



**SOUTHERN
CAREERS
INSTITUTE**

Consumer Information

Student Guide

Austin Campus

Brownsville Campus

Corpus Christi Campus

Harlingen Campus

Pharr Campus

San Antonio North Campus

San Antonio South Campus

Admissions: 877-222-7509

Website: www.scitexas.edu



CONSUMER INFORMATION

➤ Consumer Information Available to Students

➤ Academic and Student Attainment Information:

- Physical Facility
- Instructional Labs
- Faculty/ Personnel
- Accreditation Agency / State Agency Information
- Student Body / Diversity / Ethnicity
- Programs Offered / Cost of Attendance / Textbook Cost
- Admissions Policy
- Disabled Students
- Transfer Policy
- Transfer of Credits
- GED/ATB
- Scholarships
- Median Loan Debt
- Graduation/Completion Rates
- Placement Rates and Type of Employment
- FERPA (Family Educational Rights and Privacy Act)
- Clery Act (Campus Security Statistics and Policy)
- Emergency Response and Evacuation Procedures
- Vaccinations
- Drug and Alcohol Policy
- Copy Right Policy
- Voter Registration

➤ **Financial Aid Related Policies**

- Need-based and non-need-based federal financial aid, state and local aid programs, school aid programs, and other private aid programs
- Grants
- How to Apply for Aid/Eligibility
- Financial Aid Distribution / Disbursement
- Code of Conduct
- Loan Terms/Sample Repayment/Necessity of Repayment
- Rights and Responsibilities
- Entrance Counseling
- Exit Counseling
- Deferments
- NSLDS
- Satisfactory Academic Progress
- Withdrawal Policy
- Return of Funds/R2T4

SOUTHERN CAREERS INSTITUTE

PHYSICAL FACILITIES

Main Campus

Austin (TWC# S0470)

2301 South Congress Avenue, Suite 27, Austin, Texas 78704
Phone (512) 432-1400 Fax (512) 432-1401

Branch Campus Locations

Brownsville (TWC# S3380)

1424 W. Price Road, Ste. K, Brownsville, Texas 78520
Phone (956) 550-9962 Fax (956) 541-4990

Corpus Christi (TWC# S0640)

2422 Airline Road, Corpus Christi, Texas 78414
Phone (361) 994- 3700 Fax (361) 994-3701

Corpus Christi Cosmetology (Closed 12/14/12)

9777 Leopard Street, Corpus Christi, Texas 78410
Phone (361) 241- 9800 Fax (361) 241-9253

Harlingen (TWC# S3379)

603 Ed Carey Drive, Harlingen, Texas 78550
Phone (956) 364-7300 Fax (956) 364-7301

Pharr (TWC# S0630)

1414 North Jackson Road, Pharr, Texas 78577
Phone (956) 632-2700 Fax (956) 632-2701

San Antonio North (TWC#84333)

6963 NW Loop 410
San Antonio, Texas 78238
Phone (210) 706-1600 Fax (210) 706-1601

San Antonio South (TWC# S0708)

238 SW Military Drive, Suite 101, San Antonio, Texas 78221
Phone (210) 977-1000 Fax (210) 977-1001

Corporate Office

1701 Directors Boulevard, Suite 800, Austin, Texas 78744
Phone: (512) 437-7500 Fax (512) 437-7501

Each campus has instructional labs based on programs. See campus for further details.

FACULTY AND PERSONNEL

ADMINISTRATIVE AND CAMPUS OPERATIONS

Corporate Office

Joseph Fox
President and Chief Executive Officer

Rachel Lang
Chief Financial Officer

James Alexander
Vice President of Operations

JoAnn Navarro
Vice President of Admissions

Sandy Vann
Vice President of Career Services

Corporate Directors

Susie Burns
Director of Default Prevention

School Directors

Collin Ellis
School Director
Austin

Lisa Ruszczuk
School Director
Corpus Christi

Dan Grimm
School Director
Brownsville

Rosemary Hernandez
School Director
San Antonio South

Jim Mullen
School Director
Pharr

Yolanda Pantoja
School Director
Corpus Christi #2*

Dan Dominisac
School Director
San Antonio North

Angie Keyes
School Director
Harlingen

Financial Aid Directors

OPEN
Financial Aid Director
Austin

Veronica Cuellar
Financial Aid Director
Pharr

Carlos Martinez
Financial Aid Director
Corpus Christi

Carlos Martinez
Financial Aid Director
Corpus Christi 2

Roxanne Garza
Financial Aid Director
Brownsville

Jennifer O'Sullivan
Financial Aid Director
San Antonio North

Leona Williams
Financial Aid Director
San Antonio South

Walter Diaz
Financial Aid Director
Harlingen

*Southern Careers Institute has closed its Corpus Christi Cosmetology campus as of 12/14/12, and is no longer offering any programs at this location. However, SCI is still reporting disclosure information per Federal requirements for the 11/12 Award Year.

FACULTY AND STAFF

SCI has selected professionals to teach in each program of instruction offered. These professionals are adept in theory and practical application. All faculty members meet or exceed the minimum education and industry experience requirements as set forth by state approving agencies and accrediting bodies governing SCI. In addition the instructional staff and support personnel are available for assistance in financial aid, attendance, and other areas where students may require assistance. Please see your individual campus for obtaining further information on faculty and staff members at each location.

MISSION STATEMENT

The mission of Southern Careers Institute is to provide instruction which offers students the opportunity to reach competency levels that are needed to obtain qualified employment; thereby becoming gainfully employed in their chosen profession.

SCI is committed to helping each student achieve his/her potential by providing intensive and comprehensive career training programs. SCI staff strives to meet the needs of each student. Our goal is to stimulate, motivate and educate our students so that, upon graduation, they will be qualified to pursue a productive career.

CAREER-FOCUSED CURRICULUM

Administrative Assistant
Business Accounting Specialist
Cosmetology Instructor
Cosmetology Operator
English as a Second Language
Esthetician Specialist
HVAC
Manicure Technician
Medical Assistant
Medical Billing and Coding Specialist
Medical Office Specialist
Pharmacy Technician
Sales and Marketing Professional

****Certain programs are only offered at select campuses.***

ACCREDITATIONS, LICENSES, AND APPROVALS

The Commission of the Council on Occupational Education accredits Southern Careers Institute schools.
(Copies of the accreditation and/or approval are available upon request.)

Council on Occupational Education

7840 Roswell Road, Building 300, Suite #325
Atlanta, Georgia 30350
Phone (770) 396- 3898
Toll Free (800) 917-2081

The Southern Careers Institute schools are approved by the Texas Workforce Commission, Career Schools and Colleges:

Texas Workforce Commission, Career Schools and Colleges

101 East 15th Street, Rm. 226T
Austin, Texas 78778-0001
Phone (512) 936-3100

The Cosmetology programs are approved and regulated by the Texas Department of Licensing and Regulation:

Texas Department of Licensing and Regulations

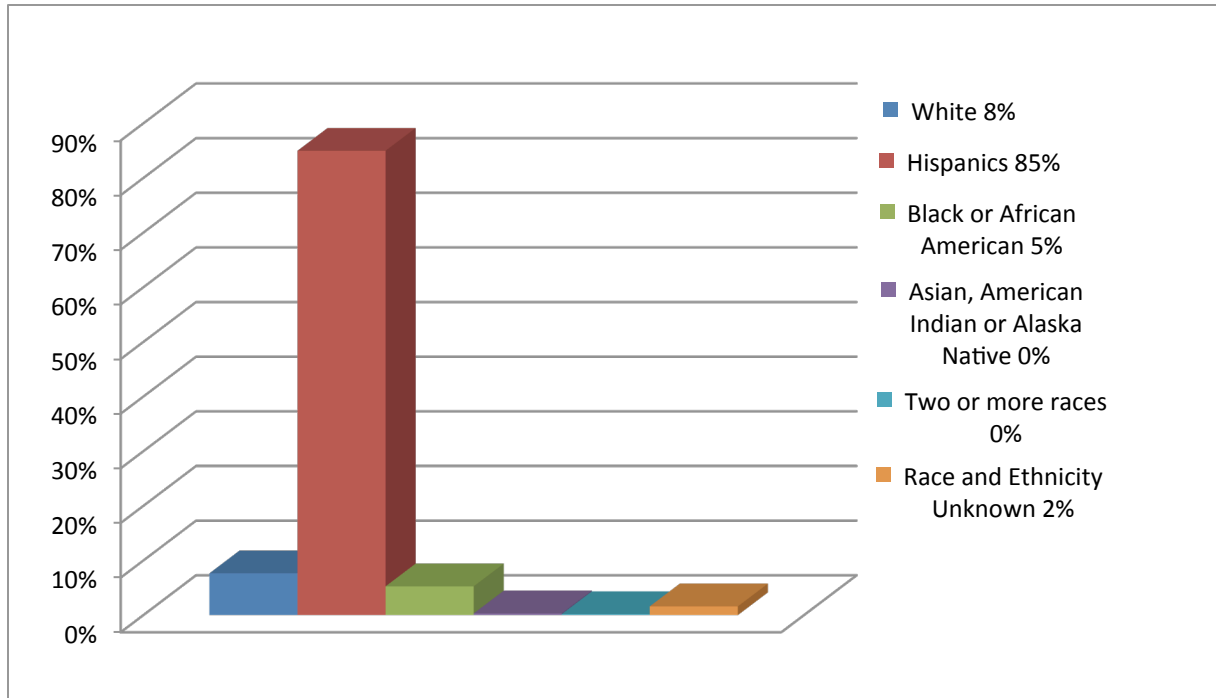
P.O. Box 12157
Austin, Texas 78711-2157
920 Colorado
Austin, Texas 78701
Phone (512) 463-6599
Toll Free (800) 803-9202

STUDENT BODY/DIVERSITY/ETHNICITY

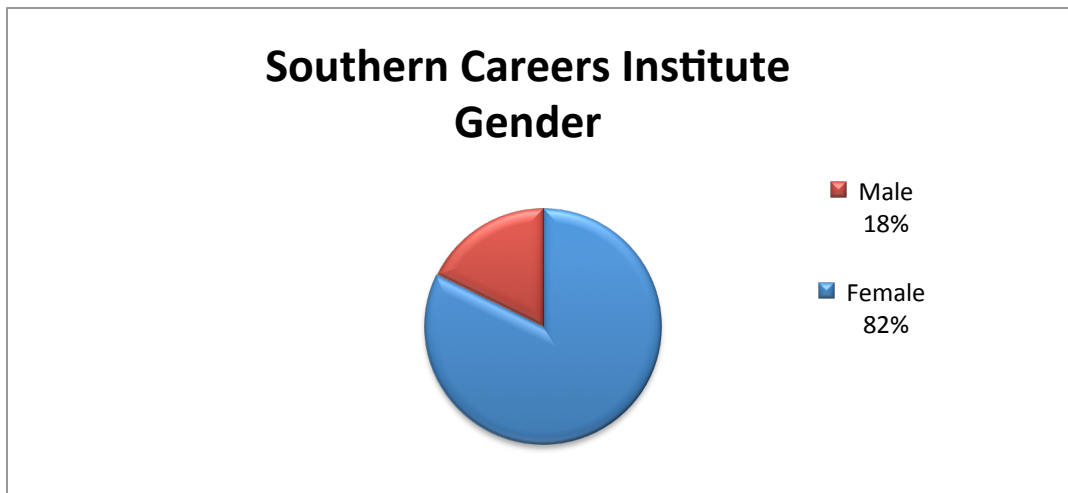
You may find information on student body diversity on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is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

Please note that information can also be requested in paper format from the Admissions Office.

