

WEST COAST ULTRASOUND INSTITUTE

STUDENT CONSUMER HANDBOOK

2015- 2016



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STATEMENT OF PHILOSOPHY

The philosophy of student financial aid at WCUI supports career preparation education of the student. Our objective is to help the student prepare for a productive career so that he/she is qualified for a beginning position through job performance or additional education he/she has acquired while on the job.

The following are the guiding principles of the student aid programs at our school:

The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this school without such aid. Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student's education. Therefore, any aid the student may receive from our WCUI should be regarded as supplemental to that which can be provided by student and his/her parents and/or spouse.

The school also believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses.

The office of Student Financial Aid provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational expenses.

This program admits students of any race, color, age, national and ethnic origin, to all. The rights and privileges, programs and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, creed, religion, color, age, marital status, national and ethnic origin in the administration of its educational policies, admission policies, scholarship and loan programs and other school administration programs.

STATEMENT OF PRINCIPLES

The primary purpose of our financial aid programs shall be to provide financial assistance to our accepted students who, without such aid would be unable to attend our school.

We recognize our obligation to assist in realizing the national goal of equality of educational opportunity.

We, therefore, work with schools, community groups and other educational institutions in support of this goal.

We shall publish budgets that state total student expenses realistically; including where applicable, maintenance at home, commuting expenses, personal expenses and necessary travel.

Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.

Financial aid will be offered only after determining that the resources of the family are insufficient to meet the student's educational expenses, the amount of aid offered will not exceed the amount "needed" to offset the difference between the student's educational expenses and the family's resources.

The amount of any type of self-help expected from students will be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance will be awarded to students with least ability to pay.

We shall review our financial assistance awards annually and adjust them, if necessary, to reflect changes in the financial need of the student and the expenses of attending the school. We will inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance as it may be necessary for some students, based upon their enrollment date, to complete a second Free Application for Federal Student Aid (FAFSA).

Because of the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and encourage the student and others to respect the confidentiality of this information.

All documents, correspondence and conversations between and among the aid applicant, his family and financial aid officer are confidential and entitled to the protection ordinarily arising from a counseling relationship.

WCUI is committed to its drug abuse prevention program and supports its accessibility to any officer, employee or student.

WHAT TITLE IV FINANCIAL AID PROGRAMS ARE AVAILABLE?

Financial Aid consists of grants and loans provided by the federal government to those who can demonstrate need. Each type of aid has specific eligibility requirements. Qualifying students may be eligible for more than one type of aid. However, it is important to know that financial aid does not usually cover all tuition costs. By filling out the Free Application for Federal Student Aid (FAFSA), students will be considered for the following financial aid programs:

	<i>PELL GRANT</i>	<i>FSEOG</i>	<i>FEDERAL DIRECT SUBSIDIZED LOAN</i>	<i>FEDERAL DIRECT UNSUBSIDIZED LOAN</i>	<i>FEDERAL DIRECT PLUS LOAN</i>	<i>FEDERAL WORK STUDY</i>
DESCRIPTION	Grant: does not have to be repaid	Grant: does not have to be repaid	Loan: Must be repaid	Loan: Must be repaid	Loan: Must be repaid	Money Earned while attending school. Does not have to be repaid.
ELIGIBILITY	U.S. citizen or permanent resident Full or part time undergraduate - Need Based	U.S. citizen or permanent resident Full or part time undergraduate - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students who are determined to be independent. - Need Based	U.S. citizen or permanent resident. Parents of full or part time undergraduate students. No collateral requirements available regardless of income or assets - Credit Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students - Need Based
AMOUNT	Maximum: \$5,775	Maximum: \$4,000	Maximum: Year 1: \$3,500 Year 2: \$4,500	Maximum: Year 1: \$6,000 Year 2: \$6,000	Year 1: up to the total cost of the student's education, less other aid received	
INTEREST RATE	None	None	Varies Annually	Varies Annually	Varies Annually	None
REPAYMENT TERM	None	None	Up to 10 years	Up to 10 years	Up to 10 years	None
MINIMUM REPAYMENT	None	None	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)	None
INTEREST SUBSIDY	None	None	Students pay no interest while in school	None	None	None
REPAYMENT BEGINS	N/A	N/A	Following 6 months grace period after graduating	Following 6 months grace period after graduating	60 days after loans are disbursed	N/A
TOTAL ORIGINION OR INSURANCE FEES	N/A	N/A	Up to 4%	Up to 4%	Up to 4.5%	N/A

Cal-Grants (Beverly Hills and Ontario Campus)

West Coast Ultrasound Institute participates in the Cal-Grant B and C programs administered by the California Student Aid Commission. Please see the Financial Aid Department for more information regarding the Cal-Grant programs.

Financial Aid Office Schedule:

Monday - Thursday: 8:00 am to 7:00 pm

Fridays: 8:00 am to 4:00 pm

Saturdays: 8:00 am to 1:30 pm

FEDERAL PELL GRANT PROGRAM

Students wishing to apply for financial aid may visit the Financial Aid Office at the school where students are encouraged to apply for the Federal Pell Grant Program. The Pell Grant is a Federal grant given with no repayment expected. This program is designed to provide a “floor” upon which other financial aid programs are built. Any student wishing to receive a Federal Pell Grant, as well as, Federal Direct Loan must meet the eligibility requirements established by the U.S. Department of Education. To be considered for a Federal Pell Grant a student must complete the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA may be completed on-line at www.fafsa.ed.gov or a paper application may be used. FAFSA forms are available in the Financial Aid Office or other public places such as a library. Not all students will qualify for a Federal Pell Grant.

An Award Notification letter will be provided to the student indicating the type and the amount of aid awarded.

FEDERAL SEOG PROGRAM

Funds are awarded to the school on an annual basis for the Federal SEOG Programs. These funds are awarded to students based upon need and the priority is given to students with lowest expected family contribution. Based upon the total amount allocated to the school each year, individual awards may vary.

The school’s policy is to attempt to reserve funds across the award year so that qualifying students entering each quarter may also receive SEOG funds.

FEDERAL WORK-STUDY PROGRAM

Federal Work-Study funds are also allocated to the school on an annual basis. These funds are also awarded to student based upon need. Work-Study funds allows student to earn money from various jobs to help pay their tuition and other related educational costs.

FEDERAL LOAN PROGRAMS

William D Ford Federal Direct Loan Program

Subsidized Loan - A subsidized loan is awarded on the basis of need. A student may be eligible to request a maximum of \$3,500 per year for the first year of undergraduate study. Programs of less than 36 credit hours will be prorated down based on the number of hours in the student’s program. The federal government pays the interest during authorized periods of deferment. Repayment will begin six months after the borrower ceases to be enrolled at least half-time.

Unsubsidized Loan - An unsubsidized loan is not awarded on the basis of need, and the student is responsible for paying the interest during in-school, deferment, grace, and repayment periods. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed \$5,500 for a dependent student and \$9,500 (\$3,500 Sub & \$6,000 Unsub) for a first year independent student. Repayment will begin six months after the borrower ceases to be enrolled at least half-time.

Federal Parent Loan to Undergraduate Student (PLUS) - PLUS loans are meant to provide additional funds to dependent students for education related expenses. Parents may borrow up to the cost of education, minus other aid received by the student. Repayment begins approximately sixty days after final loan disbursement is made.

