



**CONSUMER INFORMATION GUIDE  
DISCLOSURES UNDER  
THE HIGHER EDUCATION ACT OF 1965,  
(AS AMENDED BY THE  
HIGHER EDUCATION OPPORTUNITY ACT OF 2008)**

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**CONSUMER INFORMATION DISCLOSURES  
UNDER  
THE HIGHER EDUCATION ACT OF 1965,  
AS AMENDED BY  
THE HIGHER EDUCATION OPPORTUNITY ACT OF 2008**

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosure and reporting requirements. A disclosure requirement is information that an institution of higher education is required to distribute or make available to another party, such as students or employees. A reporting requirement is information submitted to the U.S. Department of Education or other governmental agencies. Disclosure and reporting requirements sometimes overlap. For certain topics, institutions are required to make information available to students or others and to submit information to the Department of Education.

Ameritech College is committed to providing access to information that will allow consumers such as students, parents, counselors, researchers, and legislators to make informed decisions about postsecondary education. The Ameritech.edu website includes a link to the *Consumer Information Guide*, which provides a single access point to all federally-mandated reports and disclosures.

**INSTITUTIONAL AND FINANCIAL ASSISTANCE INFORMATION**

Disclosure Requirement: Notice is distributed to each enrolled student

HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)). Not changed by HEOA 34 CFR 668.41(a)-(d), 34 CFR 668.42, 34 CFR 668.43

Institutions of higher education must annually provide to all enrolled students a notice setting forth the information required to be made available to students under the Family Education Rights and Privacy Act of 1974 (FERPA) and under the Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA). The notice must list and briefly describe the information and include a statement of the procedures required to obtain the information. Financial aid information is posted on Ameritech College's website under the Financial Aid section and a link to the *Consumer Information Guide*. Paper copies are available upon request from the office of Financial Aid.

Ameritech College's Financial Aid Program offers assistance to those who can demonstrate need. All students should apply to determine their eligibility. Each program has its own rules and regulations and as a result, the student aid application process is complicated. Students who have questions are encouraged to contact the College's Financial Aid Department.

Federal, private, and institutional financial assistance programs offered by Ameritech College

- PELL Grant
- Federal Direct Subsidized Loans
- Federal Direct Unsubsidized Loans
- Federal Direct PLUS Loan (for parents)
- Mountain America Credit Union
- Ameritech High School Scholarship
- Ameritech Dental Lab Referral Scholarship
- Ameritech MA to RN Scholarship
- Ameritech RN to BSN Scholarship

- Ameritech Partnership Hospital Scholarship
- Ameritech BSN Referral Scholarship
- Cash Payments

## **DESCRIPTION OF FINANCIAL ASSISTANCE PROGRAMS**

Disclosure requirement: publicly disclosed and made available through appropriate publications, mailings, or electronic media.

A description of all the Federal, State, local, private and institutional student financial assistance programs (need based and non-need based) available to students who enroll at the institution. [34 C.F.R. § 668.42(a)]

### Federal Pell Grant Program

The Federal Pell Grant Program provides grants to undergraduate students who have financial need and meet other requirements for Federal Student Aid (FSA) assistance. FSA pays Pell funds to all eligible students, and formulas determine how much each student receives.

Although FSA calculates the student's Expected Family Contribution (EFC) and performs certain eligibility matches, we are responsible for ensuring that a student is eligible for any aid they disburse. Based on the student's EFC they can be awarded \$290 to \$5775 for the (2015-2016) academic year. Not all students qualify for Pell Grant.

The department provides formulas for calculating the amount of a Pell Grant award. Ameritech reports Pell disbursements to FSA using the Common Origination and Disbursement (COD) system.

### Federal Direct Stafford Loans

The Department of Education provides these loans. These loans are guaranteed against default by the federal government.

All Stafford Loans are either *subsidized* (the government pays the interest while a student is in school) or *unsubsidized* (a student pays all the interest, although the interest can be deferred until after graduation). To receive a subsidized Stafford Loan, a student must be able to demonstrate financial need.

With the unsubsidized Stafford Loan, the student can defer the payments until after graduation by capitalizing the interest. This adds the interest payments to the loan balance, increasing the size and cost of the loan. All students, regardless of need, are eligible for the unsubsidized Stafford Loan.

