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Consumer Information

Consumer Information Summary

Federal Regulations require schools to provide certain consumer information annually to its students, along with a statement of procedures regarding where to obtain that information. To follow is a listing of all of the Basic Consumer Information Requirements (BCIR), as excerpted from the Federal Student Aid (FSA) Handbook (most recent version as of the release date of this guide that included BCIR) and based on certain Program Integrity Measures. Some of the information below can be obtained within this Consumer Information Guide, the institution's catalog and/or related addenda, and the Consumer Information Guide Supplement, all of which are available in both paper format and electronically on institution's website. The institution can provide a paper copy of any of the listed information and key regulatory disclosures upon request. It should also be noted that certain statistics regarding student outcomes, as required by Federal regulation, are available electronically on the institution's website. These are referred to throughout the Consumer Information Guide.

Information	Where to Find It
Cost of attending the institution	Institution website; Catalog/ addendum; Consumer Information Guide
Need based and non-need based SFA that is available	Catalog/addendum; Consumer Information Guide
Terms and conditions under which the students receive Federal Direct Loans	Catalog/addendum; Consumer Information Guide
The need and non-need based state and local aid programs, institution aid programs, and other private aid programs	Institution website; Catalog/ addendum
How students apply for aid and how eligibility is determined	Catalog/addendum; Consumer Information Guide
How the institution distributes aid among students	Catalog/addendum; Consumer Information Guide
The rights and responsibilities of students receiving aid	Consumer Information Guide
Verification requirements	Consumer Information Guide
How and when financial aid will be disbursed/Credit Balance	Consumer Information Guide
The terms and conditions of any employment that is part of the SFA package, e.g., FWS	Consumer Information Guide
The terms of, the schedules for, and the necessity of loan repayment and required loan exit counseling	Consumer Information Guide
The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain SAP may re- establish eligibility for SFA	Catalog/addendum
A statement of the requirements for the return of SFA funds when a student withdraws from the institution, information about any refund policy with which the students must comply, and the institution's withdraw policy	Catalog/addendum; Consumer Information Guide
Whom to contact for information on student financial assistance, general institution issues, and Consumer Information	Catalog/addendum
The names of associations, agencies, and/or governmental bodies that accredit, approve, or license the institution and its programs, and the procedures by which a student many receive a copy for review of the institution accreditation, licensure, or approval	Catalog/addendum; Consumer Information Guide
The specific facilities and services available to disabled students	Catalog/addendum
The degree programs, training, other education offered, and any plans the institution has for improving academic programs [4]	Catalog/addendum
The availability of a GED program, if the institution admits students who do not have a high school diploma or equivalent	Consumer Information Guide
The instructional, laboratory, and other physical plant facilities associated with academic programs	Catalog/addendum
A list of faculty and other instructional personnel	Catalog/addendum
The terms and conditions under which students receiving federal education loans may obtain deferments	Consumer Information Guide

Information	Where to Find It
Information regarding the availability of SFA funds for study abroad programs – This requirement is not applicable at this institution.	N/A
Institution policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another institution, and a list of any schools with which it has established and articulation agreement	Catalog/addendum
Information of student body diversity in the categories of gender and ethnicity of enrolled, full time students and students who receive federal Pell grants [1]	Consumer Information Guide
Information on placement of and types of employment obtained by graduates of the school's degree or certificate programs	Institution website; Consumer Information Guide
Information on the types of graduate and professional education in which graduates of the schools 4 year degree programs enrolled - This requirement is only applicable to Denver College of Nursing.	Catalog/addendum
Retention rates of certificate or degree seeking first time full time undergraduate students [1]	Consumer Information Guide
Other disclosures and information that are available to you are:	
Prevention of Drug and Alcohol Abuse	Catalog/addendum; Consumer Information Guide
Campus security statistics and campus security policies [1, 2]	Consumer Information Guide
Sex Offenders and Predatory Registration Law (FL)	Institution website; Consumer Information Guide
U.S. Department of Justice's National Sex Offender Public Website (NSOPW)	Consumer Information Guide
Title IX Procedures – Sexual Harassment and Sexual Violence	Consumer Information Guide
The school's policy regarding all vaccinations [3]	Catalog/addendum
Policies and sanctions related to copyright infringement and liabilities students may face for unauthorized distribution of copyrighted materials	Consumer Information Guide
FERPA - right to review records, procedures for reviewing records, policy regarding disclosure, etc.	Catalog/addendum; Consumer Information Guide
Completion Rates [1]	Consumer Information Guide
Voter Registration forms made widely available to students	Consumer Information Guide
Constitution Day	Consumer Information Guide
Code of Conduct for Education Loans	Consumer Information Guide
Private Education Loans – including a TILA statement and a statement that the borrower my qualify for other SFA assistance, and that SFA assistance may be more favorable	Consumer Information Guide
Preferred Lender List applicable to private loans	Consumer Information Guide
Textbook Information [5]	Consumer Information Guide
Student Complaint Procedure	Catalog/addendum
Professional licensure disclosure requirements for programs that require licensure or certification for employment.	Institution website; Catalog/ addendum

1. Information, as it appears on the College Navigator website, is based on IPEDS submissions that are deemed final and closed. A link to College Navigator is available within the Consumer Information Guide in Appendix A.

2. This information is distributed to all students and employees electronically. Print copies are available upon request. Students are encouraged to view the institution's website for updates.

3. For faculty, this information is delivered during the hiring process.

4. A copy of the Academic Improvement Plan is available upon request from the institution.

5. Textbook information is available upon request. Please consult your Admission's Representative for more information or visit the institution's website.

Consumer Information Guide

Introduction

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosure and reporting requirements relevant to Consumer Information.

This guide is intended to provide, briefly describe, and deliver upon request, information regarding where to obtain requisite consumer information to current students and prospective students.

Included in this guide is a summary of all the Basic Consumer Information Requirements (BCIR), as excerpted from the 2024-2025 Student Financial Aid Handbook (most recent version as of the release date of this guide that included BCIR), and a brief notation as to where the information could be obtained. Note that this Basic Consumer Information Requirements summary is also hand delivered to all students. The guide also includes certain information as required by Program Integrity Measures.

The HEOA requires the Secretary (United States Department of Education) to collect and display on the College Navigator website an extensive list of information about each institution that participates in the Title IV student aid programs. The Secretary must update this information annually, and regularly consult with current and prospective college students, their families, institutions, and other experts to improve the usefulness of the College Navigator website.

You will see various references to the College Navigator site throughout this guide. The College Navigator site will include some items which are also found in the institution's catalog and/or addenda such as general institution information, transfer credit information, etc., and will also include key statistics about the institution which will assist students in their decision making process. To simplify the institution search on the College Navigator website, we have prepared links to all schools in Appendix A. Please note that information can also be requested in paper format from the student's Admission's Representative.

In addition to information contained in this Guide, each applicant for admission and student will be given access to, or may request from the Financial Aid Office, the following publications of the US Department of Education (ED)[1]: *"Do You Need Money for College or Career School"*[1]*, the Entrance Counseling Guide for Direct Loan Borrowers and the Exit Counseling Guide for Direct loan Borrowers*. In addition, each financial aid office will have available an **office copy** of "*Do You Need Money for College or Career School?"*

The Department of Education makes available most publications in electronic format at https://studentaid.gov/resources. The Entrance and Exit Counseling Guides are available in electronic format from the Federal Student Aid Publication website:

- Entrance Counseling Guide: https://studentaid.gov/sites/default/files/loan-entrance-counseling-color.pdf
- Exit Counseling Guide: https://studentaid.gov/sites/default/files/exit-counseling.pdf

There is also certain information that the institution is required to deliver to current students separately and/or upon request. This information includes:

- Notice of Availability of Institutional and Financial Information (brochure: *Consumer Information Guide Summary*)
- Drug and Alcohol Abuse Prevention Program (available in this guide and provided in print upon request – Students are encouraged to view the institution's website for updates)
- Security Report or Notice of Security Report (provided in print upon request – students encouraged to view the institution's website for updates by October 1 of each year)
- Timely Warnings and Emergency Notification (provided in print upon request – students encouraged to view the institution's website for updates by October 1 of each year)
- Information for Crime Victims about Disciplinary Hearings, if applicable
- Voter Registration Information (available in this guide and in cardstock: *Voter Registration*)

In preparation of this guide, the institution referenced the U.S. Department of Education's Quality Assurance Program, located on the Department's Information for Financial Aid Professionals (IFAP) website.

1 Each year ED updates the version for the current Award Year.

Consumer Information Summary

Federal Regulations require schools to provide certain consumer information annually to its students, along with a statement of procedures regarding where to obtain that information. To follow is a listing of all the Basic Consumer Information Requirements (BCIR), as excerpted from the 2024-2025 Federal Student Aid (FSA) Handbook (most recent version as of the release date of this guide that included BCIR) and based on certain Program Integrity Measures. Some of the information below can be obtained within this Consumer Information Guide, the institution's catalog and/or related addenda, all of which are available in both paper format and electronically on institution's website.

The institution can provide a paper copy of any of the listed information and key regulatory disclosures upon request. It should also be noted that certain statistics regarding student outcomes, as required by Federal regulation, are available electronically on the institution's website. These are referred to throughout the Consumer Information Guide.

Information	Where to Find It
Cost of attending the institution	Institution website; Catalog/ addendum; Consumer Information Guide
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The need and non-need based state and local aid programs, institution aid programs, and other private aid programs	Institution website; Catalog/ addendum
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The terms of, the schedules for, and the necessity of loan repayment and required loan exit counseling	Consumer Information Guide
The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain SAP may re- establish eligibility for SFA	Catalog/addendum
A statement of the requirements for the return of SFA funds when a student withdraws from the institution, information about any refund policy with which the students must comply, and the institution's withdraw policy	Catalog/addendum; Consumer Information Guide
Whom to contact for information on student financial assistance, general institution issues, and Consumer Information	Catalog/addendum
The names of associations, agencies, and/or governmental bodies that accredit, approve, or license the institution and its programs, and the procedures by which a student many receive a copy for review of the institution accreditation, licensure, or approval	Catalog/addendum; Consumer Information Guide
The specific facilities and services available to disabled students	Catalog/addendum
The degree programs, training, other education offered, and any plans the institution has for improving academic programs [4]	Catalog/addendum
The availability of a GED program, if the institution admits students who do not have a high school diploma or equivalent	Consumer Information Guide
The instructional, laboratory, and other physical plant facilities associated with academic programs	Catalog/addendum
A list of faculty and other instructional personnel	Catalog/addendum
The terms and conditions under which students receiving federal education loans may obtain deferments	Consumer Information Guide
Information regarding the availability of SFA funds for study abroad programs – This requirement is not applicable at this institution.	N/A
Institution policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another institution, and a list of any schools with which it has established and articulation agreement	Catalog/addendum

Information	Where to Find It
Information of student body diversity in the categories of gender and ethnicity of enrolled, full time students and students who receive federal Pell grants [1]	Consumer Information Guide
Information on placement of and types of employment obtained by graduates of the school's degree or certificate programs	Institution website; Consumer Information Guide
Information on the types of graduate and professional education in which graduates of the schools 4 year degree programs enrolled - This requirement is only applicable to Denver College of Nursing.	Catalog/addendum
Retention rates of certificate or degree seeking first time full time undergraduate students [1]	Consumer Information Guide
Other disclosures and information that are available to you are:	
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U.S. Department of Justice's National Sex Offender Public Website (NSOPW)	Consumer Information Guide
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The school's policy regarding all vaccinations [3]	Catalog/addendum
Policies and sanctions related to copyright infringement and liabilities students may face for unauthorized distribution of copyrighted materials	Consumer Information Guide
FERPA - right to review records, procedures for reviewing records, policy regarding disclosure, etc.	Catalog/addendum; Consumer Information Guide
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Private Education Loans – including a TILA statement and a statement that the borrower my qualify for other SFA assistance, and that SFA assistance may be more favorable	Consumer Information Guide
Preferred Lender List applicable to private loans	Consumer Information Guide
Textbook Information [5]	Consumer Information Guide
Student Complaint Procedure	Catalog/addendum
Professional licensure disclosure requirements for programs that require licensure or certification for employment.	Institution website; Catalog/ addendum

1. Information, as it appears on the College Navigator website, is based on IPEDS submissions that are deemed final and closed. A link to College Navigator is available within the Consumer Information Guide in Appendix A.