All Federal loans will be reported to the U.S. Department of Education’s National Student Loan Data System as part of the student’s financial aid history. This information will be accessible to authorized agencies, other post-secondary institutions, lenders and Federal loan servicing agencies.

ENTRANCE AND EXIT LOAN COUNSELING SESSIONS

Recipients of the subsidized and the unsubsidized Family Federal Education Loans must attend entrance and exit loan counseling. Information provided to students includes but is not limited to:

Entrance Interview	Exit Interview
Overview of all sources of aid.	Financial planning for loan repayment
Terms/conditions of various loan programs.	Loan repayment obligations
Loan application process	Repayment options
Repayment obligation	Deferment/Forbearance/Cancellation provision
Obligation to keep lender informed	Obligation to keep lender informed
Obligation to maintain satisfactory progress	Consequences of delinquency/default
Personal financial planning	Name and address of lender
Importance of keeping loan documents	Estimated monthly payment information
Borrower’s rights and responsibilities	
Consequences of delinquency/default	

SAMPLE MONTHLY LOAN PAYMENT CHART

The chart below gives estimated payment amounts for Stafford and Plus Loans. It is based on immediate repayment and a maximum repayment period of ten (10) years. Numbers are approximate due to rounding.

Amount Borrowed	Number of Payments	5.00% Mo. Pymt.	6.00% Mo. Pymt.	7.00% Mo. Pymt.	8.25% Mo. Pymt.	9.00% Mo. Pymt.
\$1,000.00	20	\$52.22	\$52.67	\$53.12	\$53.69	\$54.03
\$2,000.00	43	\$50.90	\$51.81	\$52.72	\$53.88	\$54.59
\$2,500.00	56	\$50.15	\$51.29	\$52.46	\$53.94	\$54.84
\$3,000.00	69	\$50.12	\$51.52	\$52.94	\$54.75	\$55.85
\$3,500.00	82	\$50.48	\$52.13	\$53.82	\$55.98	\$57.30
\$4,000.00	97	\$50.21	\$53.82	\$54.12	\$56.64	\$58.19

\$4,500.00	113	\$50.01	\$52.22	\$54.49	\$57.40	\$59.19
\$5,000.00	120	\$53.03	\$55.51	\$58.05	\$61.33	\$63.34
\$5,500.00	120	\$58.34	\$61.06	\$63.86	\$67.46	\$69.67
\$6,000.00	120	\$63.64	\$66.61	\$69.67	\$73.59	\$76.01
\$6,500.00	120	\$68.94	\$72.16	\$75.47	\$79.72	\$82.34

Repayment

Standard Repayment Plans Under this plan, you will pay a fixed amount of at least \$50 each month for up to 10 years. This plan results in the lowest total interest paid of any repayment plan. If you have not selected a repayment plan by the time repayment begins, your loan(s) will be placed on the Standard Repayment Plan.

Graduated Repayment Plan Under this plan, you will pay a minimum payment amount at least equal to the amount of interest accrued monthly for up to 10 years. Your payments will start out low, and then increase every two years. Generally, the amount you will repay over the term of your of your loan will be higher under the Graduated Repayment Plan than under the Standard Repayment Plan. This plan may be beneficial if your income is low now but is likely to steadily increase.

Income Contingent Repayment (ICR) Plan ICR is a repayment plan that bases your monthly payment on your annual adjusted gross income (AGI), family size and total Direct Loan amount. As your income increases or decreases, so do your payments. After 25 years, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

Income Based Repayment (IBR) Plan Income-Based Repayment (IBR) plan bases your monthly payment on your yearly income and you must have a partial financial hardship to enroll. This plan is an alternative to the Income Contingent Repayment (ICR) Plan and is designed to make repaying education loans easier for students who intend to pursue jobs with lower salaries, such as careers in public service. It does this by capping the monthly payments at a percentage of your discretionary income. Like ICR, after 25 years of qualifying repayment, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

Extended Repayment Plan

Fixed Monthly Payment Option Under this plan, you will pay a fixed amount of at least \$50 each month for up to 25 years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan will result in lower total interest paid when compared to graduated plans with similar terms.

Graduated Monthly Payment Option Under this plan, you will pay a minimum amount of at least \$50 or the amount of interest accrued monthly, whichever is greater, for up to 25 years. Your payments start out low and then increase every two years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan may provide lower initial monthly payments, although the total interest paid may be greater when compared to plans with similar terms with fixed payments. This plan may be beneficial if your income is low now but is likely to steadily increase.

Pay as You Earn

Borrower pays the lesser of 10% of discretionary income (income –based payments) or what they would have paid under the standard repayment plan (non-income based). Currently for Direct Loan program only and for new borrowers and 2008 borrowers who received loans in FY 2012.

Additional, more specific information about loan repayment will be available from Direct Loan Servicing prior to you entering repayment.

Deferment and Forbearance

Deferments A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized.

You may qualify for a deferment while you are:

Enrolled at least half-time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program.

Unemployed or meet our rules for economic hardship (limited to 3 years).

You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact your service for more information about the specific qualifications for deferment based on military service. In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half-time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan. If you are in default on your loan, you are not eligible for a deferment or forbearance.

Forbearance If you can't make your scheduled loan payments, but don't qualify for a deferment, we may be able to give you forbearance. Forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments. Some common reasons for getting forbearance are illness, financial hardship, or serving in a medical or dental internship or residency. See your copy of the Borrower's Rights and Responsibilities Statement for more examples. You can also get more information by contacting your loan servicer. Under certain circumstances, we can automatically give you forbearance, for instance, while we're processing a deferment, forbearance, cancellation, a change in repayment plan or consolidation, or if you're involved in a military mobilization or a local or national emergency.

School-related discharges In certain cases, you may be able to have all or a part of your loan cancelled because:

Your school closed before you completed your program.

Your school forged your signature on your promissory note or falsely certified that you were eligible to get the loan.

Your loan was falsely certified because of identity theft (additional requirements apply).

You withdrew from school but the school didn't pay a refund that it owed under its written policy or our regulations.

Check with the school to see how refund policies apply to federal aid at the school.

In general, you must repay your loan even if you don't graduate, can't find work in your field of study, or are dissatisfied with the education program.

Disability, bankruptcy, or death.

Your loan may be discharged if you are determined to be totally and permanently disabled and you meet certain requirements during a 3-year conditional discharge period. To apply for this discharge, you must provide a physician's statement that you became totally and permanently disabled after the loan was made. See your copy of the Borrower's Rights and Responsibilities Statement for more information on the procedures and conditions for this discharge.

Your loan may be cancelled if it is discharged in bankruptcy. This is not an automatic process—you must prove to the bankruptcy court that repaying the loan would cause undue hardship.

For a student that dies, the loan will be cancelled if a family member or other representative provides acceptable documentation to the student's servicer.

Contact your servicer for more information or to get a cancellation form. You can also find more information in your copy of the Borrower's Rights and Responsibilities Statement.

Consolidation

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. Contact the Direct Loan Consolidation Center for more information at: 1-800-557-7395, TTY for the hearing-impaired at: 1-800-557-7395. The Direct Loans Consolidation website also has an [online calculator](#) that you can use to find out how much you'll pay each month if you consolidate.

