

CONSUMER INFORMATION GUIDE

2021



**Main Campus: Scarborough | Branch Campus: Bangor |
Extension Campus: Auburn**

**800.447.1151 | For Additional Consumer Information:
ntinow.edu**

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Consumer Information Summary

This guide is intended to provide, briefly describe, and deliver upon request, information regarding where to obtain requisite consumer information to current students and prospective students.

Federal Regulations require schools to provide certain consumer information annually to its current and prospective students, along with a statement of procedures regarding where to obtain that information. Included in this guide is a summary of all of the Basic Consumer Information Requirements, as excerpted from the 2020 Student Handbook (most recent version as of the release of this guide). Note the Basic Consumer Information Requirements summary is also hand delivered to all students. Some of the information below can be obtained within this Consumer Information Guide in both paper format and posted on the school's web site. The HEOA requires the Secretary (United Department of Education) to collect and display on the College website an extensive list of information about each institution that participates in Title IV student aid programs. The Secretary must update this information annually, and regularly consult with current and prospective college students, their families, institutions, and other experts to improve the usefulness of the College website. You will see various references to the College site through this guide. The College site will include some items which are also found in the school catalog and/or addenda such as general school information, transfer credit information, etc., and will also include key statistics about the school which will assist students in their decision making process. The school can provide a paper copy of any of the listed information upon request to the student's Admission's Representative.

In addition to information contained in this Guide, each applicant for admission and each student will be given, or may request from the Financial Aid Office, the following publications of the US Department of Education (ED): Funding Higher Education beyond High School:

- The Guide to Federal Student Aid,
- Guide for Direct Loan Borrowers
- Entrance Counseling Guide for Direct Loan Borrowers and the Exit Counseling

Additional information is available at: ntinow.edu/financial-aid-resources

Catalog

All applications for admission and current students receive a copy of the school catalog and applicable addenda. Prospective students may also request a copy of the catalog and applicable addenda. There are several required Consumer Information disclosures that are found in the guide or addenda. Please refer to your Consumer Information Guide Summary which summarizes disclosures that may be found in the catalog. If you wish to receive a copy of the catalog, please consult the admissions office or financial aid office.

Mission Statement

We provide short-term, hands-on career training that is driven by industry needs, national certifications, and employer partnerships, with the goal of employment opportunities for our graduates.

Approvals

Northeast Technical Institute (NTI) is approved by the State of Maine Department of Education. NTI is accredited by the Commission of the Council on Occupational Education* and approved by the Department of Veterans Affairs to offer the following programs:

Clinical Medical Assistant I
Clinical Medical Assistant II
CDL A Truck Driver Training
HVAC/R Technician
Desktop Support Technician
Medical Billing and Coding
Medical Office Assistant
Network Administration/Design
Phlebotomy/EKG Technician

- NTI is accredited by the Commission of the Council on Occupational Education*



*Council on Occupational Education.
7840 Roswell Road, Building 300, Suite 325,
Atlanta, GA 30350,
Telephone: 770-396-3898 / FAX: 770-396-3790,
www.council.org

- Licensed by the Maine Department of Education
- Licensed by the Maine Secretary of State
- Member of the Maine Motor Transport Association
- Approved by Maine State Approving Agency for Department of Veterans Affairs Educational Benefits
- Department of Employment Security (ME, NH)
- Certified Employee Training Program (CETP)
- National Oil heat Research Alliance (NORA)
- Environmental Protection Agency (EPA) Certified Testing Provider
- Member of the Commercial Vehicle Training Association (CVTA)
- National Healthcareer Association (NHA)

Admissions Requirements

Listed below are general requirements and procedures that NTI has established for all students seeking admission. Some programs have additional admissions and other requirements, which can be found in the individual program sections of this Catalog.

1. All applicants must complete an informational interview - parents or spouses are encouraged to be present.
2. All applicants must successfully pass an Admissions Assessment exam administered by an official of NTI.
3. All applicants to the School must complete an Enrollment Agreement, all required documents and any enrollment deposits required. The Enrollment Agreement must be signed by a parent or legal guardian if the applicant is under 18 years of age.
4. All courses are conducted in English. Students must be able to speak, read, and write English fluently.
5. An applicant to the School programs must:
 - Be a high school graduate, or
 - Possess a General Education Development (GED) certificate, or;
 - Possess a Home Study certificate or transcript from a Home Study program that is equivalent to high school level and recognized by the student's home state, and be beyond the age of compulsory attendance in that state, or;
 - Be a high school senior eligible to apply and submit proof of high school graduation
 - Non- Title IV programs for students beyond compulsory school attendance age who have not earned a high school diploma or equivalent may take and pass an assessment exam as outlined in the section below.
6. Evidence of high school graduation or equivalent must be presented to the School. Acceptable evidence includes a copy of an original high school diploma, a copy of a high school transcript indicating the date of high school graduation, a GED certificate or official notification that a GED has been earned. NTI will accept a diploma or transcript from an online high school as evidence as long as the high school is nationally accredited.
 - NTI accepts foreign diplomas and transcripts, however they must be evaluated and translated by a member organization of the National Association of Credential Evaluation Services (NACES) to verify its equivalency to a United States high school diploma.
7. Documentation of any required health examinations, pathology tests, and immunizations (MMR & Tetanus) must be submitted prior to start date. Immunization policy and student acknowledgement online at: ntinow.edu/consumer-information
8. All applicants must complete financial arrangements prior to starting class.

Commercial Truck Driving Applicants are required to pass a Department of Transportation (D.O.T.) physical examination and drug test. Applicants may be required to undergo criminal background checks before a student can be placed with NTI Client Company, or take professional licensing or certification. Students are responsible for inquiring with the appropriate agencies about current requirements prior to enrolling in the program of their choice.

Availability of a GED Program

The school accepts evidence of General Educational Development (GED) for satisfying the high school equivalency criteria which is part of the admissions standards. For more information on obtaining a GED, please go to www.acenet.edu and select GED Testing Services or contact your local Board of Education or our Admissions Office.

Recruiter Compensation/Incentive Programs

There are no compensation/incentive programs for employees at Northeast Technical Institute.

Cost of Attendance

Cost of attendance is the estimated annual cost of attending a particular school. It includes tuition, room and board, books, supplies, transportation, loan fees, and miscellaneous expenses. Cost of attendance is used to calculate how much financial aid a student is eligible for, based on the Expected Family Contribution (EFC) from their FASFA. For detailed Cost of Attendance information on Title IV eligible programs, please visit: <https://ntinow.edu/consumer-information>.

Textbook Information

All book prices associated with the program of study are provided at the time of enrollment. The school does not operate a bookstore where books are sold individually; however, the school, in its interpretation of the HEOA amendment effective 7/1/10 has compiled and made available estimated costs of books, including costs for print versions of digital eBooks that are provided as part of the program. A copy of this information is provided during the enrollment process. Please consult with your Admission's Representative or the program instructor, or visit <https://ntinow.edu/consumer-information>.

Types of Aid

Although this information is generally found in the catalog, we have also provided the information as separate disclosure in this guide for your convenience. Also, visit ntinow.edu/financial-aid-resources for types of Student Aid, Grants and Loans.

FEDERAL PELL GRANT

Federal Pell Grants usually are awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. The Pell Grant is the largest federal grant program offered to undergraduates and is designed to assist students from low-income households. A Federal Pell Grant, unlike a loan, does not have to be repaid, except under certain circumstances. To qualify for a Pell Grant, a student must demonstrate financial need through the Free Application for Federal Student Financial Aid (FAFSA®) form. For more information on the Federal Pell Grant please see the Financial Aid Office. Students can receive the Federal Pell Grant for no more than 12 semesters or the equivalent: <https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>. For more detailed information on eligibility and how to apply for the Federal Pell Grant, visit: <https://studentaid.gov/understand-aid/types/grants/pell>.

FEDERAL DIRECT LOANS

The U.S. Department of Education's federal student loan program is the William D. Ford Federal Direct Loan (Direct Loan) Program. Under this program, the U.S. Department of Education is your lender. There are three types of Direct Loans available:

SUBSIDIZED LOAN

Direct Subsidized Loans are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school. The U.S. Department of Education pays the interest on a Direct Subsidized Loan while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

UNSUBSIDIZED LOAN

Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial 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 or allow the interest to accumulate. Accumulated interest will be added to the principal amount of the loan and will increase the amount the borrower must repay.

