



FREMONT COLLEGE®

Los Angeles: 3440 Wilshire Blvd., 10th Floor, Los Angeles, CA 90010

Cerritos: 18000 Studebaker Rd., 9th Floor, Cerritos, CA 90703

T. 1.800.373.6668 **F.** 1.213.355.8088 **E.** info@fremont.edu



FREMONT COLLEGE®

Student Consumer Information Guide

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Consumer Information

Federal regulations require that institutions receiving federal financial (Title IV) assistance provide specific consumer information about the school to prospective and currently enrolled students and, in some cases, employees. This guide, available on our website at <https://fremont.edu/student-consumer-information/>, contains important information that Fremont College is required to annually disclose. Fremont College will also provide a paper copy of any specific consumer information documents contained herein, including copies of accreditation, state, or federal approvals, upon request in writing. To receive a copy, please send a written request to Fremont College, Financial Aid Office: 18000 Studebaker Road, 900A, Cerritos, CA 90703 or send an email request to Lisa Ingoldsby, Compliance Officer, at lisa.ingoldsby@fremont.edu; (562) 809-5100.

About Fremont College – Accreditation, Licensures, and Approvals

Federal

Fremont College has received certification from the U.S. Department of Education to participate in the following Title IV HEA programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Direct Loan Program – Subsidized Stafford Loan, Unsubsidized Stafford Loan, PLUS Loan
- Federal Work Study (FWS)

Accreditation and Approvals

Fremont College is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC) (<http://www.accsc.org/>). The Accrediting Commission is listed by the U.S. Department of Education as a nationally recognized accrediting agency.

Fremont College is approved to operate by the California Bureau for Private Postsecondary Education (<http://bppe.ca.gov/>). Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations.

Fremont College is approved by the California State Approving Agency for Veterans Education (CSAAVE) to enroll veterans and other eligible persons.

The College's Paralegal Studies program is approved by the American Bar Association (ABA).



State Authorization – For Online Students from States Other Than California

The U.S. Department of Education requires that any U.S. college or university offering online or distance programs to citizens in a state where it is not physically located to meet those other states' requirements to legally offer postsecondary, online education to their residents. The regulations for authorization vary from state to state.

Fremont College, located in California, is pursuing authorization from many states and can currently offer online programs to students residing in the following U.S. states and territories either through licensure, authorization, or exemption:

Arizona State Board for Private Postsecondary Education - Exempt
California Bureau for Private Postsecondary Education – Authorized
Colorado Department of Higher Education, Commission on Higher Education - Exempt
Connecticut Office of Higher Education - Exempt
Delaware Department of Education - Exempt
Florida Commission for Independent Education - Exempt
Georgia Nonpublic Postsecondary Education Commission - Exempt
Hawaii Postsecondary Education Authorization Program - Exempt
Idaho State Board of Education - Exempt
Illinois Board of Higher Education - Exempt
Indiana Board for Proprietary Education - Authorized
Kansas Board of Regents - Exempt
Kentucky Council on Postsecondary Education - Exempt
Louisiana State Board of Regents - Exempt
Maine Department of Education - Exempt
Michigan Department of Licensing and Regulatory Affairs, Private Postsecondary Services - Exempt
Mississippi Commission on College Accreditation - Exempt
Montana Board of Regents, Office of Commissioner of Higher Education - Approved
Nebraska Coordinating Commission for Postsecondary Education - Exempt
Nevada State Commission on Postsecondary Education - Exempt
New Hampshire Department of Education, Higher Education Commission - Exempt
New Jersey Secretary of Higher Education - Exempt
New Mexico Higher Education Department - Exempt
New York Higher Education Department - Exempt *prior* to January 2017. **As of 1/9/2017, we are no longer exempt and will not be accepting any new or returning students from NY**
Board of Governors for the University of North Carolina – Exempt
North Dakota State Board of Higher Education - Exempt
Ohio Board of Regents - Exempt



Oklahoma State Regents for Higher Education - Exempt
Pennsylvania Department of Education - Exempt
Rhode Island Board of Governors for Higher Education - Exempt
South Carolina Commission on Higher Education - Exempt
South Dakota Secretary of State - Exempt
Tennessee Higher Education Commission - Exempt
Utah Division of Consumer Protection - Authorized
Vermont Agency of Education - Exempt
Virginia State Council of Higher Education – Exempt
Washington Higher Education Coordinating Board - Exempt
West Virginia Higher Education Policy Commission – Exempt
Guam Council on Post-Secondary Institution Certification - Exempt
Puerto Rico Council on Higher Education - Exempt
Virgin Islands USVI Department of Education - Exempt

If you are a U.S. citizen, do not reside in California, and are thinking about enrolling in a Fremont College online program, we urge you to review the regulations regarding authorization of your specific state. *If you become a Fremont College student and subsequently move to a new state, to avoid any interruptions in your enrollment status, you are responsible for ensuring Fremont's program is approved in the new state. Rules and regulations vary by state and could change at any time. All students must update Fremont records regarding a change of address especially if moving to a different state.*

Students and members of the public may file an external complaint with the designated state regulatory agency:



Arizona

Arizona State Board for Private Postsecondary Education

1400 W. Washington, Room 260

Phoenix, AZ 85007

602.542.2399

<https://ppse.az.gov/complaint>

California

Bureau for Private Postsecondary Education

PO Box 980818

W. Sacramento, CA 95798-0818

888.370.7589 or 916.431.6959

<http://www.bppe.ca.gov>

Colorado

Department of Higher Education

1560 Broadway Rd., Suite 1600

Denver, CO 80203

<http://higher.ed.colorado.gov/Academics/Complaints/default.html>

Connecticut

Connecticut Department of Higher Education

61 Woodland St.

Hartford, CT 06105-2326

860.947.1800

Connecticut Department of Consumer Protection

165 Capitol Ave., Room 110

Hartford, CT 06106

(800) 842-2649

http://www.ct.gov/dcp/lib/dcp/Consumer_Statement_CPFR-2.pdf

Delaware

Delaware Higher Education Department

John G. Townsend Building

Suite 2

Dover, DE 19901

Delaware Attorney General

Consumer Protection Wilmington

820 N. French St., 5th Floor

Wilmington, DE 19801

Florida

Commission for Independent Education

325 W. Gaines St., Suite 1414

Tallahassee, Florida 32399-0400

<http://www.fldoe.org/>

Georgia

Nonpublic Postsecondary Education Commission

2082 E. Exchange Pl., Suite 220

Tucker, GA 30084

<http://gnpec.org/consumer-resources/>

Hawaii

Hawaii Postsecondary Education Authorization Program

PO Box 541

Honolulu, HI 96809

808.586.7327

<http://cca.hawaii.gov/hpeap/student-complaint-process/>

Idaho

Idaho State Board of Education

Attn: State Coordinator for Private Colleges and Proprietary Schools

650 W. State St., P.O. Box 83720

Boise, ID 83720-0037

208.334.2632



Illinois

Illinois Board of Higher Education
431 E. Adams, 2nd Floor
Springfield, IL 62701-1404
217.557.7359
www.ibhe.org

Indiana

Board for Proprietary Education Indiana
Attn: Director of Regulatory Compliance
302 W. Washington St, Room E201
Indianapolis, IN 46204
<http://www.in.gov/che/2744.htm>

Kansas

Kansas Board of Regents
1000 SW Jackson St., Suite 520
Topeka, KS 66612-1368
<https://kansasregents.org/>

Kentucky

Kentucky Council on Postsecondary Education
1024 Capital Center Dr., Suite 320
Frankfort, KY 40601-8204
Office of the Attorney General
Capitol Suite 118, 700 Capitol Ave.
Frankfort, KY 40601-3449
<http://ag.ky.gov/Pages/default.aspx>

Louisiana

Louisiana Board of Regents
PO Box 3677
Baton Rouge, LA 70821
<http://www.regents.la.gov/>

Louisiana Attorney General Office, Consumer
Protection Section
P.O. Box 94005

Baton Rouge, LA 70804

800.351.4889 or 225.326.6465

<http://www.ag.state.la.us/Complaint.aspx?articleID=16&catID=15>

Maine

Maine State Board of Education (MSBE)
23 State House Station
Augusta, ME 04333-0023
Maine Attorney General
Consumer Protection Division
6 State House Station
Augusta, ME 04333
http://www.maine.gov/ag/consumer/complaints/complaint_form.shtml

Michigan

Michigan Department of Licensing and
Regulatory Affairs, Bureau of Commercial
Services, Licensing Division Proprietary School
Unit Staff
201 N. Washington Square
Lansing, MI 48913
http://www.michigan.gov/lara/0,4601,7-154-61343_35395_35396---,00.html

Mississippi

Mississippi Commission on College
Accreditation
3825 Ridgewood Rd.
Jackson, MS 39211
<http://www.mississippi.edu/mcca/downloads/studentcomplaintform.pdf>

Consumer Protection Division, Office of the
Attorney General
P.O. Box 22947
Jackson, MS 39225-2947



<http://www.ago.state.ms.us/wp-content/uploads/2013/08/Consumer-Complaint-Form.pdf>

Montana

Montana Board of Regents
Office of Commissioner of Higher Education
Montana University System
2500 Broadway Street
P.O. Box 203201
Helena, MT 59620-3201

Montana Office of Consumer Protection
2225 11th Avenue
P.O. Box 200151
Helena, MT 59620-0151
contactocp@mt.gov
<http://mus.edu/MUS-Statement-of-Complaint-Process.asp>

Nebraska

Coordinating Commission for Postsecondary Education
PO Box 95005
Lincoln, NE 68509-5005
Nebraska Attorney General, Consumer Protection Division
2115 State Capitol
Lincoln, NE 68509
(800) 727-6432

