



**FINANCIAL AID
CONSUMER INFORMATION GUIDE
2015-2016 Award Year**

Revised 09/01/2015

You are responsible for reading this award guide. This information is essential to read and understand the terms and conditions of your financial aid awards.

Computer Systems Institute recognizes that in many instances individuals and their families are not able to meet the entire cost of education. Therefore, the Financial Aid Office is committed in helping you find every avenue for financing your education and help to make college affordable.

Computer Systems Institute Office of Financial Aid understands that funding one's education is a vital piece of the puzzle with regard to an individual's success or failure in the academic world. Students who are not in a position to fund their entire tuition themselves should seek financial aid based on their individual circumstances.

We will assist students with the process of applying for federal student financial aid. Your Financial Aid Administrator (FAA) is the designated official at the school for consumer information. If a student or parent has a question, they should not hesitate to contact the FAA at the financial aid office at your school. You can reach the financial aid office and your FAA by contacting the school's main number located on our website.

This consumer information guide can also be found on our CSI website located at <http://www.csinow.edu/about-cs/financial-aid>

TYPES OF FEDERAL FINANCIAL AID PROGRAMS

Eligibility

Eligibility for federal student aid is based on financial need and on several other factors. Generally, to be eligible for Federal Financial Aid, a student must:

- Demonstrate financial need (except for certain loans).
- Have a high school diploma or a General Education Development (GED) certificate, or complete a high school education in a home school setting that is treated as such under state law.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
- Be a U.S. citizen or eligible noncitizen.
- Have a valid Social Security Number.
- Register with the Selective Service, if required. A student can use the paper or electronic FAFSA to register, register at www.sss.gov, or call 1-847-688-6888. (TTY users can call 1-847-688-2567.)

- Maintain satisfactory academic progress once in school.
- Certify that he or she is not in default on a federal student loan and do not owe money on a federal student grant.
- Certify that he or she will use federal student aid only for educational purposes.

To apply for federal student aid you should complete a Free Application for Federal Student Aid (FAFSA) form. These forms can be found on the Department of Education's website, www.fafsa.ed.gov. Ask your financial aid advisor for your school's code. Your actual eligibility amounts will be determined from the information you report on the FAFSA.

Grants

Federal Pell Grant

The Pell grant is gift assistance which does not have to be repaid. Pell is awarded to students who have a financial need as determined by the U.S. Department of Education standards. Annually, the U.S. Department of education determines student eligibility for this grant. For the 2015-2016 award year, the maximum grant is \$5,775

Federal Supplemental Education Opportunity Grant (FSEOG)

The FSEOG is gift assistance which does not have to be repaid. FSEOG is awarded to students who have an exceptional financial need as determined by the U.S. Department of Education standards. Students with the lowest "Expected Family Contribution" (EFC) are awarded FSEOG before students with higher EFCs. The average award amount varies from school to school.

Work-Study

Federal Work-Study

The Federal Work-Study program offers students the opportunity to meet part of their expenses by working part-time on or off campus for at least minimum wage. A limited number of assignments are available, and priority is given to students with the greatest financial need who are qualified for the job assignments available. Please see your Financial Aid Office for available assignments and additional information regarding the Federal Work-Study Program.

Loans

Subsidized Federal Stafford Loan

The subsidized Federal Stafford Loan program provides low interest loans through the U.S. Department of Education's Direct Loan Program. The maximum annual loan amount for the first academic year is \$3,500 for undergraduate students less origination and other fees (if applicable).

The subsidized Direct Loan is only available to eligible undergraduate students and is interest-free during the student's enrollment of at least half-time in a degree-seeking program. Interest will begin to accrue if the student drops below half-time or upon the completion of his or her program and the applicable grace period. The unsubsidized Direct Loan begins to accrue interest upon disbursement of the loan.

The minimum repayment amount is \$50 per month; however, Subsidized Federal Stafford loans provide many flexible repayment plans as outlined in the loan counseling materials. Borrowers

with other outstanding loans may be eligible to consolidate eligible loans into one consolidated payment.