2. This information is distributed to all students and employees electronically. Print copies are available upon request. Students are encouraged to view the institution's website for updates.

3. For faculty, this information is delivered during the hiring process.

4. A copy of the Academic Improvement Plan is available upon request from the institution.

5. Textbook information is available upon request. Please consult your Admission's Representative for more information or visit the institution's website.

Catalog Information

All applicants for admission and current students receive a copy of the institution's catalog and applicable addenda. Prospective students may also request a copy of the catalog and applicable addenda. There are several required Consumer Information disclosures that are found in the catalog or addenda. Please refer to your Consumer Information Guide Summary which summarizes disclosures that may be found in the catalog.

If you wish to receive a copy of the catalog, please consult the institution director, admission's office, or financial aid office. An electronic version of the catalog is also available on the institution's website.

Students Using VA Tuition Assistance

As part of institution's commitment to providing excellent service to military students, we have a team of professionals available to assist you with your Tuition Assistance funding. Tuition Assistance (TA) is a government benefit offered to current service members of all branches of the Armed Forces to assist with the cost of tuition. Some Department of Defense employees and military spouses may also be eligible to receive a form of Tuition Assistance. To determine if you are eligible, please first contact your Educational Services Officer to receive approval before starting the application with the school.

Cost of Attending

Please consult your institution's catalog, enrollment agreement and institution's website for information on this topic.

You may also find estimates of Cost of Attending, including tuition and fees, books and supplies, room and board, transportation, and any additional costs of a program, for the Academic Year on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

Appendix A contains institution specific links for the College Navigator website. Please note that information can also be requested in paper format from the student's Admission's Representative. Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior year's statistical submissions. The College Navigator website also provides a Multi-Year Tuition Calculator.

The most up-to-date information regarding Cost of Attending is available in the documents mentioned above.

Net Price Calculator

In accordance with U.S. Department of Education regulations, we provide you with a Net Price Calculator (NPC), which will calculate an estimated net price of education specific to the institution and based on your individual circumstances. You will be required to answer several questions in order for the calculator to provide an estimated net price. Access the online Net Price Calculator through your institution's Consumer Information Guide link, located in your institution's website.

Financing Plan (formerly referred to as Shopping Sheet)

The institution is committed to providing students with the tools and information necessary to make an educated decision for their educational futures. In meeting that goal, and in conjunction with all other Consumer Information, we have elected to provide all students with a *Financing Plan*, a standardized form developed by the U.S. Department of Education used to notify students about their financial aid package. For more information on the development of the *Financing Plan*, please visit the. U.S. Department of Education's College Financing Plan website at http://www2.ed.gov/policy/highered/guid/aid-offer/index.html

Federal Pell and SEOG Grants

Although this information is generally found in the catalog, we have also provided the information as separate disclosure in this guide for your convenience.

Federal Pell Grant

The Federal Pell Grant is an important source of aid for students. The Free Application for Federal Student Aid (FAFSA) is available on-line at www.FAFSA.ed.gov, or in paper form from high school counselors, at public libraries and the institution's Financial Aid Office. The amount

of the award depends upon the determination of the student's eligibility, their enrollment status, cost of attendance, and a payment schedule issued by the U.S. Department of Education, Office of Student Financial Assistance. Applications are available from the schools Financial Aid Office.

Federal Supplemental Educational Opportunity Grant (FSEOG)

Each year the institution makes a limited number of awards to students through the FSEOG program. These funds are reserved for students who qualify based upon exceptional financial need. The financial aid officer determines who will receive a FSEOG and the amount awarded, based on need, not to exceed the program maximum. Please consult your Financial Aid Officer for the institution specific FSEOG policy.

Federal Direct Loans

Although this information is generally found in the catalog, we have also provided the information as a separate disclosure for your convenience.

Federal Direct Subsidized And Direct Unsubsidized Loan Programs

The federal Direct Loans are either subsidized or unsubsidized or a combination of both. A subsidized loan is awarded based on financial need[2]. The federal government pays interest on the subsidized loan until repayment begins and during authorized periods of deferment. An unsubsidized loan is not awarded based on need. The borrower is charged interest from the time the loan is disbursed until it is paid in full. In addition, until repayment begins and during authorized periods of deferment, the unsubsidized loan borrower has the option to pay the interest or allow the interest to accumulate. Accumulated interest will be added to the principal amount of the loan and will increase the amount the borrower must repay. To apply, students should contact the school's Financial Aid Office.

The amount of loans that you can borrow is impacted by many factors including the type of programs that you are enrolled in, the length of the program, the credits you are attempting, how that program has been approved for loan eligibility, dependency status, etc. For more information on the annual and aggregate loan limits, please see Annual Loan Limits in the Federal Loan Repayment and Counseling section of this guide.

Federal Direct Parent Loan For Undergraduate Students Loan Program (PLUS)

Direct PLUS Loans are loans available to parents of dependent undergraduate students to help pay for educational expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods[3]. For additional information, students should contact the institution's Financial Aid Office.

The current versions of the "Entrance Counseling Guide" and the "Exit Counseling Guide" published by the

US Department of Education provide the most accurate information on all the federal loan programs. Please consult these guides for interest rate and estimated repayment plans for specific debt amounts.

You are also encouraged to visit the US Department of Education's Federal Student Aid website that covers many topics related to Federal Student Aid at https://studentaid.gov/. In addition, information related to Direct Loan specifically can be found at https://studentaid.gov/understand-aid/types/loans.

2 Need is the budgeted Cost of Attendance less estimated financial aid.

3 https://studentloans.gov/myDirectLoan/faqs.action

State, Local, and Other Private Aid Sources

Information on forms of state, local and other private aid is generally available in the institution's catalog. Sources (where applicable) include state grants, scholarships, and agency funding such as JTPA and WIA. Please consult your financial aid office or scholarship grantor for more information. Note that these sources are separate from federal student financial aid sources and private lending sources.

Visit your state's Higher Education webpage for more information on specific State Grant options.

Students interested in scholarships are encouraged to search using FinAid, a leading scholarship search provider for students. Their FREE service matches scholarships to the student's specific qualifications and can be accessed online at www.FinAid.org.

Not all schools offer these funding options and may not be an eligible institution based on the grantor's rules. For those schools that do, your financial aid officer will also present you with information regarding how to apply and applicable qualifications.

PA Fostering Independence Tuition Waiver (FosterEd) Program

The FosterEd Program provides a waiver for tuition and mandatory fees charged by most postsecondary institutions located in the Commonwealth for youth who are or were in foster care. You must be eligible for the PA Chafee Education and Training Grant to be eligible for this tuition waiver. For additional information, including eligibility criteria, please click the grant name above.

The Point of Contact for for each Pennsylvania location is:

All-State Career School, Essington, PA
Jessica Simon (Allied Health Programs)
Email: jessica.simon@allstatecareer.edu
Phone: 610-362-1124

All-State Career School, Pittsburgh, PA
Denise RingerFisher
Email: denise.ringerfisher@allstatecareer.edu
Phone: 412-823-1818

Fortis Institute, Scranton, PA
Stacie Taroli
Email: staroli@fortisinstitute.edu
Phone: 570-558-1818

All-State Career School, Essington, PA
Bill Leach (Trades Programs)
Email: bill.leach@allstatecareer.edu
Phone: 610-362-1124

Rights and Responsibilities of Receiving Financial Aid

With regard to financial aid, you have the right to know:

- What financial aid programs are available to you from Federal, State, and other sources, if applicable, and an explanation of all aid sources including what sources must be repaid
- The procedures for applying for various sources of aid and the deadlines for applying
- The criteria for awarding aid and how need for aid is determined
- How much funding you will receive and how much of your costs have been met by this funding
- How the institution distributes aid among students
- How and when the institution disbursed aid
- The conditions for any loans that you are awarded and accept
- Academic progress standards
- Refund policies
- You may view the contents of our student financial aid file in accordance with the Federal Educational
- Right to Privacy Act
- All documents submitted to the financial aid office are confidential

The School Catalog provides all this information to you. If you should have further questions or inquiries, please contact your financial aid officer.

As a student and recipient of financial aid, your responsibilities are to:

- Review all information about the institution's programs before you enroll
- Complete all applications and forms accurately and timely, ask your financial aid officer questions if necessary

- Know and comply with the rules of any aid that you receive, including provisions of any promissory note that you sign, providing any data requested by the financial aid office to verify application information (see Verification below), and understanding the consequences of defaulting on a loan Maintain satisfactory academic progress
- Accept responsibility for all agreements that you sign
- Review and comply with all rules and regulations pertaining to financial aid, academic and conduct policies
- Keep your address and contact information current by notifying your financial aid officer, admissions representative, or registrar.

Verification Requirements

A student's Free Application for Federal Student Aid (FAFSA) may be selected by the U.S. Department of Education for a process called "verification" whereby the institution will be required to gather additional information from the student related to their application for federal student aid. Students are reminded to provide truthful and accurate information. Students who are selected for verification will be contacted by the financial aid office and given a verification worksheet that includes specific requirements, deadlines, and consequences of non-compliance related to their verification group. To complete the verification and remain eligible for Financial Aid, the student must submit the verification worksheet as well as tax/income information as directed by the financial aid office. In the 2014-2015 award year, the U.S. Department of Education has added two additional verification items: High School completion status and Identity/Statement of Educational Purpose. The institution reserves the right to request any additional information to satisfy the Department's verification process.

The following policies and procedures regarding the verification of information provided by applicants for Federal student financial aid under the Title IV Programs:

1. Only those students who are selected for verification by the U.S. Department of Education (ED) or who have conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and an IRS Tax Return Transcript from the prior year.
2. No Federal Pell Grant, ACG, Campus Based, or Direct Subsidized Loan Funds will be disbursed prior to the completion of verification.
3. A Direct Student Loan application may be originated by the institution prior to the completion of verification. However, the student only has 45 days from the time the federal loan funds arrive at the institution to provide the necessary documentation. If verification is not completed by that time, the loan funds must be returned.
4. Students eligible to receive Pell, ACG, Campus Based or Direct Subsidized Loan will have until 120 days after their last day of attendance or August 31, whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the institution for payment of all tuition and fees due or risk termination from the institution. After the passage of the aforementioned period, all financial aid that might have been due is forfeited.
5. All students will be notified on a timely basis if they have been selected for verification and what supporting documentation is required. At that time the student will be informed of the time parameters and the consequences of not completing the verification cycle. The institution will notify the student of the result of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify any student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by the U.S. Department of Education.
6. The student must resolve inaccurate or conflicting information on any application before the institution may disburse Federal funds. In cases where there is credible information indicating that the student may have engaged in fraud or criminal misconduct in connection with their application, the institution will refer the case to OIG. Unless required by the U.S. Department of Education, no Federal financial aid will be disbursed to the student.
7. The financial aid file must be documented with the date that verification is completed. No Title IV disbursements will be approved for release prior to the date that all Verification procedures have been completed including, if needed, a revised and valid ISIR.

The institution has developed policies and procedures regarding the verification of information provided by the FAFSA under the Title IV Programs. Failure to complete verification, as required by the institution, will deem the student ineligible for federal funds. For more information regarding the policies and procedures for verification, please contact the Institution's Financial Aid Office.

How Students Apply for Aid

The institution maintains a staff of financial aid professionals to assist students in obtaining the financial assistance they require to meet their educational expenses. Available resources include the federal grant and loan programs, student loans from private lenders, other state sponsored and private aid, and federal work-study opportunities, both on and off campus. Not all sources of aid are available at all schools.