If you want additional information on loan default, visit the [Department's Debt Resolution website](#).

Veterans Benefits

Students who wish to receive Veterans benefits must contact the Veteran administration office to determine their eligibility. West Coast Ultrasound Institute will provide assistance with the completion of all the necessary documents.

WHAT IS MY DEPENDENCY STATUS?

You are considered an **"Independent Student"** if you meet any one of the following criteria:

You were born before January 1, 1992

You will be working on a master's or doctorate program in school year 2015-2016.

You are married as of the date of application.

Currently serving on active duty in the US Armed forces for purposes other than training.

As determined by a court you are or were an emancipated minor.

As determined by a court you are or were in a legal guardianship.

Your high school, school district homeless liaison, the director or an emergency shelter funded by the U.S. Department of Housing and Urban Development or the director of a runaway or homeless youth basic center determined that you were an unaccompanied youth who was homeless or at risk of being homeless at any time after July 1, 2013.

You have children that receive more than half of their support from you between July 1, 2015 and June 30, 2016.

You have dependents (other than children or spouse) that receive more than half their support from you.

You are an orphan, in foster care or ward of the court at any time since turning 13.

You are a veteran of the U. S. Armed Forces.

If the student does not meet any of the above criteria, the student is considered a **“Dependent Student”** and parents must complete part of the FAFSA and provide their financial information.

In some instances a student may apply to receive what is called a Dependency Override. Only the financial aid office can make the decision, to approve a Dependency Override request after careful consideration and review of documentation.

PROFESSIONAL JUDGMENT POLICY – SPECICAL CIRCUMSTANCES

The following policy will be used in making professional judgment decisions.

Basic Guidelines

The financial aid officer must resolve any conflicting or inconsistent information on the ISIR before allowing a professional judgment. For example, if the student is flagged for verification, verification must be completed first. The student’s ISIR may need to be corrected before applying any professional judgment adjustments.

Professional judgment adjustments must be decided on an individual student basis only—not for a group of students. Circumstances must be **unusual**—in other words, they must fall outside the normal type of information required by the U.S. Dept. of Education (income, assets, dependency status, etc.)

All decisions must be **documented** and **signed** by the campus financial aid officer.

Unusual Circumstances Allowed

Higher than normal medical and/or dental expenses: The income protection allowance in the EFC formula allows 11% of total income for medical/dental expenses.

Any medical/dental expenses that exceed 11% of income will be allowed. FAO should reduce the income reported on the ISIR by the amount of expenses that exceed 11% of the student’s income.

Required Documentation:

Copies of medical or dental bills

Cancelled checks

Request for Special Consideration Form completed by student and signed by the financial aid officer.

Reprocessed ISIR

Lower income in current year than last year: Students who experience a loss or reduction in income between the base year (on the FAFSA) and the current year should be allowed to substitute current annual income. The FAO must determine the **total annual** income for the student from Jan. 1 thru Dec. 31 and reprocess the ISIR with projected income for the year.

Required Documentation:

Copy of monthly unemployment benefits statement

Copy of recent pay stub

Other documents used to calculate the projected annual income

Request for Special Consideration Form completed by student and signed by the financial aid officer

Recent Unemployment: Student recently lost his/her job. Same requirements as lower income in current year than last year.

Loss of Unemployment Compensation: Student's unemployment benefits have run out. Aid Officer must calculate the total amount of income for the year including the unemployment benefits received and any projected additional income from Jan. 1st to December 31st.

Required Documentation

Copy of unemployment benefit statement
Copy of letter indicating benefits have been exhausted.

5) **Loss of Untaxed Income or Benefits:** Student's untaxed income or other untaxed benefits has ceased. Same requirements as loss of unemployment benefits.

6) **Separation or Divorce:** The dependent student has already completed the FAFSA, but his/her parent have become separated or divorced. Or a married independent student has become separated or divorced after completing the FAFSA. The financial aid officer should correct the income and asset application information on the ISIR by including only the income for the parent which the student lived with the longest. For the independent student, the aid office allows the student to update the application information with only the student's income and assets.

Required Documentation

Official divorce or separation documents
Signed statement by parent and/or independent student

Note: If the dependent student's parents are separated or divorced at the time of completing the FAFSA, the student should use only the income of the parent whom he/she lived with longer during the twelve months prior to the date the application is completed—regardless of who claimed the student as an exemption.

If an independent student is separated or divorced at the time of completing the FAFSA, the student should only report his/her income and asset information.

7) **Death of Parent or Spouse:** One of the student's parents has died or the last surviving parent has died or the independent student's spouse has died after the student has completed the FAFSA. If the student's last surviving parent has died after the student applied, the student must update his/her dependency status and report income and assets as an independent student. If the independent student's spouse has died, the student will be allowed to remove the spouse's income and asset information.

NOTE: If both parents are deceased at the time the student completes the FAFSA, the student answers "Yes" to the question concerning deceased parents in Step 3 of the FAFSA application.

If the independent student's spouse died prior to the student completing the application, the student should not include income and asset information for the deceased spouse.

Required Documentation

Official death notice
Obituary
Signed Statement

8) Number of Parents in College At least Half Time: Students may not include their parents that are attending college on the FAFSA. However, the financial aid officer may allow the student to update the #in college to include the parents if the student's parent provide proof that they are attending college at least half time.

Required Documentation

Copy of parents acceptance letter or registration receipt
Copy of parents schedule
Copy of parent's official college transcript

9) Dependency Override: The financial aid office may make a dependent student independent based upon the following circumstances:

- a) The student's voluntary or involuntary removal from the parent's home
- b) Incapacity of the parents such as incarceration or disability or mental or physical illness
- c) Inability of student to locate parents after making reasonable attempts
- d) Other extenuating circumstances such as student has not lived with or their parents or received parental support for the past two consecutive years.

Required Documentation

Letters from doctors, lawyers, or employers (a, b, c)
Copies of utility bills, lease agreement, cancelled checks (d)
Copy of student's tax return (d)
Other appropriate documentation

NOTE: The aid officer may rely on a dependency override performed by another institution.

Exceptional Circumstances Policy for Increased Unsubsidized Loans

Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other **exceptional circumstances** may receive additional unsubsidized loans for the same amount as independent undergraduates. Exceptional circumstances are as follows:

- a) The parent is incarcerated
- b) The parents' whereabouts are unknown
- c) The parent has filed for bankruptcy and has provided a letter from the bankruptcy

Court stating that the parent may not incur additional debt

- d) The parent's income is limited to public assistance or disability benefits and the aid office has documented that the parent's would not be able to repay the PLUS loan.
- e) The parent of a dependent student is not a U.S. citizen or permanent resident or is unable to provide evidence from the U.S. Citizenship and Immigration Service/Homeland Security that the he or she is in the country for other than a temporary purpose with the intention of becoming a citizen or permanent resident.

Required Documentation

- Letter from lawyer or courts (a)
- Letters from third-party, non-relatives (b)
- Letter or other documentation from Bankruptcy Court (c)
- Income information from Public Assistance agency (d)
- Statement from parents and student

WHAT WILL MY EDUCATION COST?

Before applying for financial aid, students and parents should assess all of the costs of attending WCUI. The Financial Aid Office establishes standard budgets, which reflect average costs for students during a typical term of enrollment. Actual expenses vary among students depending on life styles, priorities and obligations. To assist applicants in determining their need to meet all costs of education, direct and indirect, a schedule of tuition and fee costs has been provided with estimates of living expenses.