Current Interest rates

In August 2013, Congress passed and the President signed the Bipartisan Student Loan Certainty Act of 2013. This Act ties *federal student loan interest* rates to the financial markets. Under the Act, interest rates are determined each spring for new loans being made for the upcoming *award year*, which runs from July 1 to the following June 30. Each loan has a fixed *interest rate* for the life of the loan.

The following table provides the fixed interest rates for new Direct Loans first disbursed on or after July 1, 2015, and before July 1, 2016. The 2015–16 rates represent a decrease of 0.37 percentage points from the 2014–15 interest rates on Direct Loans. These rates will apply to new Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans made during this time.

Interest Rates for Direct Loans			
Loan Type	Borrower Type	Loans first disbursed on or after 7/1/14 and before 7/1/15	Loans first disbursed on or after 7/1/15 and before 7/1/16
Direct Subsidized Loans	Undergraduate	4.66%	4.29%
Direct Unsubsidized Loans	Undergraduate	4.66%	4.29%
Direct Unsubsidized Loans	Graduate or Professional	6.21%	5.84%
Direct PLUS Loans	Parents and Graduate or Professional Students	7.21%	6.84%

Prior Federal Loans and Financial Aid History—If you currently have a Stafford Loan and would like to check the interest rate, servicer information, and other financial aid history, go to the [National Student Loan Data System](#).

Interest rate cap for military members—If you qualify under the Service Members Civil Relief Act, the interest rate on loans you obtained before entering military service may be capped at 6% during your military service. You must contact your loan servicer to request this benefit.

In addition, we do not charge interest (for a period of no more than 60 months) on Direct Loans first disbursed on or after October 1, 2008, while a borrower is serving on active duty or performing qualifying National Guard duty during a war or other military operation or other emergency, and serving in an area of hostilities qualifying for special pay.

Other than interest, is there a charge for this loan?

There is a loan fee on all Direct Subsidized and Unsubsidized Loans. The loan fee is a percentage of the amount of each loan you receive. Both the subsidized and the unsubsidized Direct Loans have a 1.068 percent origination fee.

We will deduct the loan origination fee proportionately from each loan disbursement. The specific loan origination fee that you are charged will be reflected in a disclosure statement that we send to you.

Unsubsidized Federal Stafford Loan

If you do not qualify for a full or partial Subsidized Stafford Loan based on your financial need, or need additional loan funding, you may qualify for an Unsubsidized Stafford Loan. The federal government does not pay the interest on unsubsidized loans while you are in school or have loans in a deferred status. Student loan borrowers are eligible for all interest that accrues on the loan while enrolled, during your grace period, and any deferment periods. You may elect to make interest payments while in school to avoid the capitalization of interest and lower the overall repayment debt. Loan repayment begins six months after leaving school or if you elect to attend less than half time. Independent students can borrow up to \$9,500 (Subsidized and Unsubsidized combined) for the first academic year. Dependent students can borrow up to \$5,500 (Subsidized and Unsubsidized combined) for the first academic year. For loans first disbursed on or after 7/1/2009, the interest rate is fixed at 6.8%. Please see your Financial Aid Administrator to receive further information regarding the maximum Stafford annual loan amounts.

Parent PLUS Federal Loan

The Federal PLUS loan is available to parents who wish to apply for additional assistance for their dependent child's education. The PLUS loans are made through banks, savings and loans, and other lending institutions. The amount of the PLUS loan cannot exceed the student's cost of attendance less other student aid awarded. The interest rate varies and is adjusted each year, not to exceed 9% and begins to accumulate on the date of the first disbursement. PLUS loans through the Federal family education Loan Program first disbursed on or after 7/1/2009 will have a fixed interest rate of 8.5%, and those first disbursed on or after 7/1/2009, through the Federal Direct Student Loan Program will have a fixed interest rate of 7.9%. The first payment will be due within 60 days after the final loan disbursement. Payments will include both principal and the interest that accumulates.

Difference between Subsidized & Unsubsidized Loans - The subsidized loan is considered a need based loan which means it is only awarded to those students who can demonstrate a financial need on the FAFSA. The unsubsidized loan is available to anyone whose other financial aid doesn't meet the Cost of Attendance. Each loan has a six month grace period after the student graduates, withdraws, or is enrolled less than half-time.