Please consult your catalog for aid programs specific to your institution. Federal assistance programs are administered through the U.S. Department of Education. Any U.S. citizen, national, or person in the United States for other than temporary reasons who is enrolled or accepted for enrollment may apply for these programs. Grant forms of financial assistance are available for each July 1 - June 30 award period.

Every student considering an application for financial aid should request a copy of the current Student Guide, published by the U.S. Department of Education. This important document may be obtained from the institution's Financial Aid Office to help assist in understanding eligibility requirements, the application process, deadlines, and the various forms of grants and loans available. Students seeking financial aid are required to complete the Free Application for Federal Aid (FAFSA). at http://www.fafsa.ed.gov. Students should renew the FAFSA application annually.

During the admission and enrollment process, each applicant is given the opportunity to meet with a staff member of the Institution's Financial Aid Office. The staff member can provide all the necessary application forms and information necessary to apply for the available sources of grant, loan, and federal work study assistance programs available to the institution's students and their parents. After the student completes the FAFSA, the institution receives the results of the FAFSA and the staff member reviews the applicant's prior financial aid history. The staff member will then develop an estimated financial aid award package for the applicant or current student. This package of estimated financial aid will outline a plan for each applicant and will contain a combination of grant and "self-help" sources available to pay the applicant's Cost of Attendance[4]. "Self Help" includes loans, federal work study employment and student tuition payments options. Students are generally scheduled for a minimum of two separate appointments with the Financial Aid Office staff to complete the financial aid application and award acceptance process. Parents of dependent students may also need to actively participate in the financial aid application process in terms of completing the FAFSA and matters related to PLUS loan application and approval process.

Notice of NSLDS Data Submission

Any student applying for and accepting Title IV Federal Student Aid must understand that the loan information will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools as determined to be authorized users of the system.

4 The Cost of Attendance includes both direct and indirect costs of attending the program. For more information, consult your Financial Aid Office.

How Aid Eligibility is Determined

- Students must be U.S citizens or eligible non-citizens.
- Students must be enrolled in an eligible program.
- Students must meet all admissions requirements.
- Students must not owe money back to a federal grant program.
- Students must not be in default or delinquent on payment on a federal student loan.
- There are more specific eligibility requirements applicable for particular aid programs. Please consult your catalog for details.
- Students must complete and submit all applicable paperwork as required by the institution and as communicated in the initial or subsequent meeting and/or correspondence, both written and oral, with the institution's financial aid officer.
- The result of the FAFSA helps the institution to assess a student's eligibility based on the following:
    - In Award Years 2023-2024 and prior, a valid processed Expected Family Contribution (EFC) provides the school with a measure of a student's and student's family's resources that may be available to help pay for educational costs. Generally budgeted Cost of Attendance less EFC = Financial Need.
    - Beginning in 2024-2025, under the FAFSA Simplification Act, the EFC has been replaced by the Student Aid Index (SAI). In a valid processed FAFSA, your SAI may range between -1500 to 999999. This value helps the institution to determine the level of financial support you may need. For example, a lower SAI may mean that you have a higher financial need and may be eligible for Federal Pell Grant. More information about the FAFSA Simplification Act and the SAI can be found at https://studentaid.gov/help-center/answers/article/fafsa-simplification-act.

- A financial aid award letter will be provided to the student which will indicate need and non-need based aid.
- Students must be in good academic standing and making satisfactory progress in accordance with the institution's policies.
- Students may not have property subject to a judgment or lien for a debt owed the federal government.
- Students may not obtain loan amounts that exceed annual or aggregate loan amounts.
- Students must file a Statement of Educational Purpose.
- Students must have a valid and correct Social Security Number.

Return to Title IV Policy

If a student withdraws[5] from the institution and the student received Title IV Federal Student Aid (FSA) assistance during the period[6], the institution must determine the amount of Title IV funds a student has earned at the time of withdrawal using the Return of Title IV (R2T4) funds formula. The Title IV FSA program rules may require a return to the Federal government of all, or a portion of, the amounts disbursed during the term. The amount of FSA assistance earned by a student is based upon the amount [7] one of the following formulas[7]:

Credit Hour Programs:
Number of Days Completed in the Payment Period through Last Date of Attendance Total Number of Days in the Payment Period

Clock Hour Programs:
Clock Hours Scheduled to be Completed through the Last Date of Attendance Total Clock Hours in Period

Note: Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in the numerator and denominator. The calendar days on an approved leave of absence are excluded from both the numerator and denominator. Percentages are calculated to the fourth decimal place.

Based on the calculation, through the 60% point in each period, a pro rata schedule is used to determine how much Title IV FSA funding the student has earned at the time of withdrawal. After the 60% point, a student has earned 100% of the Title IV FSA funds. (Sample Return of Title IV calculations are available from the institution's Financial Aid Office upon request.)

Title IV FSA funds that require refund are credited in the following order:

- Direct Unsubsidized Loans (other than Graduate PLUS loans)
- Direct Subsidized Loans
- Direct PLUS
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant (FSEOG)

5 Refer to your institution's catalog for the institution's Withdraw Policy.

6 "Term" refers to the specific term, quarter, or payment period for which the R2T4 refund must be calculated.

7 Students should consult their Financial Aid officer regarding their program's specific measurement.

Return of Unearned FSA Funds

The Institution must return the lesser of the following:

- The amount of FSA Program funds that the student does not earn, OR
- The amount of institutional costs that the student incurred for the period multiplied by the percentage of funds that were not earned. Earned means the percentage of funds that were earned over time (during the term) by the student.

If there are additional FSA funds that must be returned, the student must return or repay, as appropriate:

- Any FSA loan funds in accordance with the terms of the loan,
- Any remaining unearned FSA grant (not to exceed 50% of the grant as an overpayment of the grant)[8]. If a student earned more aid than was disbursed, the institution may owe the student a Post-Withdrawal Disbursement (PWD) which must be paid as soon as possible, but no later than 180 days from the date the school determined the student withdrew (for loans) or no later than 45 days

from the date the school determined the student withdrew (for grants). The school is required to notify the student in writing within 30 days of the date it determined that the student withdrew that they are eligible for a PWD of Title IV loan funds; however, if the student (or parent in the case of a PLUS loan) is eligible to receive a PWD of loan funds, the student or parent borrower must first confirm in writing whether they accept or decline all or some of the loan funds offered as a PWD. A PWD of Federal grant funds does not require student acceptance or approval and the grant funds may be applied directly to the student's account in order to satisfy tuition and fees, or to the student. The Institution will seek the student's authorization to use a PWD for all other educationally-related charges in addition to tuition and fees. All Direct Loan refunds will be made by EFT to the U.S. Department of Education [G5] and COD disbursement records will be updated when refunds are made. The student is notified by letter from the Institution of all Direct Loan refunds made on their behalf, including the amount, date, and loan type.

The institution is required to return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

8 The institution currently refunds the Student Grant Overpayment on behalf of the student.

How the Institution Distributes Aid Among Students

Pell Grants, FSEOG, Federal Direct Loans, Private Loans, and State and Other Private Aid are available to all students who qualify.

Pell

Awards vary based upon the student's Expected Family Contribution (EFC) and enrollment status.

Supplemental Education Opportunity Grants (FSEOG)

All students who complete the FAFSA for the current award year and are enrolled in an eligible program are considered applicants for the FSEOG grant. Eligible recipients must be an undergraduate and must have financial need. Priority is given to students who have the lowest EFC who will receive a Federal Pell Grant and cannot reasonably achieve their educational goal without FSEOG assistance. FSEOG need will be limited to direct educational expenses less estimated financial aid due to limited FSEOG financial assistance resources. The available Award Year authorization for FSEOG will be divided among the anticipated eligible applicant pool for the Award Year. FSEOG awards will generally range from $200 to $700. Awards will be disbursed in two or more payments. The first payment will be generally made after the drop/add period and the second and subsequent disbursements will be made after the students has started the next payment period, provided the student is maintaining satisfactory academic progress.

Federal Student Loans

Loans are awarded to eligible students based on the remaining need after other estimated financial aid is subtracted from the budgeted Cost of Attendance. The eligibility of a Subsidized versus an Unsubsidized loan is also based on remaining need. Unsubsidized loans are not need based, but cannot exceed the Cost of Attendance less estimated financial aid. For more information regarding your eligibility for loans, and the type of loans, please consult your Financial Aid Advisor

Federal Work Study

Funds are limited and are awarded to student with remaining need after other estimated financial aid is subtracted from the budgeted Cost of Attendance. Positions are generally available in student services departments on campus and at designated Community Service and America Reads sites off campus.

State And Other Private Aid

Funds are limited to students meeting criteria for the specific award. Please see State, Local, and Other Private Aid information in this guide.

Institutional lending is intended as a last resort after all other options have been exhausted. For more information, see EA Institutional Loans within this document.

For more information about any of the items listed above, you may also consult your Financial Aid Advisor.

How and When Financial Aid will be Disbursed

Once a student has met all criteria for obtaining the federal funds, the following steps are taken by the institution:

The institution requests financial aid funds from Federal, State and Agency sources; however, the funding entity controls the actual date of disbursements. The institution can provide estimated disbursement dates to financial aid recipients. For first time recipients of Federal grant awards, the first disbursement is generally received and posted to the student's ledger card within the first two weeks of the student's first term. For second and subsequent Federal Grant and loan disbursements, funds are generally requested and received in the first week of each new Quarter, Semester or Term. For loan disbursements, for first time students and borrowers, the first disbursement is generally scheduled for the week after the student completes the first 31 calendar days in the program. Federal Financial Aid is not disbursed and posted to your account any sooner than 10 days prior to the start of each term/semester or quarter for which the disbursement is intended.

Credit Balances

Student aid funds, Federal, State, and other if applicable are generally received by the institution via electronic funds transfer (EFT). Grant and loan funds are posted to the student recipient's tuition and fees account (Student Ledger Card). Grant and loan funds received are first used to pay the student's outstanding tuition, book, and fees charges. If a credit balance is created by the receipt of federal grant and loan funds, the credit balance will be disbursed to the student, or parent if the credit balance is due to Direct Parent PLUS loan funds, within fourteen days of the creation of the credit balance unless the student has authorized the institution to return the credit balance to their lender to reduce the student's loan debt.

Credit Balance Definition

A Credit Balance refers to a condition where the total amount of a student's credit entries from all sources on his or her tuition and fees account (student ledger card) exceeds their debit entries; whereas a "federal credit balance" refers to a condition where the total amount of a student's credit entries from federal student assistance sources on his or her tuition & fees account (ledger card) exceeds his/her debit entries for the standard tuition and fees charged to the student and all students in this specific program of study, and other educationally-related charges, with an authorization.

Federal Work Study (FWS) Program

If an eligible participant, Federal Work Study (FWS) wages are paid for hours worked. Participants must submit a properly completed time record signed by their supervisor. Wages are generally paid on the 15th and the last business day of the month.

Please review your catalog and addenda to assess if your institution participates in the FWS program and for additional and more specific information relevant to the financial aid process at your institution. If you should have any questions, please consult your financial aid officer. More information can also be found in on the Federal Student Aid website at https://studentaid.ed.gov/sa/types/work-study.

Terms and Conditions of Federal Work Study (FWS) Employment

The FWS is a federal program that provides employment for students who demonstrate financial need, and who must earn a part of their educational expenses. The program encourages community service work and work related to a student's program of study. FWS employment is either on campus or arranged with public or private non-profit agencies off campus, and the work performed must be in the public interest.

Eligibility for participation in the FWS Program is determined by the institution's Financial Aid Office, based on the student's financial need and academic progress.

An FWS request form is completed by interested students. Interested students must have completed a FAFSA and must have financial need remaining after other aid is awarded. If a position is available, a qualified student is notified of their acceptance into the FWS program. If a position is not available, a qualified student is advised to apply again at a later date once a position opens. If an applicant for FWS does not qualify for the FWS program, they are notified by letter.

- While employed, students must continue to meet the schools SAP standards.
- Students are responsible to their supervisors for punctual, regular, and efficient job duties.
- Students must notify supervisors in advance if they will be tardy or absent.
- Students must accurately complete their time sheets.
- Students are paid at least hourly minimum wage.
- Students may not earn more than the awarded amount of Federal Work Study.
- Students must dress appropriately and refrain from conducting personal business of institution work while on the job.