Borrower's Rights and Responsibilities

Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <https://studentaid.gov/app/subUnsubHTMLPreview.action>, attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for the Federal Direct Loan Program, visit <https://studentaid.gov/understand-aid/types/loans>

PARENT PLUS LOAN

Direct PLUS Loans are loans made to parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit

history must meet additional requirements to qualify.

Borrower's Rights and Responsibilities

Parents receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <https://studentaid.gov/app/mpnPlusHTMLPreview.action>, attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for Direct Parent PLUS Loans, visit: <https://studentaid.gov/understand-aid/types/loans/plus>.

Information about your Pell and/or Federal loans will be submitted to the National Student Loan Data System (NSLDS), www.nslds.ed.gov. Information in NSLDS is accessible to schools, lenders, and guarantors for specific purposes as authorized for specific purposes as authorized to schools, lenders and guarantors for specific purposes as authorized by ED.

Federal Education Loan Interest Rates and Origination Fees for Students

Loan Interest Rates and Origination Fees, please visit: <https://studentaid.gov/understand-aid/types/loans/interest-rates>

The following chart shows the annual and aggregate limits for Subsidized and Unsubsidized loans.

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate Annual Loan Limit	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students—No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

ME State Grant Program

The State of Maine Grant Program provides need-based grants to Maine undergraduate students.

How do I apply? File your FAFSA by May 1. Maine residents who file their FAFSA by May 1 are automatically considered for the grant. No other forms are required.

Who is eligible? You must be enrolled at least half-time in an undergraduate program at an eligible institution. Where this is a need-based grant, your expected family contribution (EFC) must not exceed the maximum EFC set in any given year. The maximum EFC for the 2021-2022 school year is 7,000*. You must attend an eligible college/university in Maine.

How are students selected? NTI will review your enrollment status and EFC and determine if you are eligible for the grant. The grant award may be part of your financial aid package.

**The maximum EFC is based upon available funding and may be adjusted at any time.*

Private Education Loans

Private education loans, sometimes called alternative loans, are available for students who have additional need to cover educational costs beyond what federal aid programs will offer. Private loans are offered by private lenders and there are no federal forms to complete. Eligibility for private student loans often depends on your credit score. Students are to consider federal aid sources prior to considering private lending as the terms of federal aid sources are typically more advantageous. Upon applying for a private education loan, students are required to complete a self-certification form that includes the following information:

- Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, “you” and “your” refer to the applicant who is applying for the loan. The applicant and the student may be the same person.
- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan.
- To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov or by calling 1-800-4-FEDAID, or from the school’s financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school’s financial aid office.

Students should also be aware that although some forms of private lending may appear to have a lower interest rate than a federal loan, there may be other terms and conditions of the loan that could be less advantageous. You should contact your school’s financial aid office for more information on private education loans or to discuss your financing options.

You may compare the benefits offered by our preferred lenders by going to the lenders' website and searching for their loan information. Please remember that you are not required to use one of our preferred lenders. If you should find another lender, please consult your financial aid officer to assist you with any relevant paperwork or processing.

When you borrow a private loan, you have the right to cancel your loan before it disburses as well as after your loan disburses. Interest rates and fees typically begin accruing after the first disbursement. You may be responsible to pay interest/fees after a loan has disbursed, even though you have returned funds. Again, each lender has their own terms and conditions, so it is important to know the return/cancel deadlines to avoid repayment of accrued fees. Please consult your financial aid officer if you should have any questions. As a borrower, you can also cancel or decrease present or future disbursements as well. If you have changed your mind as to how much you would like to borrow, please contact the lender and your Financial Aid Office.

As a borrower, you can also cancel or decrease present or future disbursements as well. If you have changed your mind as to how much you would like to borrow, please contact the lender and your Financial Aid Office. Remember you are the responsible party signed to a private loan and have rights and responsibilities. Our preferred lender list is reviewed multiple times during the year. The school does not and will not accept inducements for lenders in exchange for inclusion on the preferred lender list. The school does not share in the profits from the student loans. Borrowers are welcome to choose any participating lender, regardless of whether it

appears on our preferred lender list; however, please note that not all lenders will. As discussed in the Private Loan section of this guide, federal loans and grants may be more advantageous to you, if you qualify.

Student Eligibility Requirements for Receiving Title IV Funding

Our basic eligibility requirements are that you must

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be registered with [Selective Service](#), if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;
- maintain satisfactory academic progress in college or career school;
- sign the certification statement on the *Free Application for Federal Student Aid* (FAFSA®) form stating that
 - you are not in default on a federal student loan,
 - you do not owe money on a federal student grant, and
 - you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a college or career school education by
 - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
 - completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law).

Rights and Responsibilities of Receiving Financial Aid

With regard to financial aid you have the right to know:

- What financial aid programs are available to you from Federal, State and other sources, if applicable, and an explanation of all aid sources including what sources must be repaid
- The procedures for applying for various sources of aid and the deadlines for applying
- The criteria for awarding aid and how need for aid is determined
- How much funding you will receive and how much of your costs have been met by this funding
- How the school distributes aid among students
- How and when the school disburses aid
- The conditions for any loans that you are awarded and accept
- Academic progress standards
- Refund policies
- You may view the contents of our student financial aid file in accordance with the Federal Educational
- Right to Privacy Act
- All documents submitted to the financial aid office are confidential

Catalog and/or the Consumer Information Guide provides all of this information to you. If you should have further questions or inquiries, please contact your financial aid officer. As a student and recipient of financial aid, your responsibilities are to:

- Review all information about the school's programs before you enroll
- Complete all applications and forms accurately and timely, ask your financial aid officer questions if necessary
- Know and comply with the rules of any aid that you receive, including provisions of any promissory note that you sign, providing any data requested by the financial aid office to verify application information (see Verification below), and understanding the consequences of defaulting on a loan
- Maintain satisfactory academic progress
- Accept responsibility for all agreements that you sign

- Review and comply with all rules and regulations pertaining to financial aid, academic and conduct policies
- Keep your address and contact information current by notifying your financial aid officer or admissions representative

How Students Apply for Aid

The FAFSA is how you access financial aid from both the federal and state governments as well as some college and universities. Financial aid may come in the form of scholarships, grants, and federal student loans. You can apply for FAFSA online at studentaid.gov. Completing the FAFSA is a crucial step to get the money you need for school and it can seem overwhelming, so we've put together these step-by-step instructions to help you through the process.

1. Gather Your Information

When you fill out the FAFSA, you'll be asked to provide certain information. You can speed up the process by having all the necessary information and documents on hand. You should have:

- Your Social Security number / Your family size and income / Our school Code: 041851

2. Create a Federal Student Aid (FSA) ID

The FSA ID allows students and parents to identify themselves electronically to access Federal Student Aid websites. An FSA ID is made up of a username and password and can be used to log into. It takes about 10 minutes to create, and it can be done entirely online. Students have their own unique FSA ID. If you're a parent, your FSA ID will be separate from your child's.

3. Fill in Student Information

Choose the form year you'd like to complete, and begin filling out the student demographic section. This section asks for your information, such as your name, age, and date of birth. You'll also be prompted to enter the schools you're interested in attending. For the dependency section, you'll be asked questions that determine whether you're a dependent of your parents or not, for financial aid purposes.

4. Enter Parent Information

Once you've completed the student section, you need to enter information about your parents if you are considered a dependent student. You will need to enter parent information even if you don't currently live with your parents, you still need to complete this section. The form will prompt you to enter their names, mailing addresses, and other information.

5. Provide Your Financial Information

Next, you need to enter your household's financial information, including your income and that of your parents if applicable. You can attempt to use the IRS Data Retrieval Tool, which automatically pulls the necessary data from your tax return onto your FAFSA.

6. Review Your FAFSA

Before submitting, make sure you review the FAFSA for any errors or mistakes.

7. Sign and Submit Your FAFSA form

Once you're sure all of the information is correct, you can electronically sign with using your FSA ID and your parents FSA ID if applicable and submit the form.

What Happens After Submitting FAFSA

Attendance Dates	FAFSA Form	Filing Dates*	Tax Information
July 1, 2021 – June 30, 2022	2021 – 2022	October 1, 2020 – June 30, 2022	2019

If completed online, your application is typically processed within 3-5 days. NTI will review your electronic FAFSA and confirm your eligibility. If you need assistance in completing the FAFSA application or have questions about the results of your FAFSA please reach out to the Financial Aid Office for assistance.

How Aid Eligibility is Determined

Your eligibility depends on your Expected Family Contribution, your year in school, your enrollment status, and the cost of attendance at the school you will be attending. The financial aid office at NTI will determine how much financial aid you are eligible to receive.