Stafford Loans allow dependent undergraduate students to borrow up to \$3,500 their freshman year, \$4,500 their sophomore year and \$5,500 for each remaining year (independent students and students whose parents have been denied a PLUS Loan can borrow an additional unsubsidized loan up to \$6,000 the first two years and \$7,000 the remaining years). The aggregate loan limits for undergraduate students are \$57,500 (of which only \$23,000 can be subsidized.)

A parent of a dependent student can take out a loan to supplement their child's aid package. The Federal Direct Parent Loan for Undergraduate Students (PLUS) allows parents to borrow money to cover any costs not already covered by the student's financial aid package, up to the full cost of attendance. PLUS loans are the financial responsibility of the parents, not the student.

### Some Alternatives to Federal Title IV Aid

If federal programs do not meet students borrowing needs, lenders offer a variety of supplemental borrowing programs known as Private/Alternative Loans or Ameritech Institutional Scholarships. Below is a description of the alternative loan options and institutional scholarships that are available.

#### Mountain America Loan

The Mountain America Loan is for undergraduate students who are:  
Enrolled in a degree or certificate program

Enrolled full-time, half-time or less than half-time  
U.S. citizens or permanent residents

## **Scholarships**

### **Ameritech High School Scholarship**

Program: MA, DLT, RN

Scholarship Amounts: \$1,500 (MA), \$3,000 (DLT), \$5,000 (RN)

Eligibility Requirements: High School Seniors; GPA >3.0 (RN Only)

The Ameritech High School Scholarship is offered to high school seniors that enroll at Ameritech during their senior year and start classes no later than September after the student's graduation. A maximum award of \$1,500 for MA, \$3,000 for DLT and \$5,000 for RN is available. A minimum GPA of 3.0 for RN applicants is required for eligibility (transcripts required). Ameritech will also match any scholarship awards given by the state of Utah or district for early high school graduation. Eligible students must submit a completed application.

### **Ameritech Dental Lab Referral Scholarship**

Program: DLT

Scholarship Amounts: \$1,000

Eligibility Requirements: Referred by Dental Lab or Professional

The Ameritech Dental Lab Referral Scholarship is offered to any students that were referred to the Ameritech DLT program by specific dental labs or professionals. A maximum award of \$1,000.00 is available. Referral card must be submitted with the completed application.

### **Ameritech MA to RN Scholarship**

Program: RN

Scholarship Amounts: 20% of Tuition

Eligibility Requirements: Ameritech MA Graduate; GPA >2.5

The Ameritech MA to RN Scholarship is offered to students that have graduated from the Ameritech MA program after September of 2015 and enroll into the RN program within 12 months after graduation. Award amounts are equal to 20% of tuition billed. A minimum GPA of 2.5 from the MA program is required for eligibility. Transcripts must be submitted with the completed application.

### **Ameritech RN to BSN Scholarship**

Program: BSN

Scholarship Amounts: 25% of Tuition

Eligibility Requirements: Ameritech RN Graduate; GPA >2.5

The Ameritech RN to BSN Scholarship is offered to students that have graduated from the Ameritech RN program and enroll into the BSN program within 12 months after graduation. Award amounts are equal to 25% of tuition billed. A minimum GPA of 2.5 from the RN program is required for eligibility. Transcripts and RN license must be submitted with completed application.

### **Ameritech Partnership Hospital Scholarship**

Program: BSN

Scholarship Amounts: 20% of Tuition

Eligibility Requirements: Employed at Partnership Hospital

The Ameritech Partnership Hospital Scholarship is offered to students that enroll into the BSN program and are actively employed as an RN at a hospital group that has an active partnership agreement with Ameritech. Award amounts are equal to 20% of tuition billed. Proof of employment, official transcripts and RN license must be submitted with completed application.

### **Ameritech BSN Referral Scholarship**

Program: BSN

Scholarship Amounts: 20% of Tuition

Eligibility Requirements: Referred by Approved Sources

The Ameritech BSN Referral Scholarship is offered to students that enroll into the BSN program and were exclusively referred to Ameritech from previously approved sources. Award amounts are equal to 20% of tuition billed. Proof of employment, official transcripts and RN license must be submitted with completed application.

