



FREMONT COLLEGE®

2020-21 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. Fremont College has been designated as a 2019 Military Friendly School and are committed to providing a high quality education for our veteran heroes. For more information about the VA programs the school participates in, please visit the school's website <https://fremont.edu/financial-aid/#benefits-for-veterans>.

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



The College's Massage Therapy and Sports & Rehabilitation Therapy programs are approved by the California Massage and Therapy Council (CAMTC) – School Approval Code SCH0063.

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 (no "Physical Presence"):

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
Delaware Department of Education - Exempt
Florida Commission for Independent Education - Exempt
Hawaii Postsecondary Education Authorization Program - Exempt
Idaho State Board of Education - Exempt
Illinois Board of Higher 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
Missouri Department of Higher 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
Ohio Board of Regents - Exempt
Oklahoma State Regents for Higher 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
Texas Higher Education Coordinating Board - Exempt
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
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>

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/>

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

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>

Missouri

Missouri Department of Higher Education

205 Jefferson Street, P.O. Box 1469

Jefferson City, MO 65102-1469

info@dhe.mo.gov

<http://dhe.mo.gov/documents/POLICYONCOMPLAINTRESOLUTION-reviseddraft.pdf>

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/>



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/>

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/License/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/>

Texas

Texas Higher Education Coordinating Board
1200 E. Anderson Lane
Austin, TX 78752
<http://www.thecb.state.tx.us/index.cfm?objectid=5DF100DD-DD89-DD16-6DB8EF395C22B78F>

Texas Workforce Commission
Career Schools and Colleges – Room 226-T
101 East 15th Street, Austin, TX 78778-0001
<https://twc.texas.gov/jobseekers/career-schools-colleges-students>

<https://twc.texas.gov/partners/career-schools-colleges-forms-publications>

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

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

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

The following requirements apply to all students enrolled in undergraduate and graduate level programs. There are additional items specific to those students who are receiving federal student financial aid. All students are required to make Satisfactory Academic Progress (SAP) toward a certificate, diploma, or degree. SAP applies to all periods of a student's enrollment including periods when the student doesn't receive federal student financial aid.

Fremont College uses the Department of Education's terminology when indicating students' academic standing: "Financial Aid Warning" and "Financial Aid Probation". These terms are used to indicate academic standing for all students, including those not receiving federal student financial aid. Criteria for determining Financial Aid Warning and SAP Warning are identical; Criteria for determining Financial Aid Probation and SAP Probation are identical; Criteria for determining Financial Aid Probation with an Academic Plan and Academic Plan are identical; Criteria for determining Financial Aid Disqualification and SAP Disqualification are identical.

Students are expected to know, based on this SAP Policy, when they may be placed on Financial Aid Warning or Financial Aid Probation. Students must meet THREE requirements to maintain good standing regarding Satisfactory Academic Progress. Financial Aid students who do not meet these requirements may lose eligibility for federal student financial aid.

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. -

Qualitative - Grade Point Average Requirement

Students must meet a required minimum cumulative grade point average as outlined below:

Number of - Terms 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
1	1.00	1.00	3.00	33.33%	66.67%
2	1.50	1.50	3.00	50.00%	66.67%
3	2.00	1.75	3.00	66.67%	66.67%
4	2.00	2.00	3.00	66.67%	66.67%
5	2.00	2.00	3.00	66.67%	66.67%
6	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 to continue enrollment in their program of study. If the student is receiving federal student financial aid, the student will lose eligibility for that federal student financial aid. A student is permitted to appeal their failure to meet the Maximum Timeframe requirement beyond 150%, not to exceed one year. See Financial Aid Probation with an Academic Plan status below.



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 SAP status.

- **FINANCIAL AID WARNING** (same criteria as SAP Warning) –This is to alert the student that they are not meeting SAP standards and may potentially lose eligibility for federal student financial aid. This status is given for one payment period (one term) to students who fail to meet the GPA or pace of progression requirements (or both). This is a warning status and financial aid eligibility and payment of funds will be continued throughout the warning period. Students who have been placed on Financial Aid Warning may be removed from that status and returned to good standing by meeting both the Qualitative and Quantitative standards by the end of the Financial Aid Warning term.