- Our financial aid staff starts by deciding upon your cost of attendance (COA) at that school.
- We then consider your Expected Family Contribution (EFC).
- We subtract your EFC from your COA to determine the amount of your financial need and therefore how much need-based aid you can get.
- To determine how much non-need-based aid you can get, NTI takes your cost of attendance and subtracts any financial aid you've already been awarded.

Verification Requirements

A student's Free Application for Federal Student Aid (FAFSA) may be selected by the U.S. Department of Education for a process called "verification" to verify the information on the application. On average, 30% of NTI's total number of financial aid applicants will be selected for verification. NTI must verify all enrolled applications that the Central Processing System has selected for verification. There are different criteria that needs to be verified based on the verification group you have been flagged for. Many students are selected for verification at random. However, you are more likely to be selected for verification if the data you provided on the FAFSA was inconsistent, was incomplete, and or contained estimated information. You will be notified during the FAFSA filing process if you have been selected for federal verification via your Student Aid Report (SAR) and will also be contacted by the financial aid office. Your SAR is typically accessed via a link sent to you by the U.S. Department of Education after you file your Free Application for Federal Student Aid (FAFSA). On your SAR, you will see an asterisk* next to your Expected Family Contribution (EFC) if you have been selected for verification. Our financial aid staff will walk students through the verification process and the documents that are required of them.

Students must meet our deadline which is 45 days from the students start date. Failure to complete verification makes you ineligible for financial aid and will be required to go on a payment plan. We understand that there are extenuating circumstances that could delay verification to be completed by the 45-day deadline. If you do have an extenuating circumstance, you will be placed on a payment plan until verification is completed. Some extenuating circumstances may be, needs to file a federal tax refund, recently filed taxes, or parents living out of state, just to name a few. To complete verification and remain eligible for Financial Aid, the student must submit certain documentation depending on what verification group you were selected for.

- V1: Must complete the Verification worksheet and either use the IRS DRT or provide your IRS Tax Return Transcript.
- V4: Must complete the High School Completion worksheet, Identity and Statement of Educational Purpose worksheet.
- V5: Must complete the Verification worksheet, use the IRS DRT or provide your IRS Tax Return Transcript, High School Completion worksheet, and Identity and Statement of Educational Purpose worksheet.

The following are policies and procedures regarding the verification of information provided by applicant's form. Students are reminded to provide truthful and accurate information on their FAFSA and all verification documents that are required to clear verification.

Federal student financial aid under the Title IV Programs:

1. Only those students who are selected for verification by the U.S. Department of Education (ED) or who have conflicting

information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and using the IRS data retrieval tool located on your FAFSA, or handing in your IRS Tax Return Transcript. The IRS data retrieval tool is only available to those that have filed their tax return and have been processed by the IRS. In general, income and tax information will be available for import by the IRS DR tool within 2-3 weeks if a Federal return is filed electronically. Federal income tax returns submitted by regular post may need to wait 8-11 weeks for tax information to be available via the IRS DRT. There are certain circumstances in which filers cannot or should not attempt IRS DRT and should request the IRS Tax Return Transcript instead if documentation of income/tax info is required for verification.

- a. Any tax filer whose marital status has changed from the time s/he has filed the FAFSA to present.
- b. Biological/adoptive parents of a dependent student who are unmarried, but living together.
- c. Married tax filers who file Married –Separately or file Head of Household.
- d. Filers who have performed a direct rollover of their IRA's in the previous calendar year, as this may appear that you have larger amount of untaxed income at your disposal.
- e. Filers who have accomplished a conversion to a Roth IRA in the previous calendar year, as this may make it appear that you have more accessible taxable income.

You can obtain a copy of your IRS Tax Return Transcript directly from the IRS by an online request from their website or by calling 1-800-908-9946. You could also stop in to your local IRS office and request a copy in person with a valid photo ID.

2. No Federal Pell Grant or Subsidized Direct/Stafford Loan funds will be disbursed prior to the completion of verification.
3. All students will be notified on a timely basis if they have been selected for verification and what supporting documentation is required. Students will have 45 days from their start date to complete and submit all verification documents that are required. The institution will notify the student of the result of the verification process and any other documentation that is needed. The institution will assist the student in correcting any information that is inaccurate and will notify any student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by the U.S. Department of Education.
4. The student must resolve inaccurate or conflicting information on any application before the school may disburse Federal funds. In cases where there is credible information indicating that the student may have engaged in fraud or criminal misconduct in connection with s/he's application, the school will refer the case to OIG. Unless required by The U.S. Department of Education, no Federal financial aid will be disbursed to the student.
5. No Title IV disbursements will be approved for release prior to the date that all Verification documentation has been completed including, if needed, a revised and valid ISIR.

The school has developed policies and procedures regarding the verification of information provided by the FAFSA under the Title IV Programs. For more information regarding the policies and procedures for verification, please contact the School's Financial Aid Office.

Dependency and Overrides

All applicants who are applying for federal student aid are considered either "dependent" or "independent" on their FAFSA. Dependent students are required to provide information about their parent(s) on the FAFSA. If you can answer "yes" to any of the questions below, then you are may considered an "independent student." Some of the circumstances require additional documentation to support your dependency appeal.

A student that is unable to answer "yes" to any of the questions below but are not able to provide parental information on the FAFSA can apply for a Dependency Override or a Parent Refusal depending on your circumstance. There is no guarantee with appealing that your appeal will be granted.

Dependency Question	Documentation Needed with Appeal
Will you be 24 or older by December 31st of the year you are applying for financial aid?	No documentation is needed as you will be seen as independent.
As of the day you complete your FAFSA, are you married or separated but not divorced?	No documentation is needed as you will be seen as independent.

Are you currently on active duty or a Veteran?	A copy of your DD-214.
Do you have or will have children who receive more than half of their support from you?	No documentation is needed as you will be seen as independent.
Do you have dependents (other than children or a spouse) that live with you and receive more than half of their support from you?	A letter explaining who you are supporting and that is more than 50% during the FAFSA year you are applying for.
At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?	You will need to turn in legal court papers and/or death certificates to support this.
Did the courts determine you as an emancipated minor or are you in a legal guardianship?	You will need to turn in legal court papers to support this.
Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?	You will need a staff member or counselor from the homeless shelter you are staying at to supply a letter of explanation to NTI. An unbiased third party letter such as a HS counselor, therapist, or counselor could be supplied if you are not physically staying in a homeless shelter. We would also like a letter of explanation from the student too, explaining their current living situation.

Dependency Overrides (Appealing for Independent Status)

Dependent students can be declared independent by the financial aid office if there are unusual or extenuating circumstances. Before the financial aid office will grant a dependency override, the student must be able to provide an unbiased third party letter explaining in detail the situation between the student and their parent(s). The student would also need to write a letter of explanation of their relationship between them and their parent(s). Whenever possible please submit any additional documentation that you may have such as police report(s), and or court order restraining orders. All decisions regarding such requests are at the discretion of the financial aid office and cannot be appealed unless there is more supporting documentation submitted.

What is an extenuating circumstance?

Dependency overrides most common reason for approval is in the case of abandonment or parental abuse.

Dependency overrides are not approved because the student is self-supporting, the parent(s) do not claim the student on their taxes, and or the parent refuses to provide their information on the FAFSA and does not financial support the student.

Parent Refusal

There may be some situations, in which a student cannot provide parental information on their FAFSA and does not meet any of the criteria above for a dependency override. Students may receive Unsubsidized Federal Direct Loan funds at a dependent undergraduate level. We would require a letter from both parent(s) if applicable stating that they are refusing to assist on the FAFSA, and that they do not support the student financial. The student would also need to write a letter of explanation. Until the documentation has been reviewed by our Financial Aid Office there is no guarantee this will be approved.

Professional Judgement

Your financial aid eligibility for the 2021-2022 academic year is a calculation that is based on the information you provided on the Free Application for Federal Student Aid (FAFSA). The income, household size, number in college, and any assets that you submitted was evaluated by a formula called Federal Methodology (FM Need) as set by Congress. This FM formula is predicting your 2019 income and assets show the families financial strength during the student's 2021-2022 enrollment.

The Financial Aid Office at NTI recognizes and understands that many families have changes in income or family situations that cannot be reflected in the 2019 tax return. Therefore, it is possible for students to appeal their financial aid eligibility if they have unique financial circumstances. During your first meeting with financial aid you should disclose any changes in your income, household size, marital status change, etc.

The Financial Aid Office will determine if the information you disclose is eligible for a professional judgment or not. If it is, they will walk you through the appropriate paperwork that is needed to process your professional judgment based on what your

circumstance is.