### Cash Payments

Students, who have a remaining balance after Title IV funding has been calculated, have the option to make cash payments to the school. Cash payments are set up on a semester basis. The amount of the cash payment per semester is determined by:

Semester Cost – Title IV Aid – Other Funding = Cash Payment. Cash payments are due the first week of every semester. Students who have cash payments must have a zero balance by the end of the program.

## **TERMS AND CONDITIONS OF TITLE IV, HEA LOANS**

Disclosure requirement: publicly disclosed and made available through appropriate publications, mailings, or electronic media.

[34 C.F.R. § 668.42(a)(4)], including information published by the Department [HEOA Sec. 488(c) amended HEA Sec. 485(d)]

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an [undergraduate student](#), then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

**Entrance Counseling:** To complete Entrance Counseling as an undergraduate student, you will need:

- Approximately 20-30 minutes to complete.
- Entrance Counseling must be completed in a single session.
- Your [FSA ID](#) (If you are a new user or have forgotten your FSA ID, click [here](#))

Entrance Counseling can be completed at <https://studentloans.gov/myDirectLoan/index.action>

Students must log in using their own FSA ID to complete Entrance Counseling. **Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.**

Parents borrowing a Direct PLUS Loan to pay for their child's education are not required to complete entrance counseling

For each program, information must include [34 C.F.R. § 668.42(b)]:

- The procedures and forms students use to apply for admission or for financial aid
- The student eligibility requirements
- The criteria for selecting recipients from the group of eligible applicants
- The criteria for determining amount of student's award

### **Application Procedures for Financial Aid**

Prospective students interested in applying for Federal Title IV Student Financial Assistance Programs must complete the Free Application for Federal Student Aid (FAFSA). Students can complete their FAFSA by creating an FSA ID at <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid> then completing their FAFSA at <https://fafsa.ed.gov/>

All financial aid paperwork must be completed prior to the beginning of any given start date. All students must meet with a Financial Aid Counselor (FAC) to determine their eligibility for Title IV funds, complete loan application, receive entrance counseling, and receive an award letter.

## **Student Eligibility Requirements**

### **1. Academic Qualifications**

*HEA Section 484(d), 34 CFR 668.32(e)*

A person must be enrolled as a regular student in an eligible program in order to receive Federal Student Aid (FSA) funds. A regular student is someone who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the school.

To receive FSA funds, a student must be qualified to study at the postsecondary level. A student qualifies if he/she;

- Has a high school diploma;
- Has the recognized equivalent of a high school diploma, typically a general education development or GED certificate; (34 CFR 600.2)
- Has completed home schooling; or (HEA Section 484(d)(3), 34 CFR 668.32(e)(4))

### **2. Satisfactory Academic Progress (SAP)**

*HEA Section 484(c), 34 CFR 668.16(e), 668.32(f), 668.34*

To be eligible for aid a student must make satisfactory academic progress, which the FAC at each campus must check, a minimum of one time per year. This minimum standard will assure that Ameritech complies with federal regulations. However, Ameritech has increased the standard to include checking SAP every semester.

### **3. Enrollment Status**

*34 CFR 668.2 (Full-time student definition) – HEA Section 428 (b)(1)(A), 34 CFR 668.32 (a)(2), 682.200 (Half-time)*

A student must be enrolled at least halftime to receive assistance from the Stafford and PLUS loan programs. The Pell programs do not require half-time enrollment, but the student's enrollment status does affect the amount of Pell they will be eligible to receive.

### **4. Students Convicted of Possession or Sale of Drugs**

*HEA Section 484(r) (1) 34 CFR 668.40*

A federal or state drug conviction can disqualify a student for FSA funds. The student self-certifies in applying for aid that he is eligible; you're not required to confirm this unless you have conflicting information.

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid—they do not count if the offense was not during such a period. Also, a conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when she was a juvenile, unless she was tried as an adult.

A student regains eligibility the day after the period of ineligibility ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug convictions will make them ineligible again.

## **Criteria for Determining the Amount of the Award**

Applicants are offered financial aid award packages composed of grants, loans, and scholarships. The College determines which programs to include in your package, based on your NEED and the availability of funds.

Pell Grant is determined by a student's individual EFC.

Subsidized Loans – Cost of Attendance - Estimated Family Contribution = NEED

Unsubsidized Loans – Cost of Attendance - Estimated Financial Assistance = NEED

Parent Plus Loans – Cost of Attendance - Estimated Financial Assistance = NEED

## **RIGHTS AND RESPONSIBILITIES OF STUDENTS RECEIVING FINANCIAL ASSISTANCE**

Disclosure requirement: publicly disclosed and made available through appropriate publications, mailings, or electronic media.