2011-2012 AY Ethnicities for Southern Careers Institute



2011-2012 AY Gender for Southern Careers Institute



Male = 18%

Female = 82%

PROGRAMS OFFERED/COST OF ATTENDANCE/TEXTBOOK COST

Programs Offered

Administrative Assistant
 Business Accounting Specialist
 Cosmetology Instructor
 Cosmetology Operator
 Esthetician Specialist
 HVAC
 Manicure Technician
 Medical Assistant
 Medical Billing and Coding Specialist
 Medical Office Specialist
 Pharmacy Technician
 Sales and Marketing Professional

Tuition/Textbook/Cost

Administrative Assistant

Cost	Registration	\$50.00
	Tuition	\$13,350.00
	Contract Price	\$13,400.00

Business Accounting Specialist

Cost	Registration	\$50.00
	Tuition	\$15,950.00
	Contract Price	\$16,000.00

Cosmetology Instructor

Cost	Registration	\$50.00
	Supplies	\$75.00
	Textbooks	\$200.00
	License and Test Fee	\$150.00
	Tuition	\$9,025.00
	Contract Price	\$9,500.00

Cosmetology Operator

Cost	Registration	\$50.00
	Supplies	\$50.00
	Textbooks	\$630.00
	Tuition	\$13,770.00
	Contract Price	\$14,500.00

English as a Second Language

Cost	Registration	\$50.00
	Tuition	\$14,950.00
	Contract Price	\$15,000.00

Esthetician Specialist

Cost	Registration	\$50.00
	Supplies	\$300.00
	Textbooks	\$200.00
	License and Test Fee	\$150.00
	Tuition	\$8,800.00
	Contract Price	\$9,500.00

HVAC

Cost	Registration	\$50.00
	Tuition	\$19,925.00
	Total Cost	\$19,975.00

Manicure Technician

Cost	Registration	\$50.00
	Supplies	\$325.00
	Textbooks	\$200.00
	License and Test Fee	\$150.00
	Tuition	\$6,775.00
	Contract Price	\$7,500.00

Medical Assistant

Cost	Registration	\$50.00
	Tuition	\$18,900.00
	Contract Price	\$18,950.00

Medical Billing and Coding Specialist

Cost	Registration	\$50.00
	Tuition	\$16,450.00
	Contract Price	\$16,500.00

Medical Office Specialist

Cost	Registration	\$50.00
	Tuition	\$15,450.00
	Contract Price	\$15,500.00

Pharmacy Technician

Cost	Registration	\$50.00
	Tuition	\$16,550.00
	Contract Price	\$16,600.00

Sales and Marketing Professional

Cost	Registration	\$50.00
	Tuition	\$15,950.00
	Contract Price	\$16,000.00

TEXTBOOK INFORMATION

It should be noted that Southern Careers Institute does not have an Internet version of its course schedule. All course schedules are provided at the time of enrollment. Any book prices associated with the program of study are also provided at the time of enrollment. The school does not operate a bookstore where books are sold individually; however, Southern Careers Institute, in its interpretation of the HEOA amendment effective 7/1/10 has compiled and made available all of its individual book prices.

A paper copy of this information is available upon request. Please consult your Admission's Representative or Financial Aid Officer.

ADMISSIONS POLICY

Enrollment Process and Entrance Requirements

Admission to Southern Careers Institute requires that applicants complete the following process:

- Interview with an Admissions Representative
- Tour the campus
- Provide verification of high school graduation or General Equivalency Diploma (GED)
- Complete an enrollment agreement

Applicants must be at least 16 years of age. Any applicant, who has not reached the age of 18 at the time of the admissions process, must provide verification of a high school diploma or GED and have written permission from a parent or legal guardian.

Applicants must be able to read, write, speak, and understand English for all programs except ESL. Students enrolling in the ESL program will also fill out an employer verification and statement form to verify employment job skills currently possessed. Applicants must be physically capable of completing the course work and being employed in the career for which they are being trained. All applicants who meet these criteria are eligible for enrollment. SCI accepts students without regard to sex, religion, or ethnic background. SCI will not tolerate the abuse, exploitation, or neglect of anyone, including elderly or disabled persons. A list of GED providers is available upon request.

Southern Careers Institute reserves the right to deny admission to any person for any nondiscriminatory reason. Applicants are notified promptly of their admission status.

Applicants in the Pharmacy Technician Program

Applicants who intend to enroll in the Pharmacy Technician program must possess a high school diploma or GED at the time of enrollment. In order to be eligible for approval of externship in a retail or hospital pharmacy, students must be registered with the Texas State Board of Pharmacy as a Pharmacy Technician Trainee. Registration as a trainee requires:

1. Completion of an online application, including payment of a non-refundable fee of \$53.00; and
2. Completion of a fingerprint session including a fee of approximately \$45.00.

Registration may take up to six (6) months to complete; therefore, pharmacy technician students are required to complete the application and fingerprinting process during their first three-week term. Students who have felony convictions will not be approved. Additionally, the pharmacy board also closely scrutinizes certain types of misdemeanors, which may result in denial of registration or additional requirements by the board.

Admissions Procedures

After satisfying the admissions requirements, students will complete necessary paperwork, including Enrollment Agreement (to be signed by parent or guardian if the student is a minor), and make satisfactory financial arrangements.

STUDENTS WITH DISABILITIES

Southern Careers Institute is adequately equipped to meet the needs of individuals with disabilities. If a prospective student needs special accommodations, SCI will endeavor to provide reasonable accommodations to enable the student to meet the requirements of our programs.

In accordance with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act, SCI is committed to ensuring equal educational opportunities to students with disabilities and will make its facilities and programs available in a beneficial manner to the extent that practicality and resources allow. Students, who seek special accommodations must contact and provide written documentation to the School Director in advance of the anticipated start date to allow the school to arrange and/or assess the type of accommodations needed. The School Director will notify the student in writing regarding his/her eligibility for accommodations.

TRANSFER POLICY

The acceptance of credit for transfer is based on two primary factors, eligibility of units for transfer and applicability of those units to a program. Formal evaluation of transfer credit is contingent upon receipt of an official transcript or other form of official documentation, such as foreign evaluation. The final decision regarding awarding transfer credit rests with SCI.

TRANSFER OF CREDIT

SCI makes no promises regarding the transferability of its credits. Many colleges and universities will not accept transfer credits from Southern Careers Institutes.

SCHOLARSHIPS

SCI offers scholarships to students that meet one of the following criteria:

High School and GED – High School graduates and prospective students that have received their GED may be eligible for a scholarship. SCI will offer up to \$1,500 for all of SCI's full-length programs. Students must apply to SCI within 90 days after their high school graduation or 90 days after they obtain their GED.

Sponsors – Any student that is sponsored by another organization can request additional money from SCI. SCI will match the sponsor's contribution, after the Pell grant money is applied to the cost of program. SCI will match up to sponsor's contribution not to exceed the total cost of program. If a prospective student does not apply for a Pell grant, SCI will match one half of sponsor's contribution up to the total cost of program. Any portion of program cost that is not covered by grants, sponsorships, or scholarships will be paid by the student. This can be paid for directly from the student or with an Institutional loan or with a Federal Loan.

MEDIAN LOAN DEBT BY PROGRAM

2011-2012 Award Year

Program Name	CIP Code	Median Federal Debt	Median Private Debt	Institutional Financing
Administrative Assistant	52.0401	\$6,829.00	\$0.00	\$0.00
Business Accounting Specialist	52.0302	\$7,450.00	\$0.00	\$0.00
Cosmetology Instructor	12.0413	\$4,774.00	\$0.00	\$0.00
Cosmetology Instructor w 2 years Experience	12.0413	\$0.00	\$0.00	\$0.00
Cosmetology Operator	12.0401	\$3,048.00	\$0.00	\$0.00
English as a Second Language	32.0109	NA	NA	NA
Esthetician Specialist	12.0409	NA	NA	NA
HVAC	15.0501	NA	NA	NA
Manicure Technician	12.0410	\$3,767.00	\$0.00	\$0.00
Medical Assistant	51.0801	\$7,814.00	\$0.00	\$0.00
Medical Billing and Coding	51.0713	\$8,044.00	\$0.00	\$0.00
Medical Office Specialist	51.0710	\$7,879.00	\$0.00	\$0.00
Pharmacy Technician	51.0805	\$7,905.00	\$0.00	\$0.00
Sales and Marketing Professional	52.1804	NA	NA	NA

ON TIME COMPLETION RATES

For Award Year 2011-2012

For more detailed information on completion rates please see the website:

<http://nces.ed.gov/ipeds>

PROGRAM NAME	Program	Total Grads	# on time	# not on time	% on-time
Administrative Assistant-Day	AA-D	42	41	1	97.62%
Administrative Assistant-Evening	AA-E	23	15	8	65.22%
Business Accounting Specialist-Day	BA-D	114	73	41	64.04%
Business Accounting Specialist-Evening	BA-E	37	21	16	56.76%
Cosmetology Instructor-Day	CI-D	3	1	2	33.33%
Cosmetology Instructor-Evening	CI-E	2	2	0	100.00%
Cosmetology Instructor w. 2 yrs Experience-Day	CI2-D	5	3	2	38.98%
Cosmetology Instructor w. 2 yrs Experience-Evening	CI2-E	4	3	1	75.00%
Cosmetology Operator-Day	CO-D	118	46	72	38.98%
Cosmetology Operator-Evening	CO-E	20	7	3	35.00%
English as a Second Language	ESL	NA	NA	NA	NA
Esthetician Specialist	ES	NA	NA	NA	NA
Manicure Technician-Day	MT-D	NA	NA	NA	NA
Manicure Technician-Evening	MT-E	24	9	15	37.50%
Medical Assisting-Day	MA-D	618	199	419	32.20%
Medical Assisting-Evening	MA-E	149	32	117	21.48%

Medical Billing and Coding-Day	MB-D	264	155	109	58.71%
Medical Billing and Coding-Evening	MB-E	108	32	76	29.63%
Medical Office Specialist-Day	MO-D	45	32	13	71.11%
Medical Office Specialist-Evening	MO-E	12	9	3	75.00%
Pharmacy Technician-Day	PT-D	156	39	117	25.00%
Pharmacy Technician-Evening	PT-E	51	13	38	25.49%
Sales and Marketing Professional	SM	NA	NA	NA	NA
	Totals	1795	732	1053	40.78%

*If a student switches programs of study, goes from day to evening courses, or has multiple enrollments it is not counted as an on-time completion.