Time Limitation on Direct Subsidized Loan Eligibility for First-Time Borrowers on or after July 1, 2013

Maximum eligibility period to receive Direct Subsidized Loans

There is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. This is called your "maximum eligibility period".

At CSI, the maximum period for which you can receive Direct Subsidized Loans is 1 year (150% of 8 month programs = 1 year).

This means that your maximum eligibility period can change if you change programs. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans you received for the earlier program will generally count against your new maximum eligibility period making you ineligible for Direct Subsidized loans in the new program.

APPLYING FOR FEDERAL STUDENT FINANCIAL AID

Each student interested in receiving financial assistance must submit the “Free Application for Federal Student Aid” (FAFSA) or provide a copy of the Student Aid Report (SAR) if the FAFSA was previously completed within the award year. The Financial aid office will utilize the results of the FAFSA to estimate and determine the student’s financial aid eligibility.

A student may be chosen to participate in a *verification* process of the information submitted on the FAFSA by the U.S. Department of Education. A student may be selected by the U.S. Department of Education’s Central Processor (CPS) following procedures established by federal regulation. If, during the application process, the file is selected for “verification” by the U.S. Department of Education, the student and their family must submit all documents required to validate the information listed on the FAFSA application. Students should refer to www.studentaid.ed.gov website which is sponsored by the U.S. Department of Education for more detailed information.

VERIFICATION

Verification is a process to confirm information you provided on the FAFSA. Verification selection can be random or due to incomplete, estimated or inconsistent data reported on your FAFSA.

The federal government requires colleges and universities to verify or confirm the data reported by students and their parent(s) on the FAFSA. The verification process ensures that eligible students receive all the financial aid to which they are entitled and prevents ineligible students from receiving financial aid to which they are not entitled.

If your application was selected for verification, we will ask you to provide additional information to document the accuracy of your FAFSA. This **may** include:

- A copy of your 2014 Tax Transcripts.
- If parental information was required on the FAFSA, you will also be required to submit a copy of your parents’ 2014 Federal Tax Transcripts.
- If no taxes were filed, a non-filer letter is required issued by the IRS.

How will I know if I am selected for verification?

You may be selected for verification either by the federal processor or by the Office of Financial Aid. If you are selected for verification by the federal processor, there will be an asterisk next to your Expected Family Contribution (EFC) on your Student Aid Report (SAR). You will also be informed of having been selected for verification by the financial aid office.

If you are selected for verification by the financial aid office at your school, you will be notified on the first page of your award letter if you are a new student, or a phone call will be made to you

and/or your admissions representative. If you are a continuing student, an appointment will be scheduled for you to return to the office of financial aid to find out if you were selected for verification. Both notifications will inform you of this selection and instruct you on what additional items are needed to fulfil the requirements.

SPECIAL CIRCUMSTANCES

We recognize that students may have extenuating circumstances that the FAFSA does not consider. If a significant change occurs in your financial situation (i.e. reduction in income, loss of employment, divorce/separation, death of a parent/spouse), you may submit a Special Circumstance Appeal and request that your financial aid eligibility be reviewed.

Forms are available at the financial aid office. Schedule a meeting with an FA Advisor to see if you qualify.

KEEPING YOUR AWARD

Maintaining financial aid eligibility is an ongoing process. We are required to continually monitor your eligibility.

- You must **maintain at least half time enrollment** to remain eligible for the majority of financial aid funds. See page 8.
- You must **make satisfactory academic progress** toward your program. See page 8.
- You must **complete courses**. Withdrawing from one class or all classes can negatively affect your ability to retain the financial aid funds awarded and/or disbursed to you. See page 5.

AWARD REVISIONS

Your award may be revised if:

- You receive additional scholarships and/or other financial aid resources.
- Your FAFSA information changes due to the verification process.
- Your cost of attendance changes.

If a revision is made, you will be placed on FA hold until you sign the new revised award letter. You are not required to sign new award letters when receiving SEOG awards.

REPORTING ADDITIONAL FINANCIAL AID RESOURCES

You are required to notify us of any additional financial resources you receive that are not listed in your award letter. This includes scholarships, grants, fellowships and employee educational benefits. These resources may result in adjustments and/or reduction of the financial aid originally offered.

