, a student's Cost of Education, and/or a student's dependency status. If, for example, a family's wage earner dies or loses a job or benefits, it is likely that the family's income will be reduced from what was reported in the previous year. In cases such as this, the Financial Aid Representative may adjust the EFC. Or, for the Pell Grant Program, the EFC can be adjusted to take into account the change in financial circumstances. Students who believe that their situation may fall into any of these categories should talk with the Financial Aid Representative. Adjustments may be made if circumstances warrant, but the decision is based solely on the Financial Aid Representative's professional judgment and is FINAL.

Verification

Prospect College verifies 100% of the financial aid applicants that the U.S. Department of Education (ED) randomly selects for verification. Students may be selected for verification by either the ED or by the school. Verification means proving that what was reported on the FAFSA is correct.

If selected, students may be asked to verify any of the following information:

- Adjusted gross income;
- Federal income tax paid;
- Household size;
- The number of family members enrolled in postsecondary education at least half-time; and/or
- Certain untaxed income and benefits received.

The Financial Aid Representative may request certain documents in addition to a spouse's and/or parent's Federal Income Tax Return. If at the time the application is processed it is

selected for verification, a Verification Worksheet will be received with the ISIR. This is to be completed and submitted to the financial aid office at the school. Any inconsistent or unusual information must be verified prior to receiving Federal Student Aid. Failure to submit the needed verification information and documentation by the deadline may result in cancellation of federal aid.

Determining Financial Aid Package

Once the Financial Aid Representative receives the financial aid application and supporting documents, an evaluation of "financial need" and a complete "award package" will be designed to meet the student's needs. In general, most Prospect College students receive aid for direct educational expenses (i.e., tuition/fees, and equipment, if any).

Debt Management

Debt management is the borrower's ability and desire to control the level of his or her indebtedness as well as repay the loans that have been assumed. One way to prepare to repay student loans is to calculate the amount owed when leaving school.

Here's how:

Add the total amount borrowed this year, plus the amount expected to be borrowed for future education. This will give average indebtedness upon graduation. This calculation does not include the interest owed because the interest rate may vary and the loan amount will be affected by how the length of repayment. The Financial Aid Representative can help determine what the average student attending school will borrow through the Federal Student Direct Loan Programs.

Situations may occur that could make loan repayment more difficult than anticipated, i.e. job loss or career changes. Loan consolidation or refinancing may be of assistance. If a loan is in default, they may not be refinanced, and if loans are more than 90 days delinquent, they are not eligible for consolidation. The lender can provide more information about available loan consolidation and refinancing options.

Deferment Options

Once loan repayment has begun, there are certain options available to postpone repayments.

Deferment may be available if a student:

- Is unemployed or meets the rules of economic hardship;
- Is in school full-time or part-time;

You may also be eligible for a deferment based on active duty services in the Armed Forces or National Guard

There is a legal obligation to repay student loans, regardless of financial situation. However, the lender may allow:

- A short period of time to not make payments;

- Extending the amount of time to make payments; or
- Making smaller payments than originally scheduled.

Default

If loan payments are not made when they are due, this is considered to be “delinquent.” Default then occurs if a student becomes 270 days delinquent in making loan payments.

If you default, the entire unpaid amount of your loan becomes due and payable. The US Government:

- Will report your default to national credit agencies
- May sue you, take all or part of your federal tax refund or other federal payments, or garnish your wages so that your employer is required to send us part of your salary to pay off your loan.

AND you will:

- Have to pay collection fees and costs, plus court costs and attorney fees.
- Lose eligibility for other federal student aid and most other federal benefit programs.
- No longer be eligible for loan deferments.

Paying back student loans on time is the surest way of building a good credit history.

Repayment of student loans also helps to ensure that the door remains open for other students to borrow for their education.

Borrower Responsibilities

When you borrow money under the Federal Direct Loan Program, you become partners with the Federal Government. The government has held up its end of the bargain by making money available to you to pay for your education. You have agreed that you will pay it back on time with interest.