You may find additional information on graduation rates, placement rates, and types of employment for first time, full time students on the National Center for Education Statistic's College Navigator website.

The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

For any statistics not listed above; there were no students enrolled in these programs during the time frame used for this calculation.

LENGTH OF PROGRAMS

Program Name	Program Type	Program Length/Day (In Weeks)	Program Length/Evening (In Weeks)
Administrative Assistant	Certificate	27	39
Business Accounting Specialist	Certificate	33	48
Cosmetology Instructor	Certificate	25	38
Cosmetology Instructor w 2 years Experience	Certificate	8	13
Cosmetology Operator	Certificate	50	75
English as a Second Language	Certificate	30	45
Esthetician Specialist	Certificate	24	36
Manicure Technician	Certificate	20	30
Medical Assistant	Certificate	36	54
Medical Billing and Coding	Certificate	33	51
Medical Office Specialist	Certificate	30	45
Pharmacy Technician	Certificate	33	45
Sales and Marketing Professional	Certificate	30	45

PLACEMENT INFORMATION AND RELATED OCCUPATIONS BY PROGRAM

The following information is for the 2011-2012 Award Year
For additional information please see an admissions representative

Administrative Assistant (AA)

CIP Code: 52.0401

Placement rate as calculated for Council on Occupational Education (COE): 89.66%

Placement rate as calculated for Texas Workforce Commission (TWC): 75.00%

Who is Included in the calculation?

*All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation.
All students that completed between September 1, 2011 and August 31, 2012 are included in the TWC calculation.*

What type of jobs?

This job placement rate reflects only the jobs that were in the field of study. Positions that recent completers were hired for include: Administrative Assistant; Customer Service Representative; Receptionist; Office Clerks

When were they employed?

This rate is based on program completers who were employed within 240 days of completion and were employed for varying lengths of time.

How were graduates tracked?

The placements for this cohort were verified through surveying either the employer or the students using Texas Workforce Commissions Completer Placement Survey form. All students placed and surveyed responded.

What agencies (state or accrediting), if any, is this rate reported to?

Texas Workforce Commission and the Commission of the Council on Occupational Education

Occupations for which program prepares students:

<http://www.onetonline.org/link/summary/43-6011.00>

<http://www.onetonline.org/link/summary/43-6014.00>

<http://www.onetonline.org/crosswalk/CIP?s=52.0408&g=Go>

Business Accounting Specialist (BAS)

CIP Code: 52.0302

Placement rate as calculated for Council on Occupational Education (COE): 82.96%

Placement rate as calculated for Texas Workforce Commission (TWC): 74.81%

Who is Included in the calculation?

*All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation.
All students that completed between September 1, 2011 and August 31, 2012 are included in the TWC calculation.*

What type of jobs?

This job placement rate reflects only the jobs that were in the field of study. Positions that recent completers were hired for include: Inventory Clerk; Payroll Clerk; Accounting Clerk; Bookkeeper; Accounts Receivable Clerk; Tax Preparer; Bank teller

When were they employed?

This rate is based on program completers who were employed within 120 days of completion and were employed for varying lengths of time.

How were graduates tracked?

The placements for this cohort were verified through surveying either the employer or the students using Texas Workforce Commissions Completer Placement Survey form. All students placed and surveyed responded.

What agencies (state or accrediting), if any, is this rate reported to?

Texas Workforce Commission and Commission of the Council on Occupational Education

Occupations for which program prepares students:

<http://www.onetonline.org/link/summary/43-3031.00>

<http://www.onetonline.org/link/summary/43-3021.01>

<http://www.onetonline.org/link/summary/43-3021.02>

<http://www.onetonline.org/link/summary/43-3021.03>

Cosmetology Instructor (CI)

CIP Code: 12.0413

Placement rate as calculated for Council on Occupational Education (COE): 100.00%

Placement rate as calculated for Texas Workforce Commission (TWC): NA

Who is Included in the calculation?

All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation. All students that completed between September 1, 2011 and August 31, 2012 are included in the TWC calculation.

What type of jobs?

Cosmetologist; Cosmetologist Operator, Salon Receptionist, Stylist; Hair Stylist

When were they employed?

N/A

How were graduates tracked?

N/A

What agencies (state or accrediting), if any, is this rate reported to?

Commission of the Council on Occupational Education and Texas Department and Texas Department of Licensing and Regulation.

Occupations for which program prepares students:

Cosmetology Instructor with 2 years Experience (CI2)

CIP Code: 12.0413

Placement rate as calculated for Council on Occupational Education (COE): 85.71%

Placement rate as calculated for Texas Workforce Commission (TWC): NA

Who is Included in the calculation?

All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation.

All students that completed between September 1, 2011 and August 31, 2012 are included in the TWC calculation.

What type of jobs?

Cosmetologist; Cosmetologist Operator, Salon Receptionist, Stylist; Hair Stylist

When were they employed?

N/A – Students did not complete their licensure requirements.

How were graduates tracked?

N/A Students did not meet their licensure requirements

What agencies (state or accrediting), if any, is this rate reported to?

Commission of the Council on Occupational Education and Texas Department and Texas Department of Licensing and Regulation.

Occupations for which program prepares students:

<http://www.onetonline.org/link/summary/25-1194.00>

Cosmetology Operator (CO)

CIP Code: 12.0401

Placement rate as calculated for Council on Occupational Education (COE): 89.89 %

Placement rate as calculated for Texas Workforce Commission (TWC): NA

Who is Included in the calculation?

All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation.

What type of jobs?

This job placement rate reflects only the jobs that were in the field of study. Positions that recent completers were hired include: Cosmetologist; Cosmetologist Operator, Salon Receptionist, Stylist; Hair Stylist

When were they employed?

This rate is based on program completers who were employed within 90 days of completion and were employed for varying lengths of time

How were graduates tracked?

The placements for this cohort were verified through surveying either the employer or the students using an internal verification form. All students placed and surveyed responded

What agencies (state or accrediting), if any, is this rate reported to?
Council on Occupational Education and Texas Department of Licensing and Regulation

Occupations for which program prepares students:
<http://www.onetonline.org/link/summary/39-5012.00>

Esthetician Specialist (ES)

CIP Code: 12.0409

Placement rate as calculated for Council on Occupational Education (COE): NA
Placement rate as calculated for Texas Workforce Commission (TWC): NA

Who is Included in the calculation?
NA

What type of jobs?
NA

When were they employed?
NA

How were graduates tracked?
NA

What agencies (state or accrediting), if any, is this rate reported to?
NA

Occupations for which program prepares students:
<http://www.onetonline.org/link/summary/39-5094.00>

Manicure Technician (MT)

CIP Code: 12.0410

Placement rate as calculated for Council on Occupational Education (COE): 88.89%
Placement rate as calculated for Texas Workforce Commission (TWC): NA

Who is Included in the calculation?
All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation.

What type of jobs?
Nail Technician

When were they employed?

This rate is based on program completers who were employed within 60 - 220 days of completion and were employed for varying lengths of time

How were graduates tracked?

The placements for this cohort were verified through surveying either the employer or the students using an internal verification form. All students placed and surveyed responded

What agencies (state or accrediting), if any, is this rate reported to?

Commission of the Council on Occupational Education and Texas Department of Licensing and Regulation

Occupations for which program prepares students:

<http://www.onetonline.org/link/summary/39-5092.00>

Medical Assistant (MA)

CIP Code: 51.0801

Placement rate as calculated for Council on Occupational Education (COE): 80.45%%

Placement rate as calculated for Texas Workforce Commission (TWC): 72.19%

Who is Included in the calculation?

All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation. All students that completed between September 1, 2011 and August 31, 2012 are included in the TWC calculation.

What type of jobs?

The job placement rate reflects only the jobs that were in the field of study. Positions that recent completers were hired include: Medical Assistant; Medical Office Assistant; Home Health Provider; Chiropractic Assistant; Phlebotomist; Medical Record Assistant

When were they employed?

This rate is based on program completers who were employed within 360 days; however the majority of the students were placed within 90 days of completion and were employed for varying lengths of time

How were graduates tracked?

The placements for this cohort were verified through surveying either the employer or the students using Texas Workforce Commissions Completer Placement Survey form. All students placed and surveyed responded

What agencies (state or accrediting), if any, is this rate reported to?

Texas Workforce Commission and Commission of the Council on Occupational Education

Occupations for which program prepares students:

<http://www.onetonline.org/link/summary/31-9092.00>

Medical Billing and Coding Specialist (MBCS)

CIP Code: 51.0713

Placement rate as calculated for Council on Occupational Education (COE): 76.72%

Placement rate as calculated for Texas Workforce Commission (TWC): 65.97%

Who is Included in the calculation?

All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation.

All students that completed between September 1, 2011 and August 31, 2012 are included in the TWC calculation.

What type of jobs?

This job placement rate reflects only jobs that were in the field of study. Positions that recent completers were hired include: Medical Biller and Coder; Medical Front Office Assistant; Billing Coordinator; Medical Receptionist; Medical Records Clerk

When were they employed?

This rate is based on program completers who were employed within 240 days of graduation; however the majority of the students were placed within 90 days of completion and were employed for varying lengths of time

How were graduates tracked?

The placements for this cohort were verified through surveying either the employer or the students using Texas Workforce Commissions Completer Placement Survey form

What agencies (state or accrediting), if any, is this rate reported to?

Texas Workforce Commission and Commission of the Council on Occupational Education

Occupations for which program prepares students:

<http://www.onetonline.org/link/summary/43-6013.00>

Medical Office Specialist (MOS)

CIP Code: 51.0710

Placement rate as calculated for Council on Occupational Education (COE): 79.59%

Placement rate as calculated for Texas Workforce Commission (TWC): 61.82%

Who is Included in the calculation?

All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation.

All students that completed between September 1, 2011 and August 31, 2012 are included in the TWC calculation.

What type of jobs?