- Students must refrain from using profanity.
- Students are provided with, and must comply with, the institution's Drug and Alcohol Abuse Prevention Program policy.

Questions regarding the Federal Work-Study Program should be directed to the institution's Financial Aid Office.

Federal Loan Repayment and Counseling

Repayment of Federal Direct Loans will begin 6 months after graduation or any other termination of enrollment. Student will generally have up to 10 years to repay Federal Direct Loans. Deferment and forbearance options are available under certain circumstances.

Regarding Federal Direct Parent PLUS loans, the parent borrower has the option to begin repayment either within 60 days from the date the loan is fully disbursed or wait 6 months after the dependent student ceases to be enrolled on at least a half time basis. The parent has the option to defer the payment of principal and interest while the student is in institution.

No interest is charged on Federal Direct Subsidized Loan while you are in institution and during the grace[9] period and deferment periods[9]. For Federal Direct Unsubsidized Loans, interest is charged on these loans during the in institution, grace, deferment, and repayment periods. You may choose to pay interest while it accumulates while you are in institution, or you can allow it to accrue and be added to the principal balance, on which additional interest amounts will be based.

As a student borrower, in addition to the FAFSA, you will be required to complete both a loan entrance interview and Master Promissory Note before a Federal Direct Loan can be disbursed to you. Entrance counseling is done during the initial financial aid appointment or in a group or online for all federal loan borrowers. Exit counseling must be completed before you leave the institution. Generally, exit interviews are completed 30 days prior to completion date.

For information on exit counseling, or the total and types of loans that have been disbursed to you, or for information on federal grants that you have received, visit the National Student Loan Data System at https://nsldsfap.ed.gov/login.

The institution will advise you of all available grant aid prior to awarding loans.

The institution encourages students to borrow the minimum amount required in order to meet their budgeted cost of attendance.

Be aware of how much debt that you can adequately manage when you leave the institution. Please use the estimate of your total loan debt to determine your estimated monthly payment in comparison to the recommended annual salary for the position that you are seeking to obtain after your education is completed. On-time repayment of your student loans is included as a positive item on your credit report. It demonstrates your willingness to pay and reflects your maturity as a responsible consumer. Additionally, you can avoid late fees, additional interest, and other penalties that delinquent and defaulted students encounter.

Also note that you may deduct interest paid on qualified education loans on your income tax return. Please consult an experienced tax preparer on this fact and the availability of other education credits such as the Hope Scholarship and Lifetime Learning Credit before filing your income tax return.

The U.S Department of Education has established multiple websites to assist students in this process. Visit the Department's Repayment Plans and Calculators website https://studentaid.gov/loan-simulator/. This may help you to better understand your loan obligation and required payments, as well as repayment options that may be available. You can also find more information on how to manage your federal student loans, including online counseling, estimated repayment amounts, and more at the Department's http://studentaid.gov site. Many of the Department's sites will refer to each other and links are available to assist you in navigation.

The amount of loans that you can borrow is impacted by many factors including the type of programs that you are enrolled in, the length of the program, the credits you are attempting, how that program has been approved for loan eligibility, dependency status, etc. The following is a chart that shows maximum annual and aggregate loan amounts. Also attached is the most recent information available regarding interest rates for federal loans and a comment on other loan fees. Please consult your financial aid officer for other information on loan amounts and loan interest rates, these rates are generally updated every July. The following charts compiled from data within the StudentAid.gov website: https://studentaid.gov/understand-aid/types/loans

9 Federal Direct Loans disbursed between July 2012 and June 2014 are subject to interest charges during grace period. Consult with your Loan Servicer for more information specific to your loan package.

Annual Loan Limits

Year in School - Undergraduate Study	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year	$5,500—No more than $3,500 of this amount may be in subsidized loans.	$9,500—No more than $3,500 of this amount may be in subsidized loans.
Second-Year	$6,500—No more than $4,500 of this amount may be in subsidized loans.	$10,500—No more than $4,500 of this amount may be in subsidized loans.
Third-Year and Beyond	$7,500—No more than $5,500 of this amount may be in subsidized loans.	$12,500—No more than $5,500 of this amount may be in subsidized loans.
Aggregate Loan Limits – Undergraduate Study		
Subsidized and Unsubsidized Aggregate Loan Limit	$31,000—No more than $23,000 of this amount may be in subsidized loans.	$57,500 for undergraduates—No more than $23,000 of this amount may be in subsidized loans. .

Current Interest Rates – Undergraduate Study

The interest rate varies depending on the loan type and (for most types of federal student loans) the first ***disbursement date*** of the loan. The table below provides interest rates for Direct Loans first disbursed on or after July 1, 2023.

Loan Type	Loans First Disbursed on or after 7/1/23 and before 7/1/24	Loans First Disbursed on or after 7/1/24 and before 7/1/25
Direct Subsidized Loans	5.50%	6.53%
Direct Unsubsidized Loans	5.50%	6.530%
Direct PLUS Loans	8.05%	9.08%

All interest rates shown in the chart above are fixed rates for the life of the loan. *Note: The interest rates for federal student loans are determined by federal law*

Prior Year Interest Rates – Undergraduate Study

For historical rates on the Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS loan programs, as well as the Federal Family Education Loan Program[10], please visit the "*What are the interest rates on federal student loans first disbursed before July 1, 2019?*" section of the Federal Student Aid information site at https://studentaid.ed.gov/sa/types/loans/interest-rates.

Most loans first disbursed prior to July 1, 2006, have variable interest rates that are effective from July 1 of one year through June 30 of the following year. Interest rates for these loans are not displayed within this document. For information about any variable-rate loans you may have, contact your loan servicer.

For more information about loan servicers, visit https://studentaid.gov/manage-loans/repayment/servicers.

10 No new FFEL Program loans have been made since July 1, 2010.

Other Loan Fees

Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received.

The chart below shows the loan fees for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans first disbursed on or after Oct. 1, 2020.

Loan Type	First Disbursement Date	Loan Fee
Direct Subsidized Loans and Direct Unsubsidized Loans	On or after 10/1/20 and before 10/1/24	1.057%

Loan Type	First Disbursement Date	Loan Fee
Direct PLUS Loans	On or after 10/1/20 and before 10/1/24	4.228%

Loans first disbursed prior to Oct. 1, 2020, have different loan fees.

For the most up-to-date information on interest and fees, please visit the U.S. Department of Education's StudentAid.gov website at https://studentaid.gov/understand-aid/types/loans/interest-rates#rates. The interest rates for federal student loans are determined by federal law.

Terms and Conditions for Federal Loan Deferments

A Deferment is a temporary suspension of payments on a student loan. Deferments are entitlements. If a student is eligible for a Deferment, and provides the necessary documentation, their lender is required to grant one. If a student is granted a Deferment the Federal Government will pay all interest on any Subsidized loan. However, the student is responsible for any interest that accrues on an Unsubsidized loan, and should they decide not to pay the interest while they are in a Deferment that interest will be capitalized. Deferments can be granted for students that are in-school, unemployed, experiencing economic hardship, or active duty in the military.[11]

For more information or to obtain a Deferment form you can go to your Financial Aid office or contact the FA Help department at FAHelp@edaff.com.

When a new student enrolls at our institution, with loans from an institution prior to ours, the Financial Aid office will assist the student in applying for an In-School Deferment. This deferment will postpone any federal financial aid loan payments while the student is enrolled at our institution at least half-time. Once the form is completed by both the student and the institution's Registrar, the Financial Aid office will forward the form to all the student's previous lenders and follow up with them to ensure it was received and processed.

11 For any FFELP loans obtained before July 1, 1993 that still have a remaining balance to be paid, please inquire with your lender regarding additional specialized deferments for which you may qualify.

Textbook Information

With exception of online programs, it should be noted that the institution does not have an Internet version of its course schedule. All course schedules are provided at the time of enrollment. Any book prices associated with the program of study are also provided at the time of enrollment. The institution does not operate a bookstore where books are sold individually; however, in accordance with the Higher Education Opportunity Act (HEOA) of 2008 and in addition to the Higher Education Act of 1965 (as amended), each postsecondary educational institution must disclose information on the recommended and required textbooks needed to complete each course of study. A paper copy of this information is available upon request from your Admission's Representative. Additionally, the information can be found on the institution's website.

Student Lending Code of Conduct

To follow is our code of conduct that prohibits a conflict of interest with the responsibilities of an officer, employee, and agent of the institution with respect to Federal Direct Loans or private education loans.

The institution does not participate in revenue sharing arrangements with any lender. The HEOA defines "revenue-sharing arrangement" as any arrangement between an institution and a lender under which the lender makes Title IV loans to students attending the institution (or to the families of those students), the institution recommends the lender or the loan products of the lender and, in exchange, the lender pays a fee or provides other material benefits, including revenue or profit-sharing, to the institution or to its officers, employees, or agents.

The institution prohibits employees of the financial aid office from receiving gifts from a lender, guaranty agency or loan servicer. No officer or employee of an institution's financial aid office (or an employee or agent who otherwise has responsibilities with respect to educational loans) may solicit or accept any gift from a lender, guarantor, or servicer of education loans. A "gift" is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimum amount. However, a gift does not include (1) a brochure, workshop, or training using standard materials relating to a loan, default aversion, or financial literacy, such as a brochure, workshop or training; (2) food, training, or informational material provided as part of a training session designed to improve the service of a lender, guarantor, or servicer if the training contributes to the professional development of the institution's officer, employee or agent; (3) favorable terms and benefits on an education loan provided to a student employed by the institution if

those terms and benefits are comparable to those provided to all students at the institution; (4) entrance and exit counseling as long as the institution's staff are in control of the counseling and the counseling does not promote the services of a specific lender; (5) philanthropic contributions from a lender, guarantor, or servicer that are unrelated to education loans or any contribution that is not made in exchange for advantage related to education loans, and; (6) State education grants, scholarships, or financial aid funds of a State.

No officer or employee of an institution's financial aid office (or employee or agent who otherwise has responsibilities with respect to education loans) may accept from a lender, or an affiliate of any lender, any fee, payment, or other financial benefit (including a stock purchase option) as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.

The institution prohibits offers of funds for private loans. An institution may not request or accept from any lender any offer of funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specific number of Title IV loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement. An "opportunity pool loan" is defined as a private education loan made by a lender to a student (or the student's family) that involves a payment by the institution to the lender for extending credit to the student.

The institution may not request or accept from any lender any assistance with call center staffing or financial aid office staffing, except that a lender may provide professional development training, educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short-term, nonrecurring basis during emergencies or disasters.

An employee of an institution's financial aid office (or employee who otherwise has responsibilities with respect to education loans or financial aid) who serves on an advisory board, commission, or group established by a lender or guarantor (or a group of lenders or guarantors) is prohibited from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses incurred by the employee for serving on the board.

Private Education Loans

Private education loans, sometimes called alternative loans, are available for students who have additional need to cover educational costs beyond what federal aid programs will offer. Private loans are offered by private lenders and there are no federal forms to complete. Eligibility for private student loans often depends on your credit score. Students are to consider federal aid sources prior to considering private lending as the terms of federal aid sources are typically more advantageous.

Upon applying for a private education loan, students are required to complete a self-certification form that includes the following information:

- Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The institution is required on request to provide this form or the required information only for students admitted or enrolled at the institution. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.
- Free or lower-cost Title IV federal, state, or institution student financial aid may be available in place of, or in addition to, a private education loan.
- To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the institution's financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or institution student financial aid.
- **You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the institution's financial aid office.**

Students should also be aware that although some forms of private lending may appear to have a lower interest rate than a federal loan, there may be other terms and conditions of the loan that could be less advantageous. You should contact your institution's financial aid office for more information on private education loans or to discuss your financing options.