Rights and responsibilities of students receiving financial assistance, to include [34 C.F.R. § 668.42(c) except where indicated]

### **What are my rights as a financial aid recipient?**

The offer and acceptance of financial aid is a contract between the College and the student. The contract is based on certain conditions and expectations that you should understand clearly before you can apply for or accept financial assistance. For information on the terms

and conditions under which students receiving education loan deferments, forbearances and study abroad see the Student Guide on-line located at:

[http://studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html)

### **Student Eligibility Requirements for Financial Aid**

Financial aid eligibility is awarded according to federal guidelines. Students who are not able to meet the cost of their education may apply for financial aid if they have been accepted for admission or are presently enrolled. Funds are awarded according to need, making it possible for the greatest number of students, regardless of their financial circumstances, to continue their education. Need is defined as the difference between the student's cost of education and the amount that the student and student's family, if applicable, can afford to pay (known as the Expected Family Contribution or EFC).

### **Student Progress**

A student who repeats courses or withdraws frequently and is not making satisfactory progress toward graduation is subject to loss of eligibility for financial aid. Additional charges will be added for those courses that are repeated by the student. Students on financial aid warning are eligible to continue receiving federal financial assistance. Students who have been academically suspended or dismissed are no longer active students of the college and are ineligible for any aid. Reinstatement of financial aid eligibility will occur only after re-admittance following suspension or in the event that the student's appeal results in re-admittance.

### **Financial Aid Warning**

Upon review, a student not maintaining the minimum GPA or not successfully completing the minimum percentage of credit hours will be placed on financial aid warning for the next increment or assessment period. A student on warning may continue to receive Title IV funding. If the minimum GPA or percentage of cumulative credit hours is not successfully completed at the end of the warning increment, the student will be withdrawn and is not eligible to receive Title IV funding or state funding.

### **How and when will Financial Aid be disbursed?**

Your financial aid award may be applied for tuition and books/supplies through electronic disbursements. These electronic disbursements are made out to the college and credited to your account every 15 weeks of eligibility.

### **Exit Counseling**

Prior to graduating or leaving college, Direct Loan borrowers must complete exit counseling. The Direct Loan Exit Counseling will explain your rights and responsibilities as a Direct Loan borrower, and help you with repayment information and options.

### **Sample Subsidized Loan Repayment:**

Loan Data	
Loan Amount	10,250.00 USD
Annual Interest Rate	4.29%
Loan Period in Years	10
Number of Payments Per Year	12
Start Date	1-Jan-2016

Summary	
Average Payment (per period)	105.19 USD
Number of Payments	120
Total Interest Paid	2,373.31 USD
Total Extra Payments	- USD
Total Payment	12,623.32 USD

Payment No.	Payment Date	Payment	Interest Rate	Principal	Interest	Extra Payments	Balance
							10,250.00 USD
1	1-Feb-2016	105.20 USD		68.56 USD	36.64 USD		10,181.44 USD

### Sample UnSubsidized Loan Repayment:

Loan Data	
Loan Amount	15,000.00 USD
Annual Interest Rate	4.29%
Loan Period in Years	10
Number of Payments Per Year	12
Start Date	1-Jan-2016

Summary	
Average Payment (per period)	153.94 USD
Number of Payments	120
Total Interest Paid	3,473.17 USD
Total Extra Payments	- USD
Total Payment	18,473.17 USD

Payment No.	Payment Date	Payment	Interest Rate	Principal	Interest	Extra Payments	Balance
							15,000.00 USD
1	1-Feb-2016	153.95 USD		100.32 USD	53.63 USD		14,899.68 USD

### Financial Aid Tools

Feel free to visit these other sites for additional information regarding your education plans.

These applications will launch in a new browser. You may return to this page at any time.

[UHEAA Online Calculators](#)

Calculator

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

Repayment Plans

<https://studentaid.ed.gov/sa/repay-loans/understand/plans>

## INFORMATION DISCLOSED TO STUDENTS REGARDING THE NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

Disclosure requirement: publicly disclosed and made available through appropriate publications, mailings, or electronic media.