This job placement rate reflects only the jobs that were in the field of study. Positions that recent completers were hired for include: Medical Office Assistant; Medical Office Receptionist; Front Office Clerk; Medical Secretary

When were they employed?

This rate is based on program completers who were employed within 240 days; however the majority of students were placed within 90 days of completion and were employed for varying lengths of time.

This rate is based on program completers who were employed within 240 days of graduation; however the majority of the students were placed within 90 days of completion and were employed for varying lengths of time

How were graduates tracked?

The placements for this cohort were verified through surveying either the employer or the students using Texas Workforce Commissions Completer Placement Survey form. All students placed and surveyed responded

What agencies (state or accrediting), if any, is this rate reported to?

Texas Workforce Commission and Commission of the Council on Occupational Education

Occupations for which program prepares students:

<http://www.onetonline.org/link/summary/43-6013.00>

<http://www.onetonline.org/link/summary/31-9092.00>

Pharmacy Technician (PT)

CIP Code: 51.0805

Placement rate as calculated for Council on Occupational Education (COE): 88.44%

Placement rate as calculated for Texas Workforce Commission (TWC): 59.71%

Who is Included in the calculation?

All students who completed between July 1, 2011 and June 30, 2012 are included in the COE calculation.

All students that completed between September 1, 2011 and August 31, 2012 are included in the TWC calculation.

What type of jobs?

This job placement rate reflects only the jobs that were in the field of study. Positions that recent completers were hired include: Pharmacy Technician; Pharmacy Clerk; Medication Aid; Medication Technician

When were they employed?

This rate is based on program completers who were employed within 360 days; however the majority of students were placed within 90 days of completion and were employed for varying lengths of time

How were graduates tracked?

The placements for this cohort were verified through surveying either the employer or the students using Texas Workforce Commissions Completer Placement Survey form. All students placed and surveyed responded

What agencies (state or accrediting), if any, is this rate reported to?

Texas Workforce Commission and Commission of the Council on Occupational Education

Occupations for which program prepares students:

<http://www.onetonline.org/link/summary/29-2052.00>

<http://www.onetonline.org/link/summary/31-9095.00>

FERPA

Family Educational Rights and Privacy Act

Although this information is generally found in the student catalog we have also provided the information in this guide for your convenience. The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

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

- Parents or eligible students have the right to request that a college correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest,
 - Other schools to which a student is transferring,
 - Specified officials for audit or evaluation purposes,
 - Appropriate parties in connection with financial aid to a student,
 - Organizations conducting certain studies for or on behalf of the school,
 - Accrediting organizations,
 - To comply with a judicial order or lawfully issued subpoena,
 - Appropriate officials in cases of health and safety emergencies, and
 - State and local authorities, within a juvenile justice system, pursuant to specific State law.
- SCI may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that SCI not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of the school.

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

Or you may contact the following address:

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

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

CLERY ACT/CAMPUS SECURITY STATISTICS

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

The Campus Security Report is distributed directly in paper format to all enrolled students and employees, and is available upon request to prospective students and employees. It should be noted that this report is updated annually and distributed by October 1 of each year.

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

There are links to this information also listed on the College Navigator website, which is on the SCI website main page. Please note that information can also be requested in paper format from the campus Directors.

EMERGENCY RESPONSE /EVACUATION PROCEDURES

Southern Careers Institutes Emergency Response and Evacuation procedures are part of the campus security report. Please see the campus School Director for additional information on this procedure.

VACCINATIONS

Please see the Admissions Department for all information on vaccination requirements for Southern Careers Institute.

DRUG AND ALCOHOL POLICY

Southern Careers Institute is committed to protecting the health of all students and employees. Smoking is banned at all SCI campuses. Designated outside smoking areas are provided at each campus. Smoking and the use of smokeless tobacco have been documented to be dangerous to one's health and smoking violates the rights of non-smokers.

Southern Careers Institute prohibits the use of illegal drugs and alcohol at all campuses and on externship sites. The use of illegal drugs and alcohol are detrimental to the psychological, social, physical, and spiritual well being of the individual. Substance abuse also impedes the student's academic progress.

Specific Health Risks of Alcohol and Drug Usage

Drug and alcohol misuse are complex behaviors with many consequences to an individual's health. Awareness of the effect of any drug/alcohol is imperative for an individual's well-being and survival.

Alcohol acts as a depressant; it affects one's mood, dulls the senses, and impairs coordination, reflexes, memory and judgment: In addition, misuse seriously damages the liver, kidney, pancreas and brain and is the leading cause of death among individuals 15 to 24 years of age. Alcohol shortens the lifespan of heavy drinkers by 10 years.

Prolonged use of marijuana leads to increased tolerance and severe psychological dependence. An immediate increase in heart and pulse rate may cause an acute panic anxiety reaction. An overdose of marijuana may result in seizures, heart-stop, coma or death.

Opiates are highly addictive and may cause infections of the skin, liver, heart and lungs.

Tobacco causes shortness of breath, nagging cough and heart difficulties. Long term effects may be emphysema, bronchitis, heart disease and cancer. Tobacco is as addictive as heroin.

Southern Careers Institute reserves the right to administer random drug or sobriety test or may require students and employees to submit to a drug or sobriety test "for cause" based on the behaviors as outlined below:

Students dismissed based on an infraction of the school's drug and alcohol policy have a right to appeal the factual basis of the dismissal in accordance with the school's Grievance Policy as outlined in the school catalog. Students and employees who refuse to take a random test of a "for cause" test will be terminated from their program and will be readmitted at the school's sole discretion.

Any student who is taking a prescribed medication which could affect his or her performance is responsible for notifying the Director of Education or for employees their immediate supervisor. SCI requires that the student or employee provide a physician's certificate stating that he or she is able to safely and efficiently perform their assignments.

Indications of prohibited substance use may include, but are not limited to the following. Memory loss, altered judgment, impaired motor coordination, inability to concentrate, memory loss, tremors, confusion, anxiety, delusions, agitation, disorientation, profuse diaphoreses, convulsions, slurred

speech, emotional instability, delirium, hallucinations, depression, paranoia, hostility, hyper-reflexes, and lethargy.

If a faculty member or staff member of the school observes any of these symptoms displayed by a student, one or more of the following actions may be imposed:

- Immediate suspension from the school.
- Immediate blood alcohol level testing and/or urine drug screen testing.
- A student may request readmission into the school. The procedure as outlined in the School Catalog under the Grievance Procedure will be followed. If it is determined not to readmit the student that will be the final determination. The School Director will have the final approval regarding a student's re-admission.

Applicants for readmission will be provided with resources from the Student Services Department. These resources include information about AA, community services and various other resources.

In addition to the above stated policy, Southern Careers Institute intends to cooperate with the State of Texas and the Federal Government, and local authorities in the war against drug and alcohol abuse.

In compliance with the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226), SCI asserts that drugs and alcohol have proven to be hazardous to the health and well being of students and employees.

Information regarding drug and alcohol counseling and rehabilitation services are available through the Student Services office.

SCI expects that students and employees obey the law. Therefore, a violation of drug or alcohol laws while attending SCI is a violation of the drug/alcohol policy may result in required participation in a drug or alcohol treatment program, suspension or termination.

Criminal Sanctions

City, County and State Law

State Law

Texas Penal Code Sec. 49.02 - Being intoxicated in public such that one is a danger to oneself or others is punishable by a fine of up to \$500.00

Texas Alcoholic Beverage Code Sec. 1.05 101.31 – It is illegal to possess or distribute alcoholic beverages in a dry area. Violation of the law carries a penalty of \$1000 and/or up to one year in prison.

Texas Alcoholic Beverage Code Sec. 106.02, 106.04-106.05- The purchase, possession, or consumption of alcoholic beverages by any person under the age of 21 years of age will be fined up to \$500.00 on the first offence and up to \$2000.00 on the second offence.

Texas Alcoholic Beverage Code Sec. 106.06- Furnishing alcoholic beverages to a minor is punishable by a fine of up to \$2000 and a potential prison sentence of up to 180 days in jail.

Texas Education Code Sec. 37.122 – The possession of alcoholic beverages on the grounds of any public school carries a penalty of up to \$500.

Texas Penal Code Sec. 49.04 – Driving under the influence of alcohol is punishable by a fine of up to \$2000 and/or three days to two years in prison for the first offense and up to \$4000 fine and 60 days to five years in prison for subsequent offenses.

Texas Alcoholic Beverage Code Sec. 106.07 –Any person under the age of 21 that misrepresents their age when purchasing alcohol may be punished by a fine of up to \$500.

Texas Health and Safety Code Sec. 481.106 -107 –The illegal distribution, possession, or use of controlled substances may be punished by five years to life in prison and up to a \$20,000 fine.

Texas Health and Safety Code Sec. 481.112-120 and 481.12- The delivery or possession of controlled substances with the intent to manufacture controlled substance is punishable by a jail term of two years to life and up to a \$100,000 fine.

Texas Health and Safety Code Sec. 481.121- The possession of marijuana may be punished by 6 months to 20 years in prison and/or up to a \$10,000 fine depending on the amount of marijuana involved.

Texas Health and Safety Code Sec. 481-122 – The distribution of marijuana to a minor is punishable by two to 20 years in prison and/or up to a \$10,000 fine.

Federal Law

21 United States Code 844 (a)

1st conviction up to one year imprisonment and fined at least \$1000 but not more than \$100,000, or both.

After one prior drug conviction: At least 15 days in prison, not to exceed two years, and fined at least \$2500 but not more than \$250,000, or both.

After two or more prior drug convictions: At least 90 days in prison, not to exceed three years, and fined at least \$5000 but not more than \$250,000, or both.

Special sentencing provisions for possession of crack cocaine: A mandatory sentence of at least 5 years in prison, not to exceed 20 years, and fined up to \$250,000, or both if;

1. 1st conviction and the amount of crack possessed exceeds 5 grams.
2. 2nd crack conviction and the amount of crack possessed exceeds 3 grams.
3. 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.

21 United States Code 853 (a) (2) and 881 (a) (7)

Forfeiture of personal and real property used to possess or to facilitate possession of a controlled substance if that offense is punishable by more than one year imprisonment (Refer to special sentencing provisions)

21 United States Code 881 (a) (4)

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

21 United States Code 884a.

Civil fine of up to \$10,000

21 United States Code 853a.

Denial of federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to one year for 1st offense, and up to 5 years for second and subsequent events.

18 United States Code 922 (g)

Cannot purchase a firearm.

Additional information:

Revocation of certain federal licenses and benefits, e.g. pilot licenses, public housing tenancy, etc., are vested within the authorities of separate federal agencies.

Any questions with regard to this policy should be directed to the School Director or the employee's immediate supervisor.