Your responsibilities include:

- Completing exit counseling before you leave school or drop below half-time enrollment
- Repaying your loan even if you do not complete your academic program, you are dissatisfied with the education you received, or you are unable to find employment after you graduate
- Notifying your school and the Direct Loan Servicing Center if you:
 - Move or change your address;
 - Change your name;
 - Withdraw from school or drop below half-time enrollment;
 - Transfer to another school;
 - Fail to enroll or reenroll in school for the period for which the loan was intended;
 - Graduate.

- Making monthly payments on your loan after your grace period ends, unless you have a deferment or forbearance and repayment options will be provided during exit counseling.
- Notifying the Direct Loan Servicing Center of anything that might alter your eligibility for an existing deferment or forbearance.

Your first Direct Loan payment is due six months after you are no longer enrolled at least half time. A six-month "grace period" allows you time to find a job and arrange a repayment schedule. Your first PLUS payment is due within 60 days after the last disbursement (unless a deferment has been approved).

Remember that your loan money can only be used for tuition and other related educational expenses.

Borrower Rights

- Written information on your loan obligations and information on your rights and responsibilities as a borrower
- A grace period and an explanation of what this means
- A disclosure statement, received before you begin to repay your loan, that includes information about interest rates, fees, the balance you owe, and the number of payments
- Deferment or repayment or forbearance for certain defined periods, if you qualify and if you request deferment or forbearance
- Prepayment of your loan in whole or in part anytime without an early-repayment penalty
- A copy of your MPN either before or at the time your loan is disbursed
- Documentation that your loan is paid in full

Before your repayment period begins, your school/lender must tell you:

- The amount of your total debt (principal and interest), what your interest rate is and the total interest charges on your loan;
- Where to send your payments and where to write if you have questions;
- What prepayment, refinancing, and consolidation options are available to you; and
- A loan repayment schedule.

If you are willing but unable to meet your repayment schedule and are not eligible for a deferment, you may request forbearance. Forbearance means permitting payments to be stopped temporarily, allowing an extension of time for making payments, or making smaller payments than were originally scheduled. The Department of Education does not have to grant you forbearance or a delay in repayment.

Don't hesitate to ask questions. You have the right to an honest and complete answer to any question you may have about your Federal Subsidized, Unsubsidized or PLUS Direct Loans.

Tuition Refund Policy

Refunds are processed within 45 days following the student’s Date of Determination (DOD) or the scheduled Leave of Absence (LOA) return date (for failure to return from an LOA). The Date of Determination is determined no later than 14 days from the student’s Last Day of Attendance (LDA). Refunds are made without requiring a request from the student. The tuition refund is calculated by completing a Return to Title IV (R2T4) form. The refund for each Payment Period that the student registers for is as follows:

<u>Time</u>	<u>% Refunded</u> [*]
20% or less of the first Payment Period	100 %
Through 60% of either Payment Period	Pro rata portion of tuition unexpended
After 60% of either Payment Period	None

[*]: In calculating the tuition refund, if there are refund policies outside of the TITLE IV R2T4 that apply to the student, Prospect College will use the refund calculation method that is most lenient to the student. For this reason, different refund calculations may be used for some students. The Direct Student Tuition Payments, and the Student Resource Fee are non-refundable.

If a student withdraws within the first two weeks of their first payment period (resulting in 10% or less earned on the R2T4), the student will be considered a Cancel and have 100% of their refundable tuition refunded.

Return of Title IV Funds Policy

The U.S. Department of Education maintains a “Return of Title IV Funds” policy for students who receive Federal financial aid and withdraw from the school before completing sixty percent (60%) of each payment period. This policy is separate from the state-approved institutional tuition refund policy. The federal policy defines the proportion of Title IV funds the student is qualified to receive that can be applied to institutional charges.