METHODS OF DISTRIBUTING AID AMONG STUDENTS

Federal Aid

Federal Aid is distributed to students who complete the Free Application for Federal Student Aid (FAFSA) and meet the eligibility criteria as further described within the application instructions. Students should visit www.FAFSA.ed.gov.

State Aid

Students are encouraged to visit their library or research on the Internet as a source for state aid programs not administered or awarded by the institution. State Aid is distributed to students who meet the eligibility criteria as described in the specific state aid program requirements (WIA, Vocational Rehab, etc.).

Institutional Scholarships

Colleges may offer various types of scholarships to students having met specific academic standards, etc. The number of scholarships recipients varies from year to year depending on the funding available and the number of eligible applicants. For additional information on available institutional scholarships students are encouraged to visit/contact the financial aid office at the campus. Students are also encouraged to visit their library or research on the Internet as a source for additional scholarship programs not administered or awarded by the institution. You can visit our CSI webpage for more information at <http://www.csinow.edu/about-csi/scholarships-available>

METHODS OF DISBURSING FEDERAL STUDENT AID

Colleges Not Using Standard Academic Terms (“Non-Term”)

Financial aid is awarded based on an academic year. The disbursement of aid varies by the type of assistance. For colleges not using standard academic terms, the Federal Pell Grant and Federal Supplemental Educational Opportunity Grant -for those who qualify- is credited to the student's account twice during the academic year. The credits are awarded at the beginning and at the mid-point of the academic year as measured in credits earned and weeks attended.

In order to receive federal loan proceeds the student (parent in the case of PLUS loans) must complete and sign a valid promissory note. A second disbursement of loan funds for the academic year is made after the student has completed half of their academic workload for the academic year and has reached the calendar midpoint. Once tuition and fees obligations charged by the institution have been met, the student may receive the excess amount of federal student aid that creates a credit on the account. A first year, first time borrower's account will not be credited with Stafford loans until 30 days after their first day of class and completed a loan entrance interview.

PAYMENT OF AID AND REFUNDS

Financial aid for an academic year is applied in two payments: half in the first payment period and half in the 2nd payment period.

- Aid is paid to your student account no sooner than two weeks after the official start of your program.
- If you have excess aid, you will receive a refund to use for your other educational expenses.
- Financial aid refunds are released within 14 days of when a credit balance is generated and paid according to your authorization plans. Refunds are generated weekly.

Late financial aid applicants will receive funds after an award is offered and accepted, provided other award conditions are completed, such as entrance loan counseling and signing a loan Master Promissory Note.

You have the right to cancel all or a portion of your student loans and may notify the financial aid office in writing within 14 days of payment. Include your full name, student number and signature. Please note that anything not covered by financial aid is the responsibility of the student.

STATEMENT REGARDING CREDIT BALANCES

A “credit balance authorization form” is provided to students by the Financial Aid Office soon after enrollment. Students and parents (of a dependent student applying for PLUS loans) review the statement, select the appropriate authorization category, and provide the signed form to the Financial Aid Office. For continuing students who previously signed this statement, the initial authorization will continue to be valid for subsequent award years or enrollment periods. The authorization categories available for student/parent selection are as follows:

- Based on student’s authorization, the institution will retain any existing credit balance on the account to be applied to allowable future charges to assist students in managing those funds or to be disbursed at their request.
- In the event that funds are not requested prior to leaving the institution, the institution will return the credit balance to the lender as prepayment of the student loan.
- The institution will retain interest earned on the credit balance while the funds remain on the account.

How You Will Receive Your Refund

Student receives a refund on their Rapid Pay card that can be picked up at the Bookstore. If the amount is more than \$500, a check will be issued.