The budget shown below is an example:
(3 quarters)

Tuition, Fees	\$ 17,976.00
Books/Supplies	\$ 1,809.00
Personal/Miscellaneous Expenses	\$ 1,365.00
Room & Board	\$ 11,970.00
Transportation	\$ <u>1,269.00</u>
Total	\$ 34,389.00

HOW IS ELIGIBILITY DETERMINED?

As stated before, financial assistance is awarded to bridge the gap or to supplement the amount you and your family are reasonably able to contribute towards your educational expenses. A Federally approved system of "need analysis" is used to calculate eligibility for a Pell Grant, Direct Loan, Federal SEOG and Federal Work-Study programs. In order to perform this evaluation, it is necessary for you to complete the Free Application for Federal Student Aid (FAFSA) with information concerning your family's financial strength such as income and assets, size of family, and number in college.

NOTE: Federal SEOG awards are first made available to students with the lowest Expected Family Contribution.

Individual awards are based upon the annual allocation given to the school by the US Dept. of Education and may vary depending upon student's other resources.

OTHER ELIGIBILITY REQUIREMENTS

For all Federal Student Aid Programs, students must have “need” in order to qualify. But, in addition to the requirements of “need”, there are several other eligibility factors you must meet:

- You must be a U.S. citizen, a permanent resident, or in the United States for other than temporary purposes. (Acceptable visas would include the I-151, I-551, or I-49, if it is stamped “Refugee”, “Indefinite Parole”, “Humanitarian Parole”, “Cuban-Haitian entrance”, or Asylum granted”. If you have another visa type, the financial aid administrator will be able to help you in determining whether you are eligible).
- Be enrolled in a course that is at least 300 clock hours in length.
- Be attending at least half-time, which is a minimum of 12 hours per week..
- Not be in default on a Federal Loan received at any school, and not owe a refund on a Federal, or State Grant.
- Be making satisfactory academic progress. See School Catalog for a discussion of satisfactory academic progress.
- Be registered for the draft with Selective Service if you are a male who is age 18 – 25 years of age.
- Not currently enrolled in high school.
- For the Federal Pell Grant Program you may not have previously received a Bachelor’s Degree.
- Not incarcerated in a Federal or State penal institution.
- Have a high school diploma or GED or its equivalent
- Have a valid Social Security Number.
- Not have property subject to a judgment lien for any debt owed to the United States Government.
- File a Statement of Educational Purpose on the Free Application for Federal Student Aid.

WHAT MUST I DO TO CONTINUE TO RECEIVE FINANCIAL AID FUNDS?

In order to continue to receive Financial Aid funds, make “satisfactory academic progress” in accordance with the school’s Grading and Attendance Policy. Also, you may be required to re-apply for Federal Aid every year via the Free Application for Federal Student Aid (FAFSA) if necessary for your program.

HOW ARE FUNDS DISBURSED?

Financial aid awards accepted by the student are disbursed by the Business Office and will appear as a payment on the billing invoice as a direct credit reducing the balance due. Funds are disbursed at the beginning of each quarter. Funds will first be applied to outstanding tuition and fee charges. Any funds remaining that are above and beyond the student’s current balance will be disbursed to the student unless the student requests that funds be applied to upcoming terms. The authorization to retain these funds (credit balance) may be rescinded by the student at any time. Funds owed the student will be disbursed within 14 days after funds have been applied to the student’s tuition account.

Please note: Loan funds will not be disbursed until the student has completed the Entrance Counseling and Master Promissory Note and has been in school for 30 days.

Please note: The entrance counseling session is to be completed online at www.studentloans.ed.gov

The Federal Direct Loan; including The Federal Plus (parent) Loan, the Subsidized and Unsubsidized loans will be sent to the school electronically to be credited to student's accounts. Any remaining funds from the Federal Plus Loan will be sent to the parents; funds remaining from the Subsidized and Unsubsidized loans will be disbursed to the student.

Students will be notified within 30 days of loan funds being disbursed to their accounts, and will have the opportunity to cancel or reduce loans if they wish to do so.

HOW ARE REFUNDS PROCESSED?

For purposes of determining a refund, a student shall be deemed to have withdrawn from West Coast Ultrasound Institute when any of the following occurs: the student petitions to cancel a Student Enrollment Agreement by submitting a written notice of withdrawal, the student fails to attend classes for a period of 14 consecutive days, or the Institution terminates the enrollment agreement for non-compliance of West Coast Ultrasound Institute's school policies.

A student who has been in attendance may cancel, without penalty, on or before the seventh day following the first day of regularly scheduled instruction. The student will receive a complete tuition refund excluding the non-refundable \$100.00 application fee within forty five (45) days of cancellation. If the student has been given textbooks, equipment, and supplies and returns them in the condition received to the school within 30 days of the last day the student physically attended class, the student will receive a full refund for the purchase price of the textbooks, equipment and supplies. Any student who decides to drop after the seventh day following the first day of regularly scheduled instruction will be considered a withdrawn student and refund calculations will be performed as described below.

No refund will be due after 60% of instruction, per quarter, has been completed by the student. A student refund will be calculated as follows:

- a) The application fee of \$100.00 is subtracted from the student's total tuition charge for the quarter.
- b) This figure is divided by the number of hours of instruction for the quarter.
- c) The quotient is the hourly charge for the quarter.
- d) The amount the student owes for the quarter for the purposes of calculating a refund is derived by multiplying the total hours attended for the quarter by the hourly charge for instruction for the quarter.
- e) The student refund would be any amount in excess of the figure derived in subparagraph (d) that was paid by the student.

Hypothetical Example:

\$4000.00 (Tuition paid) divided by 240 (hours of instruction) =
\$16.67 (per hour of instruction)

30 (hours attended) X \$16.67 (per hour of instruction) =
\$500.10 (adjusted Tuition Charge)

\$4000.00 (Tuition paid) - \$500.10 (Adjusted Tuition Charge) =
\$3499.90 (Tuition Refund)

If any portion of the tuition was paid from the proceeds of a student financial aid loan, the refund shall be sent to the lender or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received. Furthermore, any remaining amount shall be sent to the above named party, if any, up to but not exceeding the amount stated above.

Return of Title IV Funds (Pell Grant/Federal Direct Loan)

Federal law now specifies how a school must determine the amount of federal financial aid (Pell, FFEL, Sub/Unsub, Plus) that a student earns if they *withdraw prior to completing 60% of a payment period.

The amount of federal financial aid assistance that the student earns is determined on a percentage basis. Once the student has completed more than 60% of the payment period, all financial assistance is considered earned.

Percent earned = number of days completed up to the withdrawal date* divided by the total days in the payment period.

Percent unearned = 100% minus percent earned.

When a student receives federal financial aid in excess of aid earned –

The school returns the lesser of:

Institutional charges multiplied by the unearned percentage or Title IV federal financial aid disbursed multiplied by the unearned percentage.

The student returns:

Any remaining unearned aid not covered by the school – Any loan funds are repaid in accordance with the terms of the promissory note. (Scheduled payments to the holder of the loan over a period of time.)

