

Federal Student Financial Aid Programs

CONSUMER INFORMATION HANDBOOK

**Ashtabula County
Technical & Career Campus
1565 State Route 167
Jefferson, Ohio 44047
(440)576-6015**

2014-2015

TABLE OF CONTENT

I.	STATEMENT OF PHILOSOPHY & PRINCIPLES.....	3
II.	FINANCIAL AID OFFICE CODE OF CONDUCT.....	4
III.	WHAT FINANCIAL AID PROGRAMS ARE AVAILABLE?.....	4
IV.	WHAT IS MY DEPENDENCY STATUS?.....	6
V.	WHAT WILL MY EDUCATION COST?.....	6
VI.	HOW IS ELIGIBILITY DETERMINED?.....	7
VII.	HOW ARE FUNDS DISBURSED?.....	7
VIII.	FAFSA PROCESS.....	8
IX.	DIRECT LOAN APPLICATION PROCESS.....	8
X.	FEDERAL LOAN REPAYMENT PLANS.....	9
XI.	DEFERMENT AND FOREBERANCE.....	10
XII.	VERIFICATION, High School Evaluation, Fraud.....	11
XIII.	CHANGE OF CIRCUMSTANCES.....	11
XIV.	WITHDRAWALS OR TERMINATION.....	11
XV.	LEAVE OF ABSENCE	12
XVI.	FEDERAL POLICY FOR RETURNING TITLE IV FUNDS.....	12
XVII.	STUDENTS RIGHTS AND RESPONSIBILITIES.....	13
XVIII.	CONFIRMATION OF CITIZENSHIP.....	13
XIX.	QUESTIONS ABOUT FINANCIAL AID.....	14
XX.	SATISFACTORY ACADEMIC PROGRESS POLICY.....	14
XV11	CREDIT FOR PREVIOUS TRAINING.....	15
XV111	COMPLETION/GRADUATION/RETENTION RATES.....	15
XIX	CRIME AWARENESS REPORT.....,	16
XX	FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA).....	17
XXI	EQUAL OPPORTUNITY.....,	17
XXII	VOTER REGISTRATION.....,	18
XXIII	CONSTITUTION DAY.....,	18
XXIV	DRUG & ALCOHOL POLICY.....,	18
XXV	PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS.....	20
XXVI	ACCREDITATION.....	20
	EMERGENCY PROCEDURES.....	Attachment 1

STATEMENT OF PHILOSOPHY

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

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

- A) The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this school without such aid. Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student's education. Therefore, any aid the student may receive from our institution should be regarded as supplemental to that which can be provided by student and his/her parents and/or spouse.
- B) The school also believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses.
- C) The Office of Student Financial Aid provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational expenses.
- D) This program admits students of any race, color, age, nationality and ethnic origin and does not discriminate on the basis of race, creed, religion, color, age, marital status, national and ethnic origin in the administration of its educational policies, admission policies, scholarship and loan programs and other school administration programs.

STATEMENT OF PRINCIPLES

- 1. The primary purpose of the financial aid programs shall be to provide financial assistance to accepted students who without such aid would be unable to attend Ashtabula County Technical & Career Campus (A-Tech).
- 2. A-Tech recognizes its obligation to assist students in realizing the national goal of quality educational opportunities. A-Tech, therefore, works with schools, community groups, and other educational institutions in support of this goal.
- 3. We shall publish budgets that state total student expenses realistically; including where applicable, maintenance at home, commuting expenses, personal expenses and necessary travel.
- 4. Parents of dependent adult students are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Independent students, themselves, are expected to contribute from their own assets and earnings including appropriate borrowing against future earnings.
- 5. Financial Aid will be offered only after determining that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered will not exceed the amount "needed" (Cost of Attendance) to offset the difference between the student's educational expenses and the family's resources.
- 6. The amount of any type of self-help expected from students will be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance will be awarded to students with least ability to pay.
- 7. Students who are enrolled in programs that crosses an award year (June 30) may be required to file a second FAFSA for the upcoming award year (July 1).
- 8. Because of the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and encourage the student and others to respect the confidentiality of this information.
- 9. All documents, correspondence and conversations between and among the aid applicant, his family and financial aid officer are confidential and entitled to the protection ordinarily arising from a counseling relationship.
- 10. Student Financial Aid records are considered confidential and hence are only available to authorized financial aid personnel for the purpose of making and maintaining financial aid awards.
- 11. Student Financial Aid records are kept on file at the Ashtabula County Technical & Career Campus following graduation. These records include, but are not limited to: academic progress, attendance, grade reports, financial aid application, ISIR, supporting financial aid information and billing records.

FINANCIAL AID OFFICE CODE OF CONDUCT

Misrepresentation is defined as a false, erroneous, or misleading statement made directly or indirectly to a student, prospective student, and member of the public, an accrediting agency, a state agency, or the Department of Education. This school has implemented the following guidelines for the financial aid office staff:

1. Student financial aid office duties will be conducted in an ethical and professional manner and in keeping with organizational policies and procedures as well as relevant federal, state and accreditation requirements.
2. Student financial aid office staff will provide counseling for students and parents and/or spouse who desire assistance in financial planning to meet educational expenses.
3. Neither the school nor the financial aid office will enter into any revenue sharing arrangements with any lender.
4. The financial aid office will not steer borrowers to particular lenders or delay loan certifications.
5. The financial aid office does not offer funds for private loans to students in exchange for providing concessions or promises to the lender for a specific number of FSA loans, a specific loan volume or a preferred lender arrangement.
6. The financial aid office staff will not accept gifts from a lender, guaranty agency or loan servicer other than gifts distributed from vendors to conference or workshop attendees.
7. The financial aid office staff will not accept compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
8. The financial aid office staff is prohibited from accepting compensation to serve on an advisory board, commission, or group established by a lender or guarantor except for reimbursement for reasonable expenses.
9. Student financial aid office staff will only provide truthful and accurate statements, descriptions, and explanations regarding the school student services division.
10. Student financial aid office staff will work to ensure that students are fully informed and able to make appropriate enrollment decisions without undue pressure.
11. Student financial aid office staff will only assist prospective students in the areas that fall within the purview of their position and will not assist prospective students in admissions testing or alter or falsify any enrollment documents or required test scores.
12. Student financial aid office staff will not make explicit or implicit promises of employment or exaggerated statements regarding employment or salary prospects to prospective students.
13. Student financial aid office staff will participate in relevant training provided by the school, state federal and/or professional associations to enhance their skills as financial aid advisors.
14. Student financial aid office staff will not assist prospective students in providing false or misleading information on any application.
15. Student financial aid office staff will not discredit other schools or influence any student to leave another school by: falsely imputing to another school dishonorable conduct, inability to perform contracts, or questionable credit standing; making other false representations; falsely disparaging the character, nature, quality, value, or scope of another school's program of instruction or services; or demeaning another school's students.

WHAT TYPES OF FINANCIAL AID PROGRAMS ARE AVAILABLE

The Ashtabula County Technical & Career Campus (A-Tech) participates in the following financial aid programs:

Pell Grant

Students wishing to apply for financial aid may visit the Financial Aid Office at the school where students are encouraged to apply for the Federal Pell Grant Program. The Pell Grant is a Federal grant given with no repayment expected. This program is designed to provide a "floor" upon which other financial aid programs are built. Students enrolling in a program of at least 600 hours may apply for the Pell Grant. Any student wishing to receive a Federal Pell Grant, as well as, Federal Direct Loans must meet the eligibility requirements established by the U.S. Department of Education. To be considered for a Federal Pell Grant a student must complete the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA may be completed online at www.fafsa.ed.gov. Not all students will qualify for a Federal Pell Grant. An Award Notification letter will be provided to the student indicating the type and amount of aid awarded. See Section "FAFSA Application Process" for more information. *Note: For the FY 13-14 award year, 111 females and 32 males received Pell Grant awards at this school.*

Direct Student Loans

Direct Student Loans are borrowed money from the Federal Government that must be repaid with interest. Students enrolling in a full-time program of at least 300 hours may apply for the Federal Direct Student Loans. There are two types of Direct Loans: Subsidized and Unsubsidized. A-Tech will determine which ones and how much you are eligible to receive based on Federal guidelines.