Information disclosed to students or parents of students who enter into an agreement regarding a Title IV, HEA loan that the loan will be submitted to NSLDS and accessible by authorized agencies, lenders, and institutions [HEOA 489 amended HEA Sec. 485B]

Students and parents of students are advised that if they enter into a Title IV, HEA loan, the loan data will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

The NSLDS Privacy Impact Assessment may be accessed at:  
[http://www.nsls.ed.gov/nsls\\_SA/SaFaqDetail.do?faqpage=faq7](http://www.nsls.ed.gov/nsls_SA/SaFaqDetail.do?faqpage=faq7)

Additional information regarding the National Student Loan Data System may be accessed at:  
[http://www.nsls.ed.gov/nsls\\_SA/](http://www.nsls.ed.gov/nsls_SA/)

### 2015-16 STANDARD COST OF ATTENDANCE

Disclosure Requirement: Made available through appropriate publications, mailings, or electronic media

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR 668.41(a) (d), 34 CFR 668.43

Cost of attendance (including estimates of tuition/fees, books and supplies, room and board, transportation costs (such as commuting) if applicable, and any additional costs associated with a program in which the student is enrolled or expressed an interest [C.F.R. § 668.43(a)(1)])

Information regarding the cost of attendance at Ameritech College, including tuition and fees, books and supplies, room and board, transportation costs, and any additional costs for a program in which the student is enrolled or has expressed an interest may be accessed in the Financial Aid section on the College's website and in the *Consumer Information Guide* located on the College website:

<u>Program</u>	<u>Tuition</u>	<u>Books and Equipment</u>	<u>Supplies and Fees</u>	<u>Registration Fee</u>
Nursing	\$48,456	\$2,520	\$3,850	\$50
RN to BSN Degree Completion	\$16,800	\$850	\$550	\$50
Medical Assistant	\$12,255	\$890	\$760	\$50
Dental Lab Technician	\$20,406	\$881	\$1,288	\$50

<http://Ameritech.edu/financial-aid/>

Note: Amounts below are for full-time enrollment for an academic year. Less than full-time enrollment may change your award amount.

	Living with parents	Living off campus
*Room and Board	\$2,966	\$11,865
*Transportation (on-ground programs)	\$2,384	\$2,384
*Miscellaneous, personal	\$400	\$400
Total academic year	\$5,750	\$14,649

\*Costs are subject to change without notice

If you need additional assistance, you may contact the following offices directly for assistance: *Financial Aid Office* 801-816-1444, *Admission Office*: 801-816-1444

## INSTITUTIONAL REFUND POLICY

Disclosure requirement: publicly disclosed and made available through appropriate publications, mailings, or electronic media.

Refund policy with which the institution is required to comply for return of unearned tuition and fees or other refundable portions of costs paid to the institution [C.F.R. § 668.43(a)(2)]

Withdrawal after the student's first day of class will result in a proration of tuition charge equal to the percentage of the semester completed. This is calculated by dividing the number of calendar days from the semester start date to the student's last date of attendance by the total number of calendar days in the semester. For example, if a student completed 25 days out of a 100 day semester, the student will be charged 25% (twenty five percent) of total tuition billed for the semester. Once a student completes 60% (sixty percent) or more of the semester, full tuition is charged. Students that have received books are liable for the entire cost of the books. Refunds for returned books will be evaluated on a case-by-case basis.

### Refund Time Line And Refund Allocation

The Bursar's Office will perform the calculation of earned financial aid and the tuition proration, using the last day of attendance, once notified that a student has withdrawn. If the student has unearned financial aid funds, they will be returned no later than 45 days after the College determines the student withdrew. The unearned financial aid will be returned in the following order:

- a. Direct Unsubsidized Stafford Loan
- b. Direct Subsidized Stafford Loan
- c. Direct PLUS Loan
- d. Federal Pell Grant

If all tuition is paid in cash, excess funds will be refunded to the student. If a third-party agency pays for the student's tuition and fees, excess funds will be refunded to the proper agency.

## WITHDRAWAL POLICY

Disclosure requirement: publicly disclosed and made available through appropriate publications, mailings, or electronic media.

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR 668.41(a)-(d), 34 CFR 668.43 6

Requirements and procedures for officially withdrawing [C.F.R. § 668.43(a)(3)]

Official Withdrawal: Occurs when the student requests to be withdrawn from the program. This must be made either in person (student then signs withdrawal form) or in writing. The "date of determination" of withdrawal is the date of the initial withdrawal request.