Preferred Private Education Loan Lender List

You are encouraged to compare the benefits offered by any private lenders offering educational loan products. Please remember that you are not required to use any specific private lender; however, not all private lenders will lend for every institution and it can vary from

location to location. Your institution's financial aid office may not be aware of every lender that would allow a private loan to be utilized at their institution. If you should find a private lender, please consult your financial aid officer to assist you with any relevant paperwork or processing.

Our institutions have utilized private educational loans from Wells Fargo, PNC Bank, Chase Bank, as well as other credit unions and local banks, but you are not limited to these lenders, nor do they lend at every institution.

When you borrow a private loan, you have the right to cancel your loan before it disburses as well as after your loan disburses. Interest rates and fees typically begin accruing after the first disbursement. You may be responsible to pay interest/fees after a loan has disbursed, even though you have returned funds. Again, each lender has their own terms and conditions, so it is important to know the return/cancel deadlines to avoid repayment of accrued fees. Please consult your lending institution and your financial aid officer if you should have any questions.

Remember you are the responsible party signed to a private loan and have rights and responsibilities. As a borrower, you can also cancel or decrease present or future disbursements as well. If you have changed your mind as to how much you would like to borrow, please contact the lender and your Financial Aid Office.

The institution does not and will not accept inducements for lenders in exchange for inclusion on a preferred lender list.

The institution does not share in the profits from the student loans. Borrowers are welcome to choose any participating lender, regardless of whether it appears on any preferred lender list; however, please note that not all lenders will provide loans to our students.

As discussed in the Private Education Loan section of this guide, federal loans and grants may be more advantageous to you, if you qualify, and you are urged to exhaust your federal aid options before private lending.

Also see Student Lending Code of Conduct that is part of this guide.

College Ave Student Loans

At the time of this publication, students attending several of our institutions may apply for a private educational loan from an unaffiliated private lending source, College Ave Student Loans, www.CollegeAveStudentLoans.com. Students are urged to compare the benefits offered by any lender and should understand that they are not required to use College Ave for their private lending needs.

Students should speak to their financial aid office regarding their institution's participation in this loan program.

Programs include:

- **Graduate Health Professions** (only available to Master's level programs)
- **Career Loan**
- **Parent/Sponsor Loans**
- **Refinance Loans**

Fees: No origination or application fees, nor any fee for early repayment

Rates: Rates vary from program to program and based on borrower's credit worthiness. Visit www.CollegeAveStudentLoans.com for up-to-date rates and tools.

Repayment Terms: Vary from program to program with multiple options presented to the borrower. Visit www.CollegeAveStudentLoans.com for up-to-date information.

Loan Amounts, Benefits, and Grace Periods: Vary from program to program. Visit www.CollegeAveStudentLoans.com for up-to-date information.

Richland State Bank

At the time of this publication, students attending Denver College of Nursing may apply for a private educational loan from an unaffiliated private lending source, Richland State Bank (RSB) at https://ascentstudentloans.com/dcn. Students are urged to compare the benefits offered by any lender and should understand that they are not required to use RSB for their private lending needs. Students should speak to their financial aid office regarding their institution's participation in this loan program.

Variable Rate Option

Feature	Immediate Repayment and Interest Only Payment Options
Rewards	1% Cash Back Graduation Reward upon satisfaction of certain terms and conditions visit https://ascentstudentloans.com/for-students/cashback for more details.
Borrower Eligibility	**Must be at least 18 years of age or at the age of majority in the respective state of residence Must be attending an eligible institution as defined in the loan Program Manual**
Minimum Loan Amount	$2,000
Annual Loan Limit	The maximum loan amount that a borrower may obtain is limited to the total cost of attendance, less any financial aid received as certified by the school

Fixed and Variable Rate Option

Feature	Variable interest Rates Fixed Interest Rates
Interest Rate	Vary based on loan and borrower credit worthiness. Visit https://ascentstudentloans.com/dcn for more details.
Origination Fee	No fees
Minimum Payments While In School	**Visit https://www.ascentfunding.com/annual-percentage-rate-apr-sample/ for a Tuition repayment example.**
Deferment and Forbearance Options	Options include: Active-Duty Military Deferment, In-School Deferment, Residency / Clerkship / Internship / Fellowship Deferment, Temporary Hardship Forbearance, Administrative Forbearance, Natural Disaster / Declared Emergency Forbearance Visit https://www.ascentfunding.com/college-benefits/ for more information or call 877-209-5297 to discuss your options
Autopay Discount	0.5% discount on Credit-Based Student Loans **Visit https://www.ascentfunding.com/college-benefits/ for more information**

EA Institutional Loans: MedTech and Trade Educational Loan Assistance

The purpose of the EA Institutional Loan(s) is to assist students with payment of the remaining balance of their program's direct cost after all other funding options have been exhausted as determined during the Financial Aid Packaging process. Student eligibility, which includes credit worthiness, and specific payment terms and conditions should be discussed with the institution's Financial Aid Advisor. There are no origination fees nor interest for either the MedTech or Trade Institutional loans.

If approved, students are urged to review and understand all Retail Installment Contract and Loan Disclosure documents presented by ECSI before accepting the institutional loan, including but not limited to the monthly payment and length of repayment. As this fund source's purpose is to cover the direct cost after all other funding options have been exhausted, changes to your student aid packaging may require the school to reduce or cancel future Institutional Loan disbursements or make a refund of paid Institutional Loan disbursements back to the EA Institutional Loan. This is a non-cash fund source; therefore, stipends to students are prohibited.

If an EA Institutional loan is six months or more delinquent and is in collections, any related future scheduled disbursements may be cancelled. If a satisfactory payment arrangement is made and the institution awards the funds, the student would be required to re-apply and meet eligibility criteria.

In cases where the student ceases to be enrolled, if after required R2T4 refund and charge adjustment calculations have been completed the student account contains a credit balance, the school will compare the credit balance with the student's remaining principal balance of

the EA Institutional loan(s). If the remaining principal balance of the EA Institutional Loan(s) is less than or equal to the student account credit balance, the school will issue a refund to the EA Institutional loan(s) up to the remaining principal balance. Any additional student account credit balance will be processed in accordance with the student's most recent Cash Management Statement.

ECSI, Inc.

EA Institutional Loans are serviced by ECSI, Inc., a leading service provider for the education industry. Their services include billing, payment processing, delinquent borrower due diligence, and tax reporting (where applicable.) Borrowers can access their Institutional Loan account at https://borrower.ecsi.net/ where they can view their current loan account summary, billing statements, and access their loan documents, including but not limited to Truth in Lending, Disclosure, and Retail Installment documents. While logged into the secure site, student can also update demographic information, electronically sign pending documents, and make online payments. Borrowers can contact the ECSI Borrower Support line at 1-888-549-3274 or use their live chat feature.

Availability of a GED Program

All schools accept evidence of General Educational Development (GED) for satisfying the high school equivalency criteria which is part of the admissions standards.

The General Educational Development (GED) test cannot be taken online. The GED tests can only be taken at an official testing center. There are more than 3,400 testing centers worldwide. More than 17 million people have earned their GED credential since the program began in 1942. For more information, please go to www.acenet.edu and select GED Testing Services or contact your local Board of Education or our Admission's Office.

Satisfactory Academic Progress

Students are expected to meet the minimum qualitative and quantitative Satisfactory Academic Progress (SAP) standards throughout their program. SAP is one of the factors reviewed in order for FSA funds to be disbursed and for the student to matriculate through the program.

Please consult your catalog and /or addenda for more information on this topic.

Accreditations and Approvals Documentation

A student may receive a copy of the institution's accreditation, licensure, or other approvals by submitting a written request to the institution director.

Institution accreditation, approvals, and membership certificates are displayed in the lobby. Any questions regarding accreditation, licensure, or approvals should be directed to the institution director.

Please consult your institution's catalog and/or addenda for more information on this topic.

Information on Student Body Diversity

(Categories of gender and ethnicity of enrolled, and full time students who receive Federal Pell Grants)

You may find information on student body diversity on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the

U.S. Department of Education and the Institute of Education Sciences.

Appendix A contains institution specific links for the College Navigator website. Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior year's statistical submissions.

In addition, by July 1st of each year, Student Right to Know completion rates with disaggregated statistics are also disseminated and made available on the institution's website and in print, upon request. Students are encouraged to view the institution's website for updates as this information may be more current than that on the College Navigator website.

If more up-to-date information regarding gender, ethnicity, and certain financial aid allocations is desired relevant to the active student population, please consult the admissions or financial aid office.

Placement Statistics Information

Although the institution does not advertise its placement statistics, it is required to calculate rates for its accrediting body and for some states. The HEOA states that if you calculate rates for any reason, then you must make available those rates.

The placement statistics will include an explanation of the source of the information, timeframes, and methodology used to compile the rates.

The rates are made available for the purposes of satisfying the HEOA, along with Program Integrity Measures, and are not to be construed as advertising.

For a copy of placement statistics, please consult the institution's Career Service's office, or Admissions office, or visit the institution's website.

The Career Service's Office can also provide information on the types of employment obtained by graduates of the institution's programs. In addition, each occupational name is a link to the Occupational Information Network (O*Net) where various information can be obtained for a particular area of interest.

Information on Retention Rates

You may find information on retention rates for first time full time students on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

Appendix A contains institution specific links for the College Navigator website. Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior year's statistical submissions.

For a copy of the most up-to-date retention rates as reported to IPEDS, please consult the institution's Admission's office, or visit the institution's website.

Information on Completion/Graduation Rates

You may find information on Completion/Graduation Rates for the institution's students on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

Appendix A contains institution specific links for the College Navigator website. Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior year's statistical submissions.

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Drug and Alcohol Abuse Prevention Program

Objective of the Drug & Alcohol Abuse Prevention Policy

The purpose of the Institution's Drug & Alcohol Abuse Prevention (DAAP) Program is to foster a safe and healthy campus where students, faculty, and staff can work and attend in an environment free of the detrimental effects associated with drug and alcohol abuse. Through the DAAP Program, the Institution can inform students, faculty, and staff about the health risks associated with substance abuse, the resources available to help cope with substance abuse, and the sanctions imposed by federal, state, and local authorities, as well as the Institution's standards with regard to the use or abuse of alcohol and/or controlled substances.

Substance Abuse Policy

The use, possession, or distribution of prohibited substances (including alcoholic beverages, illegal chemical substances, or any legally prescribed chemical substances used in a manner contrary to a doctor's prescription) by any employee or student on any campus or on any externship/clinical site during related experiences is prohibited. Any employee or student found in violation of this rule may be dismissed from employment and/or study, and the school may also report the incident to local law enforcement.

Standards of Conduct

- Consumption of alcohol is prohibited on all campuses and externship/clinical sites.
- Drug usage, other than over-the-counter drugs and prescription medications used in accordance with a doctor's prescription, is prohibited while serving as an employee or student representative of the Institution, whether on- or off-campus.
- The unlawful use, possession, manufacture, or distribution of controlled substances on any campus or externship/clinical site is strictly prohibited.
- The operation of any vehicle or machinery for Institution business while under the influence of alcohol or drugs is strictly prohibited.
- The sale of drugs or alcohol on any campus or externship/clinical site is prohibited.

(Note: The term "Campus" also encompasses at any school sanctioned activity/function.)

Health Risks of Drug and Alcohol Abuse

Abuse of drugs and alcohol is a preventable behavior, and the disease of drug/alcohol addiction is a treatable disease. According to the Substance Abuse and Mental Health Services Administration (SAMHSA), in 2022, 48.7 million people aged 12 or older (or 17.3%) had a substance use disorder (SUD) in the past year including 29.5 million who had an alcohol use disorder (AUD), 27.2 million who had a drug use disorder (DUD) and 8 million people who had both an AUD and a DUD (2022 National Survey on Drug Use and Health)[12]. The health and personal risks associated with alcohol and drug abuse may include temporary or permanent physical or mental impairment, injury, or death. Risks can include nausea, emotional volatility, loss of coordination, visual distortions, loss of consciousness, violence, depression, neurologic deficits, hypertension, liver and heart disease, increased heart rate, anxiety, panic attacks, psychosis, addiction, and fatal overdose. Use and abuse of such substances may also give rise to conduct which could result in criminal or civil prosecution and liability. Use and abuse of such substances may also lead to unsafe and/or nonconsensual sex, unwanted pregnancy, and may cause defects, injury, or death in unborn children. Consequences also include temporary or permanent loss of educational or employment opportunities.