Subsidized Direct Loan

This loan is awarded on the basis of need. The Federal Government pays the interest while the borrower is in school, during the grace period and during authorized periods of deferment. Interest is paid by the Department of Education (ED) under these circumstances. Repayment will begin six months after the borrower ceases to be enrolled in the program.

Unsubsidized Direct Loan

This loan is not awarded on the basis of need, and interest accrues on the borrower's account during in-school, deferment, grace and repayment periods. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed limits set by the Federal Government. The borrower has the option of repaying the interest during in-school, deferment or grace periods. Repayment will begin six months after the borrower ceases to be enrolled in the Program. All Federal loans will be reported to the U.S. Department of Education's National Student Loan Data System as part of the student's financial aid history. This information will be accessible to authorized agencies, other post-secondary institutions, lenders and Federal loan servicing agencies.

Business or Agency Sponsorship

The Ashtabula County Technical & Career Campus (A-Tech) works with various businesses and agencies that fund qualified applicants for training purposes. A-Tech also works with businesses that have training dollars for their employees and various tuition assistance programs. Students using such funding for tuition payment must meet with an A-Tech representative to complete their registration process. A letter by your sponsor must be presented indicating tuition will be covered and the method of invoicing.

Department of Veteran Affairs (VA) Veterans Administration: 888-442-4551

Federal training monies are available to veterans of the U.S. Armed Services. Students can visit www.gibill.va.gov for additional information. Students must complete the appropriate application and financial paperwork as well as submit "Certificate of Eligibility" letter and a copy of Form DD-214 to the Financial Aid office.

Trade Adjustment Assistance (TAA) – Ohio Department of Jobs and Family Services: 440-994-1234

Assistance may be available for students who have lost jobs or had hours and wages reduced because of foreign trade.

Workforce Investment Act (WIA) – Ashtabula County Department of Jobs and Family Services: 440-994-1234

Assistance may be available for students who are economically disadvantaged or dislocated workers.

Bureau of Vocational Rehabilitation (BVR) Ohio Rehabilitation Services Commission: 440-994-2512

Financial aid may be available from this local agency for students with physical, mental or emotional disabilities that present a handicap to employment.

Self-Pay Payment Plan

A self-pay, interest-free installment plan is available to assist those students paying all or a portion of their tuition expense. Payments must be made on time according to the individualized payment plan. Student tuition account must be paid in full at the end of each payment period.

WHAT IS MY DEPENDENCY STATUS?

Some students have supported themselves for several years and their parents are not expected to contribute toward their school expenses. Such students are called "independent students" and for them, the financial aid process works differently because parental income is not considered. However, if an independent student is married, his or her spouse's income is considered, whether or not they were married when they filed taxes. When we speak of your parents below, we mean natural or adoptive mother or father or a legal guardian required by the court to use his/her funds for your support.

You are considered a self-supporting student if you meet any one of the following criteria:

- Student was born before January 1, 1991.
- Student is married or separated (but not divorced) as of the date of the application.
- At the beginning of the school year, the student will be enrolled in a master's or doctoral degree Program (such as MA, MBA, MD, JD, PhD, Ed D, or graduate certificate, etc.).
- Student is currently serving on active duty in the U.S. Armed Forces, or is a National Guard or Reserves enlistee called into federal active duty for other than training purposes.
- Student is a veteran of the U.S. Armed Forces (see the definition in the box on page 4).
- Student has one or more children who will receive more than half of their support from him or her between July 1, 2014 and June 30, 2015.
- Student has dependent(s) (other than children or spouse) who live with him or her and who will receive more than half of their support from the student, now and through June 30, 2015
- At any time when the student was age 13 or older, both of the student's parents were deceased, the student was in foster care, or the student was a dependent/ward of the court.
- The student is now or was upon reaching the age of majority, an emancipated minor (released from control by his or her parent or guardian) as determined by a court in his/her state of legal residence.
- The student is now or was upon reaching the age of majority, in legal guardianship as determined by a court in his or her state of legal residence.
- Student was determined to be an unaccompanied youth who was homeless by a high school or school district homeless liaison on or after July 1, 2013.
- Student was determined to be an unaccompanied youth who was homeless by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development on or after July 1, 2013.
- Student was determined to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless by a director of a runaway or homeless youth basic center or transitional living program on or after July 1, 2013.
- Student is determined by the college financial aid administrator to be an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless.

Even if you cannot meet the above requirement as an independent student, you may still apply to have your parent's income and expenses waived because of unusual circumstances. The student may be asked for items such as rent receipts, canceled checks, copies of utility bills, third party letters, or any other forms of documentation the financial aid officer feels is appropriate. Only the Financial Aid Office can determine if particular circumstances warrant an adjustment to your dependency status.

WHAT WILL MY EDUCATION COST?

A-Tech calculates the Cost of Attendance (COA). Cost of Attendance includes: tuition and fees; books/supplies; transportation; room and board, and personal expenses. The amount a student and his/her family are expected to contribute toward that cost is subtracted from COA. If there is an amount left over, a student is considered to have financial need. In determining need for need from the Student Financial Aid Programs, the Financial Aid Administrator must first consider other aid that a student might receive. The Financial Aid Administrator puts together a financial aid package that comes as close as possible to meeting a student's need utilizing the types of financial assistance the student is eligible for. However, the amount awarded may fall short of the total program costs. The balance of costs is the student's responsibility. A publication called the EFC Formula Book which describes how a student's EFC is calculated may be requested by writing to: Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044

HOW IS ELIGIBILITY DETERMINED?

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

Financial Aid from most major programs at A-Tech is awarded on the basis of financial need with the exception of Unsubsidized Direct Student Loans. When applying for Federal student aid, the information reported is used in a formula established by the U.S. Congress that calculated Expected Family Contribution (EFC), an amount a student and his/her family are expected to contribute toward education). If the EFC is below a certain amount, a student will be eligible for a Federal Pell Grant, assuming he/she meets all other eligibility requirements. The EFC is used in an equation to determine financial need:

To receive financial aid from A-Tech, a student must:

- Have financial need;
- Have a high school diploma or a General Education Development (GED) certificate;
- Be enrolled or accepted for enrollment as a full-time student working toward a certificate; be enrolled in a program that is at least 600 clock hours (or 300 clock hours for Federal Student Loans)
- Be a U.S. Citizen or an eligible Non-citizen; (Acceptable visas would include the I-151, I-551, I-49, if it is stamped "refugee", "indefinite parole", "Humanitarian Parole" Cuban-Haitian entrance", or "asylum granted".
- Have a valid Social Security Number;
- Not be in default on a Federal Loan received at any school, and not owe a refund on a Federal, or State Grant at any institution;
- Make satisfactory academic progress;
- Sign a Statement of Educational Purpose and a Certification Statement on Overpayment and Default (both found on Free Application for Federal Student Aid (FAFSA); and
- Register with the Selective Service (if you are a male who is between the ages of 18–25 years old.
- Not currently enrolled in high school.
- Not incarcerated in a Federal or State penal institution.
- Not have property subject to a judgment lien for any debt owed to the United States Government.