Nevada

Nevada Commission on Postsecondary Education
8778 So. Maryland Parkway, Suite 115
Las Vegas, NV 89123
<http://www.cpe.state.nv.us/CPE%20Complaint%20Info.htm>

New Hampshire

New Hampshire Department of Education
101 Pleasant Street
Concord, NH 03301
603.271.0257

New Jersey

New Jersey Higher Education
PO Box 542
Trenton, NJ 08625-0542
New Jersey Division of Consumer Affairs
124 Halsey St.
Newark, NJ 07102
<http://www.njconsumeraffairs.gov/>

New Mexico

New Mexico Higher Education Department
2048 Galisteo St.
Santa Fe, NM 87505-2100
505.476.8400
<http://www.hed.state.nm.us/>

North Carolina

Postsecondary Education Complaints c/o
Assistant Director of Licensure and Workforce
University of North Carolina General Administration
910 Raleigh Rd.
Chapel Hill, NC 27515-2688
919.962.4558

Ohio

Ohio Board of Regents
25 S. Front St.
Columbus, OH 43215-4183
Ohio Attorney State General, Consumer Protection Section
30 E. Broad St., 14th Floor



Columbus, OH 43215-3400

<http://www.ohioattorneygeneral.gov/Individuals-and-Families/Consumers/File-A-Complaint.aspx>

Oklahoma

Oklahoma State Regents of Higher Education

655 Research Pkwy, Suite 200

Oklahoma City, OK 73104-3603

<http://www.okhighered.org/current-college-students/complaints.shtml>

Oklahoma Office of the Attorney General,

Consumer Protection Unit

Attn: Investigative Analyst

313 NE 21st Street, Oklahoma City, OK 73105

<https://www.ok.gov/oag/>

Pennsylvania

Pennsylvania Department of Education

333 Market St.

Harrisburg, PA 17126-0333

http://www.education.state.pa.us/portal/server.pt/community/higher_education/8711/complaint_procedure/1004474

Office of Attorney General, Bureau of Consumer Protection

14th Floor, Strawberry Square

Harrisburg, PA 17120

<http://www.attorneygeneral.gov>

Rhode Island

Rhode Island Board of Governors for Higher Education

Shepard Building, 80 Washington St.

Providence, RI 02903

Rhode Island Department of Attorney General, Consumer Protection Unit

150 S. Main St.,

Providence, RI 02903

<http://www.ribghe.org/8a1031912.pdf>

South Carolina

South Carolina Commission on Higher Education

1122 Lady St., Suite 300

Columbia, SC 29201

803-737-3918

http://www.che.sc.gov/CHE_Docs/AcademicAffairs/Licenses/Complaint_procedures_and_form.pdf

South Dakota

South Dakota Secretary of State

State Capitol, 500 E. Capitol Ave.

Pierre, SD 57501-5070

South Dakota Office of Attorney General

Division of Consumer Protection

1302 E. Hwy 14 Suite 3

Pierre, SD 57501-8053

<http://atg.sd.gov/Consumers/HandlingComplaints/ConsumerComplaintForm.aspx>

Tennessee

Tennessee Higher Education Commission

404 James Robertson Pkwy, Suite 1900

Nashville, TN 37243

<http://www.tn.gov/>

Utah

Utah Division of Consumer Protection

160 East 300 South

Salt Lake City, UT 84111

consumerprotection@utah.gov

<http://consumerprotection.utah.gov/complaints/index.html>



Virginia

Commonwealth of Virginia Council of Higher Education
James Monroe Building
101 N. Fourteenth St.
Richmond, VA 23219
<http://www.schev.edu/students/studentcomplaint.asp>

Washington

Washington Student Achievement Council
917 Lakeridge Way, PO Box 43430
Olympia, WA 98504-3430
<http://wsac.wa.gov/protecting-education-consumers>

West Virginia

West Virginia Higher Education Policy Commission

1018 Kanawha Boulevard East, Suite 700

Charleston, WV 25301

West Virginia Office of the Attorney General,
Consumer Protection Division

PO Box 1789

Charleston, WV 25326-1789

https://www.wvhepc.org/resources/Complaint_Process.pdf

Puerto Rico

Puerto Rico Council on Higher Education

PO Box 19900

San Juan, Puerto Rico 00910-1900

U.S. Virgin Islands

Government of the U.S. Virgin Islands

Department of Education, Office of the
Commissioner

1834 Kongens Gade St., Thomas, VI 00802



Students or members of the public may also file a complaint by contacting our accreditation agency at:

Accrediting Commission of Career Schools and Colleges
2101 Wilson Blvd., Suite 302
Arlington, VA 22201
703-247-4212
www.accsc.org

Campus Facilities

The Cerritos campus of Fremont College is made up of approximately 12,000 square feet of classrooms, laboratories, and administrative and student affairs offices. The computer laboratory setting of instruction will accommodate a maximum of 30 students. Computer laboratories are equipped with features to include Internet technology and Microsoft Office applications, as well as additional legal and case management software. Healthcare classrooms are equipped with full-sized massage tables, lotions, anatomical models, and audiovisual equipment. Lecture and laboratory classrooms will accommodate a maximum of 35 students. Special parking, sidewalks, and restrooms are available for disabled persons.

Online students also have access to learning resources and department contacts through their personal student home page. Textbooks may be provided either as physical volumes or electronic books. Students may purchase alternate versions at an additional cost.

Non-Discrimination Policy

Fremont College does not discriminate on the basis of race, color, national origin, sex/gender, disability or Vietnam-era veteran status in its educational programs, activities or employment practices. The College complies with Title IX of the Education Amendments of 1972, Titles VI and VII of the Civil Rights Act of 1964 and regulations, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990.

Americans with Disabilities Act

In seeking to provide a fair environment for all students who wish to learn and strive to succeed, Fremont College acts in compliance with the Americans with Disabilities Act (ADA), along with other local, state and federal requirements regarding disabled students. Fremont makes every effort to provide reasonable accommodations for students who qualify under ADA. Section 504 of the Rehabilitation Act is a national law that protects qualified individuals with disabilities from discrimination based on their disability. For purposes of educational access at Fremont, qualified individuals with disabilities are persons who, with reasonable accommodation, can access and perform the essential functions to meet prescribed academic requirements of courses and programs.



Reasonable requests for accommodation must be based upon documentation that meets Fremont's published criteria and does not create "undue hardship". Undue hardship is defined as an action requiring significant difficulty or expense when considered in light of factors such as the College's size, financial resources, and the nature and structure of its academic and student service operations. Requests for accommodation must not compromise academic requirements essential to proper completion of courses and programs. Under this definition, courses and programs need not be substantially altered or academically compromised to match the specific needs of disabled individuals. To receive accommodations, students must provide appropriate documentation from a licensed healthcare provider. Students who believe they are in need of accommodations should contact the Student Affairs office. Accommodations are not provided retroactively.

Family Educational Rights and Privacy Act (FERPA)

Fremont's policy regarding confidentiality and student privacy is in keeping with the U.S. Family Educational Rights and Privacy Act (FERPA), which affords students certain rights with respect to their education records, a summary of which follows:

The right to inspect and review the student's educational records within 45 days of the day the College receives a request for access.

Students should submit to the Registrar or other appropriate official written requests that identify the records they wish to inspect. The College official will make arrangements for access and notify the student of the time and place where the records may be inspected.

Parental rights of access to educational records depend on the student's financial status: either dependent or independent.

If the adult student is financially independent, parents have no right of access without the student's consent. If, however, the student is a financial dependent, a parent/guardian's request for educational records is honored by the College. It is the student's responsibility to clarify and document his or her financial status and acknowledge acceptance of the College's disclosure policy upon admission and to update such information via the Registrar.

The right to request the amendment of the student's education records that the student believes are inaccurate or misleading.

Students may ask the College to amend records they believe are inaccurate or misleading. They should write the College official responsible for the record, clearly identifying the part of the record they want changed and specifying why it is inaccurate or misleading. If the College decides not to amend the record as requested by the student, the College will notify the student of the decision and advise the student of his or her right to a



hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right of a hearing.

The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent.

One exception permitting disclosure without consent is to College officials with legitimate educational interests. A College official is a person employed by the College in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and appropriate officials in case of health and safety emergencies); a person or company with whom the College has contracted (such as an attorney, an auditor, or a collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another College official in performing his or her tasks.

A College official has a legitimate educational interest if the official needs to review an educational record in order to fulfill his or her professional responsibility. Upon request, the College discloses education records without consent to an official of another school in which a student seeks or intends to enroll.

The student has a right to file a complaint with the U.S. Department of Education concerning alleged failures by the College to comply with the requirements of FERPA.

The name and address of the office that administers FERPA is:

Family Policy Compliance Office, +U.S. Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202-8520

FERPA Release of Information

Directory Information

In compliance with the Family Educational Rights and Privacy Act, the College treats the following student information as directory information, which can be disclosed without a specific release of information from the student: student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. Students may restrict the release of directory information by written request to the Registrar.

Non-directory Information

In compliance with FERPA guidelines, a student must provide self-identifying information in a signed and dated written request to the College Registrar for the release of non-directory information. The receipt of a written request by fax satisfies this requirement.



Attendance Policy

Each student is required to regularly attend each class in the program in which the student is enrolled. Attendance is directly tied to academic performance; therefore, attendance is required for lecture and lab sessions, and attendance is recorded for each class session. Fremont College does not differentiate between an excused and a non-excused absence. Except in unusual instances, students will be automatically withdrawn after missing 14 consecutive calendar days. Each student is directly responsible to the individual instructor and/or Program Dean for absences and for making up work missed. Hours of makeup work will not be accepted as hours of class time. Online course attendance is achieved when the student has submitted an academic related activity within the online classroom (discussion board postings, written assignments, group work, quizzes, and exams). These submissions are automatically recorded in the College's online learning management system.