TERMS AND CONDITIONS OF FEDERAL WORK STUDY EMPLOYMENT AS PART OF THE FINANCIAL AID PACKAGE

The Federal Work Study (FWS) program provides jobs to undergraduate students to assist them in meeting their educational expenses. To qualify for Federal Work Study program funds, the student must meet the eligibility requirements for Federal Student Aid. The amount of FWS for which a student is eligible depends upon:

- Degree of demonstrated financial need
- Availability of FWS funds at the school
- Availability of jobs and scheduling which do not conflict with the student’s class schedule

Federal Work Study jobs may be located on or off campus. The school may set the work schedule. The financial aid administrator will take into consideration need, class schedule, health, and academic progress prior to arranging a job and assigning work hours. The school must inform the student of the terms and condition of employment that is part of your financial aid package. Undergraduate students will be paid on an hourly basis. They are paid at least the current federal minimum wage and at least once a month.

TERMS AND CONDITIONS UNDER WHICH STUDENT RECEIVE FEDERAL LOANS

The Federal Loan programs provide funds to undergraduate students to assist them in meeting their educational expenses. To qualify for Federal Loan program funds, the student must meet the eligibility requirements for Federal Student Aid as well as the loan program specific terms and conditions specified below:

Direct Loan (DL)

Student must be enrolled at least half-time during the period of enrollment to retain their eligibility for DL program funds. Students whose enrollment status is below half-time are not eligible for DL program funds. If eligibility is lost due to being enrolled less than half-time, a student can regain eligibility if enrolled at least half-time during a subsequent period of enrollment.

A student who is borrowing a loan for the first time is required to participate in loan entrance counseling prior to the first disbursement of the loan. The first disbursement of a loan cannot be made earlier than 30 days after the start of the payment period or period of enrollment.

Financial Aid Administrators may not perform credit checks on students in connection with awarding them DL program funds.

A student borrower who is in default on an FSA loan is not eligible for additional DL loan funds unless eligibility is regained.

Parent PLUS Loan Applications

Parents who would like to apply for a Parent PLUS loan must complete the **Parent PLUS loan application** and a Parent PLUS loan Master Promissory Note online at www.studentloans.gov

Federal Loan Promissory Notes

All Promissory notes must be signed before a loan can be disbursed. This promissory note only needs to be completed once every 10 years.

The screenshot shows the StudentLoans.gov website. At the top left is the logo for Federal Student Aid, an office of the U.S. Department of Education, with the tagline 'PROUD SPONSOR of the AMERICAN MIND™'. To the right is the StudentLoans.gov logo with 'English | Español' below it. A navigation bar contains links for 'My Account', 'Getting Loans', 'Tools and Resources', 'Managing Repayment', 'FAQs', and 'Contact Us'. The main content area features a large image of four diverse students. A white box on the right contains a message: 'As of May 10, 2015 you must have a verified FSA ID (Username & Password) instead of a PIN to log in to StudentLoans.gov.' Below this message are links for 'Create an FSA ID.' and 'Log In'. At the bottom, there are four dark blue buttons with icons and text: 'Undergraduate Students' (person icon), 'Graduate/Professional Students' (graduation cap icon), 'Parent Borrowers' (parent and child icon), and 'Repayment and Consolidation' (calculator icon).

SATISFACTORY ACADEMIC PROGRESS

Students are required to maintain Satisfactory Academic Progress while enrolled at the campus. Failure to maintain Satisfactory Academic Progress could result in ineligibility for federal student aid. The Satisfactory Academic Progress information is contained in the school catalog. You can find out school catalog on our CSI webpage at <http://www.csinow.edu/about-csi/consumer-information>

FINANCIAL AID LOAN MANAGEMENT

Each first-time student borrower is required to attend/complete a loan entrance interview conducted individually, in a group, or online. The interview will include an explanation of the use of a Master Promissory Note (MPN), the importance of the repayment obligation, a description of the consequences of default, sample repayment schedules, information in reference to borrower's rights and responsibilities, as well as other terms and conditions. Upcoming graduates, students who officially withdraw, or students who cease to attend at least half-time will be required to complete/attend the exit counseling session. Students who leave school without attending an exit counseling session will receive an exit counseling package mailed by the campus. Exit counseling addresses topics such as the requirement to repay the loan, repayment plans, updating contact and demographic information, the consequences of default. Please see The Financial Aid Loan Exit Counseling section for additional information.