HOW ARE FUNDS DISBURSED?

Federal student aid will not be disbursed until verification is complete and any conflicting information is corrected. Initial loan funds will not be disbursed until the student has completed the online Entrance Counseling and the Master Promissory Note. Aid is applied to the student's account as it is received to cover books, tuition, and supplies. When all aid is credited on the same day, Pell Grant funds are considered to be credited first.

Title IV aid for programs of 300-899 hours in length will be prorated. Programs 900 or more hours in length are entitled to the maximums set forth by the Federal Government.

Most programs are divided into two payment periods within an academic year. Aid will be disbursed in two (2) equal installments – one (1) installment each payment period. If the program crosses over into a new academic year, an additional payment period may be necessary to cover the remaining program hours and students will be required to renew their FAFSA for the additional payment period.

In order for a student to be eligible for the next financial aid disbursement and to maintain the next payment period's disbursement date, the Financial Aid office will determine if the student has successfully attended the clock hours required for the previous payment period(s). Students who have not yet attended the required clock hours will delay their anticipated disbursement date.

FAFSA APPLICATION PROCESS

It is the student's responsibility to file a FAFSA and receive the SAR (Student Aid Report). The school cannot determine an award without this information. You do not need to wait until you see a Financial Aid Administrator in the Financial Aid Office to begin. **The Ashtabula County Technical & Career Center (A-Tech) School Code is: 015449.**

Please read the following instructions carefully.

Step 1:

Request a PIN if you are planning to apply on-line. The web address is <http://www.pin.ed.gov/>. Once you receive the PIN you will be able to sign your FAFSA electronically.

Step 2:

Complete a FAFSA online. The web address is <http://www.fafsa.ed.gov/>. Be sure to pay special attention to any questions on income because most errors occur in this area. When completing the FAFSA online, students and parents are strongly encouraged to use the IRS Data Retrieval Tool, if available, to import data from their Federal tax return and not change it. For assistance in completing the FAFSA:

* Call the Department of Education at 800-433-3243

* Set up an appointment with our financial aid office at 440-576-6015.

Step 3:

You will receive an e-mail response once your application has been processed. If you provided an e-mail address, you will be notified and be able to print a Student Aid Report (SAR) from the Internet. The SAR will report the information from the application and, if there are no questions or problems with your application, the SAR will report the Expected Family Contribution (EFC), the number used in determining your eligibility for Federal Student Aid. When the SAR is received, review it carefully to make certain it is correct. If any changes are necessary, corrections/changes can be made online using your PIN number to access the application.

Step 4:

After receiving a valid SAR and completing the Entrance Loan Counseling session, the student should contact the Financial Aid Office to schedule an individual appointment. During this appointment, the student's eligibility for the Pell Grant and Direct Loan proceeds will be determined. **Student loans cannot be processed until after a student is in class for 30 days.**

DIRECT LOAN APPLICATION PROCESS

The William D. Ford Federal Direct Loan Program is part of the Federal Student Aid program of the U.S. Department of Education. These are low-interest loans that help students pay the cost of attending a post-secondary school.

Students may qualify for a Direct Loan if:

- You are a U.S. Citizen, national, or eligible non-citizen, and provide your valid social security number;
- You are enrolled at least half-time at an eligible institution, and maintain satisfactory academic progress;
- You are not in default on any federal education loan;
- You do not owe a refund on any Title IV grant;
- You are not in active bankruptcy.

Students applying for Federal Direct Loan must complete the following steps:

- Files a FAFSA. You may complete the FREE Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov.
- Complete a Master Promissory Note (MPN) online at www.studentloans.gov. The MPN is a contract that legally obligates you to repay your student loan. It is important that you complete and thoroughly understand the paperwork, and that you agree with the terms of the loan as described in the MPN packet. Keep a copy of all paperwork for your records.
- Complete required Entrance Counseling session online at www.studentloans.gov.
- Submit printed proof of completed MPN and Entrance Counseling to the Financial Aid office at A-Tech.
- Complete required online Exit Counseling session for loan repayment regarding their responsibility

SAMPLE MONTHLY LOAN PAYMENT CHART

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

Amount Borrowed	Number of Payments	5.00% Mo. Pymt.	6.00% Mo. Pymt.	7.00% Mo. Pymt.	8.25% Mo. Pymt.	9.00% Mo. Pymt.
\$1,000.00	20	\$52.22	\$52.67	\$53.12	\$53.69	\$54.03
\$2,000.00	43	\$50.90	\$51.81	\$52.72	\$53.88	\$54.59
\$2,500.00	56	\$50.15	\$51.29	\$52.46	\$53.94	\$54.84
\$3,000.00	69	\$50.12	\$51.52	\$52.94	\$54.75	\$55.85
\$3,500.00	82	\$50.48	\$52.13	\$53.82	\$55.98	\$57.30
\$4,000.00	97	\$50.21	\$53.82	\$54.12	\$56.64	\$58.19
\$4,500.00	113	\$50.01	\$52.22	\$54.49	\$57.40	\$59.19
\$5,000.00	120	\$53.03	\$55.51	\$58.05	\$61.33	\$63.34
\$5,500.00	120	\$58.34	\$61.06	\$63.86	\$67.46	\$69.67
\$6,000.00	120	\$63.64	\$66.61	\$69.67	\$73.59	\$76.01
\$6,500.00	120	\$68.94	\$72.16	\$75.47	\$79.72	\$82.34

FEDERAL LOAN REPAYMENT PLANS

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

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

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

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

Extended Repayment Plans

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

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

Pay as You Earn Repayment Plan

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

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

DEFERMENT AND FORBEARANCE

Deferments A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized. You may qualify for a deferment while you are:

- Enrolled at least half-time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program.
- Unemployed or meet our rules for economic hardship (limited to 3 years).

You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact your servicer for more information about the specific qualifications for deferment based on military service. In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half-time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan.

If you are in default on your loan, you are not eligible for a deferment or forbearance.

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

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

- Your school closed before you completed your program.
- Your school forged your signature on your promissory note or falsely certified that you were eligible to get the loan.
- Your loan was falsely certified because of identity theft (additional requirements apply).
- You withdrew from school but the school didn't pay a refund that it owed under its written policy or our regulations. Check with the school to see how refund policies apply to federal aid at the school.

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

Disability, bankruptcy, or death Your loan may be discharged if you are determined to be totally and permanently disabled and you meet certain requirements during a 3-year conditional discharge period. To apply for this discharge, you must provide a physician's statement that you became totally and permanently disabled after the loan was made. See your copy of the Borrower's Rights and Responsibilities Statement for more information on the procedures and conditions for this discharge. Your loan may be cancelled if it is discharged in bankruptcy. This is not an automatic process—you must prove to the bankruptcy court that repaying the loan would cause undue hardship. For a student that dies, the loan will be cancelled if a family member or other representative provides acceptable documentation to the student's servicer. Contact your servicer for more information or to get a cancellation form. You can also find more information in your copy of the Borrower's Rights and Responsibilities Statement.

Consolidation: There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. Contact the Direct Loan Consolidation Center for more information at: 1-800-557-7392. The Direct Loans Consolidation website also has an [online calculator](#) that you can use to find out how much you'll pay each month if you consolidate.