COPYRIGHT POLICY

It is the policy of Southern Careers Institute to respect the copyright protections given to authors, owners, and publishers under federal law including the Digital Millennium Copyright Act of 1998. Copyright is legal protection for creative intellectual works, which is broadly interpreted to cover almost any expression of an idea. Text (including email and Web information), graphics, arts, photographs, video and other media types, music, and software are examples of types of works protected by copyright. The creator of the work, or sometimes the person who hired the creator, is the initial copyright owner.

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

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

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

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

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

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. Southern Careers Institute has written plans to effectively combat the unauthorized distribution of copyrighted material by users of the Institution's network without unduly interfering with the education and research use of the network. The plan is evaluated regularly for effectiveness. Currently students are given login accounts with limited privileges which prevent them from being able to install software locally on school computers. Also, at most locations, a firewall is in place that can be configured to block malicious content from being downloaded and uploaded. Southern Careers Institute is currently involved in a project to standardize a centrally managed firewall solution that will allow for much greater control and reporting capability. Other alternatives are assessed regularly by Southern Careers Institute.

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

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

VOTER REGISTRATION

Southern Careers Institute encourages you to register to vote. The [National Mail Voter Registration Form](#) is available in the financial aid office and can be obtained from the U.S. Election Assistance Commission (EAC) website. The EAC is a comprehensive resource for information on the Federal elections process. For more detailed information please visit www.eac.gov/voter_resources, or call EAC at: (866) 747-1471.

Am I eligible to vote?

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

How do I register to vote?

You may register to vote by completing and submitting the National Mail Voter Registration Form. This form may also be used to report a name or address change to the voter registration office or to register with a political party. You can obtain the form in person from the following public facilities: state or local election offices, the department of motor vehicles, public assistance agencies, state funded programs that serve people with disabilities, any public facility a state has designated as a voter registration agency (such as a public library, public school, and city or county clerk's office). You may also register to vote by using your state's voter registration form. The Texas voter registration form can be downloaded or completed electronically from the following site:

<https://webservices.sos.state.tx.us/forms/vr17.pdf>

When can I register to vote?

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

For additional information on voter registration, please go to the following site:

<http://www.sos.state.tx.us/elections/voter/reqvr.shtml>

FINANCIAL AID

Need-based and non-need-based federal, state, local, private and institutional student financial assistance programs available to students who enroll at Southern Careers Institute.

Financial assistance is generally a combination of grants and loans which supplement the student's contribution toward training. As an accredited post-secondary institution, SCI has various federal financial assistance programs available to qualified students. There are also state, local, and private financial assistance programs available. These programs exist to assist student in paying for educational expenses.

Government Grants and Loans

Southern Careers Institute participates in the United States Department of Education's Federal Student Assistance programs.

Federal Pell Grant

The Federal Pell Grant is an important source of aid for students. The Free Application for Federal Student Aid (FAFSA) is available on-line, from high school counselors, at public libraries and the school's Financial Aid Office. The amount of the award depends upon the determination of the student's eligibility, his/her enrollment status, cost of attendance, and a payment schedule issued by the U.S. Department of Education, Office of Student Financial Assistance. Applications are available from the schools Financial Aid Office. Grants, unlike loans, are a source of financial aid that you do not have to pay back.

The Department of Education uses a standard formula, revised and approved every year by Congress, to evaluate the information you report when you apply for a Pell Grant. The formula produces an Expected Family Contribution Number. Your individual student information report (ISIR) contains this number and will tell you whether you are eligible for a Pell Grant. The size of the award you receive will depend on your Expected Family Contribution Number, how long you will be enrolled during the academic year, and the cost of education at the school.

Once you have submitted all requirements for your ISIR, the Financial Aid Office will calculate the amount for which you are eligible. The Financial Aid Office will then credit your award to your account. You will receive an award letter informing you in writing how much your award will be and how and when you will be credited.

See your Financial Aid Office for assistance with applying for a Federal Pell Grant.

Federal Supplemental Educational Opportunity Grant (FSEOG)

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

Federal Perkins Loan

Southern Careers Institute does not participate in the Federal Perkins Loan Program.

Stafford Loans – Federal Direct Loan Program (FDLP)

The Stafford Loan is a federal loan available to students to assist with education related expenses. Information from the FAFSA determines the amount and type of Federal Stafford loan the student would be eligible for. These loans are either subsidized or unsubsidized. A “subsidized” loan is awarded based on financial need. The federal government pays the interest on the subsidized loan until repayment begins and during authorized periods of deferment. An “unsubsidized” loan is not awarded on the basis of need. The borrower is charged interest from the time the loan is disbursed until it is paid in full. In addition, until repayment begins and during authorized periods of deferment, the unsubsidized loan borrower has the option to pay the interest quarterly or allow the interest to accumulate and be added to the principal loan. The 2011-2012 interest rates on the undergraduate subsidized Stafford loan are fixed at 3.4%. The unsubsidized Stafford loan is fixed at 6.8%. To apply, students should contact the schools Financial Aid office.

The maximum amounts that a dependent undergraduate student may be eligible to borrow under the FDLP for the first year \$3500 subsidized/\$2000 unsubsidized. Second year \$4500 subsidized/\$2000 unsubsidized. Third and fourth years \$5500 subsidized/\$2000 unsubsidized. An Independent undergraduate student (and dependent students whose parents are unable to obtain PLUS loans) maximum amounts for the first year \$3500 subsidized/\$6000 unsubsidized. Second year \$4500 subsidized/\$6000 unsubsidized. Third and fourth years \$5500 subsidized/\$7000 unsubsidized. The maximum subsidized aggregate amount for all undergraduate years is \$23,000 and \$65,000 for graduate years combined.

Independent students may be eligible to borrow additional loan funds through the Federal Stafford Unsubsidized program. Limits are \$4000 for each of the first years of undergraduate study, and \$5000 for each year of additional undergraduate study.

Prior to disbursing the loan funds to the school for the student, the lending institution will deduct an origination fee of 1%.

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

Federal Plus loans are for parents with good credit history who want to borrow to help pay for their child’s education. Loans are made available to the parents by the US Department of Education. For additional information, students should contact the schools financial aid office.

The Federal Parent PLUS Loan is a credit based loan with a fixed interest rate of 7.9%. Interest is charged from the date of the first disbursement until the loans is paid in full. The parent will pay a fee of 4% of the loan amount, deducted proportionately each time a loan is made. Students must be enrolled at least half-time at a school that participates in the Direct Loan Program. Through the Federal PLUS Loan Program, parents of dependent students may borrow up to the cost of education less any other financial aid received by the student. Repayment does not begin until 60 days after the loan is fully disbursed to the school. For additional information about the Federal PLUS Loan Program, please go to www.studentaid.ed.gov.

If a parent is denied a Parent PLUS Loan, the student will automatically be considered for an additional unsubsidized Stafford loan in the amount up to \$4000/year for the first and second years and up to \$5000/year for the third and fourth years.

Postponing Parent PLUS loan payments. Under certain circumstances, a parent can receive a deferment or forbearance to temporarily stop or lower the payments of their loan. A parent may contact the Direct Loan Servicing Center at 1-800-848-0979. The DL Servicing Center will provide the parent with the

appropriate form to sign and return. (Please note that a parent can't request the deferment/forbearance until the loan funds are disbursed to the school!).

Repayment Options. Additional information regarding repayment options for the Parent PLUS Loans can be found at www.studentloans.gov.

Alternative Financing

For those students who qualify, alternative financing is available through numerous financing companies. The Financial Aid Office will assist students in tailoring payment plans to fit their individual needs. Co-signers may be necessary, depending upon credit history. Southern Careers Institute (SCI) offers In School Payment Plans and ASFG Institutional Loans, and Tuition Options to assist students with remaining balances not covered by Federal Pell and Federal Loans.

To be eligible for an institutional loan, a student must meet the following eligibility requirements:

- Student must be enrolled in a full time program.
- Student must demonstrate a financial need
- The loans are awarded through the Financial Aid Office at the campus.

Please see the Financial Aid Office for additional information.

Veterans

Eligible veterans may receive part-time benefits during classroom instruction and full-time benefits during the externship portion of a program.

Social Security Benefits

Eligible students may obtain Social Security benefits. Student who may be eligible must notify the School Director in writing before the first day of class. For more information see the Financial Aid Office.

LOANS ARE BORROWED MONEY THAT YOU MUST REPAY WITH INTEREST.

State, Local, and other Private Aid Sources

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

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

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

We recommend that you first apply for all other forms of financial aid, including grants, scholarships, employer tuition plans, and federal students loans (e.g. Stafford and PLUS), before applying for a Private Alternative Loan. The terms and conditions of federal student loans (under the Title IV, HEA program)

may be more favorable than the provisions of private, non-federal student loans. Interest rates and terms of these loans vary depending on the loan program the student wishes to utilize. More information regarding Private Alternative Loan programs can be discussed with the Financial Aid Office.

HOW STUDENTS APPLY FOR AID

Southern Careers Institute maintains a staff of financial aid professionals to assist students in obtaining the financial assistance they require to meet their educational expenses. Available resources include the federal grant and loan programs, student loans from private lenders, other state sponsored and private aid, and federal work-study opportunities, both on and off campus. Not all sources of aid are available at all schools. Please consult your catalog for aid programs applicable at SCI that you are interested in. Federal assistance programs are administered through the U.S. Department of Education. Any U.S. citizen, national, or person in the United States for other than temporary reasons who is enrolled or accepted for enrollment may apply for these programs. Grant forms of financial assistance are available for each July 1 - June 30 award period. Every student considering application for financial aid should request a copy of the current Student Guide, published by the U.S. Department of Education. This important document may be obtained from the school's Financial Aid Office to help assist in understanding eligibility requirements, the application process, deadlines, and the various forms of grants and loans available. Students are seeking financial aid are required to complete the Free Application for Federal Aid (FAFSA). FAFSA on the internet can be completed at <http://www.fafsa.ed.gov>. Students should renew the FAFSA application annually. During the admission and enrollment process, each applicant is given the opportunity to meet with a staff member of the Financial Aid Office. The staff member can provide all of the necessary application forms and information necessary to apply for the available sources of grant, loan and federal work study assistance programs available to the school's students and their parents. After the student completes the FAFSA, the school receives the results of the FAFSA and the staff member reviews the applicant's prior financial aid history. The staff member will then develop an estimated financial aid award package for the applicant or current student. This package of estimated financial aid will outline a plan for each applicant and will contain a combination of grant and "self help" sources available to pay the applicant's Cost of Attendance¹. "Self Help" includes loans, federal work study employment and student tuition payments options. Student are generally scheduled for a minimum of two separate appointments with the Financial Aid Office staff to complete the financial aid application and award acceptance process. Parents of dependent students may also need to actively participate in the financial aid application process in terms of completing the FAFSA and matters related to PLUS loan application and approval process.