Online Participation Statement

To be successful in an online course, students should expect to log into the online classroom a minimum of 3 days per week and spend at least 15 hours per week on course work. This includes reading, hearing or viewing instructional content, attending the synchronous session, posting to discussion forums, submitting projects and writing assignments and journal entries, and taking assessments. Most but not all weekly assignments are due on Sundays by 11:59 pm Pacific Standard Time.

For further information about Fremont's Attendance policy please refer to our School Catalog on our website www.fremont.edu.

Federal Financial Aid Satisfactory Academic Progress Policy

Federal regulations require that all recipients of federal student financial assistance make Satisfactory Academic Progress (SAP) toward a certificate, diploma, or degree. Students receiving financial aid under the Title IV HEA programs must meet THREE requirements to maintain their financial aid eligibility:

1. **QUALITATIVE:** Students must meet a required minimum cumulative grade point average.
2. **QUANTITATIVE:** Students are required to complete (pass) a minimum 67% of hours they attempt.
3. **MAXIMUM TIME FRAME:** Students must complete their degree within a timely manner.

These three requirements are summarized below. Failure to meet all of these minimum academic standards will result in the loss of federal financial aid eligibility. The SAP policy applies to *all* students enrolled in undergraduate and graduate level programs including those not receiving federal financial aid. Additionally, SAP applies to all periods of a student's enrollment including periods when the student doesn't receive Title IV funds. Students are expected to know, based on this Satisfactory Academic Progress Policy, when they may be placed on Financial Aid Warning or Financial Aid Probation.



Qualitative - Grade Point Average Requirement

Students must meet a required minimum cumulative grade point average to remain eligible for federal student aid:

Number of Weeks in Attendance	Required GPA at End of Period For...			Required Completion Rate For...	
	Certificate and Diploma Programs	Associate and Bachelor's Degree Programs	Graduate Programs	Undergrad Programs	Graduate Programs
10	1.00	1.00	3.00	33.33%	66.67%
20	1.50	1.50	3.00	50.00%	66.67%
30	2.00	1.75	3.00	66.67%	66.67%
40	2.00	2.00	3.00	66.67%	66.67%
50	2.00	2.00	3.00	66.67%	66.67%
60	2.00	2.00		66.67%	

Quantitative – Satisfactory Completion of Quarter Credit Hours Requirement

Students must also successfully complete and pass 67% of all courses they attempt (see chart above). Quarter units attempted include all courses for which the student earned or received a grade from the College. The following grades are considered attempted hours: A, B, C, D, F, I, W, RT. All transfer credits are included as units attempted and completed. "X" grades, which is assigned for courses that are scheduled but not attempted or charged, are not included as units attempted or completed. Assigned grades of RT, W, X, or TC are not included in the CGPA calculation.

Maximum Timeframe

Students must complete their program within 150% of the published length of the program measured in credit hours attempted. Progress is evaluated cumulatively at the completion of each payment period to ensure completion of the program within the 150% maximum timeframe. The following grades are considered attempted hours: A, B, C, D, F, I, W, RT. All transfer credits are included in this calculation. An "X" grade is excluded in this calculation. Once students reach their maximum timeframe (150% of the published length of the program) for their specified degree, they are no longer eligible for federal student aid. If there are extenuating circumstances that prevented acceptable progress, students may request an extension of eligibility by submitting a petition to the Financial Aid office. All petitions for federal financial aid reinstatement should be received no later than the first day of class in the term suspension takes effect.



REPEATED COURSEWORK

Students may receive federal financial aid consideration to repeat a previously passed course once. Student may repeat failed courses until they have attained a passing grade. An “Incomplete” grade (I) that remains on the academic record at the time satisfactory academic progress is reviewed will be treated as attempted but not completed credit hours. It is not included in the CGPA calculation. Upon completion of the Incomplete (I) course, the grade and course will be given due credit in future consideration.

EVALUATION

Satisfactory academic progress is evaluated at the end of each completed 10-week payment period (term) once grades have been posted to the academic transcript.

STUDENT NOTIFICATION

When the student meets both qualitative and quantitative measurements, the student is determined to be making Satisfactory Academic Progress toward completion of the course of study and no institutional action is required or needed. When the student at an evaluation period fails to meet one of the qualitative and quantitative measurements, the student will be assigned a Federal SAP status.

- **FINANCIAL AID WARNING** is given for one payment period to students who fail to meet either requirement 1 or 2 (or both) as shown above. This is a warning status and financial aid eligibility and payment of funds will be continued throughout the warning period. Note: A warning is not given to students regarding maximum time frame; it is the student's responsibility to know how many credit hours they have attempted and where they stand. Students who have been placed on Financial Aid Warning may be removed from that status and returned to good standing by meeting both the completion rate and the cumulative grade point average requirements as set forth in the Satisfactory Academic Progress Policy by the end of the Financial Aid Warning term. **Financial aid warning lasts for one payment period only and does not require action (such as an appeal) by the student. However, students who have failed to pass any courses in their first 10-week term, thereby earning a 0.00 GPA, are not eligible for Financial Aid Warning status and are immediately placed on Financial Aid Disqualification status, for which they are allowed to appeal (see next bullet).**
- **FINANCIAL AID DISQUALIFICATION** - If a student on Financial Aid Warning status does not meet SAP at the end of the subsequent completed payment period, the student is not eligible for additional federal financial aid and will be placed on Financial Aid Disqualification status. Students who are placed on Financial Aid Disqualification status are ineligible for federal financial aid. Students will be allowed to appeal and if approved, will be put on Financial Aid Probation. The student's appeal must be received on or before the close of business on Thursday of the second week of the new term.



- **FINANCIAL AID PROBATION** - Students who are granted an appeal will be placed on Financial Aid Probation status and will have their financial aid eligibility reinstated for one probationary payment period to demonstrate satisfactory academic progress. Federal financial aid is reinstated on probationary status for one payment period only, after the appeal is approved. The student will receive an approval letter along with a list of conditions that must be performed for reinstatement of federal financial aid for the upcoming term. The student must comply with the completion and grade point average requirements by the end of the term. After grades for the term are posted to the student academic transcript, the Registrar will review the academic performance of the student to determine if the satisfactory academic progress requirements are met. If the student meets the SAP requirements at the completion of the term, federal financial aid is continued for future terms. If the student cannot mathematically achieve SAP standards in one payment period, the student will have an opportunity to appeal one final time and if accepted will be put on an academic plan. If the appeal is not accepted the student is not eligible for additional federal financial aid.
- **FINANCIAL AID ACADEMIC PLAN** – This is the status assigned to students who were on “Financial Aid Probation,” failed to meet SAP in the next 10-week payment period, appealed one final time and were approved. Students in this category must follow an individually designed Academic Plan developed by the Program Dean or Lead Faculty to ensure achievement of satisfactory academic progress standards over an assigned period of time, which can be longer than one 10-week payment period, and which can extend the maximum timeframe beyond 150%, not to exceed one year. Students remain eligible for federal aid as long as the conditions of the Academic Plan are met. If a student does not meet the conditions of the Academic Plan, the student is not eligible for additional federal financial aid. No further appeals will be accepted.

STUDENT FINANCIAL AID APPEALS

Students who lose federal financial aid eligibility due to a violation of the qualitative and/or quantitative standards during the Financial Aid Warning period may appeal to regain their Title IV eligibility. Students may do so by submitting a written appeal to the Program Dean or Lead Faculty. The student’s appeal must be received on or before the close of business on Thursday of the second week of the new term. The appeal should be on the basis of special circumstances, including (but not limited to) student injury or illness, the death of a relative, or other situations resulting in undue hardship on the student. If the appeal is approved, federal financial aid reinstatement is possible during a financial aid probation period. All appeals **MUST** include a written statement to explain the circumstances of why the student failed to make SAP and what has changed in their situation that would enable them to again meet SAP standards. Approval and/or reinstatement of federal financial aid eligibility are not guaranteed. The Program Dean or Lead Faculty will evaluate the information submitted and the student’s appeal will be approved or denied. The student will be notified of the results of the appeal. This decision is final.



If the appeal is denied, the student is responsible for paying for his/her own educational costs until the student improves his/her academic record to meet the minimum standards of academic progress. Students who were denied due to maximum time frame are responsible for paying for their own educational costs for the remainder of their degree program.

If the appeal is approved, the student will either be:

1. Placed on **Financial Aid Probation** for one term only, or
2. Placed on an **Academic Plan** designed for completion rate and/or cumulative grade point average improvements until the standards of the SAP policy are met, not to exceed one year from the date of the Academic Plan.

REGAINING ELIGIBILITY

If a student loses eligibility for federal financial aid as a result of not meeting SAP requirements, the student must pay for the ineligible payment period using non-federal financial aid funds. If a student appeals and the appeal is denied, the student will need to re-establish their eligibility. Generally, a student will re-establish eligibility once they are meeting the College's Satisfactory Academic Progress policy for financial aid purposes. The student will be eligible for financial aid once they are meeting GPA and pace of progression standards.

CHANGE OF PROGRAM

When a student who changes his/her academic program, only those courses applicable to the new program will be evaluated for the qualitative and quantitative components. However, all courses attempted will be evaluated for the Maximum Timeframe component. If, under these circumstances, the student is making satisfactory academic progress, the student will regain eligibility for financial assistance funds. If, under these circumstances, the student is not making satisfactory academic progress, the student will not regain eligibility for financial assistance funds at that time unless the student submits an appeal

Leave of Absence

A leave of absence (LOA) is a temporary interruption in a student's program of study. Fremont's leave of absence policy (LOA) is applicable to all actively enrolled students. Students may be approved for multiple LOAs in a 12-month period, however, the total of all approved LOAs may not exceed 180 calendar days in the 12-month period. A leave of absence may be granted only at the beginning of a term. During an approved LOA, the student is not considered withdrawn and no Return to Title IV (R2T4) calculation is required for financial aid recipients.