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

VERIFICATION

The Central Processing System (CPS) selects applications to be verified. The Ashtabula County Technical & Career Campus (A-Tech) verifies the accuracy of all FAFSA applications, whether selected by the CPS or not. It is the policy of A-Tech that all applications are verified and all conflicting information must be resolved before disbursing FSA funds. All documents required for verification must remain on file in A-Tech's Financial Aid office. **Since full verification is required, and if documents are not provided in the allotted timeframe, the student will not be eligible to receive aid from the FSA programs.**

The documentation needed for verification varies according to the item verified. The Financial Aid Administrator will advise students and parents on the documentation to be submitted. Students and/or parents of dependent students must also sign a Verification Worksheet certifying the accuracy of the information being reported.

Verification Items for 2014-15:

- Adjusted Gross Income
- U.S. income tax paid
- Education Credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance Program
- Child support paid
- High school completion status
- Identity/statement of education purpose

High School Evaluation Information

If the U.S. Department of Education or A-Tech questions the validity of the enrolling student's high school credential, A-Tech will verify the validity of the high school credential. A-Tech will ask for a transcript from the high school showing classes completed and passed. If A-Tech is still not satisfied as to the validity of the credential, we may contact the states' Department of Education in which the school is located to ascertain if the high school is approved by the state. If the student graduated from a high school located out of the country, A-Tech will determine whether the education is the equivalent of a high school education in the United States.

Fraud

Students, parents, or other individuals who purposely give false or misleading information to fraudulently obtain federal funds may be fined, be sentenced to jail, or both. If misreported information or altered documentation is suspected, the submitting parties will be asked to resubmit accurate, unaltered documentation for verification. Individuals suspected of misreporting information or altering documentation will be reported to the Office of Inspector General U.S. Department of Education and any evidence will be provided.

CHANGE OF CIRCUMSTANCES

Students are responsible to report any significant changes of circumstances to the Financial Aid office including enrollment status, permanent address, phone number and e-mail address. Students can apply for a Financial Aid Appeal if aid is discontinued and/or terminated because of mitigating circumstances. A Financial Aid Appeal can be made by the student for a review of the circumstances. Each case will be reviewed on an individual basis.

WITHDRAWALS OR TERMINATION

Students planning to withdraw should meet with, or contact an authorized administrator to officially withdraw. In the case of an exit without notice, the last date of attendance is determined to be the last date of an academically related activity in which the student participated. Non-attendance does not constitute an official withdrawal.

If a student stops attending school or officially withdraws from his or her program of training for any reason, the Title IV Aid will be recalculated based on the total number of clock hours / percentage of time the student was scheduled to attend school. If after recalculation, the school finds that the student did not attend the required number of clock hours needed to cover the aid amount already disbursed to the student, the student is liable for the amount of money and the student must pay it to the school. The school will then refund the money back to the Financial Aid Program. The student will also be invoiced for any tuition and school related expenses not covered by the Financial Aid.

For students who withdraw without notifying the school, the school will use fourteen (14) calendar days of absences to determine that the student has unofficially withdrawn. The last day that the student attended will then be used as the withdrawal date for calculating any return of Federal funds to the U.S. Department of Education. Federal returns will be made within 45 days of the determination date. A borrower must go through exit counseling online at www.studentloans.ed.gov to review rules and regulations, policies and procedures of the Federal Direct and PLUS Loan Program. The school will be notified electronically that the student has completed exit counseling.

LEAVE OF ABSENCE

A student interested in an extended leave from his/her class must apply in writing to the Workforce Development Director who will approve or disapprove all requests. The school may grant a student a leave of absence of up to 180 days in any 12 month period if the student provides proof of hardship*. If the student is on an approved leave of absence, they are not considered to be withdrawn. All financial aid will be put on hold. If the student fails to return from an approved leave of absence they will be considered officially withdrawn, and all refunds and return of Title IV funds calculations will be based on that date. If the student has a Federal loan, the grace period begins retroactively to the student's last date of attendance.

*One additional approved leave (not to exceed 30 days) may be allowed for unforeseen circumstances, such as jury duty, military reasons or circumstances covered under the Family Medical Leave Act (FMLA) of 1993.

FEDERAL POLICY FOR RETURNING TITLE IV FUNDS

Federal law specifies how a school must determine the amount of federal financial aid (Pell, FFEL, Sub/Unsub, Plus) that a student earns if they withdraw prior to completing 60% of a payment period. A payment period is defined as one-half the hours and weeks in the academic year and/or the student's program. The return calculation will be completed based upon a student's official or unofficial withdrawal from their training program (see school's Withdrawal Policy).

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

Percent earned = number of scheduled hours completed up to the withdrawal date divided by the hours in the payment period.

Percent unearned = 100% minus percent earned.

When a student receives federal financial aid in excess of aid earned then:

The school returns the lesser of: Institutional charges multiplied by the unearned percentage or Title IV federal financial aid disbursed multiplied by the unearned percentage.

The student returns: Any remaining unearned aid not covered by the school – Any loan funds are repaid in accordance with the terms of the promissory note. (Scheduled payments to the holder of the loan over a period of time.) Any grant amount the student has to return is a considered a Federal Title IV grant overpayment and arrangements must be made with the school or the U. S. Department of Education to return the funds.

If it is determined that the student has not received all of the "earned" federal aid for which the student is entitled, the student will receive a post-withdrawal disbursement of financial aid funds. Grant funds will be applied to their tuition account to settle any tuition still owed the school as a result of the student's withdrawal. If the funds are due from the federal loan program, the student will be notified within 30 days of the date the school determined that the student had withdrew. The student, or parent in the case of a PLUS loan, will need to request the funds in writing before the loan disbursement will be made.

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

- Unsubsidized Federal Direct Loans
- Subsidized Federal Direct Loans
- Federal Pell Grants for the payment period for which a return of funds is required
- Other assistance under this Title for which a return of funds is required

All returns owed to the Federal Financial Aid programs will be processed within forty five (45) days.

STUDENTS RIGHTS AND RESPONSIBILITIES

As a recipient of Federal Student Aid, a student has certain rights he/she should exercise and certain responsibilities that must be met. Knowing what they are will enable the student to make better decisions about educational goals and how to best achieve them.

- You have the right to know what financial aid programs are available at your school.
- You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
- You have the right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.
- You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- You have the right to know resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- You have the right to know how much of your financial need as determined by Ashtabula County Technical & Career Campus has been met.
- You have the right to request an explanation of the various programs in your student aid package.
- You have the right to know your school's refund policy.
- You have the right to know what portion of the financial aid you received are loans that must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
- You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.
- You must complete all application forms accurately and submit them on time to the right place.
- You must provide correct information. In most instances, misreporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.
- You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.
- You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
- You must accept responsibility for all agreements that you sign.
- You must be aware of and comply with the deadlines for applications or reapplication for that aid.
- You should be aware of your school's refund procedures.
- All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend.

CONFIRMATION OF CITIZENSHIP

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

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

- 1) Applicants whose SAR/ISIR contains a "C" code (comment) that the Federal processor could not confirm the applicant's citizenship, must submit documentation to the Financial aid office substantiating his or her claim to be a citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit a SAR/ISIR with an A-number for eligible non-citizens assigned by Immigration and Naturalization Service.
- 2) Applicants whose citizenship status cannot be confirmed will not receive Federal student aid funds until such time as proper documentation is submitted. All documentation must be submitted prior to the end of the first payment period.
- 3) If a student fails to submit citizenship documentation prior to the end of the first payment period, the student will lose the financial aid disbursement scheduled for that particular payment period.
- 4) In any event, the institution will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation confirming his or her citizenship.