Below are some specific risks related to the use of alcohol and illegal drugs[13].

- Alcohol: Alcohol often has a strong effect on people—and throughout history, people have struggled to understand and manage alcohol's power. While drinking alcohol is itself not necessarily a problem, drinking too much can cause a range of consequences, and increase your risk for a variety of problems. Alcohol interferes with the brain's communication pathways and can affect the way the brain looks and works. These disruptions can change mood and behavior and make it harder to think clearly and move with coordination. Heavy drinking can damage the heart, liver, pancreas and can weaken your immune system. Drinking too much can also increase your risk of developing certain cancers.
- Cocaine: a powerfully addictive stimulant drug. Cocaine increases levels of the natural
- chemical messenger dopamine in brain circuits controlling pleasure and movement. Short term effects include extreme energy, hypersensitivity to light, sound and touch, irritability, and paranoia. Long term effects include constricted blood vessels, dilated pupils, nausea, raised blood pressure, faster heartbeat, muscle twitches and restlessness.
- Hallucinogens (PCP, LSD, Ketamine, Salvia, Peyote, Psilocybin): Hallucinogens are a diverse group of drugs that alter perception (awareness of surrounding objects and conditions), thoughts, and feelings. They cause hallucinations, or sensations and images that seem real though they are not.
- Heroin: users report feeling a surge of euphoria ("rush") accompanied by dry mouth, flushing of the skin, heavy feelings in hands and feet, and clouded mental functioning. Long term effects include collapsed veins, abscesses, liver or kidney disease and lung complications. In addition to the effects of the drug itself, street heroin often contains dangerous chemicals that can clog blood vessels leading to the lungs, liver, kidneys, or brain, causing permanent damage. Also, sharing drug injection equipment and having impaired judgment from drug use can increase the risk of contracting infectious diseases such as HIV and hepatitis. People can overdose on heroin. It is also highly addictive.

- Inhalants: substances such as solvents, aerosols, gases, and nitrites can cause slurred speech, lack of coordination, euphoria, and dizziness. Inhalant abusers may also experience light-headedness, hallucinations, and delusions. With repeated inhalations, many users feel less inhibited and less in control. More serious long-term consequences include liver and kidney damage, hearing loss, or bone marrow damage.
- Marijuana: effects include altered senses (for example, seeing brighter colors), altered sense of time, changes in mood, impaired body movement, difficulty with thinking and problem-solving and impaired memory. Marijuana also affects brain development as the drug may reduce thinking, memory, and learning functions and affect how the brain builds connections between the areas necessary for these functions.
- Methamphetamine: can cause extreme weight loss, severe dental problems, intense itching, anxiety, confusion, insomnia, and mood disturbances and display violent behavior. Also, symptoms of psychosis, such as paranoia, visual and auditory hallucinations, and delusions (for example, the sensation of insects crawling under the skin).
- Prescription Drugs - Some medications have psychoactive (mind-altering) properties and, because of that, are sometimes abused—that is, taken for reasons or in ways or amounts not intended by a doctor, or taken by someone other than the person for whom they are prescribed. In fact, prescription and over the counter (OTC) drugs are, after marijuana (and alcohol), the most commonly abused substances by Americans 14 and older. Commonly abused classes of prescription drugs include opioids (for pain), central nervous system (CNS) depressants (for anxiety and sleep disorders), and stimulants (for ADHD and narcolepsy). All of these drugs have the potential for addiction, and this risk is amplified when they are abused.
- Synthetic Cannabinoids (K2/Spice) - refer to a growing number of man-made mind-altering chemicals that are either sprayed on dried, shredded plant material so they can be smoked (herbal incense) or sold as liquids to be vaporized and inhaled in e-cigarettes and other devices. They may affect the brain much more powerfully than marijuana; their actual effects can be unpredictable and, in some cases, severe or even life-threatening.
- Synthetic Cathinones (Bath Salts) - Synthetic cathinones are included in a group of drugs that concern public health officials called "new psychoactive substances" (NPS). NPS are unregulated psychoactive (mind-altering) substances that have become newly available on the market and are intended to copy the effects of illegal drugs. Synthetic cathinones are marketed as cheap substitutes for other stimulants such as methamphetamine and cocaine. Can produce effects such as paranoia, hallucinations, panic attacks and violent behavior.
- MDMA (Ecstasy/Molly) - synthetic drug that alters mood and perception (awareness of surrounding objects and conditions). It is chemically similar to both stimulants and hallucinogens, producing feelings of increased energy, pleasure, emotional warmth, and distorted sensory and time perception. A person may experience irritability, impulsiveness and aggression, depression, sleep problems, anxiety, memory, and attention problems. High doses of MDMA can affect the body's ability to regulate temperature. This can lead to a spike in body temperature that can occasionally result in liver, kidney, or heart failure or even death.

12 SAMHSA.gov - SAMHSA.gov-https://www.samhsa.gov/data/sites/default/files/reports/rpt42731/2022-nsduh-main-highlights.pdf

13 Nida.nih.gov - https://nida.nih.gov/

Legal Sanctions for Drug & Alcohol Abuse

The Institution will comply with all federal, state, and local laws and policies regarding the abuse of alcohol and other drugs by its employees and students. In addition to disciplinary sanctions imposed by the Institution, all employees and students should be aware that federal, state, and some local laws treat illegal possession, use, sale/distribution, or manufacturing of drugs or alcohol as serious crimes that can lead to imprisonment, fines, and assigned community service. Resulting convictions can prevent a person from entering certain fields of employment and may have to be listed on employment applications. The possession, use, or distribution of illegal drugs is prohibited by federal law. There are strict penalties for drug convictions, including mandatory prison terms for many offenses. For a listing of federal offenses, penalties, and sanctions, visit the Department of Justice / U.S. Drug Enforcement Administration- Office of Diversion Control website at https://www.deadiversion.usdoj.gov/ (Title 21 USC Codified CSA/ Chapter 13 Part D- Offenses and Penalties includes *Prohibited Acts, Penalties for Simple Possession, Civil Penalties for Possession of Small Amounts, Attempt and Conspiracy, Transportation Offenses, Information for Sentencing, Distribution or Manufacturing Offenses, Sanctions for Testing Positive and Drug Paraphernalia.)* Additional state penalties and sanctions may also apply; please see Appendix B for detail on penalties for each jurisdiction in which the Institution operates. Many localities have ordinances and regulations which prohibit public consumption of alcoholic beverages or consumption of alcoholic beverages on private property without the owner's consent. Similar laws and regulations apply in most other states and in many localities.

Sanctions the Institution Will Impose

- Any employee or student found consuming alcohol or drugs on any campus or externship/clinical site shall be subject to disciplinary action.
- Any employee or student found using, possessing, manufacturing, or distributing illegal drugs or transferring alcohol or drugs during normal working/school hours on any campus or externship/clinical site shall be subject to disciplinary action.
- Any employee or student who reports to work or class under the influence of alcohol or drugs shall not be permitted to remain on campus or the externship/clinical site and will be escorted home. The employee or student shall also be subject to disciplinary action.
- Consistent with the Drug-Free Workplace Law, as a condition of employment, all employees are required to abide by the terms of this policy and notify Human Resources of any criminal drug conviction for a violation occurring in the workplace no later than five (5) days after such conviction.
- Compliance with this policy is considered a condition of employment and/or acceptance for study; therefore, if an employee or student violates this policy, discipline will be assessed accordingly, and the individual could be subject to termination or expulsion or referral for prosecution.
- In all cases, the Institution abides by local, state, and federal sanctions regarding unlawful possession of drugs in prohibited areas and/or the use of alcohol by individuals who have not attained the legal drinking age. Any drug identified by the law as illegal is included in this program, as are legal prescription drugs that are used in a manner contrary to a doctor's prescription.

(Note: The term "Campus" includes any school sanctioned activity/function.)

Counseling, Treatment & Rehabilitation Programs

The Institution supports programs that aid in the prevention of substance abuse. Students and employees are encouraged to seek assistance for substance abuse problems. Many health insurance plans include drug, alcohol, and mental health services. If you need help in finding a treatment center, the Federal Substance Abuse & Mental Health Services Administration (SAMHSA) offers a free service to help you locate a facility near you. The toll-free Treatment Referral Hotline can be reached 24 hours a day, 7 days a week; 1-800-622-HELP (4357). You can also access their treatment facility location online at https://www.findtreatment.gov/

Review & Distribution

This DAAP Program Policy will be reviewed biennially (in even-numbered years) to determine its effectiveness. During the review an analysis of the effectiveness of the methodology will be reviewed in addition to the sanctions imposed therein. The DAAP Program Policy will be made available to employees and students on an annual basis by October 1. Employees will receive email notification annually from the Human Resources Director. Students will receive notification annually through an electronic announcement via the Student Portal.

Campus Security Report

The institution is providing the following information to all of its employees and students as part of the institution's commitment to safety and security pursuant to the requirements of the federal Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act.

The Campus Security Report is updated and made available on the institution's website and, upon request, in print format. It should be noted that this report is updated annually and distributed by October 1 of each year. Students and employees are encouraged to view the institution's website for updates. Appendix C contains the exact URL for each institution's most recent Campus Security Report.

You may also find information on Crime Statistics on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the

U.S. Department of Education and the Institute of Education Sciences.

Appendix A contains institution specific links for the College Navigator website. Information as it appears on the college navigator website is based on IPEDS data that are deemed final and closed, based on prior year's statistical submissions.

For more up-to-date information, please contact your Admission's Representative.

Sex Offender and Predator Registration Law (State of Florida)

Per the State of Florida's "Sexual Offender and Predator Registration Law", licensed institutions are required to notify students of the existence of the Florida Department of Law Enforcement (FDLE) sexual predator and sexual offender registry website and toll-free telephone number. We encourage students to read the information on this website. Student safety is always important to us.

FDLE Website: https://offender.fdle.state.fl.us/offender/sops/home.jsf

FDLE Toll-Free Number: 1-888-357-7332 for TTY Accessibility - 1-877-414-7234

U.S. Department of Justice's National Sex Offender Public Website

In an effort to provide this critical data to all students and employees nationwide, we offer the following from the U.S. Department of Justice (DoJ):

The Dru Sjodin National Sex Offender Public Website (NSOPW)

The NSOPW is a public safety resource that provides the public with access to sex offender data nationwide and is a partnership between the U.S. Department of Justice and state, territorial, and tribal governments.

NSOPW links public state, territorial, and tribal sex offender registries from one national search site at https://www.nsopw.gov/. The public can utilize the website's search tool to identify location information on sex offenders residing, working, and attending school not only in their own neighborhoods but in other nearby states and communities. In addition, the website provides visitors with information about sexual abuse and how to protect themselves and loved ones from potential victimization.

NSOPW's advanced search tool provides information about sex offenders through several search options:

- Search by name nationally or with an individual Jurisdiction
- Search by address (if provided by Jurisdiction)
- Search by zip code
- Search by county (if provided by Jurisdiction)
- Search by city/town (if provided by Jurisdiction)

NSOPW presents the most up-to-date information as provided by each Jurisdiction. Information is hosted by each Jurisdiction, not by NSOPW or the federal government. The search criteria available for searches are limited to what each individual Jurisdiction may provide. Search results should be verified by visiting the providing Jurisdiction's Public Registry Website for further information and/or guidance. For answers to frequently asked questions about NSOPW, visit their FAQ page.

Title IX Procedures

Title IX of the Education Amendments of 1972, 20 U.S.C. §§ 1681 et seq., requires schools that receive federal financial assistance to take necessary steps to prevent sexual assault on their campuses, and to respond promptly and effectively when an assault is reported. The school is committed to complying with these regulations. The school conducts appropriate training for the designated Title IX Coordinator. This training ensures knowledge of the requirements of Title IX and of the school's own policies and procedures for all aspects concerning Title IX issues. In accordance with Title IX, appropriate training is also conducted for employees.