Circumstances may include, but are not limited to:

- Loss or change of employment
- Loss or change in amount of child support, Social Security, or other benefits
- Divorce or separation of parents or spouse
- Death of parent(s) or spouse
- High medical expenses
- One-time taxable income, (e.g. withdraw from a retirement account, workers compensation payment, or a selling of a home, etc.)
- Retirement

Circumstances that are not considered as extenuating include, but are not limited to:

- Normal living expenses (e.g. food, insurance payments, utilities, credit card payments, etc.)
- Mortgage/Rent payments
- Vehicle payments
- Credit card or other personal debts

You will be notified in person once the professional judgment has been processed, along with being informed the outcome of the professional judgment. There is no guarantee that there will be a change in your financial aid because you are doing a professional judgement. NOTE: The use of professional judgment is neither limited to nor required in the situations mentioned above. And, NTI will complete verification before exercising professional judgment for students who have been selected for verification.

Financial Aid Disbursements Federal Funds

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

Federal Direct 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 Direct Plus Loans: Loans are awarded to eligible dependent students based on the remaining need after other estimated financial aid is subtracted from the budgeted Cost of Attendance. The eligibility of the Federal Plus Loan is based on the financial standing of the parent. Parent Plus loans are not need based, but cannot exceed the Cost of Attendance less estimated financial aid. For more information regarding your parent's eligibility for loans, and the types of loans, please consult your Financial Aid Advisor.

A student is eligible to receive the first disbursement of federal financial aid when NTI confirms the student is enrolled and active in their first course for the payment period, awarded, and has completed all necessary documentation. Once the students are deemed "Active Earning" the NTI will authorize the disbursement of the first half of Federal Pell grant. First disbursement of the Direct Loan won't be authorized for disbursement until 30 calendar days after the program of study academic year begins. The student becomes eligible to receive a disbursement of federal financial aid for the second payment period when the student successfully completes half of the weeks of instructional time and half the credit hours in the defined academic year (15 weeks and 18 credits). For those programs that are less than an academic award year, students will become eligible to receive a disbursement of federal financial aid for the second half when the student successfully completes half of the weeks in the program and half of the credits the program is approved for.

Student Loan Entrance and Exit Counseling

Northeast Technical Institute is a participant in the Online Student Loan Entrance and Exit Counseling service. This service enables participants to complete both entrance and exit interview requirements anytime, anywhere. The purpose of these sessions is to help you to understand your rights and obligations as a student loan borrower.

Student Loan Entrance - The Federal government requires that student's complete student loan entrance counseling prior to obtaining a Federal Direct Loan. You must have your Federal PIN to complete the entrance counseling session. Online at: <https://studentloans.gov>.

Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS), https://nslds.ed.gov/nslds/nslds_SA/
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent
- The impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

The goal of entrance counseling is to help the borrower understand what it means to borrow federal student loans.

Student Loan Exit - The Federal government requires that student's complete student loan exit counseling prior to graduating or ceasing at least half-time attendance. Online at: <https://studentloans.gov>.

Exit counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS), https://nslds.ed.gov/nslds/nslds_SA/
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent
- The impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

There is also certain information that the school is required to deliver to current students separately and/or upon request:

- Notice of Availability of Institutional and Financial Information (paper format or online at: <https://www.ntinow.edu/consumer-information/>)
- Notice of Federal Student Financial Aid Penalties for Drug Violations (paper format and online at: [ntinow.edu/consumer-information](https://www.ntinow.edu/consumer-information/))
- Convicted of the Possession or Sale of Drugs (paper format and online at: [ntinow.edu/consumer-information](https://www.ntinow.edu/consumer-information/))
- Drug and Alcohol Abuse Prevention Program (paper format and online at: [ntinow.edu/consumer-information](https://www.ntinow.edu/consumer-information/))
- Student Lending Code of Conduct (page 18)
- Security Report or Notice of Security Report (paper format by October 1 of each year and online at [ntinow.edu/csr.pdf](https://www.ntinow.edu/csr.pdf))
- Timely Warnings and Emergency Notification (paper format by October 1 of each year and online at [ntinow.edu/csr.pdf](https://www.ntinow.edu/csr.pdf))
- Information for Crime Victims about Disciplinary Hearings, if applicable (upon request)
- Verification Process (page 12)
- Voter Registration Information (page 31)

Loan Repayment and Counseling

Repayment of Federal Direct Stafford loans will begin 6 months 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 in accumulates 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 addition 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. Information disclosed to students or parents of students who enter into an agreement regarding a Title IV HEA loan that the loan will be submitted to NSLDS and accessible by authorized agencies, lenders, and institutions. Our Financial Aid Office is here to assist students in completing their Entrance Counseling and Master Promissory Note when requested. Exit Counseling's are generally completed 30 days before you Graduate. If you were unable to do so our Financial Aid Advisor will email you exit counseling steps within 30 days of graduating and or withdrawing. 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, go to <http://www.nslds.ed.gov>.

To access information on what types of aid and the amounts that disbursed log into www.nslds.ed.gov. Additionally, you will be able to access your lender and their contact information.

Loan Payment Calculator

Loan payment calculators may be used by students or potential students to calculate monthly payments under the different student loan repayment plans available. The Repayment Estimator at <https://studentaid.gov/app/repaymentEstimator.action> allows students to estimate their payment under all available repayment plans.

Federal Student Loan Consolidation

A Direct Loan consolidation allows a borrower to combine multiple federal student loans into one, which results in one bill and one lender. It can also lower monthly payments by giving borrowers up to 30 years to repay their loans; however, by increasing the length of the repayment period, you will also make more payments and pay more interest. When considering consolidation, it is important to consider the pros and cons. Consolidation could give borrowers access to alternative repayment plans, which they did not have before, and enable them to switch from a variable interest rate loan to a fixed interest rate. Consolidation may also cause borrowers to lose benefits offered with the original loans, such as interest rate discounts, principal rebates or some loan cancellation benefits, which can significantly reduce the cost of repaying loans. More information regarding loan consolidation is located at <https://studentaid.gov/app/launchConsolidation.action>.

Federal Student Loan Forgiveness, Cancellation and Discharge

In certain situations, borrowers can have their federal student loans forgiven, canceled or discharged. Detailed information on these options is available <https://studentaid.gov/manage-loans/forgiveness-cancellation>.

Federal Loan Repayment Prior Federal Student Loan Deferments (Postponing Payments)

A student who is registered and attending classes at NTI can postpone making payments on federal student loans from previous colleges by requesting a deferment from the loan holder or servicer. Return all deferment forms to the Financial Aid Office for

processing. The loan holder or servicer makes the final determination to grant a deferment request. Receiving a deferment is not automatic; therefore, the student or parent(s) must apply for it. Borrowers must formally request a deferment through the procedures established by the holder of their loan(s). Detailed information regarding deferments may be viewed at <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>.

Student Lending Code of Conduct

To follow is our code of conduct that prohibits a conflict of interest with the responsibilities of an officer, employee, and agent of the institution with respect to Federal Direct Loans or private education loans. The institution 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 students 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 de minimus 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.

Contact Information for Financial Assistance and Institutional Issues

Financial Aid:

Ashley Barnett
Financial Aid Director
abarnett@ntinow.edu
207-883-5130

Institutional Issues:

Nicole Kelley
Campus Operations Director
nkelley@ntinow.edu
207-883-5130

Satisfactory Academic Progress

Regulations require that all students show satisfactory academic progress towards their educational objective.

In order to be considered making satisfactory progress towards a certificate/diploma, students must maintain specified grade averages as well as proceed through the course at a pace leading to completion in the specified time frame. Satisfactory Academic Progress Policy is reviewed during Orientation. Students receiving funds under any Title IV financial aid program must maintain Satisfactory Progress in order to continue eligibility for such funds. Satisfactory Academic Progress for financial aid eligibility is not to be confused with academic progress evaluations as defined by Northeast Technical Institute which can be found in the Student Handbook/Catalog located in the school's Admissions office. For purposes of determining Satisfactory Progress, all students will be measured on meeting both academic and completion progress.

To monitor Satisfactory Academic Progress, the following two criteria are evaluated:

1. Qualitative Measure of Progress
2. Quantitative Measure of Progress

The qualitative and quantitative components for SAP at NTI will be monitored at the end of each payment period in order to provide a formal intervention by the institution for those that do not meet the SAP standards.

In order to receive Title IV aid and VA education benefits, a student must be making Satisfactory Academic Progress regardless of whether he or she previously received Title IV aid and VA education benefits.