The *Last Date of Attendance* is determined by the last day a student participated in an academically related activity including classroom attendance, projects, clinical experience, or examinations, posting to a discussion board, submitting an assignment, or completing a quiz or exam.. For a student who officially withdraws (i.e., notified the Campus Administration Office in writing, of his/her intent to withdraw) the "date of determination" of withdrawal is the date administration becomes aware the student ceased attending.

Unofficial Withdrawal: Occurs when the student fails to attend for fourteen consecutive calendar days, fails to meet Satisfactory Academic Progress (SAP) minimums, does not return from Leave of Absence, or violates the Academic Integrity or Student Code of Conduct policy OR if the student is unavailable for signature, Ameritech will consider the student to have unofficially withdrawn.

- *14 Days of Non-Attendance:* Student fails to attend classes for 14 consecutive calendar days. The date of determination of withdrawal shall be following the 14th consecutive day of absence.
- *Failure to Make Satisfactory Academic Progress:* Student either fails to meet SAP minimums after one payment period on FA Warning status (*See Financial Aid Warning, Suspension, and Withdrawal Page*), cannot meet Satisfactory Academic Progress (SAP) minimums within one payment period, or has a second course failure (AS and RN - BSN Completion Nursing Programs only). The date of determination of withdrawal shall be the date that grades were entered and Satisfactory Academic Progress (SAP) calculated.
- *Did Not Return from Leave of Absence:* If a student fails to return from an approved Leave of Absence by the stated date and does not elect to extend the Leave (if applicable; leaves cannot extend beyond 180 days per federal regulations), the student shall be withdrawn. The date of determination of withdrawal shall be the expected date of return while the last date of attendance shall be the date prior to the Leave. If a student fails to return to the College after a Leave of Absence, the effective date and the refund calculations will be based on the last date of attendance.
- *Academic Integrity/ Code of Conduct Violation:* If a student is found by a committee to be in violation of the College's Academic Integrity or Code of Conduct policies, the date of determination of withdrawal shall be the date the committee notifies the registrar of the offense.

### **RETURN OF FEDERAL FINANCIAL AID FUNDS**

Disclosure Requirement: Made available through appropriate publications, mailings, or electronic media

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR 668.41(a)-(d), 34 CFR 668.43 6

Summary of requirements related to return of Title IV funds (grant and loan aid) [C.F.R. § 668.43(a)(4)]

The College is required to calculate the amount of federal financial aid a withdrawn student earns for a semester. Students can officially withdraw from the College by providing a written or email notice to the Registrar's Office. Students are unofficially withdrawn by the College for failing to attend for fourteen consecutive days, failing to meet the minimum satisfactory progress standards, and other policy violations.

Financial aid is awarded for an entire semester and when the student withdraws, a portion may need to be returned. This calculation is separate from the Institutional Refund Policy, stated above, which only determines the student's tuition and fee obligation. The College is required to return unearned financial aid, and the student may owe the College a remaining balance originally paid by financial aid funds after the return of such financial aid. The student may also be required to return financial aid funds previously released to them for living expenses. The College will determine the amount of financial the student has earned for the semester by determining the percentage of the semester the student completed from the first day of the semester to the last day of attendance. The days completed is divided by the total days in the semester to arrive at the percentage. Weekends and non-class days are included in the determination of the percentage. Scheduled breaks of 5 or more days are not included in the determination of the percentage. Regardless of the reason the student's official or unofficial withdrawal, the last day of attendance will be used to determine the amount of financial aid earned.

Once calculated, the percentage is applied to the amount of financial aid disbursed for the semester to determine the amount of financial aid earned. The unearned portion must be returned to the appropriate financial aid program. For example, if a student completed 25 days out of a 100 day semester, the student would have earned 25% (twenty five percent) of his/her eligible financial aid for the semester. The unearned portion or 75% of the financial aid for the semester must be returned to the financial aid

programs by the College. A student who remains enrolled more than 60% (sixty percent) of the semester is considered to have earned 100% (one hundred percent) of the financial aid received for the semester.