QUESTIONS ABOUT FINANCIAL AID

For answers to questions about Financial Aid, call the Ashtabula County Technical & Career Campus (A-Tech) Financial Aid Coordinator at (440) 576-5506. The Coordinator can:

- Assist in completing the FAFSA
- Explain Federal Student Aid eligibility requirement
- Explain the process of determining financial need and awarding aid
- Send Federal student aid publications to you
- Find out if a student's Federal Student Aid Application (FAFSA) has been processed

Internet Addresses for Financial Aid Assistance

FAFSA on the Web: www.fafsa.ed.gov Assistance in completing the FAFSA: www.ed.gov/prog_info/SFA/FAFSA
Financial Aid information from the U.S. Department of Education: www.ed.gov/studentaid

SATISFACTORY ACADEMIC PROGRESS AND ATTENDANCE

a. The following Academic and Attendance guideline is for students attending full-time programs.

b. **Satisfactory Academic Progress (SAP)** will be measured at the end of each financial aid payment period for all training programs. A cumulative academic grade average must be "C" or above at the end of each payment period based upon the scheduled hours and weeks in the payment period for financial aid purposes and veteran's benefits purposes. This cumulative average is based upon all academic activity from the first day of class through the end of each payment period. The student must also be successfully progressing in his/her program of training at a rate not to exceed a maximum time-frame of 110% of the normal time required to complete their program. A periodic review of the student academics (based on each training programs syllabus) will be conducted. An alert letter may be issued based on the student's current status. If at any point during the course of the program, it is determined that a student cannot meet the SAP standards, financial aid including Veterans benefits will be terminated and they may be subject to dismissal from the program.

c. Attendance* in training programs has been shown to be a reasonable predictor of work attendance during employment. Therefore attendance during a training program is carefully monitored. In order for a student to remain eligible for Title IV funds, they must maintain a minimum attendance of 90% of the clock hours scheduled. Each student is responsible for properly signing in and out of each class session.

d. A monthly review of attendance will be conducted. An alert letter may be issued based on current status. If at any point during the course of the program, it is determined that a student cannot meet the SAP standards, the student's financial aid will be terminated and the student may be subject to dismissal from the program. The Workforce Development Director or designee may implement academic/attendance probation, or dismissal from the campus. The student may be required to furnish an alternate method of payment. **Please note that LPN and RN students must follow the attendance policy in their Handbook, however, still maintain 90% attendance for Title IV.*

e. Make up time* may be granted, if available, to meet attendance and financial aid requirements for absences caused by reasons an employer would consider acceptable. Make-up time is arranged with instructors and must be approved by an authorized administrator. Make-up time is not intended to allow a student to earn leave time or to improve overall attendance record. Make-up time must be completed within the current payment period and may not exceed 10% of the total monthly required hours. **The exception to this policy would be for our LPN and RN students who must follow the Make-Up policy in their Handbook.*

f. Grades and attendance are checked each time a financial aid payment arrives for a student.

g. Academic/Attendance Probation:

If a student fails to meet the requirements for satisfactory academic/attendance progress at the end of the financial aid payment period, a consultation with the Workforce Development Director or designee will be scheduled to inform the student of their status. The student must file a successful appeal to be placed on academic/attendance probation. The Workforce Development Director or designee will review the student's appeal for probation. If the appeal is successful, the student will be placed on probation and given an academic plan to come into compliance with the campus satisfactory academic progress standards. During probation, the student may be required to sign a payment plan or furnish an alternate method of payment.

h. **Notification:** The Workforce Development Director or designee will inform the student by letter of her/his probation status. The Workforce Development Director will notify the student of her/his dismissal from the school.

i. **Appeal Procedure:** A student must appeal probation by completing the appeal form. The appeal will describe in detail, with documentation, any undue hardship or circumstance, which may have caused the failure to meet the satisfactory academic progress, and/or attendance standard, or the educational plan provided to the student. The student must also indicate what has changed that will allow the student to meet the standards of progress at the end of the next evaluation period. A review board will be convened by the Workforce Development Director to consider the appeal. Appeals will be reviewed on an individual basis. Students will be notified in writing of appeal decisions within two weeks.

j. **Reinstatement/Termination:** A monthly review of the student’s status will be conducted. If the student comes into compliance before the end of the probationary period, financial aid will be reinstated. At the end of the probationary period, the student must be meeting the academic/attendance progress standards and the academic plan developed for the student in order for financial aid to be reinstated. If the student is not in compliance with the academic/attendance standards or the academic plan, the student’s financial aid eligibility will be terminated and the student may be subject to termination from school.

k. **Interruptions, Course Incompletes, and Withdrawals:** If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student’s contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student’s cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal

l. **Course Repeats:** A student may repeat a course they failed or did not complete. The repeat grade will supersede any previous grade. However, for students repeating a course, they must complete the program within the maximum time frame allowed. Students will not receive financial aid for repeated coursework unless the student has not been in attendance for 180 days. (See policy on Returning Students).

m. **Returning Students:** Students who drop out and return to school must have their financial aid reviewed if they received financial aid funds during their previous enrollment. Students who return within 180 days will be considered in the same payment period they were in when they left school. Students will have to complete the hours remaining in the payment period for which they were previously paid before an additional payment of Title IV funds. Students returning after 180 days will be considered in a new payment period and will be eligible to receive additional funds as a new student up to the award year limit. If the school gives the student credit for hours previously attended, the school will treat the hours remaining in the program as if they are the student’s entire program.

n. **Completion of a training program:** A student is expected to complete the program during the normal duration of the training program based on the clock hours and schedule. However, due to unforeseen circumstances, you may be allowed the opportunity to complete the program beyond the normal duration. The maximum time frame allowed for any student to complete a training program will not exceed 1.5 times the normal duration of the program.

Credit for Previous Training

Credit for previous training and/or education will be evaluated on an individual basis. Hours transferred from another institution, will be considered to be part of the student’s attempted hours and reduce the maximum time frame for the completion of the program.

Cosmetology students will be granted credit for previous training upon the approval of the State Cosmetology Board. Such credit will shorten the course accordingly. However, the school reserves the right to determine acceptance of clock hours of transferring student, providing they are able to comply with other admission requirements.

Completion, Graduation and Retention Rates

To help students make a good decision about whether to sign up for classes at Ashtabula County Technical and Career Campus, according to the latest information:

In 2013-2014, 82% of students successfully completed their program at A-Tech. 74% reported employment related to their program of study. Below is a list of the credentials and pass rate by program:

Program Title	Credential Awarded	Pass Rate	Program Title	Credential Awarded	Pass Rate
Licensed Practical Nurse	NCLEX	95%	Automotive	ASE	100%
Certified Patient Care Technician	NHA	100%	Industrial Maintenance	AWS	100%
Medical Administrative Assistant	NHA	100%	Industrial Welding	AWS	100%
Business Office Specialist	OPAC	100%	Industrial Electricity	OSHA	100%
Cosmetology	OSBC	100%	HVAC	ESCO R410	100%

CRIME AWARENESS REPORT

The following information is provided and updated annually as directed by the U.S. Department of Education to comply with the Jeanne Clery Discloser of Campus Policy and Crime Statistics Act (Clery Act).

a. Reporting of **Criminal Incidence** – A-Tech strives to provide a safe and secure campus for all students and staff members. All students and staff members are encouraged to report any and all suspicious campus activity immediately upon witnessing the occurrence.

b. Security **on Campus** - The school is in operation from 7:00 am to 10:15 pm Monday through Thursday and 7:00 am to 3:30 pm on Friday. The building will be open to students and staff during these hours.

c. Campus **Policy Regarding Illegal Substances** - The school strictly forbids the possession, use or sale of any alcoholic beverages and/or illegal drugs on campus. Students and staff members should report any knowledge of such activities to the appropriate school personnel listed in Part “a” of this section. Any infraction is cause for immediate suspension and possible termination. When appropriate, such infractions will also be reported to legal authorities. Specific details of the school’s drug policy are outlined in the campus drug free policy statement described annually to all staff members and students.

d. Current **Campus Crime Statistics** - The following is a list of all criminal incidences reported on campus for the period July 1, 2011 to June 30, 2014.