Qualitative Measures of Progress

Students must maintain a minimum of a 70% cumulative grade point average at the midpoint and any subsequent review period during their program of study.

Quantitative Measure of Progress

All students must complete 70% of all Northeast Technical Institute scheduled course quarter credit hours.

Students who do not earn 70% of all Northeast Technical Institute quarter credit hours attempted will be placed on financial aid warning for the next payment period. At the end of the following payment period, the student must meet the standards or financial aid may be canceled for future payment periods until student either meets the standards or the student has an appeal approved putting them on academic probation with an academic plan on file demonstrating the requirements for the student to satisfy requirements prior to graduation.

Students on probation must meet standards each payment period as assigned by the Satisfactory Academic Progress Probation Policy.

Academic Program Progress Requirements

- Satisfactory Academic Progress will be reviewed at the end of each payment period.
- Students must successfully complete at least 70% of the attempted quarter credits in coursework pertaining to their program.
- Students that fail to meet the published academic progress standards will be subject to Maximum Program Length [MPL] standards for progress.
- MPL progress will be reviewed at 50% of the MPL program length.
- Attempted hours cannot exceed the MPL of 150% of the program requirements for either credits or scheduled hours of attendance.
- Students must meet the minimum cumulative GPA requirements to meet the graduation requirements.
- Failure to attend or successfully complete any hours towards their program in a given payment period may result in SAP cancellation status effective next term enrolled.
- The appeal process is indicated below. In cases of unsuccessful completions or reaching the maximum hours limit, an Academic Plan is required.

Qualitative Standard: Grade Average Evaluation

Students are graded in any or all of the following segments as they apply to courses: theory, class discussion participation, practical application assignments, homework, lab and/or clinical work. A grade of 70% or higher is required for each course in the program. To be eligible for graduation the cumulative average must be equal or greater than 70%. Students meeting minimum requirements at the evaluation period will be considered making Satisfactory Progress until the next scheduled evaluation which is at the end of each payment period.

The following represents the equivalent of the grades assigned:

A +	97.5-100	B-	80.0-82.4
A	92.5-97.4	C+	77.5-79.9
A-	90.0-92.4	C	73.0-77.4
B+	87.5-89.9	C-	70.0-72.9
B	82.5-87.4	F	69.9 and below

If student fails to meet SAP requirements, student will be issued a “warning” that evaluates SAP at the end of each payment period, which allows the student to receive aid for one payment period (no appeal required during the warning phase). After that, students may be put on “probation” if the student continues to not meet SAP for one payment period based on an appeal.

Maximum Time Frame Standard

Federal law requires that students while receiving financial aid funds under Title IV aid programs, must complete their educational program of study in a period of no greater than 150 percent of the published length of the educational program, and you may attempt no more than 1 and ½ times the number of academic quarter credits needed for your current program. In addition, students must show evidence of making satisfactory progress toward their program objectives in order to remain eligible for further funds. For purposes of determining eligibility, satisfactory progress is defined as completing 70% of the quarter credits they attempt during each payment period toward their program objectives while maintaining a minimum of a 70% grade point average. Students that fail to complete 70% of the attempted credits in the next payment period may be denied financial aid until the completion rate is brought above 70%.

Satisfactory Academic Progress Warning

Students who do not meet the SAP standards during a payment period will be placed on “Financial Aid Warning” at the end of the payment period in which they did not meet the standard (s). Students will be eligible to receive federal financial aid funding for the following payment period. Students assigned this status are not required to petition for possible reinstatement of their financial aid eligibility.

Students placed in the Financial Aid Warning status will be sent a notification advising them of their status, the impact of their future financial aid eligibility, and the importance of seeking guidance/advising/ counseling from appropriate staff. Students who do not meet SAP standards after this period of Financial Aid Warning will be denied eligibility for future disbursements and placed on a SAP Cancellation status until they meet the SAP standards or submit an SAP Appeal that is approved. It is possible for a student to be subjected to more than one period of financial aid warning throughout the course of their academic study at the School.

Satisfactory Academic Progress Probation

Students who do not meet the SAP standards after being placed on Financial Aid Warning will be placed on cancellation status for future financial aid until they meet SAP standards or submit a SAP Appeal that is approved. Students that submit a SAP Appeal that is approved will be placed on Financial Aid Probation. The probation status will continue until the student meets Satisfactory Academic Progress Standards or completes their program as long as they are successfully completing the Academic Plan that is submitted as part of the SAP Appeal.

Probation Requirements

The student’s progression will be monitored during the probationary period at the beginning and end of each remaining payment period to ensure the student is following the prescribed academic plan and successfully matriculating through their program of study. Disbursements will not be made for a payment period unless it is verified that the student’s prior review (if applicable) was acceptable and student is in the proper classes for the payment period in question.

Reestablishing Eligibility

Any student with extenuating circumstances, (i.e., death of a relative, an illness or injury of the student, etc.), who is placed on a financial aid 'warning' status, may appeal to the Financial Aid Review Committee for reinstatement based on his/her special case. If the student was placed on financial aid warning status for failure to complete 70% of the attempted credits, and since brought up the percentage to a minimum of 70% credits earned, the student will be reinstated during the end of subsequent payment period review process. If a student was placed on financial aid warning for not meeting the GPA requirement, the student will be placed back on a reinstated status once their GPA has been brought up to the acceptable level during the subsequent payment period review status.

To appeal, the Student must:

- Complete the Satisfactory Academic Progress Appeal Form.
- Attach documentation that supports the specified circumstance(s) to the appeal form.
- Meet with Student Services and work with them to complete the Academic Plan portion of the SAP Appeal.
- Submit the appeal and the supporting documentation to the Registrar.
- After a thorough evaluation of the written request and all supporting documentation, the Review Committee will make a decision and notify the student no later than 5 business days following the receipt of the appeal from the student. The Committee's decision will be mailed to the student's most current address on file.

Federal Student Aid Receiving Students: Appeal

Students failing to meet SAP requirements after their "warning" period, have the right to appeal in order to avoid losing financial aid funds. To appeal, a student must submit a written appeal to the Director of Financial Aid. The appeal should include the following information:

- The actions the student will take, or has taken, to correct or prevent the situation from reoccurring.
- If the appeal involves a medical reason, documentation from a doctor indicating the student is cleared to return to school and the medical condition will not prevent the student from being successful in the future.
- If the appeal involves exceeding the maximum timeframe, documentation from the student's academic advisor which lists the remaining courses required to complete the certificate/career diploma.
- If a student's appeal is disapproved, the student will become ineligible to receive Title IV funds to continue their program.
- If a student's appeal is approved, student will be placed on probation. Northeast Technical Institute will allow the student one additional pay period to meet Satisfactory Academic Progress.

The Financial Aid Director will submit completed appeal petitions to Campus Manager or designee for review. The Office of the President will make the final determination on all appeal petitions. The financial aid director will notify students of their appeal results within 10 days.

Remedial Courses

NTI does not offer remedial courses nor does it consider remedial courses as acceptable transfer credits from other institutions.

Incomplete Grades

A student is eligible for a grade of incomplete only when an emergency or other reason beyond his/her control prevents completion of a course near the end of an academic term.

Students must meet the following conditions to be considered for an incomplete grade:

- The student must meet with the instructor of the course and must make arrangements for completing the coursework with the instructor within 3 calendar days of the course end date.
- At the time of the incomplete request, the student must have completed at least sixty percent of the course regardless of the time in attendance.
- At the time of the incomplete request, the student must be in compliance with all course requirements as outlined in the

course syllabus, including online academic participation and attendance requirements. The Campus Manager or Designee has sole discretion in initiating an incomplete grade request. Instructors may deny an incomplete request even if a student meets the minimum requirements outlined above.

- A student may be required to submit documentation of the reason(s) the student is not able to complete the coursework. The student and instructor must complete a Request to Complete Course Form to the Campus Manager outlining specific work required for course completion and expected date of completion. Incomplete status is not granted until the registrar grants approval.
- Students must complete all required work within 3 calendar days from the end date of the course.
- Should this work not be completed within this time frame, the incomplete grade will be changed to an "F" on the student's transcript.
- Students unable to complete a course because of military duties or extended jury duty may not be required to meet all of the requirements outlined above.

Repeated Courses

Students are restricted to the amount of times that they can repeat a course in order for it to count for Title IV purposes (enrollment status, and receiving Title IV aid).