Required Documentation - A LOA may be approved if Fremont determines there is a reasonable expectation the student will return. Students must follow Fremont's LOA Policy when requesting a LOA, by providing a written, signed and dated request, on or before the start date of the LOA, including the reason for the LOA and expected return date to the Registrar's Office. The leave of absence becomes final only when the College provides written notice to the student of acceptance of the leave of absence and provides a return date for the student.

If unforeseen circumstances prevent a student from providing a request to the College on or before the start of the LOA, Fremont may grant the LOA if the College has documented the reason and decision. Fremont must collect the signed LOA request from the student at a later date and provide it to the Registrar's Office within a reasonable amount of time from the student's last date of attendance. Unforeseen circumstances may include, but are not limited to, medical and family emergencies, military, jury duty, and natural disasters.

A LOA will NOT be approved if a student requests the LOA after 14 consecutive days of nonattendance and/or the request is not due to unforeseen circumstances that occurred prior to the unofficial withdrawal status.

Verbal Approvals - To ensure students who are receiving federal financial aid are not adversely affected because of their military status, a natural disaster or a national emergency, and to minimize the administrative burden placed on such individuals, if an affected student has difficulty providing a written LOA request because of affected status, a verbal LOA request may be approved. Affected students include those who:

- Are serving on active duty during a war or other military operation, or national emergency;
- Are performing qualifying National Guard duty during a war or other military operation, or national emergency;
- Reside or are employed in an area that is declared a disaster area by any federal, state or local official in connection with a national emergency

Fremont will document the decision for granting an approved LOA to an affected student if that student has difficulty providing a written LOA request because of affected status. The documentation will include both the reason for the LOA and the reason for waiving the requirement that the LOA be requested in writing. For additional information, students should contact the Financial Aid Office.

Length - The first day of the student's initial LOA is used when determining the start date for the 12-month period. If a student is granted a LOA due to unforeseen circumstances, the beginning date of the approved LOA, as recorded by the student on the LOA form, is the date the student was unable to attend class because of the unforeseen circumstance. The course start date will cease the LOA day count; however, the Fremont's academic system of record will use an active enrollment status effective date as determined by the date the student posts an academic-related activity in the course the student returns to at the school. NSLDS Enrollment Reporting will use the standard effective date for an active enrollment (i.e., course start date). A new LOA request form will be required for any additional LOAs.



Extending an LOA - A student may request an LOA extension as long as the request is made before the scheduled end date and does not exceed the maximum 180 day policy. Students must follow Fremont's LOA Policy when requesting the LOA extension, by providing on or before the scheduled end date, a written, signed, and dated request, including the reason for the LOA extension and expected return date to the Registrar's Office. The extension becomes final only when the College provides written notice to the student of acceptance of the leave of absence extension and provides a return date for the student.

Disbursements During an LOA - While a student is on an approved LOA, the College will not make a disbursement of the proceeds of a Direct Loan to a student. Pell and FSEOG funds may be disbursed if the student is determined eligible for the funds. Moreover, the College will not assess the student any additional institutional charges and the student is not eligible for any additional federal student aid while on an approved LOA. Federal financial aid funds that are part of a credit balance created before a student began a LOA may be paid to a student, since those funds were disbursed before the student went on the LOA.

Failure to Return

If a student is granted a leave of absence and is a Title IV loan recipient and fails to return to school, the student's Title IV loan repayment terms may be effected. The school must report a change in enrollment status to NSLDS - one possible consequence of not returning from a leave of absence is that a student's grace period for a Title IV program loan might be exhausted. If a student does not return from an approved LOA, the withdrawal date and beginning of the grace period will be the student's last date of attendance. In the event a student does not return from a leave of absence, any refunds due will be made to the appropriate financial aid programs within 45 days of the date the school determined the student did not to return. If the student reenters, after withdrawing from the College, the previously approved LOA days will count toward the student's LOA maximum of 180 days in a 12-month period.

Schedule Gap

Students who are actively enrolled, however, due to administrative reasons have a schedule gap where there are no classes available to schedule until the next 10 week term, will be placed on NSTO – Not Scheduled Temporarily Out. A NSTO is not a LOA and is initiated by the Registrar. The Financial Aid office will review the student's current term schedule of classes to determine if any ineligible federal financial aid funds must be recalculated and returned. The school may need to report a change in enrollment status to NSLDS (i.e. less than half-time) which may affect loan repayment terms including the expiration of the student's grace period. If classes are not available by the next term the student may be dropped.

Refund Policy, Withdrawal Policy, and Return of Title IV Policy

A student may cancel or withdraw from Fremont College at any time. Once the student is determined to have withdrawn, the College will calculate and remit any applicable refund. Please refer to Cancellation/Withdrawal/Refund policy stated in the School Catalog at www.fremont.edu.



Return to Title IV (R2T4) Policy

A recipient of Federal Title IV financial aid who withdraws from school during a payment period or period in which the student began attendance will have the amount of Title IV funds he or she did not earn calculated according to federal regulations (34 CFR 668.22). Any student who withdraws will have his/her Pell Grant recalculated based on the number of credits the student attempted.

A determination of the percentage of the payment period the student has completed, which is used to calculate the amount of Title IV financial aid the student has earned, will be based on the number of days the student completed up to the last date of attendance, divided by the total days in the payment period. Any break of 5 days or more is not counted as part of the days in the term.

The percentage is multiplied by the amount of Title IV financial aid for the payment period for which the Title IV financial aid was awarded to determine the amount of Title IV financial aid earned. The amount of Title IV financial aid earned and the amount of Title IV financial aid not earned will be calculated based on the amount of Title IV financial aid that was disbursed or could have been disbursed for the payment period upon which the calculation was based. After the 60 percent point in the payment period, the student will have earned 100 percent of the federal financial aid funds already disbursed to him/her.

Once the amount of Title IV financial aid that was not earned has been calculated, federal regulations require that the school return a portion of the unearned funds equal to the lesser of the institutional charges multiplied by the unearned percentage of funds or the entire amount of unearned funds in the following order:

1. Unsubsidized Federal Stafford Loans
2. Subsidized Federal Stafford Loans
3. Federal PLUS Loans
4. Federal Pell Grants
5. Federal Supplemental Educational Opportunity Grants (FSEOG)
6. Other Title IV Programs
7. Student

If the amount of unearned Title IV financial aid disbursed exceeds the amount that is returned by the school, the student (or parent, if a Federal PLUS Loan) must return or repay, as appropriate, the remaining amount. Any loan funds that must be returned by the student (or parent for a PLUS Loan) are repaid in accordance with the terms and conditions of the promissory note. If the student is required to return unearned grant funds, the student is required to return the amount of the unearned grant funds that exceeds 50 percent of the grant funds received.

If the amount disbursed to the student is less than the amount the student earned, he or she is eligible to receive a post-withdrawal disbursement (PWD) of the earned aid that was not received. The school will notify the



student and/or parent of post-withdrawal disbursement once an amount can be determined (calculation is performed within 30 days from date of the institution's determination that the student withdrew). The school will offer any PWD that is due within 180 days of the date that the school determined that the student withdrew. The school must get the student's permission before it can disburse PWD loan funds (written notification provided to the student). The student may choose to decline some or all of the PWD loan funds. No PWD (including grants) will be made if the student does not respond within 14 days of the written notification date.

For the purpose of determining when the refund must be paid, the date of the institution's determination that the student withdrew should be no later than 14 days after the student's last day of attendance, as determined from the College's attendance records. Unearned funds will be returned within 45 days from date of determination.

Notice Concerning Transferability of Units and Degrees Earned at Fremont

The transferability of credits you earn at Fremont College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree or diploma you earn in one of our educational programs is also at the complete discretion of the institution to which you may seek to transfer. If the degree, diploma, or credits that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Fremont College to determine if your degree, diploma, or credits will transfer.

Fremont College has no influence over the transferability of its credits to other institutions. Such decisions are entirely decided by those institutions.

For further information about Fremont's Transfer Credit policy please refer to our School Catalog on our website www.fremont.edu.

Copyright Infringement and Peer-to-Peer File Sharing Policy

Copyright Infringement - Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

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



context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than 4750k and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see title 17, United States Code, Sections 504 and 505.

Willful copyright infringement can also result in criminal penalties including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

Peer-to-Peer File Sharing

Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing compatible P2P software, to connect with each other and directly access digital files from one another’s hard drives. Many copyrighted works may be stored in digital form, such as software, movies, videos, photographs, etc. Through P2P file sharing it has become increasingly easy to store and transfer these copyrighted works to others, thus increasing the risk that users of P2P software and file-sharing technology will infringe the copyright protections of content owners.

If P2P file-sharing applications are installed on your computer, you may be sharing someone else’s copyrighted materials without realizing you are doing so. As a user of the college network, recognizing the legal requirements of the files that you may be sharing with others is important. You should be careful not to download and share copyrighted works with others. The transfer and distribution of these works without authorization of the copyright holder is illegal and prohibited.

Textbooks

The required textbooks, including title, author, publisher, ISBN and best estimates of their fair market price, is located on the school’s Learning Management System (LMS), Canvas.