	CRIMINAL OFFENSES				HATE CRIMES		
	2011	2012	2013		2011	2012	2013
Murder & Non-Negligent Manslaughter	0	0	0	Murder & Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0	Negligent Manslaughter	0	0	0
Rape	0	0	0	Forcible Sex Offenses	0	0	0
Forcible Sex Offenses	0	0	0	Non-Forcible Sex Offenses	0	0	0
Non-Forcible Sex Offenses	0	0	0	Robbery	0	0	0
Robbery	0	0	0	Aggravated Assault	0	0	0
Aggravated Assault	0	0	0	Burglary	0	0	0
Burglary	0	0	0	Motor Vehicle Theft	0	0	0
Motor Vehicle Theft	0	0	0	Arson	0	0	0
Arson	0	0	0	Larceny – Theft	0	0	0
TOTALS	0	0	0	Simple Assault	0	0	0
				Intimidation	0	0	0
				Destruction, Damage, Vandalism of Property	0	0	0
				Any other crime involving bodily injury	0	0	0
				TOTALS	0	0	0
	ARRESTS				DISCIPLINARY ACTIONS		
	2011	2012	2013		2011	2012	2013
Liquor Law Violations	0	0	0	Liquor Law Violations	0	3	3
Drug Law Violations	0	3	5	Drug Law Violations	0	11	5
Illegal Weapons Possession	0	0	1	Illegal Weapons Possession	0	6	10
TOTALS	0	3	6	TOTALS	0	20	18

FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

Under authority FERPA, the school has established a policy for the release of student and/or graduation information.

Student Records Access

Parent(s), guardian(s), or eligible students shall have the right to review the student's records. Parental rights shall be provided to both parents irrespective of marital status or custodial arrangement unless the school is provided with a court order or some legally binding document that specifically limits these rights. Access must be provided within thirty (30) days after the parent(s), guardian(s) or eligible student notifies the School requesting review. All materials in the cumulative folder and intended for school use shall be available. The School Director or designated administrator shall be present during any review of student records.

Request for amendment and further appeal

Parent(s), guardian(s), or eligible students shall have the opportunity to challenge the contents of the school records at a hearing, as scheduled by the School Director, if they believe the materials are inaccurate, misleading, or inappropriate. Any materials determined to be inaccurate, misleading, or inappropriate must be deleted or changed. The School Director's decision or reply may be appealed to the President within one workweek after receiving it by written request. All records concerning the complaint and how it was handled must be sent to the President. Within one workweek after receiving the request and records pertaining to it, all persons involved may be invited to an informal hearing or discussion in an attempt to negotiate a satisfactory settlement of the grievance. If this does not settle the matter, further appeal may be made to the President or Board of Directors according to the due process of law.

Release of student records

Parent(s), guardian(s), eligible student, person or agency requesting release of student record must contact the office of the School Director. The School Director or designee shall provide a form to the requestor to be completed and signed. The School Director or designee receives the signed form and reports the request to the parent(s) guardian(s), or eligible student by telephone or letter. The parent(s), guardian(s), or eligible student signs the release form giving approval for transfer or release of the records and receives a copy of the records released, the date, to whom, and the stated purpose. Generally, school must have 'written permission from the parent or eligible student before releasing any information from a student's record, However, the law allows schools to disclose records without consent to the following parties:

- School employees who have a need to know
- Other schools to which a student is transferring
- Certain government officials in order to carry out lawful functions
- Appropriate parties in connection with financial aid to a student
- Organizations conducting certain studies for the school
- Accrediting organizations
- Individuals who have obtained a court order or subpoenas
- Persons who need to know in cases of health and safety emergencies and/or state and local authorities within a juvenile justice system, pursuant to specific state law

EQUAL OPPORTUNITIES

The school will make reasonable accommodations as necessary for all applicants with disabilities, provided that the individual is qualified to safely perform the essential duties of his/her educational objective and provided that the accommodations do not impose an undue hardship on the school.

The school complies with the provisions of the Americans with Disabilities Act. The school will not discriminate against any qualified applicant with respect to any terms, privileges or conditions of enrollment because of an applicant's physical or mental disability or a person's disease. The school does hereby state that the career technical opportunities are offered without regard to race, color, origin, sex, disability, or age and provides equal access to the Boy Scouts and other designated youth groups. Anyone with questions concerning acceptance criteria should contact Title IX, Section 504 Coordinator, Jon Whipple at A-Tech District, 1565 State Route 167, Jefferson Ohio 44047. Telephone: 440-576-6015. A grievance procedure is available to those students in resolving complaints about alleged discrimination. A copy of the procedure is available from Mr. Whipple.

VOTER REGISTRATION

The United States Department of Education requests us to make you aware of your voter rights and how to register to vote. To be eligible to vote in the next election in Ohio, you must be registered to vote at least 30 days before the election date. There are forms for registration available in the Workforce Development Department and the RN/LPN Department; however, you can also register to vote through the County Board of Elections **in person** or **by mail**. You **cannot** register **online**. You can also register to vote at your local Ohio BMV office when you go in for any driver's license/ID card transactions, including:

- Applying for a new driver's license.
- Renewals.
- Changing your name or address.

You'll need to complete and submit a Voter Registration and Information Update Form. You can obtain a copy of the form at the following locations:

- Boards of Elections office
- Ohio BMV deputy registrar office
- Ohio public library
- County Treasurer Office
- <https://www.sos.state.oh.us/sos/upload/elections/forms/4010.pdf>

The Ohio Secretary of State's (SOS) website provides a [complete list of locations](#) to obtain a copy of the Ohio Voter Registration Form.

To register to vote **in person** or **by mail**, take or send a completed Voter Registration and Information Update Form to your local County Board of Elections office.

CONSTITUTION DAY

On September 17th of each year, the school will hold an educational program on the U.S. Constitution as required by the U. S. Department of Education for all schools receiving Federal funds. However, when September 17th falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week.

DRUG & ALCOHOL POLICY

Substance abuse poses a threat to all of us in virtually every aspect of our lives—including school and the workplace. It is up to us, individually and collectively, to address the threat. As responsible individuals, each of us is obligated to provide for our own physical, mental, and emotional health. Our school has a vital interest in insuring safe, healthful, and efficient working conditions and learning environment for our employees and students. For these reasons, we have established as a condition of employment and/or enrollment in our training program, a drug-free policy.

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

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

There are drug or alcohol counseling treatment and rehabilitation facilities available in our area where advice and treatment may be obtained. The Yellow Pages in the local phone book is an excellent source. Look under the heading "Drug Abuse & Addiction-Information and Treatment." The Ohio Office of the Bureau of Drug Abuse in Columbus is the State Drug Abuse Prevention and Treatment coordinator at (614)466-7893.

Federal penalties and sanctions for illegal possession of a controlled substance

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

- 1st conviction: Up to 1 year imprisonment and fined at least \$1,000.00, but not more than \$100,000.00 or both.
- After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined \$2,500.00, but not more than \$250,000.00 or both.
- After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000.00, but not more than \$250,000.00 or both.
- Special sentencing provisions for possession of crack cocaine; Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000.00 or both.
 - 1st conviction and the amount of crack possessed exceeds 5 grams.
 - 2nd conviction and the amount of crack possessed exceeds 3 grams
 - 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram

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

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

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

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

21.U.S.C.884a

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

21.U.S.C.853a

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

18.U.C.933(g)

- Ineligible to receive or purchase a fire arm.
- Miscellaneous: Revocation of certain Federal licenses and benefits, e.g. pilot license, public housing tenancy, etc., are vested within the authorities of individual Federal Agencies.

