

## ANNUAL NOTICE STUDENT CONSUMER INFORMATION

This Notice of Student Consumer Information contains important information about the institution and Student Financial Assistance. Please visit the Dorsey Schools website at <http://www.dorsey.edu/> or the school catalog for more detailed information. The information is organized as follows:

- Student Financial Aid Information
- Satisfactory Academic Progress (SAP)
- Gainful Employment Disclosure and Student Right-To-Know Act
- National Voter Registration Act
- Ombudsman Notification
- Consumer Information from the U.S. Department of Education (ED)
- National Student Loan Data System
- Campus Crime, Drug Awareness, and Campus Security
- Emergency Response and Evacuation Plan
- Constitution Day – September 17th
- Family Educational Rights and Privacy Act (FERPA)
- General Information about the School

### ***Student Financial Aid Information***

#### *Cost of Attendance*

The Cost of Attendance for financial aid purposes, is the estimated (budgeted) cost of attending school, including: tuition, fees, books, supplies, room & board, transportation, personal expenses, and any additional costs of the program the student is enrolled in or wishes to attend. This estimated budget is used to determine the maximum amount of financial aid that students can receive. This is commonly known as the Cost of Attendance (COA), and the amounts will vary based on the where the student is living while in school (at home with parents, on campus or off campus) and the amount of tuition and fees associated with the program of interest. This information is located on the Dorsey Schools Financial Aid web page at <http://www.dorsey.edu/disclosures.php> and also in the financial aid office at the school. Tuition and fees (which include books and supplies) for each program also are described in the school catalog. Paper copies of the tuition and fee rates are available upon request from the financial aid office.

#### *Types of Federal Financial Aid Programs*

Students may apply for various need and non-need based programs to assist in paying for the expenses related to attending school. It generally consists of a combination of grants and loans which supplement the student's (and possibly parent's) contribution toward the Cost of Attendance. A listing of the available financial aid programs is located in the school catalog and on the Dorsey Schools Financial Aid web page at <http://www.dorsey.edu/disclosures.php>. Paper copies of the listing of financial aid programs are available upon request from the financial aid office.

#### *Applying for Federal Student Financial Aid and Determining Eligibility*

To apply for Federal Student Aid, students and parents (if applicable) are required to complete the Free Application for Federal Student Aid (FAFSA) or provide a copy of the Student Aid Report (SAR) if the student previously completed a FAFSA for the specified award year. FAFSA on the Web is available online at <http://www.fafsa.ed.gov/>. Students can also use the FAFSA on the Web worksheet to assist them in collecting information needed to complete the application. The FAFSA4caster is also available at <https://studentaid.ed.gov/fafsa/estimate> and can be used to get an early start on the financial aid process by providing an early estimate for federal student aid, providing the user with an experience similar to FAFSA on the Web, allowing for transfer of information to the FAFSA on the Web once a student is ready to apply for aid, providing the option to apply for a Federal Student Aid ID, increasing knowledge of the financial aid process and providing information about other sources of aid. Students and parents may obtain a Federal Student Aid ID at <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>.

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The financial aid office will utilize the results of the FAFSA to estimate and determine the student's financial aid eligibility. Information on how to apply for financial aid and how eligibility is determined is provided to students in the financial aid office at the school, in the school catalog, and is also located on the Dorsey Schools Financial Aid web page at <http://www.dorsey.edu/disclosures.php>. Paper copies are available upon request from the financial aid office.

### *Terms & Conditions under Which Students Receive Federal Student Aid Loans*

Students who receive loans have terms and conditions associated with these loans. These terms and conditions explain the rules of the loan including interest rates, eligible amounts based on the student's grade level in school, and at what point the student has earned the right to keep the full amount of the loan based on enrollment, etc. The student receives information on the types of available loans, rights and responsibilities, the requirement for entrance and exit counseling and loan repayment options. This information also is available on the following sites:

Dorsey Schools web site at <http://www.dorsey.edu/disclosures.php>

The Direct Loan website at <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>

The Federal Student Aid site at <https://studentaid.ed.gov/repay-loans>

Paper copies of loan terms and conditions and rights and responsibilities are available upon request from the financial aid office.