For additional information, please see the Financial Aid office.

HOW ELIGIBILITY IS DETERMINED

Eligibility for financial assistance is determined by Financial Aid office personnel, who are trained in using standard, federally-approved method of needs analysis. Students will be interviewed individually to determine a financial arrangement that suits their needs and personal situation, and which meets the requirements of the school.

To receive federal student aid students must meet the following criteria:

- Be a U.S. citizen or a permanent resident alien.
- Be enrolled as a regular student in an eligible program.
- Must meet all admissions requirements
- Not owe an overpayment of a federal grant.
- Not be in default or delinquent on any previous loans.
- Student must complete and submit all applicable paperwork as required by the school and as communicated in the initial meeting with the school's financial aid officer.
- Demonstrate a financial need. The result of the FAFSA helps the school to assess a student's eligibility based on a valid processed Expected Family Contribution (EFC). The EFC is a measure of a student's and student's families resources that are may be available to help pay for educational costs. Generally budgeted Cost of Attendance less EFC = Financial Need
- A financial aid award letter will be provided to the student which will indicate need and non need based aid.
- Making satisfactory academic progress.
- Student does not have property subject to a judgment or lien for a debt owed the federal government.
- Student has not obtained loan amounts that exceed annual or aggregate loan amounts.
- Student files a Statement of Educational Purpose
- Student has a correct Social Security Number
- Be registered for Selective Service, if required: All males that entered the United States before the age of 26 must register with Selective Service.
- Must possess a high school diploma or a GED.
- A federal or state drug conviction can disqualify a student for FSA funds. The (FAFSA) Free Application for Federal student Aid asks whether the student has been convicted for a drug offense that occurred while the student was attending another institution and was receiving federal funding. Students must have resolved any prior convictions.

For additional information, please see the Financial Aid office.

HOW SCI DISTRIBUTES AID AMONG STUDENTS

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

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

Supplemental Education Opportunity Grants (FSEOG): All students who complete the FAFSA for the current award year and are enrolled in an eligible program are considered applicants for the FSEOG grant. Eligible recipients must be an undergraduate and must have financial need. Priority is given to students who have the lowest EFC who will receive a Federal Pell Grant and cannot reasonably achieve his/her educational goal without FSEOG assistance. FSEOG need will be limited to direct educational expenses less estimated financial aid due to limited FSEOG financial assistance resources. The available Award Year authorization for FSEOG will be divided among the anticipated eligible applicant pool for the Award Year. FSEOG awards will generally range from \$100 to \$700. Awards will be disbursed in two or more payments. The first payment will be generally made after the drop/add period and the second and subsequent disbursements will be made after the students has started the nest payment period, provided the student is maintaining satisfactory academic progress.

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

Federal Work Study: Southern Careers Institute does not participate in the Federal Work Study Program.

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

For more information about any of the information listed above, contact your Financial Aid Office.

HOW AND WHEN FIANCIAL AID WILL BE DISBURSED

Student financial aid funds, including Federal loans and grants, are disbursed from the Department of Education to the Institution via electronic funds transfer (EFT) and applied to the student's ledger within three business days of receipt. These funds are used to pay charges for tuition and fees that have been assessed in accordance with the student's enrollment agreement. Grant and loan funds received are first used to pay the student's outstanding tuition, book and fees charges. If a credit balance is created by the receipt of federal grant and loan funds, the credit balance will be disbursed to the student within fourteen days of the creation of the credit balance unless the student has authorized the school to hold the credit balance to pay future charges to the school during the award period and/or the student has authorized the school to return the credit balance to his/her servicer to reduce the student's loan debt.

While the school requests financial aid funds from Federal, State and Agency sources, the funding entity controls the actual date of disbursements. The school can provide estimated disbursement dates to financial aid recipients. For first time recipients of Federal grant awards, the first disbursement is generally received and posted to the student's ledger card within the first two weeks of the student's first date of attendance. Second and subsequent Federal Grant and loan disbursements are dependent upon the student making satisfactory academic progress and successfully completing the number of academic credits to achieve the midpoint of the academic year. For loan disbursements, for first time students and borrowers, the first disbursement is generally scheduled for the week after the student completes the first 31 calendar days of the program.

DISBURSMENT PROCEDURES

SCI will notify you in writing when federal student aid funds have been disbursed and posted to your account, including the total amount and source of the aid received and the date the funds were received. Any excess funds posted to your account after direct educational expenses such as tuition, books and fees, will be refunded to sources based on our refund allocation package. This process applies to Pell, SEOG, and FDLP Loans.

STUDENT LENDING CODE OF CONDUCT

The following is Southern Careers Institute's code of conduct that prohibits a conflict of interest with the responsibilities of an officer, employee and agent of the institution with the respect to Federal Direct Loans or private educational loans.

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

The institution prohibits employees of the financial aid office from receiving gifts from a lender, guaranty agency or loan servicer. No officer or employee of an institution's financial aid office (or an employee or agent who otherwise has responsibilities with respect to educational loans) may solicit or accept any gift from a lender, guarantor, or servicer of education loans. A "gift" is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a minimal amount. However, a gift does not include 1) a brochure, workshop or training using standard materials relating to a loan, default aversion, or financial literacy, such as a brochure, workshop or training; 2) food, training, or informational material provided as part of a training session designed to improve the service of a lender, guarantor, or servicer if the training contributes to the professional development of the institution's officer, employee or agent; 3) favorable terms and benefits on an education loan provided to a student employed by the institution if those terms and benefits are comparable to those provided to all students at the institution; 4) entrance and exit counseling as long as the institution's staff are in control of the counseling and the counseling does not promote the services of a specific lender; 5) philanthropic contributions from a lender, guarantor, or servicer that are unrelated to education loans or any contribution that is not made in exchange for advantage related to education loans, and; 6) State education grants, scholarships, or financial aid funds of a State.

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

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

The institution may not request or accept from any lender any assistance with call center staffing or financial aid office staffing, except that a lender may provide professional development training,

educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short-term, nonrecurring basis during emergencies or disasters.

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

LOAN TERMS (Direct Loans)

Overview:

Direct Loans are administered by qualified Direct Lending Schools and are provided by the US Government directly to borrowers and the parents of that borrower to take on their behalf.

Details:

With Direct Loans borrowers take out loans directly from the federal government.

Features:

Federal law dictates the maximum interest and fees that all servicers can charge for Direct Loans. Interest rates for Direct Subsidized Loans for undergraduates with a first disbursement date between July 1st, 2011 and June 30th, 2012 is: 3.4%. Direct Subsidized Loans for undergraduate students and Direct Unsubsidized Loans for all students are: 6.8%. For Direct PLUS Loans is 7.9%. There are a variety of repayment plans available for Direct Loans, including Standard, Extended, Graduated, Income-Sensitive and Income-Based repayment plans.

Qualifications:

To receive a subsidized Stafford Loan (Direct loan), financial need has to be demonstrated. On average this type of aid is broken up by:

About 66% of subsidized loans are given to families with AGI's of under \$50,000, 25% to families with \$50,00 to \$100,000 and the remaining less than 10% of families with AGI's of over \$100,000 are awarded the rest.

Direct Loan Application Process:

Applications for Direct Loans are submitted through the [Free Application for Federal Student Aid \(FAFSA\)](#). A direct link <http://www.fafsa.ed.gov/#>, will take the borrower to the site. An application must be submitted regardless of that borrower's financial need.

SAMPLE REPAYMENT (plan matrix)

Repayment begins six months (and one day) after the student graduates, withdrawals or drops below half-time enrollment. The standard repayment term is set for 10 years, although borrowers can get

access to alternate repayment plans including, extended, graduated, income contingent and income based repayment.

For example (<http://www.finaid.org/loans/repayment.phtml>), at the current interest rate of 6.8%, if a borrower takes out \$20,000 of student loans under the standard repayment plan (illustrated in the chart below) if the same loan is placed under a different repayment plan (in this case a 20 year extended plan) the monthly financial burden for the borrower, their payment in this case lowers.

Repayment Plan and Length of Loan	Monthly Payment	Total Interest Paid
Standard Repayment – 10	\$230.16	\$7,619.31
Extended Repayment – 20 years	\$152.67	\$16,639.74
Difference	\$77.49 reduction	\$9,020.43 increase

Sample Repayment Chart

Initial Debt When You Enter Repayment	Standard		Extended ^{2,3}		Graduated		Income Contingent ^{5,6} Income = \$15,000				Income Contingent ^{5,6} Income = \$25,000				Income Contingent ^{5,6} Income = \$45,000			
	Per Month	Total	Per Month	Total	Per ⁴ Month	Total	Single		Married/HOH ⁷		Single		Married/HOH ⁷		Single		Married/HOH ⁷	
							Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
3,500	50	4,471	Not Available		25	5,157	21	6,939	20	6,673	27	6,092	25	6,405	36	5,128	36	5,128
5,000	58	6,905	Not Available		40	7,278	30	9,912	29	9,533	38	8,703	36	9,150	51	7,326	51	7,326
5,500	63	7,595	Not Available		43	8,007	33	10,903	30	10,463	42	9,574	40	10,065	56	8,059	56	8,059
7,500	86	10,357	Not Available		59	10,919	45	14,868	30	14,019	57	13,055	54	13,725	76	10,989	76	10,989
10,500	121	14,500	Not Available		83	15,283	64	20,815	30	18,877	80	18,277	76	19,215	107	15,385	107	15,385
15,000	173	20,714	Not Available		119	21,834	87	29,685	30	25,229	114	26,110	108	27,451	153	21,978	153	21,978
18,500	213	25,548	Not Available		146	26,929	87	35,992	30	29,465	140	32,203	134	33,856	188	27,106	188	27,106
23,000	265	31,762	Not Available		182	33,479	87	43,141	30	34,128	174	40,036	166	42,091	234	33,699	234	33,699
30,000	345	41,429	Not Available		237	43,668	87	52,340	30	39,756	228	52,221	197	55,743	407	43,956	407	43,956
40,000	460	55,239	277	83,289	316	58,229	87	62,005	30	44,827	253	72,717	197	84,352	468	58,608	468	58,608
46,000	529	63,524	319	95,782	363	66,956	87	66,084	30	46,378	253	89,828	197	105,472	509	67,399	509	67,399
50,000	575	69,048	347	104,111	395	72,778	87	68,153	30	46,860	253	103,268	197	111,575	587	73,260	587	73,260
60,000	690	82,858	391	140,816	474	87,334	87	71,219	30	46,934	253	136,615	197	124,085	587	88,251	587	88,251
70,000	806	96,667	456	164,285	535	101,890	87	71,721	30	46,934	253	148,551	197	133,106	587	106,551	587	106,551
80,000	920	110,477	522	187,754	632	116,445	87	71,721	30	46,934	253	157,373	197	138,907	587	128,146	587	128,146
90,000	1,036	124,287	587	211,224	711	131,002	87	71,721	30	46,934	253	163,227	197	141,925	587	152,967	587	152,967
100,000	1,151	138,096	652	234,693	790	145,556	87	71,721	30	46,934	253	166,457	197	142,386	587	181,224	587	181,224
110,000	1,266	151,906	717	258,162	869	160,111	87	71,721	30	46,934	253	167,172	197	142,386	587	213,485	587	213,485
120,000	1,381	165,716	782	281,632	948	174,668	87	71,721	30	46,934	253	167,172	197	142,386	587	250,281	587	250,281
130,000	1,496	179,525	848	305,101	1,024	189,224	87	71,721	30	46,934	253	167,172	197	142,386	587	292,313	587	292,313
138,500	1,594	191,264	903	325,050	1,094	201,596	87	71,721	30	46,934	253	167,172	197	142,386	587	332,912	587	332,912

Successful repayment of student loans not only continues to pay off the outstanding principle on the loan but also makes sure the borrower is in compliance with their loan obligations. Repaying student loans is a necessity if borrowers want to be responsible and maintain good credit ratings. Repaying a student loan is an investment in the future.