Drug and Alcohol Abuse Prevention Policy

It is the policy of Fremont College to comply with the Drug-Free Schools and Community Act Amendments of 1989 and the Drug-Free Workplace Act of 1988. Accordingly, the following information regarding the use of illegal drugs and the abuse of alcohol on the campus or in facilities controlled by Fremont College are prohibited by college regulations and are incompatible with the goal of providing a healthy educational environment for students, faculty, staff and guests.



Standards of Conduct

Students are expected to conduct themselves ethically, honestly and with integrity as responsible members of the College's academic community. The College must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on school property. If an individual is apprehended for violating any alcohol- or other drug-related law while at a school location or activity, the College will fully support and cooperate with federal and state law enforcement agencies. Fremont enforces a "zero tolerance" policy regarding underage drinking.

Institutional Sanctions

Fremont College, in all of its actions, seeks to uphold local, state and federal laws. Insofar as permitted by these laws, Fremont College will apply sanctions that could lead to a student being fined, suspended or expelled or an employee being disciplined, suspended or dismissed for violation of the Fremont College standards of conduct. Students and employees may also be referred for prosecution. Disciplinary sanctions may include the completion of an appropriate rehabilitation program, at the student's or employee's expense, if necessary.

Legal Sanctions (Federal, State, and Local)

There are numerous legal sanctions under local, state, and federal laws which can be used to punish violators. Penalties range from suspensions, revocation, denial of a driver's license, and/or 20-50 years' imprisonment at hard labor without benefit or parole. Property may be seized. Community services may be mandated.

Federal law considers the manufacture, distribution, dispensation, possession or use of illegal drugs, or any controlled substance, a serious crime. For the most current Federal Trafficking Penalties, please visit the U.S. Drug Enforcement Administration website at <http://www.deadiversion.usdoj.gov/21cfr/21usc/841.htm>.

Federal anti-drug laws affect a number of areas in everyone's lives. Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, welfare, health care, disability, and veteran benefits.

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 Investigations, and the U.S. Coast Guard.

Federal Financial Aid Penalties for Drug Violations

According to the Higher Education Act (HEA), if a student is convicted of a drug-related felony or misdemeanor that took place while he or she was receiving federal student aid, the student will become ineligible to receive further aid during a period of enrollment for which he or she was receiving federal student aid. If the student



was convicted of **both** possessing and selling illegal drugs during a period for which the student was receiving federal student aid, and the periods of ineligibility are different, then the student will be ineligible for the longer period. If the conviction was reversed, set aside, or removed from the student's record, or if the conviction occurred while the student was a juvenile (unless s/he was tried as an adult) it will not affect student's eligibility. If students lose their financial aid eligibility, the school will notify them of their status in writing including how to regain eligibility.

Effects of Drugs and Alcohol

Although individuals often use drugs and alcohol to achieve a variety of effects on mind and body that are found to be temporarily useful or pleasurable, drugs can be highly addictive and injurious. A person can pay a price in terms of his or her physical, emotional, and social health.

This price can be paid in a number of ways. The risk of contracting sexually transmitted diseases, including AIDS, is increased through unwanted or unprotected sex when one is under the influence of drugs or alcohol. Drugs can be the trigger for violent crime. Economic and legal problems usually follow directly when one tries to support a drug habit by resorting to crime. The dependence, illness, loss of job, and loss of family or friends that can result from drug or alcohol use and abuse can be tragic.

Health Risks Associated with Use and Abuse

Students should be aware there are significant psychological and physiological health risks associated with the use of illicit drugs and alcohol. Drug abuse is the utilization of natural and/or synthetic chemical substances for non-medical reasons affecting the body and its processes, the mind and nervous system, and behavior.

Short Term Risks

- Increased risks of accidents and injuries
- Alcohol-related traffic accidents (the leading cause of death for teens)
- Alcohol slows reaction time, decreases muscle coordination, and impairs vision
- Fatal overdose
- Unconsciousness or blackout
- Death by aspiration of vomit
- Nausea
- Gastritis

Long-Term Risks

- Increased blood pressure
- Increased risk of heart attack
- Brain damage resulting in permanent psychosis



- Cancer of the mouth, esophagus or stomach
- Liver damage (cirrhosis, alcohol hepatitis, cancer)
- Ulcers and Gastritis
- Pancreatitis
- Birth defects
- In males: testicular atrophy and breast enlargement
- In females: increased risk of breast cancer
- Prolonged, excessive drinking can shorten life span by ten to twelve years.

Health Risks Associated with the Use of Drugs

Amphetamines (Speed, Uppers)

- Malnutrition
- Hallucinations
- Dependence, psychological and sometimes physical

Deliriants (Aerosols, Lighter Fluid, Paint Thinner)

- Permanent damage to lungs, brain, liver, bone marrow
- Loss of coordination, confusion, hallucinations
- Overdose causing convulsions, death

Depressants (Barbiturates, Tranquilizers, Methaqualone)

- Confusion, depression, loss of coordination
- Dependence, physical and psychological
- Coma, death (caused by overdose)
- Can be lethal when combined with alcohol

Hallucinogens (LSD, PCP, DMT, STP, Mescaline)

- Hallucinations, panic, irrational behaviors (which can lead to increased risk of accidents, injuries)
- Tolerance overdose leading to convulsions, coma, death
- Possible birth defects in children of LSD users

Intravenous Drug Use

- Places one at risk for HIV infection (the virus causing AIDS) when needles are shared

Marijuana and Hashish

- Chronic bronchitis
- Decreased vital capacity
- Increased risk of lung cancer
- In men lower levels of testosterone and increase in abnormal sperm count



Stimulants (Cocaine)

- Painful nosebleeds and nasal erosion
- Intense "downs" that result in physical and/or emotional discomfort
- Tolerance and physical dependence can develop

Narcotics (Heroin, Morphine, Codeine, Opium)

- Malnutrition
- Hepatitis
- Loss of judgment and self-control leading to increased risk of accidents, injuries
- Dependence
- Overdose leading to convulsions, coma, death

Drug and Alcohol Counseling/Treatment Availability

If you observe any of these changes in yourself or another student, you are encouraged to talk with the Student Affairs Office for a professional referral. Abuse of alcohol or drugs can lead to dependency and addiction, with serious consequences for personal health and overall quality of life. There are drug and alcohol counseling, treatment, and rehabilitation facilities available in our area where students and employees may seek advice and treatment. The Student Affairs Department can refer you to one that meets your needs.

The following resources are available for assisting students and employees with possible problems of alcohol or drug abuse:

- **Alcoholics Anonymous Support Group:** <http://www.aa.org/?Media=PlayFlash>
- **National Institute on Alcohol Abuse and Alcoholism:** <http://www.niaaa.nih.gov/>
- **National Council on Alcoholism and Drug Dependence:** <https://www.ncadd.org/>
- **Mayo Clinic-Alcohol Use Disorder:** <http://www.mayoclinic.org/diseases-conditions/alcohol-use-disorder/basics/definition/con-20020866?reDate=05042016>
- **The National Institute on Drug Abuse Hotline-** information and referral line that directs callers to treatment centers in the local community, (800) 662-HELP or visit <https://findtreatment.samhsa.gov/>
- **The National Institute on Drug Abuse (NIDA)-** ensures the effective translation, implementation, and dissemination of scientific research findings to improve the prevention and treatment of substance use disorders and enhance public awareness of addiction as a brain disorder. Visit <https://www.drugabuse.gov/>

Vaccination Policy



Fremont College students are not required to provide proof of immunization for admissions to the College.

Register to Vote

The National Mail Voter Registration Form can be used to register U.S. citizens to vote, to update registration information due to a change of name, make a change of address or to register with a political party. You must follow the state-specific instructions listed for your state. After completing the form, you must sign your name where indicated and send it to your state or local election office for processing.

Register to vote by following your state-specific instructions and using the National Mail Voter Registration form at www.eac.gov/voter_resources/register_to_vote.aspx.

Gainful Employment Disclosures

Disclosures regarding Fremont College's programs related to gainful employment are provided on the Fremont's website. For more information about gainful employment disclosures, visit <https://fremont.edu/programs/gainful-employment/>.

Contact Information – Fremont College Financial Aid Office

For questions or assistance on Financial Aid, how to obtain financial aid consumer information, and/or general school issues, please contact:

Joanne Brennan – Financial Aid Director

(562) 977-6053

18000 Studebaker Road, 900A

Cerritos, CA 90701

Email: joanne.brennan@fremont.edu

Hours: Monday – Thursday, 9:00am-7:00pm Friday, 8:00am – 5:00pm

Title IX Compliance

Fremont's Title IX coordinator is responsible for the school's overall compliance with Title IX, including response to reports of sexual misconduct affecting the campus community. Questions regarding the application of Title IX



and the school's compliance with it should be directed to the Title IX coordinator, whose contact information is available below:

Lisa Ingoldsby
Title IX Coordinator
Compliance Officer
18000 Studebaker Road, 900A
Cerritos, CA 90701
(562) 809-5100
lisa.ingoldsby@fremont.edu

Financial Aid Consumer Information

Eligible Programs

Fremont College participates in the following Federal Student Assistance (FSA) programs:

FEDERAL PELL GRANTS

This grant program is designed to assist undergraduate students who want to continue their education beyond high school and can demonstrate need. Every student is entitled to apply for a Federal Pell Grant. Eligibility is determined by a standard U.S. Department of Education formula, which uses family size, income, and resources to determine need. The actual amount of the award is based upon the cost of attendance, enrollment status, and the amount of money appropriated by Congress to fund the program. The Federal Pell Grant makes it possible to provide a foundation of financial aid to help defray the costs of a post-secondary education. Unlike loans, the Federal Pell Grant does not usually have to be paid back.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is available to undergraduate students who have not earned a bachelor or professional degree. Unlike a loan, the FSEOG does not have to be repaid. When determining the priority-based order in which students will be awarded FSEOG funds, Fremont College considers those students with exceptional financial need who will also be receiving Federal Pell Grant funds.