### *Methods of Distributing Aid and Student Notifications*

Federal Aid is distributed to eligible students who complete the Free Application for Federal Student Aid (FAFSA) and meet all required eligibility criteria as further described within the application instructions. Students should go to [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov) to complete the application or visit the financial aid office for any questions regarding the FAFSA. Students that apply for financial aid at one of our locations will receive a Student Award Letter with their estimated financial aid eligibility. Students will be send notification of their award letters via SMS text messaging with a link to access their award letter and other documents on the financial aid portal, hosted by Campus Ivy.

Additional information and information on the institution's policy for handling Title IV credit balances, student notifications and student (and parent for PLUS loans) authorizations, is available on the Dorsey Schools Financial Aid web page at <http://www.dorsey.edu/disclosures.php>. Paper copies of this information are available upon request from the financial aid office.

### *Refund Calculation and Return of Federal Financial Aid Calculation*

There are two calculations completed when a student leaves school prior to completing the program (withdraw from school).

**Institutional Cancellation and Refund Policy** - Students should refer to their Enrollment Agreement and school catalog for details on the institution's cancellation and the institution's refund policy, related to calculation of tuition and fees that is performed at the time of withdrawal. You may also request a copy from your campus Managing Director.

**Return to Title IV Calculation** – Federal Student Aid regulations specify how our school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are Federal Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Direct Loans, Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

Though your aid is posted to your account at the start of each quarter or period, you earn the funds as you complete the period. If you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies to you), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds as post withdrawal disbursements. If you received more assistance than you earned, the excess funds must be returned by the school and/ or you.

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The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. The school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other institutional charges. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or the school or parent receive on your behalf) excess Title IV program funds that must be returned, the school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds.

If the school is not required to return all of the excess funds, you must return the remaining amount. For any loan funds that you must return, you (or your parent for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know your school's refund policy (see Institutional Refund Policy above), you should ask your campus Managing Director for a copy. Your campus can also provide you with the requirements and procedures for officially withdrawing from school.

### *Withdrawal from School*

Students seeking to withdraw from the school should refer to the withdrawal policy contained in the school catalog.

### *Contact Information*

Enrolled and prospective students and their parents may on occasion need to contact the school. The Financial Aid Advisor(s) at the school should be contacted for questions related to financial aid. For other general questions and information, the student should contact the school admissions office. The phone

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number and mailing address for the each campus are located in the school catalog, and on the Dorsey Schools website at <http://www.dorsey.edu/campus-locations.php>.

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

Federal regulations require that institutions monitor the academic progress of students who receive Federal Student Aid. Satisfactory Academic Progress applies to all students enrolled in eligible programs; however the financial aid office also monitors the SAP for students that receive student aid. These standards apply to a student's entire academic record at the school, whether or not financial aid was received for prior terms of enrollment. The SAP policy also explains how a student who has failed to maintain satisfactory academic progress may re-establish eligibility for Federal Student Aid. The SAP policy is located in the school catalog.

### ***Gainful Employment Disclosure and Student Right-To-Know Act***

Federal regulations and the Student Right-to-Know Act require institutions participating in Federal Student Aid to provide additional disclosures to students. The disclosures include:

- Completion/Graduation Rates
- Retention Rates
- Placement Rates
- Pell Recipient Diversity Data
- SOC Code Occupations
- Median Loan Debt

Information related to these required disclosures will be available to all current and prospective students by July 1 each year via the Dorsey Schools website. Paper copies of this information are available upon request from your campus Managing Director.

This information is located on the College Navigation website at <http://nces.ed.gov/collegenavigator/>, on the Dorsey Schools web page at <http://www.dorsey.edu/disclosures.php> and is also provided to students during the enrollment process.