Students cannot be placed on Financial Aid Warning for consecutive terms; however, students can have multiple terms of a warning period during their academic career. **Financial aid warning lasts for one term (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 immediately placed on a Financial Aid Disqualification status, for which they are allowed to appeal (see next two bullets).**

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.

- **FINANCIAL AID DISQUALIFICATION** (same criteria as SAP Disqualification) – If a student on Financial Aid Warning status does not meet SAP at the end of the warning payment period, the student is not eligible for additional federal student financial aid and will be placed on Financial Aid Disqualification status. Students who are placed on Financial Aid Disqualification status are ineligible for federal student financial aid. Students will be allowed to appeal and if the appeal is 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** (same criteria as SAP Probation) – Students whose appeal has been approved 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 if 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 SAP requirements by the end of the term. If it will not be mathematically possible for a student to meet the requirements of the SAP Policy within one payment period, that student will immediately be placed on Financial Aid Probation with an Academic Plan status. 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, the student is returned to good standing and federal financial aid is continued for future terms. If the student does not achieve SAP standards in one payment period, the student will have an opportunity to appeal, and if the appeal is approved, the student will remain on Financial Aid Probation with an academic plan. If the appeal is not accepted the student is not eligible for federal student financial aid.

- **FINANCIAL AID PROBATION WITH AN ACADEMIC PLAN** (same criteria as Academic Plan) – This is the status assigned to: (1) students who were on "Financial Aid Probation," failed to meet SAP in the next 10-week payment period (term), appealed and the appeal was approved or (2) students whose appeal was approved and were placed on "Financial Aid Probation" and were escalated to Academic Plan status because it was mathematically impossible to meet SAP requirements within one payment period. 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 student financial 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 will be terminated from the program. No further appeals will be permitted.

STUDENT APPEALS

Students who fail to meet the SAP requirements during the SAP Warning/Financial Aid Warning period may appeal their disqualification status. Students may do so by submitting a written appeal with supporting documentation 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, the student is placed on SAP Probation or Financial Aid Probation status and may be required to comply with an individually designed academic plan as



outlined above. Financial Aid students will have their federal student financial aid reinstated 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 of the appeal is 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, a Financial Aid student is no longer eligible for federal student financial aid. 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 program.

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

1. Placed on **SAP Probation** or **Financial Aid Probation** for one term only, or
2. Placed on an **SAP Probation with an Academic Plan** or **Financial Aid Probation with an Academic Plan**. The plan is 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 student financial aid as a result of not meeting SAP requirements, the student must pay for the ineligible payment period(s) using funds other than federal student financial aid funds. If a student appeals and the appeal is denied, the student will need to re-establish his or her eligibility. Generally, a student will re-establish eligibility once he or she is meeting the College's Satisfactory Academic Progress policy. The student will be eligible for federal student financial aid once he or she is 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, with supporting documentation, 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 21 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 University. 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 affected. 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 will 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. The College will order textbooks for the student and will apply all applicable charges on the student's account. Students have the opportunity to opt-out of purchasing books and supplies from the college.

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 her 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

Delirants (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/>

Annual Security Report

Fremont College complies with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act of 1990 and the Violence Against Women Reauthorization Act of 2014 by publishing its Annual Security Report (ASR) by October 1. The ASR is provided in the Student Handbook and is also on Fremont's Student Consumer Information page on its website: <https://fremont.edu/student-consumer-information/>

Title IX Compliance

Fremont College does not tolerate discrimination and that means:

- The College does not discriminate on the basis of sex in educational programs or activities (including admission and employment).
- Inquiries about the application of Title IX may be referred to the Title IX Coordinator, the Department of Education Office for Civil Rights Assistant Secretary, or both. Contact information for the campus Title IX Coordinator and the Office for Civil Rights is listed below.

Any person may report sexual harassment by contacting the campus Title IX Coordinator. A report may be made at **any time** by telephone, e-mail, or by mail using the contact information below.