The federal policy for “Return of Title IV Funds” defines that a student who has attended up through the sixty percent (60%) point in each payment period has fully earned the Title IV funds for the payment period. For a student who has attended less than the sixty percent (60%) point, the percentage of Title IV funds earned is calculated by the following ratio:

$$\frac{\text{Number of calendar days elapsed from start date of the payment period to last date attended}}{\text{Number of calendar days in payment period}} = \frac{\text{Percentage of Title IV funds earned}^*}{100}$$

This ratio is multiplied by the Federal Financial Aid disbursed to equal the Title IV funds earned. Total disbursed minus total earned equals the Federal funds that must be returned to the funding program(s).

*Rounded to the nearest whole number.

Payment Period

The “Payment Period” is the period of time for which a Title IV disbursement has been authorized. The first Payment Period is from the start date of the student’s Period of Enrollment to the midpoint of the student’s Period of Enrollment and constitutes one half of the length of their program of study in weeks elapsed and in credits completed. The second Payment Period is from the day after the midpoint of the student’s Period of Enrollment to the expected completion date of the student’s Period of Enrollment and constitutes one half of the length of their program of study in weeks elapsed and in credits completed.

Period of Enrollment

The “Period of Enrollment” is the period from the start date of the student’s program of study to their anticipated completion date of the academic year.

Post-withdrawal Disbursement Information

If the total amount of Title IV grant or loan assistance, or both, that the student earned is greater than the total amount of grant or loan assistance, or both, that was disbursed to the student or on behalf of the student in the case of a PLUS loan, as of the date of Prospect College’s determination that the student withdrew, the difference between these two amounts must be treated as a post-withdrawal disbursement.

If outstanding charges exist on the student’s account, Prospect College may credit the student’s account with all or a portion of the post-withdrawal disbursement, up to the amount of the outstanding charges.

Prospect College will offer any amount of the post-withdrawal disbursement that is not credited to the student’s account to the student or parent in the case of a PLUS loan within 30 days of the date that Prospect College determined that the student withdrew. Prospect College will identify to the student and/or parent the type and amount of Title IV funds that make up the post-withdrawal disbursement. In addition, Prospect College will explain to the student or parent that they may accept or decline some or all of the post-withdrawal disbursement not credited to the student’s account.

Finally, Prospect College will advise the student or parent that no post-withdrawal disbursement will be made to them if they do not respond within 14 days of the date that Prospect College sends the notification unless Prospect College chooses to make a post-withdrawal disbursement.

Students withdrawing from Prospect College are encouraged to consult with a financial aid representative for additional information regarding their rights.

Refund Distribution Policy

The school must return the unearned Title IV aid for which it was paid in the following order, up to the total net amount disbursed from each source:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct Loan PLUS
4. Federal Pell Grant
5. Other Title IV programs
6. Other federal, state, private, or institutional sources of aid
7. The student

The student (or parent for a PLUS loan) must return unearned aid for which the student is responsible by repaying funds to the following sources in the following order. Amounts to be returned to grants are reduced by 50%.

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct Loan PLUS
4. Federal Pell Grant (50%)
5. Other Title IV Programs

TITLE IV Programs

Federal Pell Grant

- Grant - No repayment
- Undergraduate students only

The Federal Pell Grant program provides financial assistance to undergraduate students to help pay for education after high school. Unlike loans, grants do not need to be paid back.

In order to qualify, the eligibility requirements listed on page 1 must be met. The amount of the Federal Pell Grant a student will be eligible for will depend upon:

- Expected Family Contribution
- Cost of Education
- Enrollment status (full or part-time)
- Program length

Once the Financial Aid Representative receives a valid ISIR and all requested documents are received, the school will then credit the award to the student's account. The school will inform the student on an Award Letter/Authorization to Credit form how much the award will be and how and when payment will be made. The school will make at least two disbursements per academic year.

Subsidized Direct Loans

Direct Loans are low-interest loans for students and parents to help pay for the cost of a student's education after high school. The lender is the U.S. Department of Education (the Department), though the entity you deal with, your loan servicer, can be a private business. The interest rate on the subsidized loan is fixed and is currently 3.4% for this award year

Student eligibility for a subsidized Direct Loan is based on financial need. Subsidized Direct Loans were established to provide loan access to both independent and dependent students. The maximum amount of a subsidized loan a student can receive his/her first year of school is \$3,500. The school must have a valid ISIR with an official Estimated Family Contribution (EFC) shown on it before funds can be disbursed.