FEDERAL WORK STUDY (FWS) PROGRAM

FWS aid allows students to work part-time and receive need-based aid to finance the cost of their education. Fremont College provides work-study job opportunities to students who qualify.



FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED STAFFORD LOANS

Federal Stafford loans, available through the William D. Ford Federal Direct Loan Program, are low-interest loans made to the student by the U.S. Department of Education. The loan must be used to pay for direct and/or indirect educational expenses. Subsidized loans are need-based, while unsubsidized loans are not. Repayment begins six months after the student graduates, withdraws from school, or falls below half-time enrollment status.

FEDERAL PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)

The Federal Direct PLUS Loan is available to parents of dependent undergraduate students. These loans are not based on need; however, when combined with other resources, the loan value cannot exceed the student's cost of attendance. A credit check is required, and either or both parents may borrow through this program. Repayment begins within 60 days of final disbursement of the loan within a loan period.

General Eligibility Requirements

Basic eligibility requirements for federal student aid include citizenship requirements and requirements relating to the student's ability to benefit from a postsecondary education. The student must:

- Be a U.S. Citizen, permanent resident or eligible non-citizen
- Have a valid Social Security number (SSN), except for students from the Freely Associated States (e.g., Marshall Islands, Federated States of Micronesia and the Republic of Palau).
- Have a high school diploma or the recognized equivalent of a high school diploma (including a General Educational Development (GED) certificate).
- Be enrolled, or accepted for enrollment, as a regular student in an eligible degree or certificate program at a college or university that is eligible for Title IV federal student aid.
- Be registered with Selective Service, if required
- Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements
- Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program
- Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan or, if liable, have made satisfactory repayment arrangements

Application Requirements

To qualify for federal student aid program at Fremont, students must:

- Complete the Free Application for Federal Student Aid (FAFSA) at [FAFSA.ed.gov](https://fafsa.ed.gov).
- Sign a Statement of Educational Purpose (included on the FAFSA), certifying that he or she will use Title IV federal student aid only to pay for educational costs. (Students may not be enrolled in multiple



colleges and universities solely to obtain Title IV federal student aid refunds (credit balances) to pay for non-educationally related expenses.)

Pell Grants

The maximum Pell grant award in the 2016-17 Award Year is \$5,815. The College may require additional information such as completion of verification forms and other information to resolve any issues or conflicting information. If the College collects additional information that affects Title IV eligibility, it will take the information into account when awarding Title IV aid.

The amount of a student's Pell Grant award depends on the EFC and the credits to be attended during a term. The College defines 12 or more quarter credits per term as full time, 10 to 11.5 as three-quarter time, 7.5 to 9.5 as half time, and 2.5 to 7 as less than half time. Students are required to file a FAFSA every award year, and in no award year may a student receive more than a full scheduled award. Please refer to the section on verification for ISIR's selected for verification and the requirements for receiving funds.

FSEOG Grants

Fremont College has defined a minimum of \$100 and a maximum of \$250 in FSEOG per academic year, per student. FSEOG will be distributed equally at the beginning of each term (3 terms per academic year), for those terms which fall within the Award Year (7/1 to 6/30). For students, whose payment periods begin in the next award year, funds from the next award year will be designated. As students enroll in programs every 10 weeks throughout the year, to ensure equal access, the funds available to award will be distributed quarterly.

FWS

The Federal Work-Study (FWS) Program provides part-time employment to students attending institutions of higher education who need the earnings to help meet their costs of postsecondary education and encourages students receiving FWS assistance to participate in community service activities.

Federal Work-Study eligibility is determined by need. Any student who applies for the FWS program must complete a FAFSA to determine need. Once the FAFSA is completed, the Financial Aid Office will calculate the maximum number of hours a FWS is eligible to work in the award year. The College's policy is to allow FWS students to work no more than 20 hours per week. (Unless approved prior by FA and or campus directors).



Federal Direct Loan Program

In addition to completing the FAFSA and required verification forms, students (and parents) applying for a federal student loan must sign any associated paperwork, such as the [Master Promissory Note \(MPN\)](#) and complete Entrance Counseling. Parent's applying for a PLUS loan must also complete a credit check form.

Interest Rates and Fees

The [interest rates](#) are fixed and do not change over the life of the loan.

Every year on July 1, interest rates are reset based on current market rates. The interest rates are based on the 10-year Treasury rate (determined each year by the final auction prior to June 1) plus a fix margin (see table).

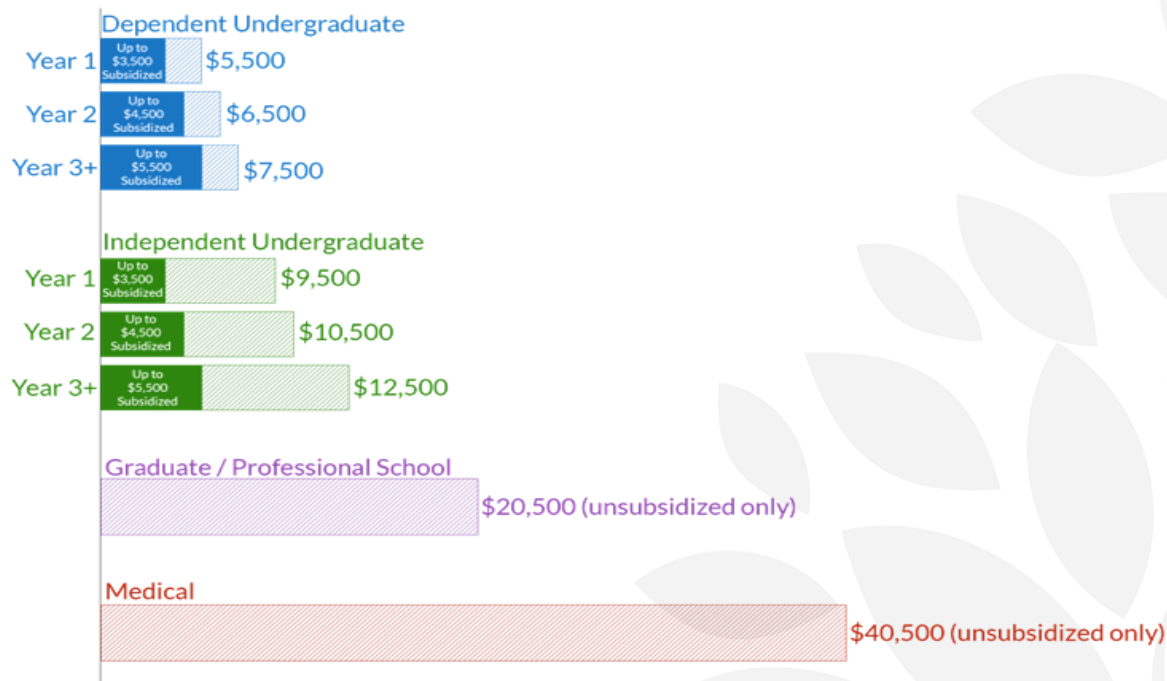
The current fee on student Loans is 1.069%. Fees are deducted from each loan disbursement.

Loan Limits: How Much You Can Borrow

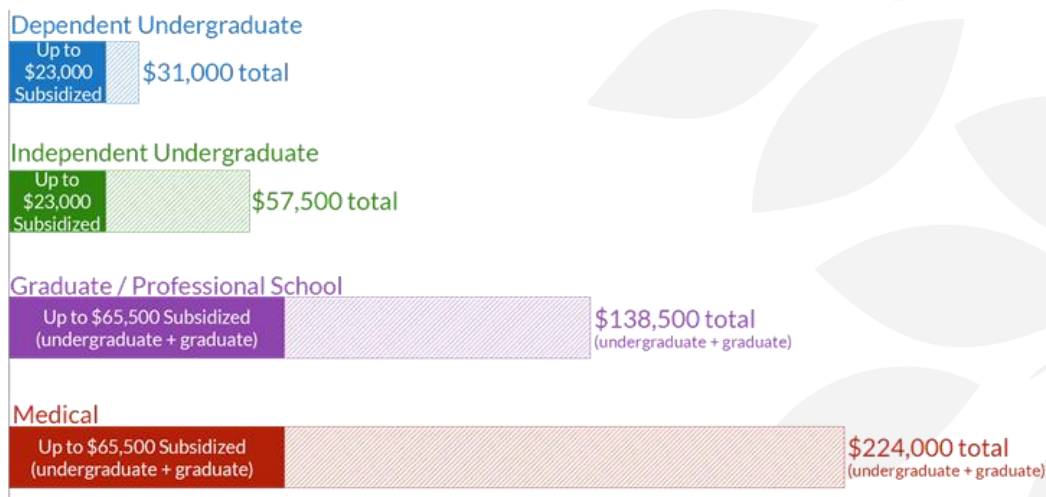
The amount you can borrow from the Direct Loans program is subject to [annual and aggregate loan limits](#):

- **Annual limits** specify how much you can borrow each academic year.
- **Aggregate limits** (also called cumulative limits) specify how much you can borrow through the loan program.

Direct Loans — Annual Borrowing Limits



Direct Loans — Aggregate (Cumulative) Borrowing Limits



Loan limits are also capped at the college's annual cost of attendance.



Program-Specific Requirements

There are several additional requirements for specific federal student aid programs.

- Prior academic degrees may affect eligibility for specific programs. For example, students with a prior Bachelor's degree are ineligible for Federal Pell Grants and Federal Supplemental Educational Opportunity Grants (FSEOG). Students with a Bachelor's degree enrolled in a graduate level program remain eligible for the Federal Unsubsidized Stafford Loan program only.
- Eligibility for some forms of financial aid is affected by the student's enrollment status. For example, federal education loans require the student to be enrolled on at least a half-time basis.