Students must complete all required courses within their program of study with a grade of 70% or higher to qualify for graduation. Any course with an earned failing grade must be completed prior to the completion of the program. A student is allowed one repeat without approval from the Registrar, and at no charge to the student. Should the student fail the same course twice, they will be dismissed from NTI and may appeal for re-enrollment after 60 days in accordance with the re-enrollment policy.

For each allowable course repeat, each attempt will be used in determining the student's enrollment status.

Examples of repeated coursework that may, or may not, count for financial aid eligibility:

Allowable: Repeated coursework may be included if the student received an unsatisfactory or failing grade (if approved).

Not Allowable: Student may not repeat a passed course to improve GPA.

All repeated courses do affect financial aid satisfactory academic progress calculations.

Termination from NTI: Appeal Procedure

NTI has the right to terminate a student's enrollment when they are "failing to make Satisfactory Progress". A terminated student may appeal this determination. The following appeal procedures will be used:

- The school will send to the student within 10 days following the action of the school, a written statement of fact, which is the basis of the action of the school.
- The student may appeal the action of the school by requesting such appeal – in writing to the Campus Manager or Designee along with any supporting documentation showing reasons why the decision to terminate should be reversed and request a re-evaluation. This must be done within 10 days of the receipt of such written notice.
- The student has a right to make a personal appearance before the Campus Manager or Designee.
- Should a student fail to appeal the decision, the decision to terminate will stand.
- Notification of the school's action on the appeal including reason, if the appeal is denied, will be sent to the student within 10 days via US mail to the student's address on file.

Attendance/Tardiness Policy

The School emphasizes the need for all students to attend classes on a regular and consistent basis to develop the skills and attitudes necessary to compete in the highly competitive labor market.

The specific requirements for attendance are the following:

- At the onsite locations, attendance is defined as attendance at a scheduled course meeting.
- Requirements for students' attendance and participation are defined in the specific syllabi for those courses.

- Students arriving late for a class or leaving early are considered tardy. Tardiness is a disruption of a good learning environment and is discouraged.
- Students who have not participated in class by failing to log in to the Learning Management System or failing to attend an instructor led program for 14 consecutive calendar days may be administratively withdrawn from their program.
- Continued excessive tardiness or absences in any class could lead to disciplinary action up to and including expulsion from that class.
- Snow Days, emergency closures, federal holidays, and planned NTI closures do not factor into the minimum 70% attendance requirements.
- Students withdrawn due to nonattendance must apply for re- enrollment by contacting their admission's representative and completing an evaluation by the Registrar's office, completing necessary paperwork and paying any or all applicable fees.
- **Online Academic Participation:** Regular and substantive active participation online is required to achieve the minimum 70% attendance standard for graduation for all programs, except for CDL where 80% is the requirement. A student "attends" online courses by participating actively in classes or otherwise engaging in weekly academically related activities.
 - Examples of such activities that demonstrate "regular and substantive interaction" include but are not limited to: contributing to an online discussion; submitting assignments or working drafts; working through exercise; taking quizzes or exams; student participation in interactive simulations or participation in an online study group, initiating contact with a faculty member to ask course-related questions. Students should be sure to meet the weekly online deadlines for submitting their work.
 - Students are reminded that logging into online courses without active participation as defined above does not count as weekly attendance. Detailed activity logs are maintained in the learning management system and the student's attendance is recorded in the student database weekly.

Leave of Absence

A Leave of Absence is defined as an approved interruption of training for an extenuating circumstance and has no effect on the Satisfactory Progress Standard. If the student was deemed maintaining Satisfactory Progress prior to a Leave of Absence or withdrawal of training, upon his/her return, the student is deemed in good standing and may continue the program from the point of interruption.

A Leave of Absence may be granted if the request is submitted in writing to the Student Services Advisor. The student will be notified of approval or denial by Student Services within 5 days of the request by contacting the student directly while on campus, by telephone or email. Normally, only one LOA may be granted in any 12 month period and may not exceed 60 days. For very unusual/limited circumstances, more than one LOA in a 12 month period may be permitted but the total number of days of the LOA may not exceed 180 days in a 12 month period.

NOTE: Complete documentation and certain conditions are needed to support this request. i.e.: jury duty and circumstances meeting criteria covered under FMLA (Family & Medical Leave Act of 1993). A student who has been granted an LOA will be considered withdrawn if he/she does not return to school at the scheduled end of the LOA.

Cancellation of Enrollment Agreement

The School will refund all payments of tuition minus the application fee and fees prepaid for background checks (if applicable), if the student requests cancellation in writing to the School's Business / Registrar's Office within three (3) business days after signing the Enrollment Agreement. Students who have completed and submitted an enrollment agreement, yet have not visited the School facility prior to enrollment will have the opportunity to withdraw without penalty within three (3) business days, either following attendance at a regularly scheduled orientation (either at the facility or online) or, following a tour of the School facility. After this interval \$100 of the registration fee becomes nonrefundable.

NTI reserves the right to postpone or change the date or time when a program is offered. Students who are unable to commence studies with the change in program start must follow the Cancellation of Enrollment Agreement Policy.

Withdrawal from Classes Prior to Start Date

Students who wish to modify their enrollment in any program must officially withdraw from their accepted start date to prevent

charges to their account. Students who are unable to come to the campus may mail or fax to the Office of Admissions a written request to be withdrawn from classes provided the classes have not started. All written requests for class withdrawals must include the student's signature. NTI reserves the right to postpone or change the date or time when a program is offered. Students who are unable to commence studies with the change in program start must follow the Cancellation of Enrollment Agreement Policy. Students may change their start date up to three (3) times before the School will cancel enrollment. At that point, students will be eligible for re-enrollment following the Re-Enrollment for Returning Students Policy and must pay the re-enrollment fee.

Withdrawal after Commencement of Classes

Students who wish to end their enrollment in any class must officially "drop" or withdraw from it to avoid a failing grade. Students who are unable to come to the campus may mail or fax to the Office of Student Services a written request to be dropped from one or more classes, provided the courses to be dropped are clearly indicated and the request is received on or before the withdrawal deadline published in the official calendar for that program. Failure to officially withdraw may result in a failing grade. All written requests for course or program withdrawals must include the student's signature. If dropped after the withdrawal deadline, the first calendar week of the course session, the course will be reported in calculating SAP.

The last date of attendance (LDA) is determined by the last date of physical attendance.

The Date of Determination for a student shall be when any of the following occur:

1. The date the student notifies the School of withdrawal or the date of withdrawal, whichever is earlier.
2. The beginning date of any program or module in which a student fails to start classes.
3. The date when the School terminates the student's enrollment.
4. The date the student is scheduled to return from an administrative leave of absence but fails to do so.

If you have ceased to participate in a course but have not withdrawn officially, you shall be deemed to have withdrawn unofficially. Evidence of unofficial withdrawal includes failure to attend class meetings for 14 consecutive days; failure during this period to meet any course requirements; or failure to attend the final examination. Unofficial withdrawals can result in termination from your program of study.

Reverse Start Policy

Under the following circumstance listed below, NTI will allow a new student to withdraw from the program as a "Reverse Start" with a full refund of any tuition and fees paid to the school (less the application fee and background check fee, when applicable). This policy applies to both voluntary and involuntary withdrawals.

No leaves of absences (LOA) of any type will be granted during the reverse start period.

HVAC students who withdraw prior to the end of two weeks following their start date are considered a reverse start.

IT and Healthcare (excluding phlebotomy) students who withdraw prior to the end of two weeks following their start date are considered a reverse start.

Phlebotomy students who withdraw prior to the end of one week following their start date are considered a reverse start.

CDL full-time students who withdraw prior to the end of one week following their start date are considered a reverse start.

CDL half-time students who withdraw prior to the end of two weeks following their start date are considered a reverse start.

NTI defines a week for full time students from Monday-Sunday, for half time students Saturday-Friday (CDL only).

The last date of attendance is used to determine reverse start qualification. The start date will be the first date of recorded attendance.

NTI has the right to dismiss students during the Reverse Start period for:

1. Not maintaining academic progress
2. Not maintaining attendance
3. Not meeting admissions requirements
4. Not following student policies and procedures

Re-Enrollment Policy for Returning Students

Previous Northeast Technical Institute (NTI) students who have reverse started or withdrawn from a program at NTI may be considered for re-admission based on a review of past program performance. Criteria includes, but is not limited to: Satisfactory Academic Progress, attendance, financial history, and other standards.

Students that have previously withdrawn and hold an outstanding balance must set up a payment plan and make three (3) on-time payments before being considered for re-enrollment. Any exception to this policy must be made by the Campus Manager. If the student is re-admitted at NTI, any previous payments toward tuition and fees would be applied for the same program of study. If the student is enrolling in a different program, please refer to this policy: Program Change (Upgrade, Re-enrollment, or Downgrade).