Unsubsidized Direct Loan for Students

Unsubsidized Direct Loans were established to provide loan access to students regardless of their EFC. These loans provide additional funds for expenses that are incurred as a direct result of being in school. Unsubsidized Direct Loans are also made by the U.S. Department of Education, though the entity you deal with, your loan servicer can be a private business. The interest rate on the unsubsidized loan is fixed and is currently 6.8% for this award year. To qualify you must meet the eligibility requirements listed on page 1.

The amount of an unsubsidized loan that a student will be eligible for will depend upon the dependency status of a student

Independent undergraduates may borrow unsubsidized funds up to \$6,000 for their first year. These loan limits are in addition to the Subsidized Direct Loan limits. You will be notified when loan proceeds have been credited to your school account.

Under certain conditions, you can defer your unsubsidized loan repayment. To obtain a deferment, you must complete a deferment request and submit it to the Direct Loan Servicing Center.

*Late payments and other types of neglect, such as failure to report a change in your address, may result in action by a collection agency. Default on a loan may affect future credit ratings. It also could result in the IRS withholding a tax refund to apply toward a loan. No further Federal Aid may be received until satisfactory arrangements are made to repay the loan.

*The low interest Direct Loans are made by the U.S. Department of Education, though the entity you deal with, your loan servicer can be a private business.

- Besides the Loan Application, you will be required to complete both an entrance and exit interview.
- Repayment on your Direct Loans begins six (6) months after you graduate, withdraw, or drop from your program of study.

Direct PLUS Loans

PLUS Loans are for parent borrowers. You must be the student's biological or adoptive parent or the student's stepparent, if the biological or adoptive parent has remarried at the time of application. Your child must be a dependent student who is enrolled at least half-time at a school that participates in the Direct Loan Program. For financial aid purposes, a student is considered "dependent" if he or she is under 24, unmarried, and has no legal dependents at the time the Free Application for Federal Student Aid is submitted. (Exceptions are made for veterans, wards of court, and other special circumstances.) If a student is considered dependent, then the income and the assets of the parent have to be reported on the FAFSA.

Parent PLUS loan borrowers cannot have an adverse credit history (a credit check will be done). In addition, parents and their dependent child must be U.S. citizens or eligible noncitizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant, and must meet other general eligibility requirements for the Federal Student Aid programs.

To take out a Direct Loan for the first time, you must complete a PLUS Application and master promissory note (MPN). The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the Department. It also explains the terms and conditions of your loan(s). The MPN will be provided either by your child's school or the Department.

There are no set limits for Direct PLUS Loans, but you may not borrow more than the cost of your child's education minus any other financial aid received, such as a Direct Subsidized or Unsubsidized Loan. The school will determine the actual amount you may borrow. The interest rate for Direct PLUS Loans is a fixed rate of 7.9%. Interest is charged on Direct PLUS Loans during all periods, beginning on the date of your loan's first disbursement.

Dependent students whose parents have applied for but were unable to get a PLUS Loan are eligible to receive additional Direct Unsubsidized Loan funds.

ESTIMATED Standard Repayment Plan

Total Borrowed	Number of Payments	Monthly Payment	Total Repaid (Interest + Principal)
Subsidized (3.4% interest):			
\$1750	37	\$ 50.00	\$ 1845.58
\$3500	79	\$ 50.00	\$ 3906.62
Unsubsidized (6.8% interest):			
\$1000	22	\$ 50.00	\$ 1064.35
\$2000	46	\$ 50.00	\$ 2274.47
\$3000	74	\$ 50.00	\$ 3676.69
\$6000	120	\$ 69.05	\$ 8286.00

Estimated Standard Repayments after Consolidation

Total Borrowed:				
Subsidized (3.4% interest):	\$1750	\$1750	\$3500	\$3500
+				
Unsubsidized (6.8% interest):	\$1000	\$3000	\$2000	\$6000
=				
Consolidation (6.0% interest):	\$2750	\$4750	\$5500	\$9500

Total Borrowed	Number of Payments	Monthly Payment	Total Repaid (Interest + Principal)
Consolidation (6.0% interest):			
\$2750	64	\$50.00	\$3,164.27
\$4750	120	\$52.73	\$6,328.17
\$5500	120	\$59.35	\$7,121.92
\$9500	144	\$92.71	\$13,349.63

If for some reason you are unable to make timely payments on the loan, contact the Direct Loan Servicing Center immediately at (800) 848-0979.