Title IX Coordinator Contact Information:

Fremont College
Tony Wong, Title IX Coordinator
Telephone Number: (562) 809-5100
Email: tony.wong@fremont.edu
18000 Studebaker Road, 900A Cerritos, CA 90703

U.S. Department of Education Office for Civil Rights

400 Maryland Avenue, SW Washington, D.C. 20202-1100
Telephone: 1-800-421-3481
FAX: 202-453-6012; TDD: 1-800-877-8339
Email: OCR@ed.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.

Constitution Day

The purpose of Constitution Day is to ensure students have an increased knowledge and appreciation of this valuable and important document of freedom. On September 17 of each year, Fremont College commemorates the formation and signing of the Constitution of the United States of America on September 17, 1787 by organizing an event announced to students via the school's SIS informing them of the official date along with planned activities.

Student-Right-to-Know

In accordance with the federal **Student-Right-to-Know Act**, and to assist students in making an informed decision about their education, Fremont College publishes its graduation rates, transfer-out rates, retention rate and student body diversity as reported with the Integrated Postsecondary Education Data System (IPEDS) Survey. This Student-Right-to-Know disclosure is updated annually on or before July 1 and available on the school's website <https://fremont.edu/student-consumer-information/>.

Placement Rates

Fremont College calculates Placement Rates based on the calculation required by the College's accrediting body, ACCSC. ACCSC defines placement rates as the number of graduates who complete within 150% of the program length during the reporting period who were available for employment and found a job in their field of training, divided by the total number of graduates available for employment. Additionally, in compliance with the California Bureau for Private Postsecondary Education (BPPE), the College provides prospective students with a School Performance Fact Sheet for each of its programs that includes program completion and placement rates. Completion and placement rate disclosures, as reported to ACCSC and BPPE, are available on the school's website <https://fremont.edu/student-consumer-information/>.

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:

Israel Rodriguez, Financial Aid Director
(562) 977-6017



18000 Studebaker Road, 900A
Cerritos, CA 90701
Email: israel.rodriguez@fremont.edu
Hours: Monday – Thursday, 9:00am-7:00pm
Friday, 8:00am – 5:00pm

Financial Aid Consumer Information

Eligible Programs

Fremont College participates in the following Federal Student Assistance (FSA) and State aid 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.

Cal Grants

Cal Grant is a financial aid program you do not have to pay back administrated by the [California Student Aid Commission](#) (CSAC) providing aid to California undergraduates and vocational training students. Cal Grant gives funds to students who meet GPA and parent income requirements. Cal Grant applicants must file a FAFSA between January 1 and March 2 each year, along with the Cal Grant GPA verification Form. Fremont College participates in the Cal Grant B and C programs. For more information about the application process, please visit <http://www.csac.ca.gov/doc.asp?id=48>.

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. Students enrolled in a graduate level program remain eligible for the Federal Unsubsidized Stafford Loan program only. 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.

Cost of Attendance

The cost of attendance (COA) budget is based on full-time enrollment and includes direct and indirect costs. Direct costs include tuition, fees, books and supplies. Please refer to the School Catalog for the tuition and fee schedule for the program in which you are interested in. Indirect costs include room and board, transportation and other personal or miscellaneous expenses. The (COA) determines a student's amount of federal financial aid eligibility and awarding for a specific academic year. This chart is used to establish standards of monthly living costs under various conditions. Program costs need to be added to the following figures to calculate the total cost of attendance. These budgets, provided by the California Student Aid Commission (CSAC), are estimates and will vary with the program length.

2020-21 Cost of Attendance				
Living Off Campus				
Months	7	9	12	15
Room & Board	\$12,894	\$16,578	\$22,104	\$27,630
Transportation	\$665	\$855	\$1,140	\$1,425
Personal/Misc.	\$2,940	\$3,780	\$5,040	\$6,300
Total:	\$16,499	\$21,213	\$28,284	\$35,355
Living with Parent				
Months	7	9	12	15
Room & Board	\$6,832	\$8,784	\$11,712	\$14,640
Transportation	\$728	\$936	\$1,248	\$1,560
Personal/Misc.	\$2,506	\$3,222	\$4,296	\$5,370
Total:	\$10,066	\$12,943	\$17,256	\$21,570



Determining Need

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

Cost of Attendance Budget **MINUS** Expected Family Contribution **EQUALS** "Need" (or maximum Financial Aid you can receive)

Needs Analysis System

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

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. Students will be cleared from default with no payment pending (after the 9th payment) prior to being accepted or returning to Fremont College.
- 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 2020-21 Award Year is \$6,345. 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 \$300 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.