### ***National Voter Registration Act***

Dorsey Schools make Voter Registration forms available to students at each campus location. Students may also visit their local post office to obtain the Voter Registration form and necessary requirements as outlined by their state or for a downloadable version of the form visit the U.S. Election Assistance Commission at [http://www.eac.gov/voter\\_resources/register\\_to\\_vote.aspx](http://www.eac.gov/voter_resources/register_to_vote.aspx). Voter registration forms and information is made available at each campus location in the student designated areas, on the campus. Information is also available in the financial aid offices. A link to the Michigan Votes website is also available on the Dorsey Schools Financial Aid web page at <http://www.dorsey.edu/disclosures.php>.

### ***Ombudsman Notification***

Students should contact the Financial Aid Administrator at the institution if they have any questions or concerns; the institution is always prepared to assist students with any questions or concerns regarding their enrollment or about their Federal Student Aid. If a situation exists that a Financial Aid Administrator cannot resolve, students should follow procedures in the school catalog regarding "Student Grievance Policy".

The Ombudsman Office is a final resource after individuals look for help through other customer service avenues. Before contacting the Ombudsman, borrowers concerned about student loans should contact their loan holder or visit our web site for further information. Dorsey Schools provide this information during exit interviews; paper copies of this information are available upon request from the financial aid office.

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Please use the following information to contact the FSA Student Loan Ombudsman Group:

Via on-line assistance: <http://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman>

Via telephone: 877-557-2575

Via fax: 202-275-0549

Via mail

FSA Ombudsman Group

P.O. Box 1843

Monticello, KY 42633

### ***Consumer Information from the U.S. Department of Education (ED)***

The U.S. Department of Education has various websites available to students and financial aid staff which provide information regarding the regulations, requirements, and application for Federal Student Aid.

There is **no** user fee for using ED Financial Aid sites.

U.S. Department of Education: [www.ed.gov](http://www.ed.gov)

Applying for Federal Student Aid: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Information for students and parents: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

### ***National Student Loan Data System***

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

### ***Campus Crime, Drug Awareness, and Campus Security***

#### *Drug and Alcohol Abuse Prevention*

Federal regulation requires an institution that participates in any Federal Student Aid program, to provide information to its students, faculty, and employees to prevent drug and alcohol abuse. Current and prospective students receive the Dorsey Schools Drug Free Schools Policy Statement upon enrollment. This is also included in the new hire process for all faculty and employees. Current and prospective students and Dorsey Schools staff may locate this information on the Dorsey Schools Financial Aid web page at <http://www.dorsey.edu/disclosures.php> or request a paper copy of this policy at any time from the campus Managing Director or their department supervisor. Dorsey Schools also conducts a biennial review of the drug prevention program to monitor its effectiveness; a copy of this policy is also available upon request.

#### *Campus Security / Clery Act*

Federal regulation requires an institution to compile an Annual Security Report disclosing the institution's security policies, procedures, and crime statistics on or before October 1st each year. Current students, employees, enrolled and prospective students will receive a notice on the availability of the report and information contained in the report. The notification includes the specific URL address of the report. The crime statistics are included in each campus' Campus Security and Drug Free Campus/Workplace Report. This report is located on the Dorsey Schools web page at <http://www.dorsey.edu/disclosures.php>. Students and staff may request a copy of this report at any time from the campus Managing Director or their department supervisor.

***Emergency Response and Evacuation Plan***

Schools are required to maintain an Emergency Response and Evacuation Plan (EREP) which includes plans and instructions to be followed by campus administration, faculty, staff, students and guests in the event of emergencies and evacuations. Each campus's Managing Director is designated as the Campus Security Officer (CSO's), who are responsible for reporting and ensuring the evacuation of the campus in the case of an emergency. Details of the plan can be found in the Campus Security and Drug Free Campus/Workplace Report and in the Campus Safety Plan, located on the Dorsey Schools Financial Aid web page at <http://www.dorsey.edu/disclosures.php>. Students and staff may request copies of these at any time from the campus Managing Director or their department supervisor.