Any grant amount the student has to return is a federal grant overpayment and arrangements must be made with the school or the U. S. Department of Education to return the funds.

A school must return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment, as applicable, in the following order up to the net amount disbursed from each source:

Unsubsidized Federal Stafford Loans

Subsidized Federal Stafford Loans

Federal Pell Grants for the payment period for which a return of funds is required

Other assistance under this Title for which a return of funds is required.

WITHDRAWAL POLICY

Official

Students who wish to officially terminate their enrollment with the Institution must contact the Campus Director in writing and request to be withdrawn from the Institution. The date of written request will qualify as the date of termination.

Withdrawing After Classes Have Started: A student has the right to withdraw from the College at any time. A refund will be based on the Institution's Refund Policy. West Coast Ultrasound Institute complies with state and federal refund policies. You may terminate your enrollment by giving written notice to the College. Notice is effective as of the date of the postmark, if properly addressed with proper postage. Written notice of cancellation need not take any particular form.

Unofficial

An unofficial withdrawal is defined as either: a student who is terminated by the Institution for reasons previously outlined in the catalog, or a student who does not attend classes for 14 consecutive days, excluding holidays and scheduled breaks. The withdrawal date is the date of termination.

Students may withdraw from the institution at any time by providing the Office of Registrar with a signed and dated request. If the student withdraws before receiving 60% of the instruction for the quarter, they will be entitled to a prorated tuition refund.

A student who withdraws from a course will receive credit for all courses completed prior to their last day of attendance. If a student changes their educational objectives by entering a new program, the student will have only the grades of those modules credited to the new program considered in the cumulative average. The time spent in the previous program will not be considered in determining whether the student has completed a course in the maximum allowable time frame. Students will be allowed only one change of program for the duration of their course of education.

Diplomas, Certificates of Completion and official transcripts will not be issued to students until their tuition is paid in full. Transcripts will be available to students for the portion of the program(s) that have been paid for.

LEAVE OF ABSENCE POLICY

The school does not grant a leave of absence from the institution. Students wishing to take a leave of absence should try if possible to complete their current quarter of enrollment and then withdraw from the institution in good standing. The student may then re-enroll at the start of the first available quarter upon their return.

CONFIRMATION OF CITIZENSHIP

All students applying for Federal Student Aid must be able to confirm their citizenship status with the Social Security Administration. The confirmation process is normally done when the student submits the Free Application for Federal Aid (FAFSA) to the Federal processor. The Federal processor performs a match with the SSA to confirm the student's citizenship status and social security number. If SSA cannot confirm the student's citizenship status and social security number, a comment will appear on the student's SAR/ISIR.

The following policy applies to any student who applies for Federal Student Aid, but fails to confirm his/her citizenship status:

Applicants whose SAR/ISIR contains a "C" code (comment) that the Federal processor could not confirm the applicant's citizenship, must submit documentation to the Financial Aid Office substantiating his or her claim to be a citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit a SAR/ISIR with an A-number for eligible non-citizens assigned by Immigration and Nationalization Service.

Applicants whose citizenship status cannot be confirmed will not receive Federal Student Aid funds until such time as proper documentation is submitted. All documentation must be submitted prior to the end of the award year or before the end of the training program, whichever occurs first. If a student fails to submit citizenship documentation prior to the end of the award year or the end of the training program, the student will lose the financial aid disbursement scheduled for that particular payment period.

In any event, the WCUI will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation confirming his or her citizenship.

WHERE CAN I GET ADDITIONAL INFORMATION ABOUT THE SCHOOL?

Your best source of information is in the School Catalog and Student Handbook. Contained in the Catalog is complete information on the Academic Programs, the Physical Facilities and the Faculty and Administrative Staff.

WHAT ARE MY RIGHTS & RESPONSIBILITIES FOR RECEIVING FINANCIAL AID?

As a recipient of Federal Student Aid, you have certain rights you should exercise and certain responsibilities you must meet. Knowing what they are will put you in a better position to make decisions about your educational goals, and how you can best achieve them.

STUDENT'S RIGHTS

You have the right to know what financial aid programs are available at your school.

You have the right to know the deadlines for submitting applications for each of the financial aid programs available

You have the right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.

You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.

You have the right to know resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.

You have the right to know how much of your financial need as determined by WCUI has been met.

You have the right to request an explanation of the various programs in your student aid package.

You have the right to know your school's refund policy.

You have the right to know what portion of the financial aid you received are loans that 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 payback procedures, the length of time you have to repay the loan, and when repayment is to begin.

You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.

STUDENT'S RESPONSIBILITIES

You must complete all application forms accurately and submit them on time to the right place.

You must provide correct information. In most instances, miss-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.

You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.

You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.

You must accept responsibility for all agreements that you sign.

You must be aware of and comply with the deadlines for applications or reapplication for that aid.

You should be aware of your school's refund procedures.

All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend.

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

West Coast Ultrasound Institute measures Academic Progress for each student by monitoring both academic performance and maximum time frame for completion. In order to be considered in compliance with the SAP policy, a student must maintain a cumulative grade point average (GPA) of 2.0 (a letter grade of C) or better and complete the program within one and one half (1.5) of the normally allotted scheduled time of their program of study.

Academic Performance

Credit hours accepted toward the student's educational program from another institution count as both attempted and completed hours.

Academic performance is reviewed at the end of each quarter after official grades are posted. If a student has not completed 67% of the total credits attempted with a cumulative GPA of 2.0 or better, he or she will be placed on academic warning for the following quarter.

At the end of the warning quarter, if the student has not completed 67% of the total credit hours attempted with a cumulative GPA of 2.0 or better, he or she will be terminated from the institution.

Financial Aid will be disbursed to a student on warning status. Financial Aid will be terminated if the student has not demonstrated Satisfactory Academic Progress at the end of the warning quarter, as described above.

Maximum Time for Completion

Students will have a maximum of one and one half (1.5) of the normally allotted time to complete their program of study. Maximum Time Frame is measured by program length. Grades of D or F (Failure), W (Withdrawal), or I (Incomplete) are considered attempted units and are included when calculating Maximum Time Frame.

If it is determined that a student will not be able to complete the program within the maximum timeframe, the student will no longer be eligible for Title IV funds.

Maximum Time for Completion

Students will have a maximum of one and one half (1.5) of the normally allotted time to complete their program of study. Maximum Time Frame is measured by program length. Grades of D or F (Failure), W (Withdrawal), or I (Incomplete) are considered attempted units and are included when calculating Maximum Time Frame.

If it is determined that a student will not be able to complete the program within the maximum timeframe, the student will no longer be eligible for Title IV funds.

Credits accepted toward the student's educational program from another institution count as both attempted and completed hours.

Notice Concerning Transferability of Credits and Credentials Earned at our Institution (BPPE) **(<http://www.bppe.ca.gov>)**

The transferability of credits you earn at West Coast Ultrasound Institute is at the complete discretion of the institution to which you may seek to transfer. Acceptance of the degree or diploma you earn at WCUI is also at the complete discretion of the institution to which you may seek to transfer. If the credits and/or diploma 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 this institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting the institution to which you may seek to transfer after attending West Coast Ultrasound Institute to determine if your credits and/or diploma will transfer. Students should assume that credits earned at WCUI are not transferable to other institutions.