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

Health risks associated with alcohol

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

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

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

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

CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS

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

Penalties for copyright infringement include civil 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 cost and attorney’s fees. For details, see Title 17, United States Code, Sections 504 and 505.

ACCREDITATION

Accrediting Commission of Career Schools and Colleges
2101 Wilson Boulevard, Suite 302
Arlington, Virginia 22201

ATTACHMENT #1

ASHTABULA COUNTY TECHNICAL & CAREER CAMPUS Workforce Development Department

EMERGENCY PLANS

Critical Telephone Numbers

Switchboard Operator	0
Emergency Services (Fire, Police, Emergency Squad)	911
Superintendent	1048
Director, Workforce Development	1007
Evening Supervisor	1011
Business Manager	1010
Office of Emergency Management	440-576-9148
Illuminating Company	1-800-589-3101
Dominion East Ohio Gas	1-800-362-7557
Medina Fuel	1-740-746-5660
Ashtabula County Environmental Services	440-576-3722

WHO IS IN CHARGE IN CASE OF AN EMERGENCY

1. Superintendent
2. Director
3. Evening Supervisor

In emergency situations where communication is not possible between classrooms and the office individual staff members will serve as a human messenger system.

NOTE: Alternate "*all clear*" signal (in case of complete PA system failure) will be the sounding of an air horn.

EMERGENCY SCHOOL CLOSING OR EARLY DISMISSAL

1. The Superintendent must approve and release all official notices of closing and early dismissals.
2. The Superintendent or designee will notify the media. The Superintendent or designee will also arrange telephone coverage to keep callers informed.
3. The robo call system will be initiated by the designated administrator.

LOCKDOWN PROCEDURES

- A campus Lockdown will be in effect when you hear the following PA announcement: "Attention all staff and students, the A-Tech campus is in emergency lockdown status effective immediately and until further notice."
- When that announcement is made, follow these procedures:
- Keep all current students in a securable classroom.
- Clear the hallways and open/common areas of any students.
- Account for every student in the room. Using the emergency roster in your class folder or the Emergency Folder, take attendance and indicate which scheduled students are not present.
- You will be directed as to how those rosters will be collected.
- Lock classroom doors, secure all windows, turn off classroom lights, and close blinds.
- Make certain that individuals are located away from doors and windows and remain quiet.
- Ignore all fire alarms unless otherwise directed by a recognizable voice.
- Await further instructions.
- Remain in lockdown status until or unless relocated by authorities/administration or notified by the administration that the danger no longer exists.

FALLEN AIRCRAFT

If an aircraft falls on school property, the following procedures should be followed:

1. Dial zero (0) to notify Switchboard Operator
2. The Switchboard Operator shall notify the Administrator in charge (page or call over PA if necessary) and Superintendent.
3. The Administrator in charge will call Emergency Services.
4. The Administrator in charge will direct further action as required.
5. When necessary, instructors will take immediate action for the safety of students without waiting for directions from the Administrator in charge.
6. All students and staff will be kept at a safe distance, allowing for possible explosion.

CHEMICAL ACCIDENT

1. Dial zero (0) to notify the Switchboard Operator of the area, type of chemical and seriousness of the accident.
2. The Switchboard Operator shall notify the Administrator in charge and the Superintendent.
3. If it is determined to evacuate, the fire alarm will be activated. Instructors should follow fire drill procedures to evacuate the building.
4. Instructors are to remain in control of students and if appropriate, move cross wind (never up or down wind) from the fumes or cloud.
5. The Administrator in charge will direct other action as required in cooperation with Emergency Services and the Office of Emergency Management.
6. If evacuated, students and staff should not return to the building until emergency personnel declare the area safe.

FLOOD

The extent of the flood and the time before it arrives will dictate the course of action to be taken. The Superintendent or designee may initiate the following emergency actions in cooperation with Emergency Services personnel and the Office of Emergency Management:

1. Early Dismissal
2. Assemble the ERT to
 - a) Arrange for care of students and staff in the building.
 - b) Request or honor request of emergency personnel to designate the building as an emergency shelter.

EARTHQUAKE

IF INDOORS

1. Take cover under desks, tables or other heavy furniture.
2. **Everyone should drop to the floor.**
3. Take cover in interior doorways or narrow halls.
4. Stay away from windows and beware of falling objects.
5. Move away from light fixtures or other suspended objects.

IF OUTDOORS

1. Move away from building if possible.
2. Avoid utility poles and overhead or falling wires.

AFTER QUAKE IS OVER

1. The Administrator in charge may assemble the ERT.
2. If communications are still available, follow instructions given over PA system or human messenger system.
3. Evacuate building using fire drill procedures.
4. Avoid touching or walking on electrical wires which may have fallen.
5. If radio is available, turn it on for latest Civil Defense Safety bulletins.
6. Do not enter a building until it has been checked for possible damage or dangerous areas.

FIRE AND EXPLOSION

1. In case of fire or explosion, the first duty of any person is to pull the nearest fire alarm to evacuate the building.
2. Dial zero (0) to notify the Switchboard Operator of the area and seriousness of the fire or explosion.
3. The Switchboard Operator shall notify the Administrator in charge (page or call over the PA if necessary), the Superintendent, and notify emergency services (911).
4. Instructors should follow fire drill procedures to evacuate the building.
5. Students **are not** permitted to use fire-fighting equipment unless instructed to do so by an adult.
6. If emergency services are called, they will tell the Administrator in charge when it is safe to give the all clear signal to return to the building.

FIRE DRILL PROCEDURES

Faculty members will be notified of a fire or fire drill by a loud chirping siren along with a flashing strobe light. Upon the alarm sounding faculty members should follow these procedures:

1. All students should form a line quickly and quietly.
2. Students should be instructed to report to their designated outside area.
3. Faculty members should close and lock doors and windows and turn off all open flame devices in laboratories and shops. All power equipment and lights should also be turned off.
4. Faculty members should check restrooms and locker rooms in their areas to be sure they are clear.
5. Faculty members should proceed to their designated outside area and check student attendance against their roster. Driveways should be clear of students so that emergency equipment can pass safely.
6. Faculty members and students should remain at their designated area until they have been directed to return to the building or until the all clear signal is sounded by a loud continuous horn.

Any person who discovers a fire, sees smoke coming from any part of the building (except the chimney), or smells gas should activate the fire alarm system.

STUDENT DISORDERS

1. Instructor shall dial zero (0) to notify Switchboard Operator.
2. The Switchboard Operator shall notify the Administrator in charge (page or call over PA if necessary) the Director and the Superintendent.
3. The ERT may be assembled.
4. The Administrator in charge or the Switchboard Operator will announce that all students not in scheduled classrooms are to report to their respective classes immediately and remain there until further notice.
5. All instructors will secure classroom doors and proceed with normal instruction.
6. The Administrator in charge will call for Emergency Services (911) if deemed necessary.

UNIVERSAL PRECAUTIONS FOR HANDLING BLOOD OR BODY FLUIDS

Using Barrier Precautions

Wear rubber gloves whenever touching open skin, blood, body fluids or mucous membranes. Change gloves after contact with each individual. You may wear a mask or protective eyewear if the care you are giving is likely to produce droplets of blood or body fluids. These barriers will prevent exposure of the mucous membranes of the mouth, nose or eyes to the blood or body fluid.