***Constitution Day – September 17th***

Institutions must comply with the "Consolidated Appropriations Act, 2005." The law states that "each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution." The law requires that Constitution Day be held on September 17 of each year, commemorating the September 17, 1787 signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week. Dorsey Schools complies with a related activity for students each year.

The National Archives has a Web site with a scan of the U.S. Constitution available online at: [http://www.archives.gov/national\\_archives\\_experience/charters/constitution.html](http://www.archives.gov/national_archives_experience/charters/constitution.html)

***Family Educational Rights and Privacy Act (FERPA)***

The Family Educational Rights and Privacy Act (FERPA) afford students certain rights with respect to their education records. A cop of the FERPA policy is located on the Dorsey Schools Financial Aid web page at <http://www.dorsey.edu/disclosures.php>. Students are also provided an annual notice each year.

Paper copies of Dorsey Schools FERPA policy and Waiver form are available upon request from the campus Managing Director.

***General Information about the School***

Below is some of the general information about the school. Details on these items are located in the school catalog or a paper copy can be obtained from the campus Managing Director.

***Institutional Accreditation and State Licenses***

This school is accredited agencies recognized by the U.S. Department of Education. Details on the Dorsey Schools programmatic accreditation and the school's State approval information are available in the school catalog. The catalog lists the name and contact information for the accrediting bodies and State agencies, along with instructions and information on where and how to communicate student complaints and grievances.

***Facilities and Services for Students with Disabilities***

Students or applicants with disabilities requesting accommodation or services are encouraged to contact their school. Students should refer to the catalog for details on the school policy with respect to services and facilities.

***Programs Information***

A listing of the education programs and details of these programs for each campus location is available in the school catalog. The school is required to make changes in programs or policies when ongoing federal, state, or accrediting changes affect students currently in attendance. Also included is instructional program information with details on the instructional equipment for programs offered at the school.

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### *Academic Improvement Plans*

Students should refer to the school catalog and/or enrollment agreement for institution specific information regarding academic improvement plans.

### *Admissions Requirements*

Information detailing the admission requirements is contained in the school catalog; this includes details on requirements for applicants with a GED (a high school equivalency). Students who have not earned a High School Diploma may be eligible to take the General Educational Development (GED) tests to earn the GED credential. Students should contact a Dorsey Schools campus for information on the Penn Foster program, or visit their state's website for additional information and nearby testing center locations. Students should refer to the school catalog for program and campus specific admissions requirements.

### *Faculty Information*

A list of the faculty and other instructional and administrative staff is located in the school catalog.

### *Transfer Credit Policy*

Information on the school's transfer credit policy and how transfer credits are evaluated and accepted is included in the school catalog. Note that each institution makes its own determination regarding which coursework may transfer into that school.

### *Articulation Agreements*

Students should refer to the school catalog for information concerning any articulation agreements between the school and other institutions.

### *Copyright Infringement (Peer-To-Peer File Sharing)*

Included in the school catalog is detailed information on the copyright infringement policy including plagiarism. This policy applies to both students and staff. The unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal liabilities and a summary of the penalties for violation of Federal copyright laws as well a description of the institution's policies is available in the school catalog. Detailed information on the penalties is available at <http://www.copyright.gov/>.

### *Vaccination Policy*

Specific programs of study may require students to adhere to a vaccination policy. Students should refer to the campus catalog for more specific program requirements.

### *Textbook Information*

Books and supplies are included in the tuition for all Dorsey School programs. While the schools do not utilize an internet scheduler; we have included a listing of the textbooks, the related ISB number and the retail price of the textbooks. This information is available on the Dorsey Schools website at <http://www.dorsey.edu/disclosures.php>. Paper copies of the textbook listing, related ISB numbers and price are available upon request from the education office.