Additional Consumer Information

The U.S. Department of Education authorizes schools to provide federal financial assistance through a written Program Participation Agreement (PPA). Prospect College’s agreement with the Department requires that students and prospective students be provided the institutional and financial assistance information reflected in our Catalog and this Student Handbook. In addition to the general consumer information mentioned above, the Department requires all schools to provide students additional information on various topics and within various timeframes. Prospect College has elected to share this information with our students on a continuous basis so as to add to your knowledge of the school’s responsibilities and the consumer rights available to you under Title IV of the HEA.

Prospect College will provide its students with Additional Consumer Information as required within various timeframes in written form.

Alternative and Private Loan Funding Options

Occasionally, students may not be eligible for enough federal financial assistance to meet the “direct costs” (tuition, fees, books & supplies), of their education. Students are encouraged to investigate other grant resources available for financial aid before considering alternative / private loans. Numerous civic clubs, congregations, organizations, employers, and corporations offer assistance to students. If a student seeks additional funds from lenders he or she may expect higher interest rates based on their credit worthiness. Terms and conditions may vary between lenders. Students should consult their financial aid Representative before incurring any additional indebtedness.

Program Participation Agreement, Requirements

The Program Participation Agreement (contract) between the U.S. Department of Education and Prospect College authorizes:

Prohibited Student Fee Charges - Sec. 668.14(b)(3) of the HEA prohibits an institution from requesting from, or charging a student a fee for processing or handling any application, form, or data required to determine a student's eligibility for, and amount of Title IV, HEA program assistance.

Prohibited Penalties – Sec. 668.14(b)(21) of the HEA prohibits the institution from imposing any penalty, including, but not limited to, the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a student borrow additional funds for which interest or other charges are assessed, on any student because of the student's inability to meet his or her financial obligations to the institution as a result of the delayed disbursement of the proceeds of a Title IV, HEA program loan due to compliance with statutory and regulatory requirements of or applicable to the Title IV, HEA programs, or delays attributable to the institution.

Family Educational Rights and Privacy Act (FERPA)

In addition to the Rights specified in Rights and Responsibilities of Students receiving Federal Financial Aid, Prospect College is required to annually notify parents of students currently in attendance or eligible students currently in attendance, of their rights under Sections:

- Sec. 99.1 - Disclosure charges,
- Sec. 99.7 - Annual Notification of Rights to inspect, review, amend, consent to disclosure, or file a complaint with the Department of Education,
- Sec. 668.41(d) - Notice To Enrolled Students,
- Sec. 668.41(d) – General Disclosures for Enrolled or Prospective Students, and
- Sec. 668.41(d) – Annual Security Report.

Family Educational Rights and Privacy Act of 1974 (The Act).

Prospect College Statement re. Sec. 99.7: “Annual notification to parents and students of their rights under the Act will be provided by Prospect College in October of each year in conjunction with Campus Security Statistics Report. Specifically, the Act grants Parents of students currently in attendance and eligible students currently in attendance, the right to:

- inspect and review student educational records;
- seek amendment of the student's educational records;
- consent to disclosures of personally identifiable information, and file with the Department a complaint concerning alleged failures by Prospect College to comply with the requirements of the Act.

Parents and/or students alleging a failure by Prospect College to comply with the requirements of the Act should contact the school representatives.

Prospect College states its policy and compliance with the requirements of the DC Licensure Commission regarding the disclosure of educational records in its Catalog.