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

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).

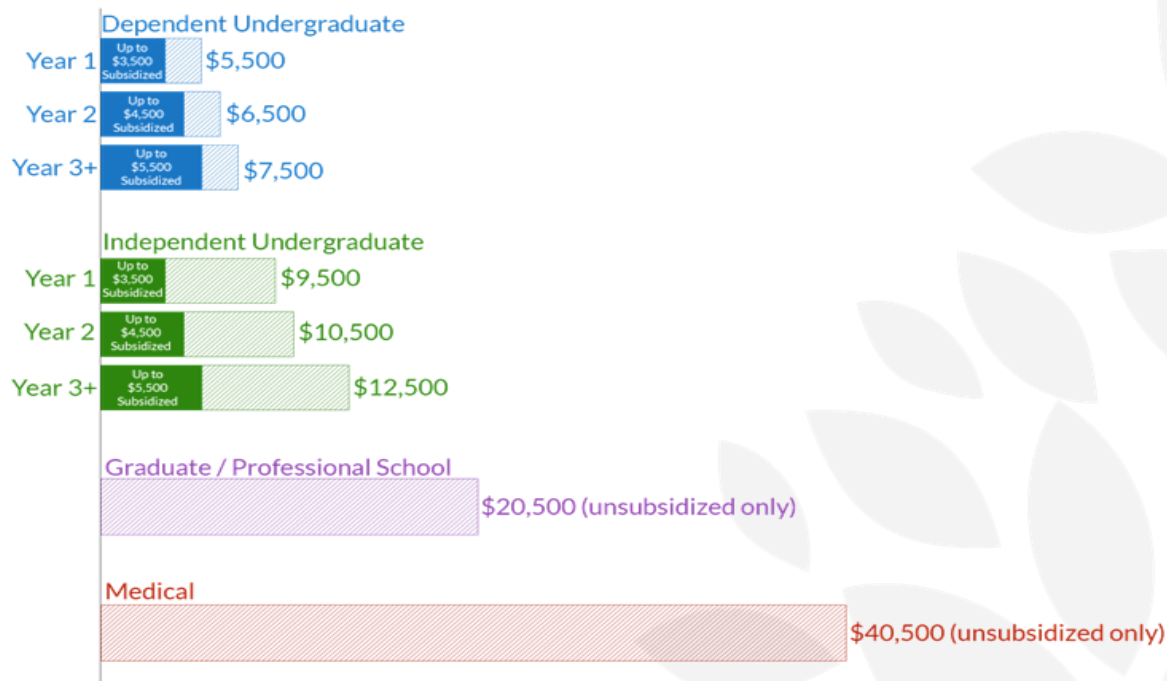
The current fee on student Loans is 1.057%. Fees are deducted from each loan disbursement.