Class Repetition

Students are graded by objective, fact-based tests that are developed around the information disseminated from class lectures and reading assignments:

- All assignments are to be completed before the end of each quarter.
- Any missed assignments or exams not completed by the student will result in an incomplete grade for the class.
- The instructor may assign additional outside make-up work deemed appropriate. All arrangements are subject for approval by the Campus Director and/or Director of Education. The student cannot make up the time but the student must make up required protocols and academic remediation to complete the program.

If not made up according to the policy stated above, the incomplete will revert to a grade of F. Financial assistance may be awarded to cover the cost of courses previously taken to improve a grade of D, F or W. The student may only repeat a class once. The repeated grade will supersede the previous grade received. If the student fails a second time, they will be terminated from the program.

All credits attempted are calculated in the maximum timeframe for completion.

Reestablishing Academic Good Standing

Students who are terminated for unsatisfactory academic progress must wait a minimum of one quarter before reapplying for admission to the Institution.

Students who are readmitted will be admitted as probationary students until such time they meet satisfactory academic standards.

Readmitted students are ineligible for financial aid and will remain ineligible until they have completed 67% of the total credits attempted with a cumulative grade point average (GPA) of 2.0 or better and can complete the program within the 1.5 maximum timeframe.

Appeal Process

Students terminated due to the inability to meet satisfactory progress requirements may appeal this decision to the Education Department by indicating in writing the reasons why the minimum requirements were not met. The Education Department will review the appeal and determine whether or not the termination should be upheld. The student will be advised, in writing, of the department's decision.

Students who are reinstated through the appeal process will be reinstated on probation and will be ineligible for financial aid until they meet the satisfactory academic standards.

GENERAL VERIFICATION POLICIES AND PROCEDURES

The school is responsible for verifying the accuracy of the financial data used to calculate the student's family contribution (EFC). If there is an asterisk (*) next to the EFC number on the SAR, ISIR or other Need Analysis document, it means that the student has been selected for verification by the U. S. Department of Education to verify the information on the student's Federal Application.

The U.S. Department of Education encourages students and parents to use the **IRS Data Retrieval** process to import data from their tax return and not change it. It is the fastest, easiest and most secure method of meeting verification requirements.

Applicants Selected For Verification

1. All Applicants selected for verification must submit the required documentation to the aid office prior to the end of the award year or the end of training program, whichever occurs first. All Applicants will be notified in writing of the documentation that must be submitted to the Financial Aid Office.
2. Any Applicant failing to submit the required documentation prior to the end of the award year or end of training program will forfeit aid, which would have been awarded for that time period.
3. Any Applicant who forfeits his/her disbursements will be responsible for making cash payments as listed in training contract to cover that portion of training for which aid was not received.

Verification items for 2015–2016

See the June 13, 2013, *Federal Register* 668.56

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments

- Tax-exempt interest
- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance Program (SNAP, formerly food stamps)
- Child support paid
- High school completion status
- Identity/statement of educational purpose

Note:

Students must complete the required verification process prior to the financial aid office making any professional judgment decisions to adjust any values that are used to calculate the student's EFC.

ACCEPTABLE DOCUMENTATION

	<u>IRS Data Retrieval</u>	<u>Verification Worksheet</u>	<u>Other Documentation in lieu of Worksheet or Data Retrieval</u>
House Hold Size	√		Signed Statement
Number in College		√	Signed statement or institutional certification
AGI and Taxes Paid	√		Tax return transcript, Form W-2, Form 4868 or a signed statement
Untaxed Income And Benefits	√		Tax return transcript, copy of tax return, Form W-2, Form 4868, or a signed statement
SNAP Benefits		√	Signed statement or agency documentation
Child Support Paid		√	Signed statement
Income Earned from Work for Non-tax filers		√	Signed statement and Form W-2

HIGH SCHOOL DIPLOMA VERIFICATION POLICY

Although students can self-certify on the FAFSA and other institutional forms that they are high school graduates, if the school has reason to believe that the high school diploma is not valid, the school will require additional documentation.

If the school has reason to believe that the high school diploma is not valid or was not obtained from an entity that provides secondary school education, the financial aid office will evaluate the validity of the student's high school completion. Students who indicate on their FAFSA that they graduated high school must give the name, city, and state of the high school. FAFSA on the Web will not allow students to skip these items, and it will have a drop-down list of both public and private high schools populated by the National Center for Education Statistics (NCES). Inclusion on the list does not mean that a diploma from the school is valid, nor does exclusion from the list mean that the diploma is invalid.

Acceptable documentation for checking the validity of a student's high school completion will include obtaining a copy of the diploma and a final transcript that shows all the courses taken by the student. For students who completed their secondary schooling outside the United States, comparable documents can help, as can the services of companies that determine the validity of foreign secondary school credentials. Another resource that will be used is the state department of education in which the high school is located, if that department has jurisdiction over the high school.

If the financial aid office has reason to believe the high school diploma is dubious—e.g., the school knows the student bought the diploma or transcript and was required to perform little or no work—the aid office will make every attempt to validate the diploma before awarding financial aid to the student.

Correction Procedure

The following procedure will be used to correct misstated applicant information:

1. Upon receipt of the verification documentation, the aid officer will compare the information contained on the applicant's original ISIR with the documentation provided by the applicant (Verification worksheet, tax return transcript, W-2 form, etc.)
2. If it is determined that the applicant has misstated information, the financial aid office will transmit the corrected applicant information to the Pell Grant processor for reprocessing.
3. Changes that result to any non-dollar item and to any dollar item of \$25 or more must be submitted for reprocessing.
4. If it is determined that an applicant's award changes as a result of verification, a revised award notification will be provided to the applicant within 15 days.

APPLICATIONS EXCLUDED FROM VERIFICATION

In some instances, certain applicants are excluded from verification and may receive his/her financial aid awards. However, the following conditions do not apply if the school has documentation that conflicts with information reported on financial aid applications or the aid officer has reason to believe that the information is incorrect.

APPLICANTS EXCLUDED

1. The applicant dies during the award year. Deceased students are excluded from verification even if conflicting documentation does not exist. However, no further payments will be made, and funds already disbursed are not considered an overpayment.
2. The applicant is incarcerated at the time that verification occurs.
3. The applicant is eligible to receive only unsubsidized student financial assistance.
4. **Post enrollment.** The student was selected for verification **after** ceasing to be enrolled at your school and all (including late) disbursements were made.
5. Dependent applicants whose parents are:
 - a. Deceased.
 - b. Mentally or physically incapacitated.
 - c. Residing in a country other than the United States and cannot be contacted by normal means of communication.
 - d. Cannot be contacted because their address is unknown.
6. Applicant selected for verification that drops out of school without receiving a disbursement, no further action is required.
7. Applicant completing verification at another school during the award year.
 - a. A letter stating the applicant's data has been verified.
 - b. A copy of the verified application and all three (3) parts of the SAR if the applicant applied for Federal Pell Grant.
8. Verification of spouse's information or signature will not be required under the following circumstances:
 - a. The spouse is deceased.
 - b. The spouse is mentally or physically incapacitated.
 - c. The spouse is residing in a country other than the United States and cannot be contacted by normal means of communication.
 - d. The spouse cannot be located because his/her address is unknown.