Washing Hands

Wash your hands with soap and water immediately after exposure to blood or body fluids even if you used gloves.

Cleaning Surfaces

Any surface (e.g., counter, floor, tables, desks) must be thoroughly washed after blood has come in contact with it. Use a household bleach solution of 1 part bleach to 10 parts water as a cleaner.

ACCIDENT PLAN

1. Each instructor should form an Emergency Plan for his/her area and review it periodically. It is to be included in the classroom emergency folder.
2. Two students should be appointed to contact the office in case of an emergency if the classroom instructor is unable to do so.
3. Students should be instructed to remain orderly and only those with responsibilities assigned and those requested at time of emergency should attempt to help.
4. If a student is suddenly injured or becomes ill, inform the Front Office. When you feel the student needs go to anywhere, such as the restroom, please send another student with him/her. If the illness or injury is to the extent that medical assistance is needed in your area of responsibility, follow this procedure:
 - a. Call the Switchboard (0).
 - b. The instructor is to stay with the injured or ill student until medical assistance arrives.
5. The Administrator or Instructor will discuss, if possible, with the adult student if Emergency Services are needed and call 911 or direct someone to do so.
6. Once the Emergency Squad arrives at the school's responsibility ends and EMS assumes full responsibility for the patient's care.
7. The Administrator or designee should call the emergency number for the adult student to alert them of the fact their family member is being transported.

INJURY/ILLNESS FLOW CHART

1. Take pictures ASAP (*before disturbed*) of area. (Administrator)
2. Contact the Business Manager so that the school insurance provider may be notified. (Administrator)
3. Administrator completes accident report. (Administrator)
4. Student completes accident report or statement. (Administrator)
5. Instructor completes accident report follow-up. (Instructor)
6. Obtain written (dated and signed) statements from all witnesses. (Administrator)
7. Prepare a sketch or drawing of area complete with applicable measurements, i.e., feet from where instructor was to point of accident. (Business Manager or Administrator).
8. If emergency services were called, obtain copy of their reports. (Administrator)
9. Follow-up with parents in evening to show genuine concern and willingness to do what you can to help. Continue to periodically call to see how things are going. (Administrator)
10. A file will be maintained in the Administrator's office to include copies of all of the above plus all phone messages and written communications received or sent concerning the incident.

BOMB THREAT PROCEDURE

1. The Switchboard Operator (or anyone receiving Bomb Threat call) should attempt to delay the caller to obtain as much information as possible.
 - a. ID called (male, female, accent, grammar, young, old)
 - b. location of bomb
 - c. time set to go off
 - d. what does it look like
 - e. listen for background noise
2. If someone other than Switchboard Operator receives the call, that person should immediately dial (0) to notify the Switchboard Operator who then will notify the Administrator in charge and Superintendent.
3. Maintenance, supervisory and administrative personnel will carefully search the building. All searchers should first report to the office. Searchers will be assigned areas to search. They should give special attention to non-class room/lab areas of the building where instructors probably will not search--i.e., corridor restrooms, offices, Board Room, hallways and lounges. The Cafeteria areas will be searched and secured first. Administrative personnel will determine appropriate action. If the decision is to vacate the building:
 - a. Use the PA System or human messenger system to inform all staff to evacuate the appropriate building(s).
 - b. Each employee will do a cursory search of their assigned area for suspicious objects without alarming students. If any are found, DO NOT MOVE, JAR OR TOUCH THE OBJECT, or anything attached to it. Report your find to the office. The removal/disarming must be referred to the professionals.
 - c. All students will exit building according to fire drill procedures.
 - d. As soon as the Cafeteria areas are secured, students will be brought back into those areas until the remainder of the building is secured or students are dismissed to their parents or associate school district.
4. The Administrator in charge may call Emergency Services (911) for assistance.
5. The Administrator in charge will give further directions as needed.

NUCLEAR ATTACK

1. STRATEGIC WARNING
 - A. Description and Meaning:
 1. This is a notification that enemy-initiated hostilities may be imminent.
 2. Dissemination will be by news media-radio, television and newspapers.
No public warning devices will be sounded.
 3. No estimate can be made of the duration of a STRATEGIC WARNING condition.
 4. The warning time may vary from several hours to several days.
 - B.
 1. Implement Dismissal Procedures.
 2. Take the necessary steps to close the school.
 3. Notify the Office of Emergency Management when this has been accomplished.
2. SURPRISE ATTACK
 - A. Warning - none. Initial information is the detonation of a weapon. This is accomplished by an extremely intense light flash and heat waves. The flash is then followed by heavy shock waves.
 - B. Actions
 1. Instructor gives DROP* command.
 2. Following the blast, the Administrator orders staff and students to assemble in pre-determined inside assembly areas (tornado shelters) for protection against FALLOUT or orders signal for evacuation, depending upon existing circumstances.
 3. When reassembled inside assembly areas, instructors take roll, report missing students and administer first aid to any injured students.

* Procedure for "DROP" command

1. If inside the school building, the student should:
 - drop to his knees with back to the window, knees together.
 - fold arms on the floor close to the knees.
 - bury face in arms and close eyes tightly.
 - stay there until the "as you were" command is given by the instructor.
2. If outside the school building, the student should:
 - crouch or lie down behind building, yard bench, curb or a gutter if protection is within a step or two.
 - drop to the ground, curl up with back to the blast if in the open.
 - stay in selected position until "as you were" command is given by the instructor.

UTILITY EMERGENCIES

Natural Gas Line Leak or Break

1. Evacuate the area the gas is noticeable in.
2. Dial zero (0) to notify Switchboard Operator of the area.
3. Switchboard Operator shall notify the Maintenance Department, Administrator in charge (page or call over PA if necessary), and the Superintendent.

Electric Power Failure

1. Dial zero (0) to notify Switchboard Operator.
2. Switchboard operator shall notify the Administrator in charge (page or call over PA if necessary), and the Superintendent. The Administrator in charge may assemble the ERT.
3. All instructors are to proceed with scheduled class instruction (if possible).
4. In case the PA emergency power fails, the Administrator in charge will activate the human messenger system to convey needed communication to classrooms and labs.
5. The Administrator in charge will call the Illuminating Company if necessary.

Water Line Break

1. Dial zero (0) to notify Switchboard Operator of area and the seriousness of the problem.
2. Switchboard Operator shall notify the Administrator in charge (page or call over PA System if necessary), and the Superintendent. The Administrator in charge may assemble the ERT.
3. All staff that has classes are to proceed with normal class instruction (if possible).
4. The Maintenance Supervisor or Administrator in charge will call Ashtabula County Environmental Services, if necessary.

Sewer Backup

1. Dial zero (0) to notify Switchboard Operator of the areas and seriousness of the problem.
2. Switchboard Operator shall notify the Administrator in charge (page or call over PA if necessary), and the Superintendent. The Administrator in charge may assemble the ERT.
3. Classes will go on as normal unless directed differently by the Administrator in charge.

TORNADO OR SEVERE THUNDERSTORM

Faculty members will be notified of a tornado or tornado drill by a loud warbling siren. Upon the alarm sounding faculty members should follow these procedures:

1. All students should form a line quickly and quietly.
2. Students should report to their designated shelter area.
3. Faculty members should close and lock doors and windows of vacated rooms and turn off all open flame devices in laboratories and shops. All power equipment and lights should also be turned off.
4. Faculty members should check restrooms and locker rooms in their areas to be sure they are clear.
5. Faculty members should proceed to their designated shelter area and check student attendance against their attendance book.
6. Faculty members and students should remain at their designated shelter until they have been directed to return to their classrooms by the all clear signal which is signified by a soft single note tone.