Loan Limits: How Much You Can Borrow

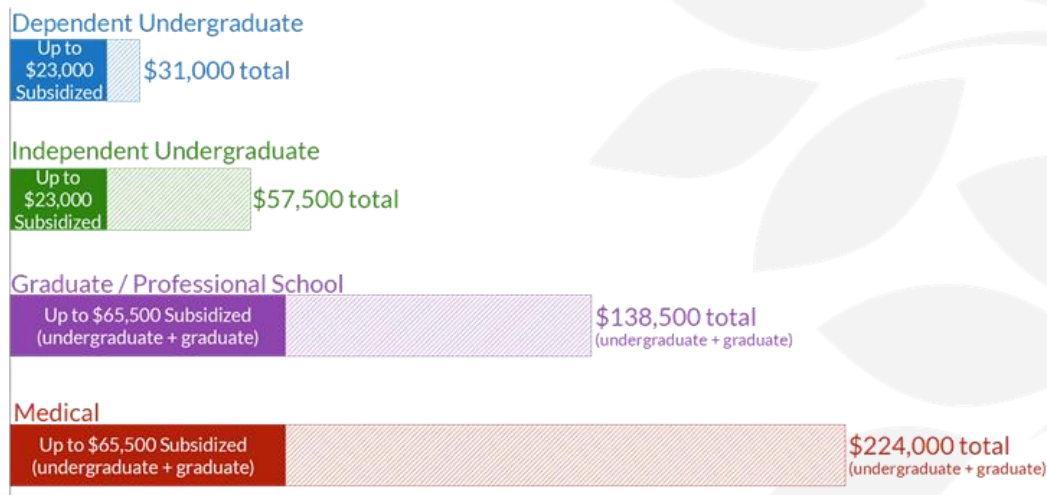
The amount you can borrow from the Direct Loans program is subject to [annual and aggregate loan limits](#):

- **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 or grant funds remain in your account, a Title IV 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 (or award year for grant credit balances).

Your Rights and Responsibilities

You have the following **RIGHTS** as a Financial Aid Recipient:

1. To know the names and organizations which accredit and authorizes the school to operate.
2. To know about the programs, the faculty, and the physical facilities at the school.



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

You have the following RESPONSIBILITIES as a Financial Aid Recipient:

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



Financial Aid Verification

Verification Procedures and Process Flow

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 three groups by ED: V1, V4, V5. 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 2018 IRS Tax Return Transcript or a signed copy of the 2018 income tax return and applicable schedules.
 - ✓ 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 discrepancy 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 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)

A 2018 IRS Tax Return Transcript may be obtained through:

- **Get Transcript by Mail** – Go to <https://www.irs.gov/>, click "Get Your Tax Record." Click "Get Transcript by Mail." Make sure to request the "Return Transcript" and **NOT** the "Account Transcript." The transcript is generally received within 10 business days from the IRS's receipt of the online request.
- **Get Transcript Online** – Go to <https://www.irs.gov/>, click "Get Your Tax Record." Click "Get Transcript Online." Make sure to request the "Return Transcript" and **NOT** the "Account Transcript." To use the Get Transcript Online tool, the user must have (1) access to a valid email address, (2) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name, and (3) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). The transcript displays online upon successful completion of the IRS's two-step authentication.
- **Automated Telephone Request** – 1-800-908-9946. Transcript is generally received within 10 business days from the IRS's receipt of the telephone request.
- **Paper Request Form** – IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form.

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

- 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

Non-Tax Filers – Use W-2s and Verification Worksheet

- Income earned from work
- Household size
- Number in college

Verification Groups V2, V3 and V6 have been eliminated.

Verification Group V4 (Custom Verification Group):

- 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)

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 (Aggregate Verification Group) - 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 Requirements for Individuals Who Are Eligible for an Auto Zero Expected Family Contribution (EFC): V1 or V5



For Auto Zero EFC-eligible applicants placed in Verification Tracking Group V1 or V5, the FAFSA information that must be verified varies slightly between dependent and independent students. Only the following FAFSA/ISIR information must be verified:

For dependent students—

- The parents' adjusted gross income (AGI) if the parents were tax filers;
- The parents' income earned from work if the parents were nontax filers; and
- The student's high school completion status and identity/statement of educational purpose, if placed in Verification Tracking Group V5.

For independent students—

- The student's and spouse's AGI if they were tax filers;
- The student's and spouse's income earned from work if they were nontax filers;
- The student's high school completion status and identity/statement of educational purpose, if placed in Verification Tracking Group V5; and
- The number of household members to determine if the independent student has one or more dependents other than a spouse.

For all Auto Zero EFC-eligible applicants placed in Verification Tracking Group V4, the student's high school completion status and identity/statement of educational purpose information must be verified.