Under section 435(i) Title IV of the Higher Education Act, once default occurs on a student loan, consequences can be applicable (below is a list to highlight those penalties).

Defaulting will result in:

- Requiring borrower to immediately repay the entire unpaid amount of loan, including interest and fees.
- The Department of the Treasury may offset your federal and/or state tax refunds and any other payments, as authorized by law, to repay your defaulted loan.
- Borrower may be sued by government.
- Borrowers will be required to pay reasonable collection fees and costs, plus court costs and attorney fees.
- Garnishment of wages, until the loan is paid in full, up to 15%.
- Borrower may have to pay additional collection costs after the loan is assigned to a private collection agency for collection.
- Professional licenses may be denied.
- Borrower will lose eligibility for other federal student aid and assistance under most federal benefit programs.
- Loan deferment and forbearance options will no longer be available.
- Borrower can be reported to national consumer reporting agencies (credit bureaus).
- Social Security Benefits can be partly withheld
- Defaulted student loans appear on credit history for up to 7 year *after* the defaulted claim is paid.
- Loss of further Title IV eligibility until the defaulted loan has been rehabilitated.
- Unable to obtain credit cards, bank loans, home loans.

LOAN REPAYMENT INFORMATION

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

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

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

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

For information on exit counseling, or the total and types of loans that have been disbursed to you, or for information on federal grants that you have received, visit the National Student Loan Data System. <http://www.nsls.ed.gov>.

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

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

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

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

More information on how to manage your federal student loans is available at <http://studentloans.gov>.

You may also wish to utilize features of the U.S Department of Education's loan calculator at <http://www2.ed.gov/offices/OSFAP/DirectLoan/calc.html>. This may help you to better understand your loan obligation and required payments.

RIGHTS AND RESPONSIBILITIES OF RECEIVING FINANCIAL AID

<http://www.direct.ed.gov/pubs/dlrights.pdf>

Legal Rights of Financial Aid Recipients

Students receiving federal student aid have certain legal rights. Students' rights include the following:

- The student has the right to know what financial aid programs are available at Southern Careers Institute.
- The student has the right to receive a listing from the financial aid office of the agency in each state which may be contacted regarding grants available to residents of that state.
- The student has the right to know the deadlines for submitting applications for each of the financial aid programs available.
- The student has the right to know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.
- The student has the right to know how his/her financial need was determined.
- The student has the right to know what resources (such as parental contribution, other financial aid, assets, etc.) were considered in the calculation of his/her financial need.
- The student has the right to know how much of his/her financial need, as determined by the institution, has been met.
- The student has the right to request an explanation of the various awards in his/her student aid package.

- The student has the right to know the school's refund policy.
- The student has the right to know what portion of the financial aid he/she receives must be repaid, and what portion is grant (free) aid. If the aid is a loan, the student has the right to know what the interest rate is, the total amount that must be repaid, fees during repayment, the payback procedures, the length of time he/she has to repay the loan, when repayment is to begin, and available options for consolidation.
- The student has the right to know how the school determines whether he/she is making satisfactory academic progress, and the results of not meeting these standards.
- If the student believes a mistake has been made in determining his/her financial aid eligibility, he/she has the right to ask that his/her financial aid application be reconsidered.
- If the student has a loan and the servicer transfers the loan to another servicer the student must be sent a notification telling him/her to whom he/she must now make payments to.
- The student has the right to prepay a loan without penalty. This means that he/she may at any time pay in full the loan balance and any interest due without being charged a penalty by the servicer for early payment.
- If the student cannot meet a loan repayment schedule, he/she may request forbearance or deferment from the servicer under which the payments may be temporarily stopped or reduced for a specific period of time.
- In borrowing money, the student assumes the responsibility for repaying the loan. If circumstances arise which make it difficult to meet this responsibility, he/she should contact Direct Loans or their servicer.

Legal Responsibilities of Financial Aid Recipients

Students receiving federal student aid have certain legal responsibilities. Student responsibilities include the following:

- The student must complete all application forms accurately and submit them on time to the appropriate location.
- The student must provide correct information. The intentional misreporting of information on financial aid application forms is a violation of the law and is considered a criminal offense which could result in indictment under the U.S. Criminal Code.
- The student must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which an application was submitted.
- The student must report to the Financial Aid Office any additional financial resources received by him/her during the period of his/her financial aid award.
- The student is responsible for reading and understanding all forms that he/she is asked to sign and for keeping copies of the forms.
- The student must accept responsibility for all agreements that he/she signs.
- The student must be aware of and comply with the deadlines for application or reapplication for aid.
- The student should be aware of the school's refund policy.
- All schools must provide information to prospective students about the school's programs and performance. The student should consider this information carefully before deciding to attend school.
- If the student receives a loan, he/she must notify Direct Loans or their servicer if any of the following occurs before the loan is repaid:
 - Graduation
 - Withdrawal from school or less than half-time enrollment
 - Change of address

- Name change
- Transfer to other school(s)
- If the student has received a Federal Stafford Loan, prior to receiving their first disbursement of loan funds at Southern Careers Institute, the student must complete an Entrance Counseling session.
- The student must also complete an Exit Interview (in person at the school or online) if enrollment drops below half time; or if he/she graduates, transfers to another school, or withdrawals.
- The student must repay any loan received at Southern Careers Institute, plus accrued interest, in accordance with the repayment schedule.
- In borrowing money, the student assumes the responsibility for repaying the loan. If circumstances arise that make it difficult to meet this responsibility, he/she should contact Direct Loans, or the Financial Aid Office.
- The student must notify the servicer of any occurrence which may affect eligibility for a deferment of repayment.

FOR A COMPLETE LIST OF RIGHTS AND RESPONSIBILITIES, GO TO THE FOLLOWING SITE:

<http://www.direct.ed.gov/pubs/dlrights.pdf>

ENTRANCE COUNSELING

Prior to the first disbursement, Southern Careers Institute provides to a first-time borrower of Federal Direct Loan (other than consolidated or Parent PLUS loans), comprehensive information on the terms and conditions of the loan and of the borrower's rights and responsibilities. All students are required to attend an in person Entrance Counseling session with their Financial Aid Officer.

The information includes:

- The effect of the loan on the eligibility of the borrower for other forms of aid
- An explanation of the use of the Master Promissory Note
- The seriousness and importance of repayment obligation
- Information on the accrual and capitalization of interest
- Borrowers of unsubsidized loans have the option of paying interest while in school
- Definition of half-time enrollment and the consequences of not maintaining half-time enrollment
- Importance of contacting appropriate offices if student withdraws prior to completion of program of study
- Sample monthly repayment amounts
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower complete program or completes within regular time for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school
- Consequences of default
- Information about the NSLDS and how the borrower can access the borrowers records
- Name and contact information for individual the borrower may contact with questions about the borrower's rights and responsibilities or the terms and conditions of the loan

Southern Careers Institute provides in person and online entrance counseling through the www.StudentLoans.gov website. A PIN is required to access the site. Financial Aid staffs are available to walk students through the Entrance Counseling process, and answer any questions they may have.

For further information you can visit: www.StudentLoans.gov

EXIT COUNSELING

Southern Careers Institute provides counseling to borrowers of loans under the Federal Direct Loan program (other than consolidated or Parent PLUS loans) shortly before the student borrower ceases at least half-time study at the school. Exit Counseling is required any time a borrower drops to less than half time status, graduates from school, or withdrawals. The student is required to schedule an in person Exit Counseling with the Student Loan Advisor. The counseling will provide information on:

- Average anticipated monthly repayment amount
- Repayment plan options
- Options to prepay or pay on shorter schedule
- Debt Management Strategies
- Use of Master Promissory Note
- The seriousness and importance of student's repayment obligation
- Terms and conditions for forgiveness or cancellation
- Copy of information provided by the U.S. Department of Education
- Terms and conditions for deferment or forbearance
- Consequences of default
- Options and consequences of loan consolidation
- Tax benefits available to borrowers
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time for completion, is unable to obtain unemployment upon completion, or is otherwise dissatisfied with or did not receive the educational or other services the borrower purchased from the school
- Availability of the Student Loan Ombudsman's office
- Information about NSLDS. The U.S. Department of Education is required to provide a disclosure form for students and prospective students about NSLDS

Southern Careers Institute provides in person and online entrance counseling through the www.StudentLoans.gov website. A PIN is required to access the site. Financial Aid staffs are available to walk students through the Exit Counseling process, and answer any questions they may have.

DIRECT LOAN DEFERMENTS

A Deferment is a temporary suspension of payments on a student loan. Deferments are entitlements. As long as a student is eligible for a Deferment, and provides the necessary documentation, their servicer is required to grant one. If a student is granted a Deferment the federal government will pay all interest on any subsidized loan. However, the student is responsible for any interest that accrues on an unsubsidized loan, and should they decide not to pay the interest while they are in a Deferment that interest will be capitalized. Deferments can be granted for students that are in-school, unemployed, experiencing economic hardship, incarcerated, or active duty in the military.

When a new student enrolls at our school, with loans from a school prior to ours, the Financial Aid office will assist the student in applying for an In-School Deferment. This deferment will postpone any federal financial aid loan payments while the student is enrolled at our school at least half-time. Once the form

is completed by both the student and the school's Registrar, the Financial Aid office will forward the form to the student's current and previous lenders, and follow up with them to ensure it was received and processed.