If at the time of withdrawal, not all awarded financial aid has been disbursed, the student may be eligible for a "post-withdrawal" disbursement. Certain funds may not be eligible for disbursement due to other eligibility reasons. If the student is eligible for a Pell Grant post-withdrawal disbursement, it will be disbursed and credited to the student's account. If the student is eligible for a Direct Stafford Loan and/or Direct PLUS Loans post-withdrawal disbursement, the borrower will be notified within 30 days and must approve the disbursement within 14 days. If a response is not received within 14 days of the notification, the post-withdrawal Direct Loan disbursements will not be credited to the student's account.

If the student received financial aid in excess of institutional charges for living expenses, the College is only required to return the unearned portion of financial aid that was used to pay institutional charges. Any unearned financial aid that is part of the funds the student received will be returned by the student to the appropriate financial aid program. This is called an overpayment and the student will be notified if this type of return of funds is required. Loan overpayments are generally paid in the normal course of loan repayment. Pell Grant overpayments are rare, but can occur. These types of overpayments can be paid within the first 30 days to the College. However, if no payment is received within the 30-day period, the College will refer the overpayment to the U.S. Department of Education Student Credit Management Collections. Once the overpayment is reported, the student will be ineligible for additional financial aid until the overpayment is repaid.

## NET PRICE CALCULATOR

Disclosure Requirement: Made publicly available on the institution's website

HEOA Sec. 111 amended HEA Title I, Part C: added HEA Sec. 132(a), Sec. 132(h) (20 U.S.C. 1015a(a), 20 U.S.C. 1015a(h))

Ameritech College's net price calculator allows prospective students to calculate an estimated net price of attendance utilizing the following basic formula: price of attendance minus grant aid. The estimates generated by the net price calculator do not represent a final determination, or actual award, of financial assistance or a final net price. The estimates are based only on price of attendance and financial aid provided to students in a given year; the estimates are not binding. Ameritech College's net price calculator may be accessed at: <http://Ameritech.edu/wp-content/uploads/2014/05/npcalc.htm> Students also have access to the net price calculator on the website and can be accessed at: <http://Ameritech.edu/financial-aid/>

If you are unable to locate the information you need from the link set forth above, you may contact the Financial Aid Office directly for assistance: *Financial Aid Office*: 801-816-1444.

## VERIFICATION

Disclosure requirement: publicly disclosed and made available through appropriate publications, mailings, or electronic media.

To students selected for verification, a written statement explaining: documents required for verification student's responsibilities (correction procedures, deadlines, consequences of missing deadlines) notification (how school will notify student of award changes based on verification and the timeframe for the notification) [34 C.F.R. § 668.53]

Students who are selected for verification will receive communication via email requesting required verification documents, responsibilities, and an updated award letter if applicable. Below is a sample of an email a student who is selected for verification will receive.

Dear Student,

We have received your 2016/2017 FAFSA information. I have awarded your Financial Aid and attached the necessary documentation needed to complete the Financial Aid Process.

Your FAFSA was selected for a process called verification. Before we can request your Financial Aid, we need a little more information from you.

Please submit the following documents to the Financial Aid office as soon as possible:

- 2016/2017 Independent Verification Worksheet (attached)
- \*Your 2015 Federal Tax Return Transcript (instructions below)
- Signed Award Letter (attached)
- Loan Entrance Counseling and Master Promissory Note (complete on-line, instructions below)
- Clear legible copy of your state issued ID or Driver's License

\*2015 IRS Tax Return Transcripts may be obtained through the:

- Online Request - Go to [www.IRS.gov](http://www.IRS.gov), under the Tools heading on the IRS homepage, click "Get a Tax Transcript." Click "Get Transcript by MAIL." Make sure to request the "IRS Tax Return Transcript" and NOT the "IRS Tax Account Transcript."
- IRS2Go App – Apple Online Store at <https://itunes.apple.com/us/app/irs2go/id414113282?mt=8>  
Google Play at <https://play.google.com/store/apps/details?id=gov.irs>
- Telephone Request - 1-800-908-9946
- Paper Request Form - IRS Form 4506T-EZ or IRS Form 4506-T

The last step in the Financial Aid process is to finalize your federal student loans by completing Loan Entrance Counseling and a Master Promissory Note. It is imperative that both the entrance counseling and promissory note are completed ASAP.

Without entrance counseling and the promissory note, your federal loans cannot be disbursed to the school.