Documentation of High School Completion & Identity/Statement of Educational Purpose

High School Completion

Provide one of the following documents to indicate the student's high school completion status when the student begins college in 2020–2021:

- A copy of the student's high school diploma.
- A copy of the student's final official high school transcript that shows the date when the diploma was awarded.
- For students who completed secondary education in a foreign country, high school transcripts translated and evaluated by an approved outside credential evaluation company at the applicant's expense
- A State certificate or transcript received by a student after the student passed a State-authorized examination that the State recognizes as the equivalent of a high school diploma (GED test, HiSET, TASC, or other State-authorized examination).

For individuals in Verification Tracking Groups V4 and V5, if the school has successfully documented and verified the student's high school completion status in a previous award year, the school does not have to verify the high school completion status again in subsequent award years.

Identity/Statement of Educational Purpose



The student must appear *in person* at WCUI to verify his or her identity by presenting an unexpired valid government-issued photo identification (ID), such as, but not limited to, a driver's license, other state-issued ID, or passport. The institution will maintain a copy of the student's photo ID that is annotated by the institution with the date it was received and reviewed, and the name of the official at the institution authorized to receive and review the student's ID. In addition, the student must sign, in the presence of the institutional official, the Statement of Educational Purpose certifying that he/she is the individual signing the Statement and that the Federal student financial assistance he/she may receive will only be used for educational purposes and to pay the cost of attending WCUI for 2020–2021 Award Year.

If the student is unable to appear in person at WCUI to verify his or her identity, the student must appear in the presence of a notary and provide to the institution: (a) A copy of the unexpired valid government-issued photo identification (ID) that is acknowledged in the notary statement below, or that is presented to a notary, such as, but not limited to, a driver's license, other state-issued ID, or passport; and (b) The original Statement of Educational Purpose, which must be notarized, certifying that he/she is the individual signing the Statement and that the Federal student financial assistance he/she may receive will only be used for educational purposes and to pay the cost of attending WCUI for 2020–2021 Award Year. If the notary statement appears on a separate page than the Statement of Educational Purpose, there must be a clear indication that the Statement of Educational Purpose was the document notarized.

Non-tax Filers Requirements

For **Independent students and spouses and parents of dependent students** who will not file and are not required to file a 2018 income tax return with the IRS, applicants must submit:

- a signed statement from the individual that he/she has not filed and is not required to file a 2018 income tax return;
- a detailed signed statement of the sources of his/her 2018 income earned from work and the amount of income from each source;
- a copy of his/her IRS Form W–2 Wage and Tax Statement (or equivalent) for each source of 2018 employment income, and
- **a confirmation of non-filing** from the IRS or other relevant tax authority **dated on or after October 1, 2019**. Nontax filers *must* provide a Verification of Non-filing Letter from the IRS indicating a 2018 IRS income tax return was not filed with the IRS or other relevant tax authority.

If the student/parent is unable to obtain verification of Nonfiling (VNF) from the IRS or other tax authorities and, based upon the institution's determination, it has no reason to question the student's or family's good-faith effort to obtain the required documentation the institution may accept:

- A signed statement certifying that the individual—
 - Attempted to obtain the VNF from the IRS or other tax authorities and was unable to obtain the required documentation; and



- Has not filed and is not required to file a 2018 income tax return, and a listing of the sources of any 2018 income earned by the individual from work and the amount of income from each source; and
- A copy of IRS Form W-2, or an equivalent document, for each source of 2018 employment income received by the individual.

For Dependent students: Nontax filers must provide a non-filing statement with supporting W-2s and/or 1099s if there is earned income. Dependent students who are non-tax filers are *excluded* from the verification requirement to provide confirmation of the dependent student's non-filing status from the IRS (Verification of Non-filing Letter).

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.

Guidelines

- For AY 2020/2021, income and expense information refers to year 2018 income, expenses, and IRS transcripts. Use this information to review the ISIR.
- The FAA should keep a copy of a paper FAFSA for reference purposes. The instruction pages are very helpful in understanding how the student should answer individual questions.
- The FAFSA on the Web Worksheet follows the question order of FAFSA on the Web. It will be helpful to the student if you distribute the Worksheet and ask them to complete it before they complete the FAFSA on the Web.