Students who reverse start or officially withdraw must wait 30 days following withdrawal before appealing to re-enroll in a program with NTI. For unofficial withdrawals, students must wait 60 days before appealing to re-enroll. Please refer to the Withdrawals After Commencement of Classes policy to see what qualifies as an official versus unofficial withdrawal.

When a student's appeal for re-enrollment has been approved, they will be required to pay a re-enrollment fee. This fee is required to be paid at the time of re-enrollment. In addition, this fee is non-refundable if a student subsequently cancels their enrollment, reverse starts, and/or withdraws from NTI.

Students may re-enroll, reverse start, and/or withdraw a maximum of two (2) times at which point they will no longer be admitted at NTI.

Prior unofficially withdrawn or dismissed students who wish to re-enroll and were withdrawn due to not meeting SAP can only return with a performance improvement plan in place. These students may only re-enroll one (1) time.

Prior graduates of an NTI program may re-enroll and are not required to appeal* or pay a re-enrollment fee. All other terms apply.

Re-entering students will be charged at the current tuition rates for newly entering students. Amounts paid during the 1st period of enrollment will be credited to this account. If the student re-enters within 12 months of the withdrawal, the administration fee will be waived. Course incompletes, repetitions and non-credit remedial courses have no effect on Satisfactory Progress conditions. The student will need to meet with the Campus Manager or Designee to confirm academic standing and a financial aid representative to determine if he/she is eligible to receive financial aid.

**A prior graduate may be subject to an appeals process due to a history of attendance and/or academic performance issues.*

Dismissed Students: Students may reapply to be re-admitted to the institution after being dismissed. Such students will be enrolled on a written warning status. This procedure applies only to dismissals caused by lack of Satisfactory Progress and will not be granted more than once. It does not apply to voluntary withdrawals. Re-entering students will be charged at the current tuition rates for newly entering students. Amounts paid during the 1st period of enrollment will be credited to this account. If the student re-enters within 12 months of the withdrawal, the administration fee will be waived. Course incompletes, repetitions and non-credit remedial courses have no effect on Satisfactory Progress conditions. The student will need to meet with the Campus Director or Designee to confirm academic standing and a financial aid administrator to determine if he/she is eligible to receive financial aid.

Return to Title IV Policy

The law specifies how Northeast Technical Institute must determine the amount of Title IV program assistance that a student earned if the student withdraws from school. The Title IV programs that are covered by this law, and that are available at Northeast Technical Institute, are: Federal Pell Grants, Federal Direct Student Loans (Stafford Loans and PLUS Loans). A student officially withdrawing from Northeast Technical Institute must see the Student Services Office and complete a Notification of Withdrawal form. When a student withdraws from Northeast Technical Institute, the withdrawal date used to determine the refund is the student's last date of attendance at an academically related activity.

A student that unofficially withdraws (fails to return from an approved leave of absence or fails to comply with the school's

attendance policy by missing 14 consecutive days) will be withdrawn from the school and the withdrawal date used to determine the refund is the student's last date of attendance participating in an academically related activity.

When a student withdraws during their payment period, the amount of Title IV program assistance the student has earned up to that point is determined by a specific formula. If the student received (or Northeast Technical Institute or the parent received on the student's behalf) less assistance than the amount earned, the student may be able to receive those additional funds. If the student received more assistance than the amount earned, the school and/or the student must return the excess funds.

The amount of assistance that a student has earned is determined on a pro-rata basis. For example, if the student completed 30% of the payment period, the student earns 30% of the assistance the student was originally scheduled to receive.

Once the student has completed more than 60% of the payment period or period of enrollment, the student earns all the assistance that the student was scheduled to receive for that period.

If the student did not receive all of the funds earned, the student may be due a post-withdrawal disbursement. If the student's post-withdrawal disbursement includes loan funds, Northeast Technical Institute must get the student's permission before it can disburse the funds. A student may choose to decline some or all of the loan funds so that the student doesn't incur additional debt. Northeast Technical Institute may automatically use all or a portion of a student's post-withdrawal disbursement of grant funds for tuition, and other allowable costs (as contracted with the School). The School needs the student's permission to use the post-withdrawal grant disbursement for all other school charges. If the student does not give permission, the student will be offered the funds directly; however, it may be in the student's best interest to allow the school to keep the funds to reduce the student's debt at the school. A post-withdrawal disbursement to the student's account to pay charges must be disbursed as soon as possible but no later than 180 days after the date the school determined is the withdrawal date. A post withdrawal disbursement made directly to the student must be disbursed as soon as possible, but no later than 45 days for grants and 180 days for loan funds. NTI's deadline for a student to return the post withdrawal acceptance is 7 calendar days from the date on the form. There are some Title IV funds that a student may have been scheduled to receive that cannot be disbursed once the student withdraws because of other eligibility requirements. For example, a student may have been scheduled to receive a Direct Stafford Student Loan but if the student has not signed a promissory note, the funds cannot be disbursed to the student after withdrawal.

If a student receives (or Northeast Technical Institute or the student's parent receives on their behalf) excess Title IV program funds that must be returned, Northeast Technical Institute must return a portion of the excess equal to the lesser of:

1. the student's institutional charges multiplied by the unearned percentage of the student's funds, or;
2. the entire amount of excess funds.

The School must return this amount even if it didn't keep this amount of the student's Title IV program funds. The School must return the unearned aid for which it is responsible by repaying funds to the following sources, in this order, up to the total net amount disbursed from each source:

1. Direct Unsubsidized Stafford Student Loan
2. Direct Subsidized Stafford Student Loan
3. Direct Parent PLUS Loan
4. Pell Grant

The method used to determine the percentage of the payment period completed is determined according to the following formula:

$$\frac{\text{Number of Days Completed Up Through The Withdrawal Date in the Payment Period}}{\text{Total Number of Days in the Payment Period}}$$

Example Calculation:

The student enrolls in a 240-day program. The tuition amount is \$10,000.00. The student attends 30 days and has first loan and grant disbursements.

- Pell - \$500.00
- Subsidized Stafford Loan - \$500.00
- Unsubsidized Stafford Loan - \$1,000.00

- Total - \$2,000.00

The student withdraws at 30 days.

Student's attendance percentage for the first Payment Period (first half of the program) is calculated, $30/120=25\%$.

Percent of Title IV aid earned is calculated $25\% * \$2,000.00 = \500.00 .

School refunds \$1,500.00 of Federal Aid.

- Unsubsidized Stafford Loan - \$1,000.00
- Subsidized Stafford Loan - \$500.00

Per NTI withdrawal policy, the student owes 10% of tuition or \$1,000.00. \$500.00 of Pell grant is retained by the school and applied to the student's balance.

Student owes the remaining \$500.00 to NTI.

These unearned Title IV funds must be returned no later than 45 days after the date the school determined the student withdrew.

If Northeast Technical Institute is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return, the student (or the student's parent for a Direct PLUS Loan) must repay in accordance with the terms of the promissory note. That is, the student makes scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that a student must return is called an overpayment. The maximum amount of a grant overpayment that a student must repay is half of the grant funds the student received or was scheduled to receive. The student must make arrangements with the School or the Department of Education to return the unearned grant funds. Within 30 days of the date the School determined the student withdrew, the School is required to notify the student of their obligation to repay grant funds. The student is required to repay the grant funds within 45 days of the earlier of: (1) the date the School sends the student notice of the overpayment, or (2) the date the school was required to notify the student of the overpayment (in the event of a late notification).

The requirements for the return of Title IV program funds when a student withdraws are separate from any refund policy that the School has. Therefore, a student may still owe funds to the School to cover unpaid institutional charges. The School may also charge a student for any Title IV program funds that the School was required to return. A copy of the School's refund policy is published in the Student Handbook and can also be obtained from the School's Financial Aid Office. If a student wishes to withdraw, the student should speak with the Student Services Office and complete a Notification of Withdrawal form.

Refund Policy

Applicants not accepted by the School shall be entitled to a refund of all monies paid minus the application fee (and fees prepaid for DMV and or Background check if applicable). Once a Student begins school and withdraws for any reason after (3) business days, the School follows the refund of tuition calculation below, less a \$100 administrative fee, application fee, criminal background check and driving record fees. Terms of this policy shall be valid whether the termination is voluntary or involuntary. Program fees are non-refundable after the reverse start period**.