Verification Correction Procedure

The following procedure will be used to correct misstated applicant information:

Upon receipt of the verification documentation, the Financial Aid Officer will compare the information contained on the applicant's original FAFSA with the information requested in the verification package.

If it is determined that the applicant has misstated information, the applicant will be required to correct

all the misstated data items on the application, and obtain all necessary signatures.

When the financial aid office receives the corrected FAFSA it will be compared again to the information in the verification package.

If it is determined that an applicant's award changes as a result of verification, a revised award notification will be provided to the applicant.

WCUI may also select students for verification if there is information that conflicts with information provided on the FAFSA.

REFERRAL OF OVERPAYMENTS AND FRAUD CASES

If the school discovers during the verification process that a student received an overpayment of federal funds, the school will attempt to adjust subsequent financial aid disbursements. If this is not possible, the student will be required to repay the overpayment amount. Any applicant failing to repay the overpayment will be referred to the U. S. Department of Education for collection. Such applicants will be ineligible for future Federal Student Aid funds.

If an applicant misreports information or alters documents for the purpose of increasing his/her aid eligibility or for fraudulently obtaining Federal funds, the applicant will be reported to the Office of Inspector General, U. S. Department of Education.

POLICIES/PROCEDURES UNDER FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

In accordance with FERPA, the students at West Coast Ultrasound Institute have the following rights:

1. The right to review their educational records.
2. The right to seek correction of the contents of these records.
3. The right to a formal hearing if seeking the correction of these records.
4. The right to place a note of explanation in the records if their requested correction is unsuccessful.
5. The right to request disclosure of the contents of the records.
6. The right to file a complaint with the Department of Education if WCUI fails to comply with FERPA policies.

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW.
Washington, DC 20202-4605

Students who wish to inspect and review their records may do so by submitting a written request to the office of the registrar. The registrar must respond within 45 days to arrange an appointment for the student to review the requested record. WCUI will not release personally identifiable information without written consent of the student, unless the student is under the age of 18 and the request is made by a legal guardian. Legal exceptions may also apply.

Generally, the law allows schools to disclose records without consent to the following parties:

School employees who have a need to know
Other schools to which a student is transferring
Certain government officials in order to carry out lawful functions
Appropriate parties in connection with financial aid to a student
Organizations conducting certain studies for the school

Accrediting organizations

Individuals who have obtained a court order or subpoenas

Persons who need to know in cases of health and safety emergencies and/or state and local authorities within a juvenile justice system, pursuant to specific state law

Health Or Safety Emergency Exemption

The health or safety exception permits educational agencies and institutions to disclose personally identifiable information from a student's education record without the written consent of the student in the case of an immediate threat to the health or safety of students or other individuals. Typically, law enforcement officials, public health officials, and trained medical personnel are the types of parties to whom information may be disclosed under this FERPA exception.

FINANCIAL AID CONFIDENTIALITY POLICY

Student financial aid records are considered confidential and hence are only available to authorized financial aid personnel for the purpose of making and maintaining financial aid awards.

Students who apply for food stamps or other aid awards, depending on the agency involved, may be required to request such release of information in writing prior to the financial aid office releasing it.

WCUI AFFIRMATIVE ACTION/HANDICAP POLICIES

The School does not discriminate in admission or access to our programs on the basis of age, race, color, sex, disability, religion, sexual orientation, or national origin. If a student would like to request academic adjustment or auxiliary aids, he or she should contact the ADA Compliance Coordinator. Students may request academic adjustments or auxiliary aids at any time. The ADA Compliance Coordinator is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants who are persons with disabilities, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973 may apply for admittance into the program. The School will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

1. Notify the ADA Compliance Coordinator in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed. Students may contact the ADA Compliance Coordinator at adacompliancecoordinator@wcui.edu.
2. The ADA Compliance Coordinator will respond within two weeks of receiving the request.
3. If a student would like to request reconsideration of the decision regarding his or her request, he or she should contact the ADA Compliance Coordinator within one week of the date of the response and provide a statement of why and how he or she thinks the response should be modified.

STATEMENTS OF NON-DISCRIMINATION

WCUI does not discriminate on the basis of gender, sexual orientation, age, physical or mental disability, race, creed, or religion in its admission to or treatment in any of its programs, activities, advertising, training, placement, or employment. However, should a discriminatory act occur against any student or employee, WCUI will take the steps

necessary to investigate the incident, correct any discriminatory effects, and prevent recurrence of such acts of discrimination, including disability harassment.

The Campus Director is the designated coordinator of Title IX, the Education Amendments Act of 1972, which prohibits discrimination on the basis of sex in any education program or activity receiving federal financial assistance. The Campus Director also serves as the coordinator to ensure compliance with Section 504 of the Rehabilitation Act of 1973 and for implementing proper and appropriate policies that relate to the requirements of the school and its employees regarding this Act.

Prospective students, current students, graduates, or employees who wish to file a grievance or complaint against the school or its representatives for disability discrimination, including disability harassment carried out by other students, employees, or third parties, or for other discriminatory acts covered under Title IX and Section 504, may do so as outlined in the **GRIEVANCE PROCEDURE** section of the catalog.

Student Complaint and Grievance Policies (BPPE, ACCSC)

1. Complaints directed at an individual instructor or staff member must be discussed directly with the individual involved.
2. If one-on-one discussion fails to result in a satisfactory resolution, a written complaint must be submitted to the Campus Director. The Campus Director must respond to the complaint in writing within ten (10) business days, excluding Saturday, Sunday and State and Federal holidays.
3. If the student is not satisfied with the proposed resolution, the student must respond to the Campus Director, in writing, within ten (10) business days, excluding Saturday, Sunday, and State and Federal holidays. The Campus Director will issue a final written response to the student within ten (10) business days, excluding Saturday, Sunday, and State and Federal holidays.
4. If the complaint cannot be resolved after exhausting the Institution's grievance procedure, the student may file a complaint with the Department of Consumer Affairs. The address is:
Department of Consumer Affairs
Bureau for Private Postsecondary Education
P.O. Box 980818
West Sacramento, CA 95798
(888) 370-7589
<http://bppe.ca.gov/>
5. Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the accrediting commission. All complaints considered by the commission must be in written form, with permission from the complainant(s) for the commission to forward a copy of the complaint to the school for a response. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the commission. Please direct all inquiries to:
Accrediting Commission of Career Schools and Colleges
2101 Wilson Blvd. Suite 302
Arlington, VA 22201
(703) 247-4212
www.accsc.org

A copy of the commission's compliant form is available at the school and may be obtained by contacting the Campus Director.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form which can be obtained on the bureau's internet website at: www.bppe.ca.gov.

ACCREDITATION & MEMBERSHIPS

- West Coast Ultrasound Institute is accredited by the Accrediting Commission of Career Schools and Colleges of Technology (ACCSC)
- West Coast Ultrasound Institute is licensed by Bureau for Private Postsecondary and Vocational Education (BPPVE) to provide educational services in the State of California. (Beverly Hills and Ontario Campus)
- West Coast Ultrasound Institute is licensed by Arizona State Board for Private Postsecondary Education. (Arizona Campus)
- West Coast Ultrasound Institute is licensed by Board of Vocational Nursing and Psychiatric Nursing. (Beverly Hills and Ontario Campus)
- Following the completion of our imaging programs, qualified students will be prepared and eligible to take their respective registry and/or board examinations from the American Registry of Diagnostic Medical Sonographers (ARDMS), the American Registry of Magnetic Resonance Imaging Technologists (ARMRIT), or the Board of Vocational Nursing and Psychiatric Technicians.