Maintaining Aid Eligibility

To retain eligibility for federal student aid, the student must:

- Maintain [satisfactory academic progress](#) – refer to school's SAP policy
- Not be convicted for the sale or possession of illegal drugs (controlled substances) while receiving federal student aid.

Other Requirements

In addition, a student's eligibility for Title IV Federal aid may be affected by such factors as remedial coursework, correspondence study, study via distance education, program of study and incarceration.

How Loan Funds Are Disbursed

If you are a first-time Direct Loan borrower, you will be required to attend [entrance counseling](#) before your loan funds are disbursed. You will learn about the loan terms and requirements during the counseling session. First time borrowers are also required to wait 30 days for before Direct Loan funds can be disbursed.

All disbursements for Title IV grants, Direct Loans and alternative funding are credited to the students account. In most cases, the loan will be sent (disbursed) in three 10-week payment periods (terms).

Loan funds are credited to your account in this order:

1. Tuition and fees
2. Other school charges (with your permission)



If any loan funds remain in your account, the credit balance will be refunded to you by check within 14 days after the balance is created unless you authorized the school to hold a credit balance until the end of the loan period.

Financial Aid Verification

Verification is a process of matching certain FAFSA data elements to source documentation to confirm the student's eligibility. Verification is a key element in the financial aid process and must be completed for a student to be eligible for Title IV funds. Following the federal guidelines, the College verifies 100% of enrolled applicants selected for verification by the U.S. Department of Education. The College may also choose to select additional applicants to undergo verification based on conflicting or unusual information on the ISIR.

Verification Process Flow:

- Students selected for verification are identified by an indicator on the Institutional Student Information Record (ISIR) report that is received from the U.S. Department of Education (ED).
- The student is classified in one of the four groups by the ED: V1, V4, V5 and V6 by ED. The verification group designation is found on page three of the ISIR report. The verification group placement determines which student and parent(s) information must be verified by the College.
- When a student is selected for verification, a College Financial Aid Advisor (FAA) will review the student's ISIR to determine which data items must be verified and what the documentation is required from the student and parent(s) to complete the verification process.
 - ✓ Applicants that utilized the IRS Data Retrieval Tool (DRT) and do not alter any of the tax return data are not required to submit a tax return transcript for verification purposes.
 - ✓ A student/parent(s) who does/do not utilize the IRS DRT or alter tax return data will be required to submit a valid IRS tax transcript.
 - ✓ A student/parent(s) must submit a complete and signed Verification Worksheet.
 - ✓ The FAA will recommend that the student and parent(s) use the IRS Data Retrieval Tool for use in the verification process, if not already done.
- The FAA will contact the student, using the Verification Form, to explain that the student has been selected for verification and request the items needed to complete the process within the 30 day time period. The student will also be notified that a delay in resolving the verification issue may result in a loss of federal student aid eligibility.
- The Verification form may be given to the student during a Financial Aid appointment or sent by email. The student may also be contacted by telephone or by classroom visit to follow-up on the submission of verification documents.
- If the verification process is not completed by the due date, the student will be notified of the loss of his/her financial aid and repackaged with cash payments or other financing options.
- The verification is completed by the FAA when all requested documents are received from the student and/or parent(s). The source documentation is matched with the ISIR data. If the source documentation is found to be incomplete, the student is notified of the missing items using the Verification Notification form.



- After the verification is completed, the ISIR must be corrected if:
 - ✓ any of the ISIR data is found to be discrepant in a non-dollar item,
 - ✓ any of the ISIR data is found to be discrepant by greater than \$25 in a dollar item.
- If corrections to the ISIR are needed, the FAA will contact the student and/or parent(s) and request that they make the corrections to the FAFSA data. If the student provides authorization, the FAA may also make the corrections to the FAFSA data.
- If the corrections change the student's awards, the FAA will issue an updated award letter to the student.
- If there is no discrepant data found, the verification process is complete and the eligible Title IV funds are awarded.
- If a subsequent, unexpected ISIR is received after verification is complete, the institution will review the "pushed" ISIR for changes. Follow-up with the student and appropriate action will be taken according to the process outlined in this policy.
- If the student is selected for verification, the verification process must be completed before Professional Judgment can be exercised.
- If it is determined that the student or parent(s) provided fraudulent information or documentation for the completion of the verification process, the student will be subject to actions pursuant to the institution's disciplinary policy, up to and including termination/dismissal. In addition, the College/Institute may be obligated to notify the ED Office of Inspector General.

Inspector General's Hotline
Office of Inspector General U.S.
Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1500
1-800-MIS-USED
(1800-647-8733)

How to Complete Verification by Groups:

The following applicable data elements must be verified for each verification group using the applicable documentation stated for each group.

Verification Group V1 (Standard):

Tax Filers - Use DRT, IRS Transcripts and Verification Worksheet, SNAP and Child Support documents

- Adjusted gross income
- U.S. income tax paid
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- IRA deductions and payments
- Tax-exempt interest income



- Education credits
- Household size
- Number in college
- Supplemental Nutrition Assistance Program (SNAP) benefits
- Child support paid

Non-Tax Filers – Use W-2s and Verification Worksheet, SNAP and Child Support

- Income earned from work
- Household size
- Number in college
- SNAP benefits
- Child support paid

Verification Groups V2 and V3 have been eliminated.

Verification Group V4:

- High School Diploma/Transcript or High School Equivalency (as confirmed by the Registrar's Office)
- Annotated Statement of Education Purpose
- Present the original Government-Issued ID to be copied (If unable to present in person, the Identity and Statement of Educational Purpose ;must be notarized)
- SNAP Benefits (if reported on ISIR)
- Child Support paid by student, spouse, or parent(s) (if reported on ISIR)

After receipt of the applicable documentation from the student:

- The Financial Aid advisor reports the confirmation and verification of applicable documentation to the ED via the FAA online.
- The V4 confirmation results are placed in their financial aid file.

Verification Group V5 (Follow Verification Requirements for Groups V1 and V4):

The verification group 5 is a combination of V1 and V4. The FAA will follow V1 and V4 procedures to resolve verification group V5.

- The Financial Aid Advisor reports the confirmation and verification of applicable documentation to the ED via the FAA online.
- The V4 confirmation results are placed in the student's financial aid file.

Verification Group V6:

Tax Filers - Use DRT, IRS Transcripts, and Verification Worksheet

Non-Tax Filers – Use W2s and Verification Worksheet or Signed Statement



- All items indicated on Tax Filer (V1); or
- All items indicated on Non-Tax Filer (V1);

The following untaxed income items must also be reported (if applicable):

- Payments to tax-deferred pension and savings
- Child support received
- Housing, food, and other living allowances paid to members of the military, clergy, and others
- Veterans non-education benefits
- Other untaxed income
- Money received or paid on the applicant's behalf

The FAA must use reasonable judgment to determine if the annual income amounts reported appear to provide sufficient support for the number of family members reported, based on the entirety of the information reported by the student/parent(s) including living arrangements, location, and receipt of non-reportable assistance (Social Security, TANF, Section 8 housing).

The applicant (and parent(s)/spouse) must:

- Provide an additional signed statement listing other resources used to support family. (A signed statement is required for items not required to be reported on the FAFSA or other verification forms).
- Explain how the student/parent(s) were financially supported during the applicable calendar year.

The FAA should use reasonable judgment when evaluating the validity of the income information provided by the student/spouse/parent(s). The FAA may choose to accept a signed low-income statement, an income-to-expenses comparison, or other similar documentation.

The FAA will match up the ISIR data with the supporting documentation and determine if the student accurately presented the information or if a correction is needed. If any discrepancies are noted, either a correction must be processed or the student must provide additional information and supporting documentation. If the original data was incorrectly reported, a new ISIR must be generated. If the student's award(s) change, an updated award letter must be issued to the student.

Federal Financial Aid Counseling

Entrance Counseling

Fremont ensures loan entrance counseling is conducted using the U.S. Department of Education's online counseling module (<https://studentloans.gov>) for students borrowing Federal Unsubsidized Loans. The goal of entrance counseling is to help the borrower understand what it means to borrow federal student loans.



Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS)
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized deferment
- Impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

Exit Counseling

Fremont notifies students to complete loan exit counseling online at the U.S. Department of Education website <https://studentloans.gov> within 30 days of completion of a program, withdrawal from Fremont or when a student ceases to be enrolled at least half-time.

Exit counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS),
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period, and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized deferment
- Impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

Deferment (Postponing Payment)

While you are enrolled in school at least half-time, your Direct Loans may be placed into deferment, which means you don't have to make any payments. In addition, you don't have to make payments during the 6-month grace period after you graduate or drop below half-time enrollment status. The interest on your Direct Unsubsidized



Loans will start to accrue (add up) as soon as all of the loan funds are sent to your school. Even though you aren't making any payments, interest is still adding up.

Students may also obtain deferments for several reasons including but not limited to unemployment, economic hardship, serving in the Peace Corps, under the Domestic Volunteer Service Act. Receiving a deferment is not automatic; therefore, the student must apply for it. Borrowers must formally request a deferment through the procedures established by the servicer of their loan(s). Detailed information regarding types of deferments and forbearances (temporary postponement) may be viewed at <https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance>.

Repayment

The standard repayment term on Direct Loans is 10 years. However, you can qualify for a longer repayment term if you consolidate the loans or have more than \$30,000 in federal student loans.