Loan Repayment Obligation and Repayment Options

Students who receive federal student loans sign a Master Promissory Agreement (MPN) which states the student is obligated to repay the student loan funds regardless of the student's graduation, withdrawal from school, or the student's inability to obtain employment. The student loan program offers students many different repayment options. Students are responsible for selecting the appropriate payment plan to suit their needs. The school's Financial Aid Office and lender are available to review the different repayment options.

If at any time a student becomes delinquent on a loan, it is the student's responsibility to contact the school or lender to determine what options are available to the student.

You can also reach out to our default prevention team at DefaultPrevention@csinow.com

The Financial Aid Loan Entrance Counseling

The following information will be included in the Loan Entrance Counseling, which will be presented to all student borrowers prior to the first disbursement of loan funds.

- Explanation and use of the Master Promissory Note (MPN)
- Effect of accepting the loan on eligibility for other aid
- Seriousness and importance of the repayment obligation

- Option of the borrower to pay interest on Unsubsidized Stafford loans while in school
- Interest accrual process and interest capitalization when a borrower elects not to pay interest or if the interest is not paid by the US Department of Education
- Importance of contacting the appropriate office at the school if the student plans to withdraw before completing the academic program to allow the school to provide exit counseling to the borrower
- Obligation to repay the loans even if: the borrower does not complete the program or does not complete the program within the regular time for completion, is unable to find employment, is dissatisfied with the school/program, or does not receive the services purchased from the school
- The importance of repayment and the consequences of default, including adverse credit reports, federal offset, and other federal delinquent debt collection procedures and litigation
- Sample monthly repayment amounts based on a range of levels of indebtedness or the average cumulative indebtedness of other loan borrowers within the same academic program as the borrower
- Information regarding the National Student Loan Data System (NSLDS) and how a borrower can access and monitor his or her loan records
- Name and contact information of the person the student may contact with questions regarding rights and responsibilities or loan terms and conditions

The Financial Aid Loan Exit Counseling

Students are required to attend a Financial Aid Loan Exit Counseling session prior to graduating or shortly before the student ceases enrollment of at least half-time study. Students who seek to withdraw from the campus should see the Financial Aid Office to obtain exit counseling. Several topics presented at the entrance counseling session are again presented at the exit counseling. Exit counseling is required for all graduated, withdrawn, or dismissed students prior to exiting the institution as well when a student ceases to attend at least half-time. If a student leaves school or chooses to postpone their education, the student should meet with a Financial Aid Administrator to understand the financial impact of this decision and attend loan exit counseling.

Exit counseling includes the following information:

- Explanation of all repayment plans available
- Comparative analysis of the features of each type of repayment plan, including average projected monthly payments and the difference in interest and total payments
- Explanation of the terms and conditions to obtain full or partial loan forgiveness or discharge
- Explanation of the terms and conditions the borrower may obtain a deferment or forbearance
- Debt management strategies to assist the student in successful loan repayment
- Information regarding the average anticipated monthly repayment amount based on the student loan borrower's actual indebtedness or the average indebtedness of student borrowers in the same academic program receiving the same types of loans
- A review of the use of the Master Promissory Note (MPN) and the student's obligation to repay the loan

- Explanation of the student's responsibility to repay the loan even if the student did not complete the program, did not complete the program within the regular completion time for that program, is unable to obtain employment, or is dissatisfied with the education received
- Explanation regarding the consequences of default, including adverse credit reports, federal offset other federal delinquent debt collection procedures and litigation under federal law
- Effects of loan consolidation, including the effect on total interest and fees to be paid, length of the repayment term, effect on borrower benefits on underlying loans (grace periods, deferment, loan forgiveness, and loan discharge), option to prepay or change repayment plans, and how borrower benefits may differ between lenders
- Explanation of the tax benefits available to the student
- Information concerning the National Student Loan Data System (NSLDS) and how the student can utilize NSLDS to access his or her records
- Information regarding the availability of the Student Loan Ombudsman's Office

In addition, the Financial Aid Office is responsible to collect the following information as part of the exit counseling and provide the information to the Secretary of Education within 60 days of receipt:

- Name
- Address
- Social Security Number
- References
- Driver's License Number and State
- Expected Permanent Address
- Name and address of next-of-kin
- Name and address of the student's employer or expected employer

Loan Deferments for Borrowers

Students should visit the Financial Aid office for the terms and conditions under which students receiving federal education loans may obtain a deferment for repaying student loan debt.