Both of these items can be completed online at [www.studentloans.gov](http://www.studentloans.gov). You will log into the site using your personal information and Department of Education

FSA ID. Once you enter the site you will see options to "Complete Entrance Counseling" and "Complete Master Promissory Note". You must complete both of these items. Make sure that you provide Ameritech College as your school so the results will be sent to the school electronically.

Your verification document, 2015 tax return transcripts, award letter, entrance counseling, master promissory note, and copy of your ID are due no later than: (date here)

If the requested documents are not received by the above due date, this may result in being ineligible for title IV funds. If the information received initiates an update to your FAFSA, this may cause an award change and you will be notified by your financial aid representative of any changes.

Please submit these documents by fax to 1-800-711-7764, or 1-800-816-1456, or by email to this address. We appreciate your prompt attention to this matter. Please do not hesitate to contact me if you have any questions or concerns.

## **CONTACT INFORMATION FOR DISSEMINATION PURPOSES AND ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION**

Disclosure Requirement: Made available through appropriate publications, mailings, or electronic media

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). 34 CFR 668.43, 34 CFR 668.44  
Financial aid information required to be disclosed under HEA Sec. 485(a).

The college's Financial Aid Program offers assistance to those who can demonstrate need. All students should apply to determine their eligibility. Each program has its own rules and regulations and as a result, the student aid application process is complicated. Students who have questions are encouraged to contact the College's Financial Aid Department during operational hours.

Associate Corporate Director of Financial Aid 801-816-8609  
Nursing Financial Aid Consultant: 801-816-8617, or 801-816-8656  
Medical Assistant and Dental Lab Technician Financial Aid Consultant: 801-816-5826  
RN to BSN Degree Completion Financial Aid Consultant: 801-816-5826  
Financial Aid Processer: 801-816-8624

Other resources available to students include but are not limited to: admissions consultants, student and career services representatives, the office of academics, and the campus security officer.

Vice President of Student Services: 801-816-8611  
Vice President of Academic Affairs: 801-816-8603  
Campus Security Officer: 801-816-8604  
Director of Career Services: 801-816-8623  
Admissions Consultants: 801-816-1444

## **STUDENT OUTCOMES STUDENT RIGHT-TO-KNOW ACT**

Disclosure Requirement: Notice is distributed to each enrolled student

HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)). Not changed by HEOA 34 CFR 668.41(a)-(d), 34 CFR 668.42, 34 CFR 668.43

Institutions of higher education must annually provide to all enrolled students a notice setting forth the information required to be made available to students under the Family Education Rights and Privacy Act of 1974 (FERPA) and under the Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA). The notice must list and briefly describe the information and include a statement of the procedures required to obtain the information. Financial aid information is posted on Ameritech College's website under the Financial Aid section: <http://Ameritech.edu/about-Ameritech/>

Additional information can be found on the *College Navigator website*:  
<http://nces.ed.gov/collegenavigator/?s=UT&zc=84020&zd=0&of=3&id=447263>

## **CONSTITUTION AND CITIZENSHIP DAY**

How disclosed: Educational Program held each year on September 17 for students served by the school.

This Congressional initiative is authorized by Section 111 of Division J of [Pub. L. 108-447](#), the "Consolidated Appropriations Act, 2005," Dec. 8, 2004; 118 Stat. 2809, 3344-45 (Section 111). Section 111(b) states "each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week. The following are resources used to commemorate Constitution Day:

- The National Archives web site provides Constitution Day activities and materials. <http://www.archives.gov/education/lessons/constitution-day/> and <http://www.archives.gov/education/lessons/constitution-workshop/>
- The Library of Congress American Memory site provides numerous resources on the Constitution. These two links provide access: <http://memory.loc.gov/ammem/amlaw/lawhome.html> and <http://thomas.loc.gov/teachers/constitution.html>
- The National Endowment for the Humanities provides content on the Constitution through the EDSITEMENT web site: <http://edsitement.neh.gov/constitution-day>
- The Office of Personnel Management (OPM) has put relevant materials on its Web site at [http://opm.gov/constitution\\_initiative](http://opm.gov/constitution_initiative). **Note: The information on the OPM website is archived.**
- The U.S. Senate has posted material from the Legislative Branch: <http://www.senate.gov/artandhistory/history/common/generic/ConstitutionDay.htm>