The Title IX policy and procedures can be located on each institution's Title IX webpage. The document itself can also be located within the consumer information section of each institution's website. The policy explains various areas including, but not limited to: complaint procedures, the definition of sexual harassment and violence, and the grievance procedures. The Title IX webpage contains the Title IX policy and procedures, annual training documents, and an online reporting system which can be used to submit reports of civil rights violations, including reported incidents of sexual violence and sexual harassment.

The direct links to each Title IX webpage are listed below:

All-State Career School
https://www.allstatecareer.edu/consumer-information/title-ix.html

Denver College of Nursing
https://www.denvercollegeofnursing.edu/consumer-information/title-ix.html

Fortis College/Institute
https://www.fortis.edu/consumer-information/title-ix.html

St. Paul's School of Nursing
https://www.stpaulsschoolofnursing.edu/consumer-information/title-ix.html

Copyright Policy

It is the policy of the Institution to respect the copyright protections given to authors, owners, and publishers under federal law including the Digital Millennium Copyright Act of 1998.

Copyright is legal protection for creative intellectual works, which is broadly interpreted to cover almost any expression of an idea. Text (including email and Web information), graphics, arts, photographs, video and other media types, music, and software are examples of types of works protected by copyright. The creator of the work, or sometimes the person who hired the creator, is the initial copyright owner.

Copyright infringement (or copyright violation) is the unauthorized or prohibited use of works covered by copyright law, in a way that violates one of the copyright owner's exclusive rights, such as the right to reproduce or perform the copyrighted work, or to make derivative works

It is against policy for any student, faculty, staff member, consultant, contractor, or other worker at the institution to copy, reproduce, share, or distribute any software, music, games, or movies on institution computing equipment except as expressly permitted by a software license or with the written consent of the copyright holder or as otherwise permitted under federal law.

Willful infringement may subject a student or employee to discipline and can impact the privilege to use information technology resources at the institution. Uploading or downloading works protected by copyright without the authority of the copyright owner is an infringement of the copyright owner's exclusive rights of reproduction and/or distribution. Even an innocent, unintentional infringement violates the law.

Anyone found to have infringed a copyrighted work may be liable for statutory damages for each work infringed and, if willful infringement is proven by the copyright owner, that amount may be increased for each work infringed. In addition, an infringer of a work may also be liable for the attorney's fees incurred by the copyright owner to enforce their rights.

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.

The Institution has written plans to effectively combat the unauthorized distribution of copyrighted material by users of the Institution's network without unduly interfering with the education and research use of the network. The plan is evaluated regularly for effectiveness. Currently students are given login accounts with limited privileges which prevent them from being able to install software locally on institution computers. Also, at most locations, a firewall is in place that can be configured to block malicious content from being downloaded and uploaded. The Institution is currently involved in project to standardize a centrally managed firewall solution that will allow for much greater control and reporting capability.

The Institution has secured purchasing agreements with many of its hardware and software vendors that allow students to purchase these items at significant discounts. This is an alternative to help reduce illegal downloading or otherwise acquiring copyrighted material. Other alternatives are assessed regularly by the Institution.

Employees of the Institution are required to read and sign a Computer Use Policy. This is in place to help employees benefit from technology and allow the Institution to manage the cost and risk of such use.

For more information on United States copyright law, please consult the U.S. Copyright Office's website at http://www.copyright.gov

Family Educational Rights and Privacy Policy (FERPA)

Although this information in generally found in the student catalog we have also provided the information in this guide for your convenience.

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a college beyond the high school level. Students to whom the rights have transferred are "eligible students."

Parents or eligible students have the right to inspect and review the student's education records maintained by the institution. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.

Parents or eligible students have the right to request that a college correct records which they believe to be inaccurate or misleading. If the institution decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the institution still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth their view about the contested information.

Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- Institution officials with legitimate educational interest, Other schools to which a student is transferring, Specified officials for audit or evaluation purposes,
- Appropriate parties in connection with financial aid to a student, Organizations conducting certain studies for or on behalf of the institution, Accrediting organizations,
- To comply with a judicial order or lawfully issued subpoena, Appropriate officials in cases of health and safety emergencies, and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, enrollment status and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that Fortis Institute not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each institution.

For additional information or technical assistance, you may call (202) 260-3887 (voice). Individuals who use TDD may call the Federal Information Relay Service at 1-800-877-8339. Or you may contact the following address:

Family Policy Compliance Office
U.S. Department of Education 400 Maryland Avenue, SW
Washington, DC 20202-5901

From the Department of Education website at: http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html

USA Patriot Act – Amendments to the FERPA Law

Section 507 of the "Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT ACT) of 2001," (Public Law 107-56; 115 Stat. 272.) amends FERPA and allows institutions to disclose, without consent or knowledge of the student, personally identifiable information from the student's education records to the Attorney General of the United States or to his designee in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes specified

in 2332b(g)(5)(B) or an act of domestic or international terrorism as defined in Section 2331 of Title 18 United States Code. Institutions that, in good faith, produce information from education records in compliance with an ex parte order issued under this amendment "shall not be liable to any person for that production."

Voter Registration

Your institution encourages you to register to vote. The National Mail Voter Registration Form is available at the institution's financial aid office and can be obtained from the U.S. Election Assistance Commission (EAC) website. The EAC is a comprehensive resource for information on the Federal elections process. For more detailed information please visit https://www.eac.gov/voters/voter-resources-helpful-links, http://www.eac.gov/voter_resources, or call EAC at: (866) 747–1471 or (301) 563-3919.

Federal Voting Assistance Program: Voting resources for uniformed service members and overseas citizens, including the Federal Post Card Application, a voter registration form for citizens living abroad. Tel.: (800) 438–8683 / Web site: www.fvap.gov

Am I eligible to vote?

At a minimum, you must be 18 years of age and a U.S. citizen to be eligible to vote. States may also have their own requirements, which are outlined in the "State Instructions" section of the National Mail Voter Registration Form. State and local election offices can also provide information on voter eligibility.

How do I register to vote?

You may register to vote by completing and submitting the National Mail Voter Registration Form. This form may also be used to report a name or address change to the voter registration office or to register with a political party. You can obtain the form in person from the following public facilities:

- state or local election offices
- the department of motor vehicles
- public assistance agencies
- state funded programs that serve people with disabilities
- any public facility a state has designated as a voter registration agency (such as a public library, public school, and city or county clerk's office). You may also register to vote by using your state's voter registration form.

When can I register to vote?

You must register by your state's registration deadline to ensure voting eligibility. Each state has its own registration deadline. You can find this information in the "State Instructions" section of the National Mail Voter Registration Form at https://www.eac.gov/voters/national-mail-voter-registration-form, http://www.eac.gov/, or by contacting your state or local election office.

Did you know...?

The EAC provides information for voters on its Web site in Chinese, Japanese, Korean, Spanish, Tagalog, and Vietnamese. The Commission has also issued comprehensive glossaries of voting terms in these six languages to assist voters and election officials.

Constitution Day

The Consolidated Appropriations Act, 2005, (Pub. L. 108-447) requires educational institutions that receive Federal funds to hold an educational program on the United States Constitution on September 17 of each year. If September 17 falls on a Saturday, Sunday, or a holiday, Constitution Day programs may be held during the preceding or following week. Schools may choose many different formats to fulfill the requirements, including but not limited to, in-class presentation, video presentations, flyers, or use of online resources. For information specific to your institution, please see your Education Director.

Additional Consumer Information

Student Complaint Procedure

Please consult your institution's catalog and/or addenda, for more specific information related to the Student Complaint Procedure for your institution.

Misrepresentation

Misrepresentation is defined as a false, erroneous, or misleading statement made directly or indirectly to a student, prospective student, member of the public, an accrediting agency, a state agency, or the U.S. Department of Education.

The institution routinely reviews and updates information that it makes available to students, prospective students, the public, accrediting agencies, state agencies, U.S. Department of Education, and employees to ensure its accuracy and truthfulness.

Institutions that substantially misrepresent the nature of its educational program(s), financial charges, employability of its graduates, and relationship with the U.S. Department of Education is subject to fines, limitations, suspensions, or the termination of its participation in Federal Student Aid programs.

Examples of educational program misrepresentation include, but are not limited to, false, erroneous, or misleading statements regarding the institution's requirements for successful completion of the program, the size, location, and its facilities, and accreditation of programs. Financial charges misrepresentation includes, but is not limited to, false, erroneous or misleading statements regarding scholarships, customary charges for a course, or the student's right to reject financial aid. Additionally, misrepresentation can include, but is not limited to, false, erroneous, or misleading statements with regard to placement services, employment opportunities, requirements generally needed to be employed in the training field, or that the institution's participation in Title IV HEA programs suggests an approval or endorsement of the institution's programs.

Appendix A: NCES College Navigator Links

Use the links below to quickly navigate to the institution specific site within NCES's College Navigator.

Links are sorted alphabetically by school name, then city name.

All-State Career	Fortis Colleges & Institutes	St. Paul School of Nursing	Denver College of Nursing
All-State Career - Baltimore, MD	Fortis College - Montgomery, AL	St. Paul's School of Nursing - Queens, NY	Denver College of Nursing - Denver, CO
All-State Career - Essington, PA	Fortis College- Norfolk, VA	St. Paul's School of Nursing - Staten Island, NY	Denver College of Nursing – Houston, TX (unavailable – Campus opened in 2023)
All-State Career - Pittsburgh, PA	Fortis College - Orange Park, FL		
	Fortis College - Salt Lake City, UT		
	Fortis College - Smyrna, GA		
	Fortis College - Baton Rouge, LA		
	Fortis College - Centerville, OH		
	Fortis College - Cincinnati, OH		
	Fortis College - Columbia, OH		
	Fortis College - Columbus, OH		
	Fortis College - Cutler Bay, FL		
	Fortis College - Cuyahoga Falls, OH		
	Fortis College - Dothan, AL		
	Fortis College - Houston, TX		
	Fortis College - Indianapolis, IN		
	Fortis College - Landover, MD		
	Fortis College -Mobile, AL		
	Fortis Institute - Birmingham, AL		
	Fortis Institute -Cookeville, TN		
	Fortis Institute - Houston, TX		
	Fortis Institute - Lawrenceville, NJ		
	Fortis Institute - Nashville, TN		

All-State Career	Fortis Colleges & Institutes	St. Paul School of Nursing	Denver College of Nursing
	Fortis Institute -Pensacola, FL		
	Fortis Institute - Port Saint Lucie, FL		
	Fortis Institute - Scranton, PA		
	Fortis Institute -Towson, MD		
	Fortis Institute - Wayne, NJ		

Please note that some institution names have changed during this reporting period; therefore, College Navigator will reflect the name of the location for the prior reporting cycle. Additionally, the data contained therein is reflective of the latest IPEDS data submission that was deemed final and closed. More current statistical information, as required by Program Integrity regulations, are available on the institution's website.

If you are having difficulty using the links provided, you may use the search feature available directly on NCES's College Navigator website: http://nces.ed.gov/collegenavigator.

Appendix B: State Penalties & Sanctions for Drug/Alcohol Abuse

Alabama

The state of Alabama has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Alabama Code - Title 13A – Chapter 12-Article 5.

Colorado

The state of Colorado has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Note that while Colorado has decriminalized small quantities of Cannabis, the use of Cannabis remains a federally restricted activity in all instances; users face the possibility of Federal penalties. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Colorado Revised Statutes, Title 18, Article18 -19.

Florida

The state of Florida has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Florida Code, Title XLVI, Chapter 893.

Georgia

The state of Georgia has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Official Code of Georgia, Title 16, Chapter 13, Article 5.

Indiana

The state of Indiana has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Indiana Code, Title 35, Article 48.

Louisiana
The state of Louisiana has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Louisiana Revised Statutes 40:966 – 1041.

Maryland
The state of Maryland has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Maryland Criminal Law Code Title 5.