Unusual Tax Filing Situations:

Marital Status Different from Filing Status –If a student or parent(s) is married but files taxes separately from their spouse, the student and spouse or parent's tax returns must be combined to determine the income and tax amounts to be reported on the FAFSA. Both sets of tax transcripts will be used in the verification process.

If a student or parent(s) file a joint tax return but is/are no longer married or is/are separated when the FAFSA is filed, only the student and/or the parent(s) reported on the FAFSA should provide income information. When performing verification, the joint tax transcript must be used, along with documentation regarding the separation of the income and taxes paid. Generally, this involves obtaining and retaining the student and/or parent's W-2 forms and documentation of the division of the other sources of income included in the Adjusted Gross Income (AGI). The taxes paid are determined by calculating the percentage of the AGI which belongs to the student or parent(s) and then applying that percentage to the taxes paid.

Amended Returns - An individual who filed an amended IRS income tax return for tax year 2018 must provide a signed copy of the 2018 IRS Form 1040X, "Amended U.S. Individual Income Tax Return," that was filed with the IRS or documentation from the IRS that include the change(s) made by the IRS, in addition to one of the following:

- IRS DRT information on an ISIR record with all tax information from the original tax return;
- A **2018 IRS Tax Return Transcript** (that will only include information from the original tax return and does not have to be signed), or any other IRS tax transcript(s) that includes all of the income and tax information required to be verified; or
- A signed copy of the 2018 IRS Form 1040 and the applicable schedules that were filed with the IRS.

Identity Theft - Individuals who were victims of tax-related identity theft will need to provide:

- A Tax Return DataBase View (TRDBV) transcript obtained from the IRS, or if unable to obtain a TRDBV, an equivalent document provided by the IRS or a copy of the signed 2018 income tax return and applicable schedules the individual filed with the IRS; **and**
- A statement signed and dated by the tax filer indicating that he or she was a victim of IRS tax-related identity theft and that the IRS is aware of the tax-related identity theft.

Individuals Who Filed Non-IRS Income Tax Returns - If the individual lives in a foreign country that is unable to provide a Verification of Nonfiling Letter or confirmation of nonfiling from the relevant tax authority, that individual should provide WCUI with the following:

- A tax filer who filed an income tax return with a tax authority other than the IRS may provide a signed copy of his or her income tax return that was filed with the relevant tax authority. However, if we question the accuracy of the information on the signed copy of the income tax return, the tax filer must provide us with a copy of the tax account information issued by the relevant tax authority before verification can be completed.



Extension Filers - An individual who is required to file a 2018 IRS income tax return and has been granted a filing extension by the IRS beyond the automatic six-month extension for tax year 2018, must provide:

- A copy of the IRS's approval of an extension beyond the automatic six-month extension for tax year 2018;
- Verification of Non-filing (VNF) Letter (confirmation that the tax return has not yet been filed) from the IRS dated on or after October 1, 2019 or a signed statement certifying that the individual attempted to obtain the VNF from the IRS and was unable to obtain the required documentation;
- A copy of IRS Form W-2 for each source of employment income received or an equivalent document for tax year 2018 and,
- If self-employed, a signed statement certifying the amount of the individual's Adjusted Gross Income (AGI) and the U.S. income tax paid for tax year 2018.

Note: An individual granted a filing extension beyond the automatic six-month extension may be required to submit tax information using the IRS Data Retrieval Tool, by obtaining a transcript from the IRS, or by submitting a copy of the income tax return and the applicable schedules that were filed with the IRS that lists 2018 tax account information.

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.

National Student Loan Data System (NSLDS)

National Student Loan Data System (NSLDS) is the U.S. Department's central database for student aid. Student financial aid information is submitted to the NSLDS. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, the Pell Grant program, and other ED programs. NSLDS Student Access provides centralized, integrated view of Federal Student Aid Loans and grants so that recipients of funds from these programs can access and inquire about the Federal Student Aid loans and/or Grant data. Once the data is reported to NSLDS, this site and all information contained within is accessible to Financial Aid Administrators, Guarantee Agencies, and students. All users must sign-in and be an authorized user. To access the site, visit www.nsls.ed.gov.

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.

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