Campus Security Information and Crime Statistics – 34 CFR 668.46

Prospect College is required to annually provide its students, faculty, and staff a report of any criminal offenses reported to School Administration or local police agencies as having occurred on campus. A report for our school is provided to you separately from this Student handbook either in written form or by posting it on the school web page, with appropriate announcements to all students, faculty and staff.

Campus Law Enforcement & Campus Security Authorities

- Prospect College believes that the maintenance of a truly safe campus environment can only be maintained through the constant vigilance and cooperation of all students, faculty, and staff. Prospect College encourages students and employees to be responsible for their own security and the security of others. Prospect College believes it is your responsibility to your campus community to report any observed crimes, suspicious activities, unknown or suspicious persons, or other emergencies observed on campus to a building management representative.

Should you become a witness to or victim of a crime, immediately report the incident to local law enforcement and to a building management or a member of Prospect College faculty or staff. Building management representatives do not have any direct relationships or affiliations with Prospect College, local, state, or federal law enforcement agencies and do not have arrest authority. However, they will work closely with you and school management to report any crimes, suspicious activities, unknown or suspicious persons, or emergencies to the proper law enforcement agencies.

Prospect College does not employ the services of professional or pastoral counselors.

Prospect College does not have off-campus housing facilities.

When you make a report of an incident or crime to law enforcement or building management representatives, you will be asked to provide the following information:

- *Description of the incident,*
- *Date, time, and location of the incident,*
- *Description of the person(s) or vehicle(s) involved in the incident,*
- *Person(s) notified about this incident.*

Regardless of any steps taken by law enforcement, Prospect College management will review all incidents and referrals for school security action and will decide on an appropriate disciplinary sanction for the offender(s). Sanctions could range from suspension to expulsion from Prospect College, termination of employment, referral for prosecution. In addition,

Prospect College may elect to notify other public safety offices deemed appropriate given the circumstances. Please see *Timely Warning* section of this handbook for more information on appropriate circumstances warranting campus community notification.

In the interest of campus security, Prospect College encourages victims or witnesses to report observed crimes on a confidential voluntary basis to the Prospect College faculty or staff or Building Management Authority. Your confidential report may be used to modify and strengthen campus security procedures. In addition, Prospect College will include your confidential report in its annual disclosure of crime statistics.

Prospect College maintains an open campus policy, which Prospect College defines as free access to the campus and its facilities by all Prospect College currently employed staff, faculty and enrolled students (including prospective students.) All guests, visitors, vendors, media, and public officials are required to stop at the front desk to confirm their appointment, business, or reason for visiting the campus. Individuals allowed access to the campus will be escorted to and from their appointment. Prospect College may, at its discretion, request any unescorted person to immediately leave the campus or be reported to local law enforcement for trespass.

Annual Security Report

In the preparation of its annual Campus Security Report, Prospect College compiles the required crime statistics in accordance with the definitions used in the Federal Bureau of Investigation's Uniform Crime Reporting (UCR) system, Hate Crime Data Collection Guidelines, and Training Guide for Hate Crime Collection. Since Prospect College does not maintain a Campus Security department, it relies on the statistics reported by local or State agencies and consequently does not maintain a "Crime Log". The campus security report provides crime statistics for the three most recent years. Campus Crime Statistics are gathered from the following agencies:

To obtain crime statistics for the city of Washington, D.C., you may visit the DC Metropolitan Police Department's Website at <http://mpdc.dc.gov/main.shtm> or call (202) 727-1000.

Reporting Crimes or Emergencies

The following telephone number should be used for any campus crimes or emergencies.

AREA EMERGENCY NUMBERS
FOR ANY AND ALL EMERGENCIES DIAL - 911

Distribution of Campus Crime Report

Prospect College publishes and distributes its annual campus security report to all enrolled students and current employees by hand delivery or direct mailing through the US Postal Service on or before October 1st.