NSLDS

National Student Loan Data System (NSLDS) - Information regarding federal loans (example: Stafford, PLUS, Graduate PLUS, Perkins) will be reported to the National Student Loan Data System which is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. This information is also accessible to authorized users of the NSLDS, such as guaranty agencies, eligible lenders, and eligible institutions of higher education. For more information and to review your federal aid history in NSLDS, go to www.nsls.ed.gov.

SATISFACTORY ACADEMIC PROGRESS

Southern Careers Institute requires that every student receives a current catalog at the time of enrollment which includes the Satisfactory Academic Progress.

All SCI students are expected to meet minimum Academic, Attendance and Satisfactory Academic Progress standards. At the end of each 6 week evaluation period both qualitative and quantitative progress will be measured relative to attendance, GPA, and Maximum Time Frame (MTF)/Rate of Progress. An additional evaluation will be completed at the end of each payment period should that not fall at the same time as a regularly scheduled evaluation.

ATTENDANCE:

At any point at which a student has missed more than 10 consecutive school days, he/she is considered to be in violation of the Attendance standard. This standard is not subject to a probationary or appeal process and the student will be immediately withdrawn.

At any point in which a student has missed more than 20% of the program's scheduled hours, he/she is considered to be in violation of the Attendance standard. This standard is not subject to a probationary or appeal process and the student will be immediately withdrawn. The program length is the catalog program defined length less any transfer credits.

These attendance standards apply to all students in both quarter credit hour programs and clock hour programs.

CUMULATIVE GPA:

At the end of each six week evaluation period, the student must achieve a minimum cumulative GPA of 70% on a 100 point scale to meet the Academic (GPA) standard. These GPA standards apply to all students in both quarter credit hour programs and clock hour programs.

There is an Academic Probationary period following an initial failure on this measure. Students who do not meet the 70% requirement for the courses within the Academic Probationary period will be

withdrawn. This decision may not be appealed. A six week extension of the Academic Probationary period will be allowed only if the student has achieved a satisfactory GPA for the prior six week evaluation period, but still fails the cumulative GPA measure. If the student fails to meet the cumulative GPA standard at the conclusion of the extended probationary period, the student's enrollment will be terminated. This decision may not be appealed.

Students placed on Academic Probation will be notified in writing that they are not meeting Academic Progress and have been placed on Academic Probation. This notification will be issued by the Director of Education within 5 calendar days following the end of evaluation period during which they failed to meet the GPA standards as defined above. This notification will include the date, action taken, and terms of the Academic Probation. This notification will be placed in the student's academic file.

A student on Academic Probation who does not cure the GPA deficiency by the end of the Academic Probation period (or the extended Academic Probation, if applicable) will be withdrawn from the school. The Director of Education will notify the student in writing within 5 calendar days of the end of the Academic probationary period that the student has been terminated from school for not meeting the GPA standard.

Any student who is terminated or withdraws while on Academic Probation may not re-enter until a minimum of one evaluation period (six weeks or two modules of instruction) has elapsed, and will return on Academic Probation. The student has one 6-week evaluation period following re-entry to cure a GPA deficiency and be removed from Academic Probation. If the GPA required measurement is not met during that time the student will be terminated and will not be eligible for re-entry in the same program for an additional 180 days.

Students will also have an evaluation completed at the end of each payment period (see definitions below). Students not meeting the GPA measurement at the end of any payment period will be placed on FA Warning for the following payment period. See FA Warning status as described below.

MAXIMUM TIMEFRAME (MTF)/RATE OF PROGRESS:

Students must be progressing at a rate which would allow them to complete their educational program within the Maximum Time Frame (MTF). The MTF is defined as 150% of the scheduled program length.

For programs measured in clock hours, the MTF for the student to complete the program is no more than 150 percent of the published length of the program, as measured by the cumulative number of clock hours the student is required to complete as well as calendar time.

For programs measured in Quarter Credit Hours (QCH), the MTF for the student to complete the program is no more than 150 percent of the published length of the program, as measured in attempted credit hours.

The student's Rate of Progress through the program will be measured to determine if he/she is on track to complete all course work within MTF or 150% of the expected program length. Rate of Progress is measured at the end of each payment period (as defined below).

- For QCH programs, Rate of Progress is met when a minimum of 67 percent of the attempted QCH are successfully completed.
- For clock hour programs, a minimum of 67 percent of the scheduled clock hours must be earned.

There is an FA Warning period following an initial failure of this measurement and a financial aid probation period following any FA Warning period during which the student did not meet SAP status. There is an opportunity for appeal as described below.

FINANCIAL AID WARNING AND APPEALS

A student that has not met either the GPA or MTF requirements at the end of any payment period will be placed on Financial Aid Warning for the following payment period. Title IV funds will be disbursed during the FA Warning period. Students not meeting the MTF requirement by the end of the FA Warning period will be placed on FA Probation. Title IV aid is not disbursed during the FA Probation period unless the student has filed an FA Appeal that has been approved.

Any student placed on FA Probation due to exceeding MTF as calculated on the rate of progress not being met will have the option to appeal the decision. The appeal must be in writing and addressed to the School Director. The appeal must be received within five (5) calendar days of the date the student was notified of the probation status. The student must provide a thorough description of the extraordinary circumstances that hindered the student's ability to meet the MTF standards. Examples of circumstances that would be considered extraordinary are: the death of a relative, an injury or illness of the student or the student's immediate family, or any other circumstances deemed extraordinary, at the discretion of the School Director. The appeal must be accompanied by documentation of the circumstances that prevented the student from obtaining the MTF measurement.

The School Director and the Education Director will review the student's appeal and determine if any action regarding the appeal will be taken. The student will be sent a written decision within five calendar days of the receipt of the appeal. This decision will be final and no further appeals will be considered. All documentation regarding the appeal will be placed in the student's academic file.

Terminations based on GPA or Attendance policies may not be appealed.

DEFINITIONS

Transfer Students/Program Transfers:

Transfer quarter credit hours or clock hours of successfully completed classes from one program that are applied to a new program within SCI are counted as completed credits hours or clock hours and will be included in both the calculation of cumulative GPA and MTF.

Transfer quarter credit hours or clock hours from other institutions are included in the Rate of Progress and Maximum Time Frame calculations as both attempted and completed, but will have no impact in the Cumulative GPA calculation.

Reentry Students

Students that withdraw and then resume enrollment in the same program within 180 days will be considered to be in the same enrollment for SAP evaluation. The period between enrollments will not be included in the calculation. Students who withdraw and then resume after 180 days will be treated the same as a student who transfers within SCI.

Withdrawals:

Withdrawal from a single class will be recorded as credits attempted in the MTF but will not be included in the calculation of GPA;

Incompletes:

A grade of Incomplete will be recorded when final grades cannot be determined due to a leave of absence or a course that extends beyond a 3 week module. Incompletes will not be included in the calculations for Cumulative GPA or Rate of Progress (MTF); however, any Incomplete not converted to a numeric grade within 90 days of the end of the course will be changed to "0" and included as attempted in both the GPA and Rate of Progress (MTF) calculations;

Repeated Courses:

Repeated courses due to failure will be recorded as credits attempted each time the course is taken in the Rate of Progress (MTF) calculation. Only the highest grade received for the course will be calculated in the cumulative GPA.

Payment Period:

A payment period is one half of the program length (in credits or clock hours, as applicable) for programs that are less than or equal to an Academic Year in length and one half of each academic year for programs greater than an Academic Year in length. Programs with reduced credits due to transfer credits are considered to be the length of the remaining credits in the program.

WITHDRAWAL POLICY

Students who wish to withdraw from their educational program for any reason are required to follow the steps as outlined below.

1. Students must notify the Director of Education, School Director, or any other School Official in writing. The written document must explain the reason or reasons why the student has to withdraw from the training.

2. The Director of Education, School Director or any other School Official that receives the notification of the withdrawal must determine if the issues can be resolved without having the student withdraw from the program.

3. If it is determined that nothing can be done to prevent the student from withdrawing from school, the student must schedule an exit interview with a staff member from the Financial Aid Office. The Financial Aid staff will complete the exit interview. This exit interview will provide the student with valuable information related to student's loan balance, repayment information, borrower's rights and responsibilities and the appropriate lender information. Please refer to the tuition refund policy and procedure to determine the amount of money that will be due to the school.

If the student withdraws any time during the term they will be issued a grade of Incomplete. If the student withdraws at the end of a term the grades will be assigned based upon the instructor's grading system for the courses that the student has completed.

Student's cannot withdraw and reenter more than three times. Please refer to the Reentry Policy for the policy and procedures for reentry into the program of study.

RETURN OF TITLE IV POLICY

Federal Law specifies how the school must determine the amount of SFA program assistance that a student earns if the student withdraws. The law requires that, when withdrawing during a payment period or period of enrollment, the amount of Student Financial Aid program assistance that is earned up to that point is determined by a specific formula. Southern Careers Institute defines a payment period as a term. If a student received (or the school received on the student's behalf) less assistance than the amount that is earned, the student may be able to receive those additional funds. If more assistance was received more assistance than was earned, the excess funds must be returned. This process must be completed within 45 days of determining the student's last date of attendance, and returns will be made according to Federal Guidelines.

The amount of assistance that is earned is determined on a pro-rata basis. That is, if a student completes 30 percent of the payment period or period of enrollment, he/she earns 30 percent of the assistance originally scheduled to be received. Once a student completes more than 60 percent of the payment period or period of enrollment, all of the assistance is earned.

If a student received excess funds that must be returned, the school must return a portion of the excess equal to the lesser of:

- The institutional charges multiplied by the unearned percents of the funds,
- Or the entire amount of the excess funds.

If the school is not required to return all of the excess funds, the student must return the remaining amount.

Any loan funds that a student must return, the student (or the student's parent for a PLUS Loan) repays in accordance with the terms of the promissory note. That is, the student (or student's parent) makes scheduled payments to the holder of the loan over a period of time.

If a student is responsible for returning grant funds, he/she does not have to return the full amount. The law provides that a student is not required to return 50 percent of the grant assistance received that it is the student's responsibility to repay. Any amount that a student has to return is a grant overpayment, and the student must make arrangements with the school or the Department of Education to return the funds. Failure to return any funds due will result in loss of further Title IV eligibility.

The order of repaying funds being returned is as follows:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Unsubsidized Direct Stafford Loan
4. Subsidized Direct Stafford Load
5. Federal Perkins Loan
6. Federal PLUS Loan
7. Direct PLUS Loan
8. Pell Grant
9. FSEOG