Loan Deferments for Certain Individuals

Loan deferment terms and conditions are further defined for those serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service. These individuals should visit the Financial Aid office for additional information.

NATIONAL STUDENT LOAN DATA SYSTEM

National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. Student financial aid information is submitted to the NSLDS.

NSLDS receives data from schools, guaranty agencies, the Direct Loan program, the Pell Grant program, and other ED programs. NSLDS Student Access provides centralized, integrated view of Federal Student Aid Loans and grants so that recipients of funds from these programs can access and inquire about the Federal Student Aid loans and/or Grant data. Once the data is reported to NSLDS, this site and all information contained within is accessible to Financial Aid Administrators, Guarantee Agencies, and students. All users must sign-in and be an authorized user. To access the site, visit www.nsls.ed.gov.

FEDERAL STUDENT AID OMBUDSMAN NOTIFICATION

Student should contact the Financial Aid Administrator at the institution who is always ready to assist with any questions or concerns regarding Federal Family Education Subsidized or Unsubsidized Loans. If a situation exists that a Financial Aid Administrator cannot resolve, students should follow procedures as outlined in our school catalog. In addition, the U.S. Department of Education's Office of the Ombudsman for student loan issues is available. The ombudsman resolves disputes from a neutral and independent viewpoint. The Office of Student Financial Assistance Ombudsman will informally research borrower's issues and suggest solutions to resolve. Student borrowers can contact the Office of the Ombudsman by:

Via Email: fsaombudsman@ed.gov

Via Online Assistance: www.ombudsman.ed.gov

Via Toll-Free Telephone: 1.877.557.2575

Via Fax: 1.202.275.0549

Via Mail: U.S. Department of Education, FSA Ombudsman, 830 First Street N.E., Washington, D.C. 20202

CONSUMER INFORMATION FROM THE U.S. DEPARTMENT OF EDUCATION (ED)

The U.S. Department of Education has various websites available to students and financial aid staff that provide information regarding the regulations, requirements, and application for Federal Student Aid. There is *no* user fee for using ED Financial Aid sites.

U.S. Department of Education: www.ed.gov

Applying for Federal Student Aid: www.fafsa.ed.gov

Information for Students: www.studentaid.ed.gov, and www.college.gov.

Information for Financial Aid Professionals and Schools: www.ifap.ed.gov, and

www.fsa4schools.ed.gov.

DIRECT STUDENT EXPENSES (2014-2015 Academic Year)

These direct costs are:

TUITION, BOOKS AND SUPPLY COSTS			
	Health Career Program	Networking Career Program	Business Career Program
TUITION	\$14,450	\$14,450	\$13,950
BOOK FEE	\$800	\$800	\$800
BOOK FEE - Supply fee (includes Transportation fee)	\$700	\$700	\$700
	\$15,950	\$15,950	\$15,450

In addition to these direct costs, you will have some *indirect* expenses such as transportation, and personal items. These expenses will *not* show up on your billing statement, but you should budget for them accordingly.

INDIRECT STUDENT EXPENSES (2015-2016 Academic Year)
Student Estimated Living Expenses

The following estimated student budget amounts* are provided for your use in estimating the total cost of your school attendance. These amounts are "indirect" expenses that you will incur whether or not you attend school. The financial aid office uses estimates of your costs of attending school in order to determine your eligibility for aid. Keep in mind that these are estimates and may not reflect your actual costs. * *Estimated cost are taken from the Bureau Labor of Statistics website*

STANDARD BUDGET
2015-2016

D - STUDENTS WITHOUT DEPENDENTS		8 Months
Room and Board	\$490	\$3,920
Transportation	\$173	\$1,384
Personal expenses/(Misc.)	\$112	\$896
		\$6,200
I - ALL OTHER STUDENTS		8 Months
Room and Board	\$975	\$7,800
Transportation	\$362	\$2,896
Personal expenses/(Misc.)	\$254	\$2,032
		\$12,728