Timely Warning

In addition to the annually published campus security report, Prospect College provides timely warning to the school community of any occurrences of the following crimes that are reported to campus security authorities or local police agencies and are considered to represent a threat to students and employees, including:

- Criminal homicide including, (a) murder and non-negligent manslaughter, and (b) negligent manslaughter;
- Forcible and non-forcible sex offenses;
- Robbery;
- Aggravated assault;
- Burglary;
- Motor vehicle theft; and
- Arson;
- Separately by category of prejudice, each crime listed above and any other crime involving bodily injury reported to local police agencies or to a school security authorities/management that shows evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity, or disability.
- Arrests for violations of liquor and drug law violations, and illegal weapons possession; and
- Persons not arrested but referred for school disciplinary action for liquor, drug, and weapons violations.

The school community is notified of any of the above occurrences by posting notices in highly visible areas where students and employees congregate. These areas would include break rooms, student lounges, faculty lounges, and public hallways.

Sexual Assault

Sexual assault prevention programs are available through the US Department of Justice (DOJ) and the National Criminal Justice Reference Service (NCJRS). The DOJ provides awareness information about sexual assault, myths and facts about sexual assault, rape and sexual assault statistics, violence against women resources, and lists of coalitions and hotlines.

This information can be obtained from the DOJ's website at:

<http://www.ovw.usdoj.gov/overview.htm>

the NCJRS website at:

<http://www.ncjrs.gov/app/topics/topic.aspx?topicid=179>

If a sexual assault occurs at school, you should immediately report the incident to the School Director. If you feel you have been sexually assaulted you should contact the School Director. If requested, the School Director will assist you in notifying local police authorities.

Prospect College does not offer on or off-campus counseling, mental health, or other services for victims of sex offences.

Prospect College will change a victim's academic situation after the alleged sex offense by transferring the victim to another class or rescheduling the victims academic coursework to a later date, if changes are requested by the victim and are reasonably available. The School Director will make this determination.

Megan's Law

In order to inform the school community about where public information about registered sex offenders (Megan's Law) can be obtained, Prospect College has provided the following list of sources that are required to make the Megan's Law information available for public viewing. Please check with your local sheriff or police office on confirming these sources, which may be subject to change.

Contact Person: Sgt. Robert Panizari 202-727-4407; Email: soru@mpdc.org
Online Resource: <http://www.mpdc.org/> (Class A offenders only)

National Voter Registration Act – Required Form and Information – Sec. 668.14(d) (1) & (2)

Requires Prospect College to make a good faith effort to distribute a mail voter registration form to each enrolled student physically in attendance at Prospect College. Mail voter registration forms are made available to students in the lobby area at the Front Desk.

Prospect College Completion or Graduation Rates

Sec. 668.45(a)(1) & (a)(5) require Prospect College to annually publish and make available its completion, graduation, and transfer-out rates for full-time undergraduate students no later than the July 1 immediately following the 12 month period ended August 31 during which 150% of the normal time for completion or graduation has elapsed for all students in the group on which Prospect College has based its calculated rate(s).

Availability of Prospect College Staff for Information Dissemination Purposes

In addition to information published in the Prospect College Catalog and this Student Handbook, enrolled or prospective students and/or their parents may contact the following individuals for information requests:

- Admissions Representatives
 - Estimates of transportation reimbursement for students,
 - Requirements and procedures for officially withdrawing,
 - Academic programs offered by Prospect College, including current degree and other educational and training programs,
 - Instructional, Laboratory, and other physical facilities related to academic programs,
 - Faculty and other instructional staff,
 - Names of associations, agencies or governmental bodies that accredit, approve, or license Prospect College and its programs, and procedures to review relevant documents.
 - Description of special facilities available to challenged students,
- Financial Aid Representative:
 - Cost of attending Prospect College,
 - Tuition & Fees charges full- and part-time students,
 - Estimates of costs for books and supplies,
 - Any additional costs of a program in which a student is enrolled or expresses specific interest,
 - Estimates of transportation costs for students,
 - Refund requirements and Prospect College procedures,
 - Requirements for return of grant or loan assistance.
- School Director:
 - Complaints & Grievance procedures.
 - Requests from enrolled or prospective students to review copies of Prospect College accreditation, Licensing, or Approval documentation.

All school staff indicated are available, by appointment or during published regular business hours.