New Jersey
The state of New Jersey has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the New Jersey Revised Statutes, Title 2C Section 35.

New York
The state of New York has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the New York State Laws, Article 33.

Ohio
The state of Ohio has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Ohio Revised Code, Title 29 XXIX Crimes – Procedure, Chapter 2925.

Pennsylvania
The state of Pennsylvania has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Pennsylvania Health and Safety Code, Title 35, Section 780-113.

South Carolina
The state of South Carolina has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the South Carolina Code of Laws: Title 44, Chapter 53.

Tennessee
The state of Tennessee has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Tennessee Code of Laws:39-17-401.

Texas
The state of Texas has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along

a varying scale of seriousness, ranging from misdemeanor to felony. Note that in Texas, any drug conviction can result in the removal of driving privileges. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Texas Administrative Code, Title 37, Part 1, Chapter 13.

Utah

The state of Utah has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Utah Code, Title 58, Chapter 37.

Virginia

The state of Virginia has a broad range of penalties for the use and distribution of controlled substances. These penalties range from fines to imprisonment and seizure of property. Crimes pertaining to the use and/or distribution of controlled substances can be prosecuted along a varying scale of seriousness, ranging from misdemeanor to felony. Full details on all crimes relating to Controlled Substances, their use and distribution can be found in the Code of Virginia, Title 54.1, Chapter 34.

Appendix C: Campus Security Report URLs

Links are sorted alphabetically by school name, then city name.

Campus – Location and Exact URL to Campus Security Report

Campus Location	Exact URL to Campus Security Report
All-State Career - Baltimore, MD	https://www.allstatecareer.edu/content/dam/all-state/compliance/crime-reports/Annual_Security_Report_ASC_Baltimore.pdf
All-State Career - Essington, PA	https://www.allstatecareer.edu/content/dam/all-state/compliance/crime-reports/Annual_Security_Report_ASC_Essington.pdf
All-State Career - Pittsburgh, PA	https://www.allstatecareer.edu/content/dam/all-state/compliance/crime-reports/Annual_Security_Report_ASC_Pittsburgh.pdf
Denver College of Nursing- Denver, CO	https://www.denvercollegeofnursing.edu/content/dam/denver/co mpliance/Annual_Security_Report_Denver.pdf
Denver College of Nursing - Houston, TX	https://www.denvercollegeofnursing.edu/content/dam/denver/co mpliance/Annual_Security_Report_DCON_Houston%20.pdf
Fortis College - Baton Rouge, LA	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Baton_Rouge.pdf
Fortis College - Centerville, OH	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Centerville.pdf
Fortis College - Cincinnati, OH	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Cincinnati.pdf
Fortis College - Columbia, OH	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Columbia.pdf
Fortis College - Columbus, OH	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Columbus.pdf
Fortis College - CutlerBay, FL	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Cutler_Bay.pdf
Fortis College - Cuyahoga Falls, OH	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Cuyahoga_Falls.pdf
Fortis College - Dothan, AL	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Dothan.pdf
Fortis College - Houston, TX (Sam Houston Pkwy)	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Houston_North.pdf
Fortis College - Houston, TX (West Oaks Mall)	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Houston_South.pdf
Fortis College - Indianapolis, IN	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Indianapolis.pdf
Fortis College - Landover, MD	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Landover.pdf
Fortis College - Mobile, AL	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Mobile.pdf
Fortis College - Montgomery, AL	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Montgomery_Atlanta_Highway.p df
Fortis College - Norfolk, VA	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Norfolk.pdf

Campus Location	Exact URL to Campus Security Report
Fortis College - Orange Park, FL	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Orange_Park.pdf
Fortis College - Richmond, VA	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Richmond.pdf
Fortis College - SaltLake City, UT	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Salt_Lake_City.pdf
Fortis College - Smyrna, GA	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Smyrna.pdf
Fortis Institute - Birmingham, AL	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Birmingham.pdf
Fortis Institute - Cookeville, TN	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Cookeville.pdf
Fortis Institute - Lawrenceville, NJ	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Lawrenceville.pdf
Fortis Institute - Nashville, TN	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Nashville.pdf
Fortis Institute - Pensacola, FL	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Pensacola.pdf
Fortis Institute - Port Saint Lucie, FL	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Port_Saint_Lucie.pdf
Fortis Institute - Scranton, PA	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Scranton.pdf
Fortis Institute - Towson, MD	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Towson.pdf
Fortis Institute - Wayne, NJ	https://www.fortis.edu/content/dam/fortis/compliance/crime-reports/Annual_Security_Report_Wayne.pdf
St. Paul's School of Nursing - Queens, NY	https://www.stpaulsschoolofnursing.edu/content/dam/st-pauls/compliance/crime-reports/Annual_Security_Report_Queens.pdf
St. Paul's School of Nursing -Staten Island, NY	https://www.stpaulsschoolofnursing.edu/content/dam/st-pauls/compliance/crime-reports/Annual_Security_Report_Staten_Island.pdf

Institution Websites

Institution	Website
All-State Career School (MD and PA)	https://www.allstatecareer.edu/
Denver College of Nursing (CO)	https://www.denvercollegeofnursing.edu
Fortis College / Fortis Institute (Nationwide)	https://www.fortis.edu
St. Paul's School of Nursing (NY)	https://www.stpaulsschoolofnursing.edu

Direct link to Institution's Consumer Information Website

Campus Location	Consumer Information Exact URL
All-State Career - Baltimore, MD	https://www.allstatecareer.edu/consumer-information.html?campus=/campuses/maryland/baltimore
All-State Career - Essington, PA	https://www.allstatecareer.edu/consumer-information.html?campus=/campuses/pennsylvania/essington
All-State Career - Pittsburgh, PA	https://www.allstatecareer.edu/consumer-information.html?campus=/campuses/pennsylvania/pittsburgh
Denver College of Nursing - Denver, CO	https://www.denvercollegeofnursing.edu/consumer-information.html?campus=/campuses/colorado/denver
Denver College of Nursing - Houston, TX	https://www.denvercollegeofnursing.edu/content/dam/edaff/compliance/Consumer%20Information%20Guide%202022-2023.pdf
Fortis College - Baton Rouge, LA	https://www.fortis.edu/consumer-information.html?campus=/campuses/louisiana/baton-rouge
Fortis College - Centerville, OH	https://www.fortis.edu/consumer-information.html?campus=/campuses/ohio/centerville
Fortis College - Cincinnati, OH	https://www.fortis.edu/consumer-information.html?campus=/campuses/ohio/cincinnati
Fortis College - Cookeville, TN	https://www.fortis.edu/consumer-information.html?campus=/campuses/tennessee/cookeville
Fortis College - Columbia, OH	https://www.fortis.edu/consumer-information.html?campus=/campuses/south-carolina/columbia
Fortis College - Columbus, OH	https://www.fortis.edu/consumer-information.html?campus=/campuses/ohio/westerville
Fortis College- Cutler Bay, FL	https://www.fortis.edu/consumer-information.html?campus=/campuses/florida/cutler-bay
Fortis College - Cuyahoga Falls, OH	https://www.fortis.edu/consumer-information.html?campus=/campuses/ohio/cuyahoga-falls

Campus Location	Consumer Information Exact URL
Fortis College - Dothan, AL	https://www.fortis.edu/consumer-information.html?campus=/campuses/alabama/dothan
Fortis College - Houston, TX (Sam Houston Pkwy)	https://www.fortis.edu/consumer-information.html?campus=/campuses/texas/houston-north
Fortis College - Houston, TX (West Oaks Mall)	https://www.fortis.edu/consumer-information.html?campus=/campuses/texas/houston-south
Fortis College - Indianapolis, IN	https://www.fortis.edu/consumer-information.html?campus=/campuses/indiana/indianapolis
Fortis College - Landover, MD	https://www.fortis.edu/consumer-information.html?campus=/campuses/maryland/landover
Fortis College - Mobile, AL	https://www.fortis.edu/consumer-information.html?campus=/campuses/alabama/mobile
Fortis College - Montgomery, AL	https://www.fortis.edu/consumer-information.html?campus=/campuses/alabama/montgomery-altlanta-highway
Fortis College - Nashville, TN	https://www.fortis.edu/consumer-information.html?campus=/campuses/tennessee/nashville
Fortis College - Norfolk, VA	https://www.fortis.edu/consumer-information.html?campus=/campuses/virginia/norfolk
Fortis College - Orange Park, FL	https://www.fortis.edu/consumer-information.html?campus=/campuses/florida/orange-park
Fortis College - Richmond, VA	https://www.fortis.edu/consumer-information.html?campus=/campuses/virginia/richmond
Fortis College - SaltLake City, UT	https://www.fortis.edu/consumer-information.html?campus=/campuses/utah/salt-lake-city
Fortis College - Smyrna, GA	https://www.fortis.edu/consumer-information.html?campus=/campuses/georgia/smyrna
Fortis Institute - Birmingham, AL	https://www.fortis.edu/consumer-information.html?campus=/campuses/alabama/birmingham
Fortis Institute - Lawrenceville, NJ	https://www.fortis.edu/consumer-information.html?campus=/campuses/new-jersey/lawrenceville
Fortis Institute - Pensacola, FL	https://www.fortis.edu/consumer-information.html?campus=/campuses/florida/pensacola
Fortis Institute - Port Saint Lucie, FL	https://www.fortis.edu/consumer-information.html?campus=/campuses/florida/port-st--lucie
Fortis Institute - Scranton, PA	https://www.fortis.edu/consumer-information.html?campus=/campuses/pennsylvania/scranton
Fortis Institute - Towson, MD	https://www.fortis.edu/consumer-information.html?campus=/campuses/maryland/towson
Fortis Institute - Wayne, NJ	https://www.fortis.edu/consumer-information.html?campus=/campuses/new-jersey/wayne
St. Paul's School of Nursing - Queens, NY	https://www.stpaulsschoolofnursing.edu/consumer-information.html?campus=/campuses/new-york/queens
St. Paul's School of Nursing - Staten Island, NY	https://www.stpaulsschoolofnursing.edu/consumer-information.html?campus=/campuses/new-york/staten-island

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Retention Rate

In accordance with the Higher Education Opportunity Act (HEOA) of 2008 and the Higher Education Act of 1965 (as amended), each postsecondary educational institution must disclose information about retention rates to current and prospective students.

The retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. This rate examines the percentage of first-time undergraduate degree/certificate-seeking students who enrolled during the fall of the prior year that are either still enrolled in the following fall or successfully completed their program in that time.

This rate is compiled based on specific instructions and cohorts that are defined by the National Center for Education Statistics through the Integrated Postsecondary Education Data System (IPEDS). The Fall 2024 cohort is required to be disclosed for the 2026-2027 federal student aid award year. Since the retention rate only includes the Fall cohort of first-time students, the retention rate may not be representative of the entire student population.

Displayed below is the Fall 2024 data for our institution:

Full-Time, First-Time Cohort Retention:	Count/ Percentage:
Count of Full-Time, First-Time Undergraduate Students who enrolled during the Fall 2024 (8/1/2024 to 10/31/2024)	90
Count of Full-Time, First-Time Undergraduate Students from Fall 2024 cohort (above) still enrolled or completed as of August 1, 2025	53
Count of students excluded from the Fall 2024 Cohort	0
Percentage of Full-Time, First-Time Students Who Began Their Studies in Fall 2024 and Remained Enrolled or Completed as of August 1, 2025	59%

Additional Information

1. Source Document is the Fall Enrollment Survey that is completed and submitted through IPEDS. The above data was extracted from the most recent survey submitted.
2. The retention rates displayed above are based on first-time students enrolling during the fall time-frame. As a result, these rates may not be representative of the entire student population.
3. A first-time student is defined as a student who has not previously attended a post-secondary institution. Students who did not identify their first-time status were assumed first-time students per guidance provided by IPEDS. As a result, it is possible the data above may also include non-first time students.
4. Full-time and part-time programs were determined using the full-time and part-time definitions as defined by the Financial Aid Office.