Affiliations

West Coast Ultrasound Institute's Faculty is affiliated with the following organizations:

- Society of Diagnostic Medical Sonographers (SDMS)
- American Medical Association (AMA)
Staff Physician's Affiliation
- American Society of Radiologic Technologists (ASRT)
Staff Technologist's Affiliation
- California Association for Private Postsecondary Schools (CAPPS)
- American Institute of Ultrasound in Medicine (AIUM)
- American College of Radiology (ARC)
Staff Radiologist's Affiliation

Campus Security Act Disclosure Statement

The Campus Security Act (Public Law 101-542) requires secondary institutions to disclose the number of instances in which specific types of crimes have occurred in any building or on any property owned or controlled by this institution that is used for activities related to the educational purpose of the institution and/or in any building or property owned or controlled by student organizations recognized by this institution. In compliance with that law, the following reflects this institution's crime statistics for the period between 2012 and 2014:

Report Distribution Date: Fall 2014

Please visit our website at <http://www.wcui.edu/> on the consumer information page to review the Annual Security Report for West Coast Ultrasound Institute Campuses.

If you need a hard copy of the Annual Security Report see the Financial Aid Office.

Reporting of Criminal Incidence

The school strives to provide a safe and secure campus for all students and staff members. All students and staff members are encouraged to report any and all suspicious campus activity immediately upon witnessing the occurrence. All students should report any knowledge of criminal acts or suspicious behavior to the Campus Director or security guards. The school will then take appropriate action based upon the information given by the student or staff member. When deemed appropriate, local law enforcement authorities will also be notified.

Students should report all incidents related to sexual assault for inclusion in the school's crime statistics. Any pastoral and/or professional counseling will be kept in the strictest of confidence and will only be used for the purpose of disclosing such an incident in the school's annual disclosure of its crime statistics.

Campus Security Programs

All students are informed of campus security procedures during orientation. All staff members are briefed on campus security procedures upon hiring.

Both staff members and students are encouraged to be responsible for their own security and the security of those around them by carefully reading the campus security procedures and reporting any incidents when they occur and seeking assistance.

Only students, staff members, and other parties having relevant business should be on campus property. Other individuals present on campus property at any time without the express permission of the appropriate school official(s) shall be viewed as trespassers and may therefore be subject to a fine and/or arrest. In addition, any students or staff members present on campus property during periods of non-operation without the express permission of the appropriate campus officials shall also be viewed as trespassers and may also be subject to a fine and/or arrest.

The following information is provided and updated annually as directed by the U. S. Department of Education through Public Law 101-542, the "Criminal Awareness and Campus Security Act of 1990".

Campus Policy Regarding Illegal Substances

The institution strictly forbids the possession, use, or sale of alcoholic beverages and/or illegal drugs on all campus grounds. Medical marijuana, which is still considered illegal federally, is included and covered by this policy. Students and staff members should report any knowledge of such activities to the appropriate school personnel. Any infraction is cause for immediate suspension and possible expulsion/termination. When appropriate, such infractions will also be reported to the local authorities. Specific details of this institution's drug policy are outlined in the campus drug free policy statement, distributed annually to all staff and students under separate covers.

DRUG PREVENTION PROGRAM

Staff and students are hereby informed of the requirements of the Drug-Free schools and Communities Act Amendments of 1989, Public Law 101-226.

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

There are numerous legal sanctions under local, state and federal laws, which can be used to punish violators.

Businesses could lose federal contracts if the company does not promote a drug-free environment. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain careers.

There are drug or alcohol counseling, treatment and rehabilitation facilities available in our area where you can seek advice and treatment. See the Campus Director for specifics.

There are national organizations one can contact for help. The Alcoholism and Drug Abuse Hotline is open 24 hours by contacting 1-800-252-6465. The Cocaine Hotline, 1-800-444-9999 is open 24 hours a day as well. The National Institute on Drug Abuse Hotline is available from 8:00 A.M. to 2:00 A.M., Monday through Friday and 11:00 A.M. until 2:00 A. M. on weekends by contacting 1-800-662-4357.

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

Once management has determined that assistance to overcome a drug problem is necessary, the individual and his/her family should be counseled on the need for assistance. Records must be maintained of any counseling provided the individual by their Case Manager.

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

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

Upon being hired by the WCUI, staff members who work at the Institute will receive a briefing and acknowledge in writing that they understand the provisions of the Drug-Free Workplace. Employees must notify the Director of the Campus in writing of a conviction of a criminal drug stature occurring in the workplace within five (5) days after receiving the conviction. Disciplinary action will take place within thirty (30) days of notification, and can range from a letter of admonishment, suspension and/or enrollment in a rehabilitation program to termination of employment.

APPENDIX A

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

21.U.S.C. 884(a)

1st conviction: Up to 1 year imprisonment and fined at least \$1,000.00, but not more than \$100,000.00 or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined \$2,500.00, but not more than \$250,000.00 or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000.00, but not more than \$250,000.00 or both.

Special sentencing provisions for possession of crack cocaine; Mandatory at least 5 years years in prison, not to exceed 20 years and fined up to \$250,000.00 or both.

1st conviction and the amount of crack possessed exceeds 5 grams.

2nd conviction and the amount of crack possessed exceeds 3 grams

3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram

22.U.S.S. 853(a)(2) and 881(a)(7)

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

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

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

21.U.S.C.884a

Civil fine of up to \$10,000.00 (Pending adoption of final regulations).

21.U.S.C.853a

Denial of Federal benefits such as student loans, grants, contracts and professional and commercial licenses, up to 1 year for 1st offense, up to 5 years for 2nd and subsequent offenses.

18.U.C.933(g)

Ineligible to receive or purchase a firearm.

Miscellaneous: Revocation of certain Federal licensees and benefits, e.g. pilot license, public housing tenancy, etc., are vested within the authorities of individual Federal Agencies.

***NOTE: These are only Federal penalties and sanctions. Additional State penalties and sanctions do apply

APPENDIX B

HEALTH RISKS ASSOCIATED WITH ALCOHOL

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

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms including severe anxiety, tremors, hallucinations and convulsions. Alcohol withdrawal symptoms can be life threatening. Long term consumption of large quantities of alcohol, particularly when combined with poor nutrition can also lead to permanent damage to vital organs such as the brain and liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

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

GAINFUL EMPLOYMENT INFORMATION

This information is available on school's website: www.wcui.edu – State and Federal Disclosures (bottom of Home Page)

EMERGENCY EVACUATION PLAN

The schools all have an emergency evacuation plan that follows the set guidelines of FEMA and the American Red Cross guidelines for earthquake preparedness. Each campus has a dedicated Emergency and Evacuation Plan Director. The director gives emergency and evacuation preparedness information during orientation.

VACCINATION POLICY

There are no vaccination requirements for admission.

Prior to entering externship or nursing clinicals, students must provide proof of current immunizations. Students are responsible for the cost of immunizations.

SUMMARY OF CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS

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

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the website of the U.S. Copyright Office at www.copyright.gov, especially their FAQs at www.copyright.gov/help/faq.