Eligible repayment plan

- [Standard Repayment](#)
- [Extended Repayment](#)
- [Graduated Repayment](#)
- [Revised Pay-As-You-Earn \(REPAYE\) Repayment](#)
- [Pay-As-You-Earn \(PAYE\) Repayment](#)
- [Income-Based Repayment \(IBR\)](#)
- [Income-Contingent Repayment \(ICR\)](#)
- [Income-Sensitive Repayment \(ISR\)](#)

To get an idea of what your loan repayment options and amounts might be, click here for the Federal Repayment Estimator:

<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>

Default

If you don't make your loan payments, you risk going into *default*. Defaulting on your loan has serious consequences. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe. Understand how missing a loan payment can be a problem, what default means and the consequences of default, and what you need to do if your loan is in default or if you think the default on your loan is an error. The consequences of default can be severe:

- The entire unpaid balance of your loan and any interest is immediately due and payable.



- You lose eligibility for *deferment*, *forbearance*, and repayment plans.
- You lose eligibility for additional *federal student aid*.
- Your loan account is assigned to a [collection agency](#).
- The loan will be reported as delinquent to credit bureaus, damaging your credit rating. This will affect your ability to buy a car or house or to get a credit card.
- Your federal and state [taxes may be withheld](#) through a tax offset. This means that the Internal Revenue Service can take your federal and state tax refund to collect any of your defaulted student loan debt.
- Your employer (at the request of the federal government) can withhold money from your pay and send the money to the government. This process is called [wage garnishment](#).
- It will take years to reestablish your credit and recover from default.

For more information about understanding default, please visit <https://studentaid.ed.gov/sa/repay-loans/default>.

Statement of Educational Purpose

The student signing a Free Application for Federal Student Aid (FAFSA) certifies the following:

(1) use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) is not in default on a federal student loan or has made satisfactory arrangements to repay it, (3) does not owe money back on a federal student grant or has made satisfactory arrangements to repay it, (4) will notify college if defaulting on a federal student loan, and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

The student signing the FAFSA agrees, if asked, to provide information that will verify the accuracy of the completed form. This information may include federal or state income tax forms filed or that are required to file. In addition, the parent or student certifies and understands that the Secretary of Education has the authority to verify information reported on this application with the IRS and other federal agencies. If the parent or student signs any document related to the federal student aid programs electronically using a personal identification number (PIN), username and password, and/or other credential, that person certifies that he or she is the person identified by the PIN, username and password, and/or other credential and has not disclosed that PIN, username and password, and/or other credential to anyone else. If the student purposely gives false or misleading information, he or she may be fined up to \$20,000, sent to prison or both.

Fraud

If Fremont has any information indicating that an applicant for Title IV program assistance may have engaged in fraud or other criminal misconduct in connection with his or her application, it must be referred to the Office of Inspector General of the Department of Education, or, if more appropriate, to a State or local law enforcement agency with jurisdiction to investigate the matter. In addition, the institution is required to report to the Office of Inspector General for each calendar year all referrals made to the State or local law enforcement agencies



under this paragraph for that calendar year.

Federal Student Aid (FSA) Student Loan Ombudsman

If you are in a dispute about your federal student loan, contact the Ombudsman Group as a last resort. The Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans:

On-Line assistance: <http://studentaid.gov/repay-loans/disputes/prepare>

FSA Ombudsman Group

P.O. Box 1843

Monticello, KY 42633

Telephone: (877) 557-2575; Fax (606) 396-4821

Institutional Scholarships

Visit Fremont College website for more information about current scholarships, if applicable. Fremont College will also provide third party resources to program related scholarships if available.



Glossary

Academic Year

This is the amount of the academic work you must complete each year, and the time period in which you are expected to complete it, as defined by your school. Academic years change from school to school and even from educational program to educational program at the same school.

Award Amount

Amount of aid a school expects to pay a student based on the student's current grant and loan eligibility, enrollment, Expected Family Contribution (EFC), and the school's cost of attendance.

Award Letter

An offer from a college that states the type and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.

Award Year

School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

Capitalization

The addition of unpaid interest to the principal balance of a loan. When the interest is not paid as it accrues during periods of in-school status, the grace period, deferment, or forbearance, your lender may capitalize the interest. This increases the outstanding principal amount due on the loan and may cause your monthly payment amount to increase. Interest is then charged on that higher principal balance, increasing the overall cost of the loan.

Consolidation

The process of combining one or more loans into a single new loan.



Cost of Attendance (COA)

The total amount it will cost you to go to school—usually stated as a yearly figure. COA includes tuition and fees; room and board (or a housing and food allowance); and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees and an allowance for books, supplies, transportation, and dependent care expenses, and can also include room and board for up to three semesters or the equivalent at the institution. But no more than two of those semesters, or the equivalent, may be consecutive.

Default

Failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may experience serious legal consequences if you default.

Deferment

A postponement of payment on a loan that is allowed under certain conditions and during which interest does not accrue on Direct Subsidized Loans, Subsidized Federal Stafford Loans, and Federal Perkins Loans. All other federal student loans that are deferred will continue to accrue interest. Any unpaid interest that accrued during the deferment period may be added to the principal balance (capitalized) of the loan(s).

Delinquent

A loan is delinquent when loan payments are not received by the due dates. A loan remains delinquent until the borrower makes up the missed payment(s) through payment, deferment, or forbearance. If the borrower is unable to make payments, he or she should contact his or her loan servicer to discuss options to keep the loan in good standing.

Direct Consolidation Loan

A federal loan made by the U.S. Department of Education that allows you to combine one or more federal student loans into one new loan. As a result of consolidation, you will have to make only one payment each month on your federal loans, and the amount of time you have to repay your loan will be extended.

Direct Loan

A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans are types of Direct Loans.

Disbursement

Payment of federal student aid funds to the borrower by the school. Students generally receive their federal student loan in two or more disbursements.



Discharge

The release of a borrower from the obligation to repay his or her loan.

Eligible Noncitizen

A U.S. national (includes natives of American Samoa or Swains Island), U.S. permanent resident (who has an I-151, I-551 or I-551C [Permanent Resident Card]), or an individual who has an Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:

- "Refugee"
- "Asylum Granted"
- "Cuban-Haitian Entrant (Status Pending)"
- "Conditional Entrant" (valid only if issued before April 1, 1980)
- Victims of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder
- "Parolee" (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a U.S. citizen or permanent resident.)

If you meet the noncitizen criteria above, you are eligible to receive federal student aid. If you are unsure of your eligibility, please check with your school's financial aid office for more information.

Entrance Counseling

A mandatory information session which takes place before you receive your first federal student loan that explains your responsibilities and rights as a student borrower.

Exit Counseling

A mandatory information session which takes place when you graduate or attend school less than half-time that explains your loan repayment responsibilities and when repayment begins.

Expected Family Contribution (EFC)

This is the number that's used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FAFSA®, the application for federal student aid. Your EFC is reported to you on your *Student Aid Report* (SAR).

FAFSA

Free Application for Federal Student Aid. The FREE application used to apply for federal student aid, such as federal grants, loans, and work-study.

Federal Student Loan

A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.



Financial Aid Package

The total amount of financial aid (federal and nonfederal) a student is offered by a college or career school. The school's financial aid staff combines various forms of aid into a “package” to help meet a student’s education costs.

Forbearance

A period during which your monthly loan payments are temporarily suspended or reduced. Your lender may grant you a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. During forbearance, principal payments are postponed but interest continues to accrue. Unpaid interest that accrues during the forbearance will be added to the principal balance (capitalized) of your loan(s), increasing the total amount you owe.

FSA ID

The FSA ID is a username and password combination that serves as a student’s or parent’s identifier to allow access to personal information in various U.S. Department of Education systems and acts as a digital signature on some online forms.

Grace Period

A period of time after borrowers graduate, leave school, or drop below half-time enrollment where they are not required to make payments on certain federal student loans. Some federal student loans will accrue interest during the grace period, and if the interest is unpaid, it will be added to the principal balance of the loan when the repayment period begins.

Loan Servicer

A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan on behalf of a lender. If you're unsure of who your federal student loan servicer is, you can look it up in [My Federal Student Aid](#).

Master Promissory Note

A binding legal document that you must sign when you get a federal student loan. The MPN can be used to make one or more loans for one or more academic years (up to 10 years). It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It’s important to read and save your MPN because you’ll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

My Federal Student Aid

This feature, available at [StudentAid.gov/login](https://studentaid.gov/login), provides access to information on federal grants and loans as stored in the National Student Loan Data System (NSLDS®). My Federal Student Aid contains information on



how much aid you've received, your enrollment status, and your loan servicer(s). You can access My Federal Student Aid using your FSA ID.

Overpayment

The disbursement of more federal student aid funds to a student than he or she is eligible to receive. A student's overpayment alert in [My Federal Student Aid](#) will let him or her know whom to contact to resolve the aid overpayment.

Principal

The total sum of money borrowed plus any interest that has been capitalized.

Private Loan

A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

Satisfactory Academic Progress

A school's standards for satisfactory academic progress toward a degree or certificate offered by that institution. Check with your school to find out its standards.

Student Aid Report (SAR)

A summary of the information you submitted on your *Free Application for Federal Student Aid* (FAFSA). You receive this report (often called the SAR) via e-mail a few days after your FAFSA has been processed or by mail within 7-10 days if you did not provide an e-mail address. If there are no corrections or additional information you must provide, the SAR will contain your EFC, which is the number that's used to determine your eligibility for federal student aid.

Unsubsidized Loan

A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

Verification

The process your school uses to confirm that the data reported on your FAFSA is accurate. Your school has the authority to contact you for documentation that supports income and other information that you reported.

William D. Ford Federal Direct Loan (Direct Loan) Program

The federal program that provides loans to eligible student and parent borrowers under Title IV of the Higher Education Act. Funds are provided by the federal government to eligible borrowers through participating schools.