Refunds for Recipients of Veterans Education Benefits, NTI complies with the VA requirement for a pro rate refund of the unused portion of the tuition, fees and charges in the veteran or eligible person fails to enter the course or withdraws or is discontinued from it before completion. Students attending with Financial Aid funds must also refer to the Return to Title IV policy.

Refunds, when due, are made within 30 days (1) of the last day of attendance if written notification has been provided to the institution by the student, or (2) from the date the institution terminates the student or determines withdrawal by the student. Refunds, when due, are made without requiring a request from the student. If not requested by student, refund will be issued within 45 days from last date of attendance. No refunds will be made for \$1.00 or less.

The School will refund all payments of tuition minus the application fee and fees prepaid for background checks (if applicable), if the student requests cancellation in writing to the School's Business / Registrar's Office within three (3) business days after signing the Enrollment Agreement. Students who have completed and submitted an enrollment agreement, yet have not visited the School

facility prior to enrollment will have the opportunity to withdraw without penalty within three (3) business days, either following attendance at a regularly scheduled orientation (either at the facility or online) or, following a tour of the School facility. After this interval \$100 of the registration fee becomes nonrefundable.

NTI reserves the right to postpone or change the date or time when a program is offered. Students who are unable to commence studies with the change in program start must follow the Cancellation of Enrollment Agreement Policy.

Refund of Tuition Calculation

Prior to the first day of the program.....	100% Tuition
During the reverse start period**.....	100% Tuition*
After the reverse start period through 9.9% of program.....	90% Tuition*
After more than 10% and through 24.9% of program	50% Tuition*
After more than 25% and through 49.9% of program	25% Tuition*
50% and through 100% of program	0% Tuition

*less \$100 administrative. Less criminal background check, driving record or other fees paid at time of enrollment. Programs longer than 1 year: If student withdraws within first year of any program that is longer than 12 months, student will be obligated to the above tuition calculation, not to exceed prorated tuition value for first 12 months of program. Refunds, when due, are made within 30 days (1) of the last day of attendance if written notification has been provided to the institution by the student, or (2) from the date the institution terminates the student or determines withdrawal by the student. Refunds, when due, are made without requiring a request from the student. If not requested by student, refund will be issued within 45 days from last date of attendance.

Reverse Start Period: The student has clocked in attendance of 40 hours or less **and has not exceeded 4 weeks in the program. Program fees are non-refundable after the reverse start period. See page 7 of this Catalog for the full Reverse Start Policy.

Credit Balance

An FSA credit balance occurs whenever your school credits FSA program funds to a student’s account and the total amount of those FSA funds exceeds the student’s allowable charges.

Paying Credit Balances

If FSA disbursements to the student’s account at the school creates an FSA credit balance, NTI will pay the credit balance directly to the student or parent as soon as possible, but no later than 14 days after the date the balance occurred on the student’s account. The law requires that any excess PLUS Loan funds be returned to the parent. Therefore, if PLUS Loan funds create a credit balance, the credit balance would have to be given to the parent. However, the parent may authorize the school (in writing) to transfer the proceeds of a PLUS Loan to a student directly, including to a bank account in the student’s name).

Credit balances under \$1

A school is not required to pay a credit balance that is less than \$1.00.

Paying a credit balance by issuing a check NTI will pay credit balance to a student by issuing a check payable to and requiring the endorsement of the student or parent. A school is considered to have issued the check on the date that it – mails the check to the student or parent; or notifies the student that the check is available for immediate pickup.

Note: Check may be picked up at your campus' financial aid office.

NTI will hold the check for up to 21 days after the date it notifies the student. If the student does not pick up the check within this 21-day period, the institution will mail the check to the student or parent, or return the funds to the appropriate Title IV, HEA program.

Transfer Credit Policy

While reasonable efforts are made to direct students to a program of study best suited to their individual goals and abilities, students may request a program transfer between most programs through their Admissions Representative. Program transfers may substantially impact financial aid eligibility, and additional charges for a program transfer may be assessed.

- All coursework from previous programs that are accepted toward the new program will be used in calculating satisfactory academic progress.
- Students transferring to a new program must complete a new Enrollment Agreement and will be charged the current tuition rate for the newly selected program.
- Students must meet all applicable admissions requirements for the new program.
- Students who have been officially admitted to a program at the School and wish to transfer to a different program of study at the School must be in good standing in their current program of study and meet the admissions requirements of the desired program of study.
- The student's Admissions Representative will then submit the request and other materials to the Campus Director, who will approve or deny the request.

Re-Enrolling WITHIN 180 Days in the Same Program:

- Financial Aid is reinstated as if the student never left.
- The re-enrollment fee is required and due upon time of enrollment.

Re-Enrolling AFTER 180 days in the Same Program:

- Financial aid will be calculated based on credits remaining in the program, if applicable.
- (Allied Health Programs Only) Tuition is credited at \$420 per academic credit that was completed during prior enrollment.
- The re-enrollment fee is required and due upon time of enrollment.
- Transfer courses must have been completed within the last 10 years.

Re-Enrolling WITHIN and/or AFTER 180 Days in a Different Program:

- Financial aid will be calculated based on credits remaining in the program, if applicable.
- Tuition debt from prior program will remain.
- (Allied Health Programs Only) Tuition is credited at \$420 per academic credit that was completed during prior enrollment.
- The re-enrollment fee is required and due upon time of enrollment.
- Transfer courses must have been completed within the last 10 years.

Credits earned at an institute other than Northeast Technical Institute:

- Evaluated for transfer and approved by the Registrar. Credits must be from an approved accredited institution.
- An official transcript must be supplied. Unofficial transcripts may be accepted but must be replaced with an official transcript from the accredited institution within 30 days of the student's start date. Failure to supply an official transcript will result in the loss of earned transfer credits and associated tuition discounts.
- Subjects in which grades of C or better were earned are accepted.
- Courses must have been completed within the last 10 years to be accepted at NTI.
- Course hours need to be equivalent to or higher than those of courses offered at NTI to be eligible for transfer consideration.
- No more than 9 academic credits are accepted from accredited post-secondary schools.
- No more than 3 academic credits may be earned through correspondence or Internet courses.
- Transfer credits are not counted into grade average, but they count toward the credit accumulation rule.
- \$250 per approved academic credit will be deducted from program tuition amount.

Transfer of Credits to Other Schools

Students who wish to continue their education at other schools must not assume that credits earned at the School will be accepted

by the receiving institution. It is the responsibility of students who plan to transfer to other schools to acquaint themselves with the requirements of the selected school and the requirements of that state's licensing, certification board, and accrediting body. Institutions of higher education vary in nature and number of credits they will accept toward any program. It is at the sole discretion of that receiving institution to accept credits earned at NTI. This is standard transfer-of credit procedure. The School cannot guarantee the transferability of any credits to other institutions.

Information on Student Body Diversity

You may find information on student body diversity on the National Center for Education Statistics' 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.

Placement, Retention, Completion/Graduation & Licensure

The total placement, completion and licensure (CPL) rate for each program is a formula prescribed by the Council on Occupational Education (COE). The formal submission is completed on or before December 15th of each year. To view the School's latest reporting for its CPL, visit: ntinow.edu/cpl

Crime Awareness and Campus Security

The Annual Campus Security Report and the following security policies are being issued pursuant to the Federal Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (the Clery Act). The "Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act" was originally enacted in 1990. It was amended in 1998 and is commonly known as the Clery Campus Security Act. Two goals of this legislation are disclosure of criminal activity on campus and timely warning of criminal activity. Northeast Technical Institute (NTI) strongly supports these goals. Our crime reporting procedure, coordinated through the NTI's Safety Department insures that criminal activity on campus is effectively tracked and reported. The Act requires annual reporting of the number of specified criminal offenses that occur on campus reported to NTI and/or local police, as well as information about campus security policies and procedures. The reporting period is January 1 through December 31 of each year. The statistics for the most recent calendar year, must be released in a report to the NTI community by October 1 of each year.

To view NTI's Campus Security Report: www.ntinow.edu/csr

Drug and Alcohol Abuse Awareness and Prevention

In compliance with the Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act Amendments of 1989, the School makes available a Drug-Free Schools and Workplaces information package at ntinow.edu/consumer-information. Printed copies are available in the Admission Representative offices.

Information includes descriptions of the legal sanctions under local, state, and federal law for unlawful possession, use, or distribution of illegal drugs and alcohol; health risks associated with the use of illegal drugs and the abuse of alcohol; and a list of any drug and alcohol counseling, treatment, and rehabilitation programs that are available to the students.

Family Educational Rights and Privacy Act

The Family Educational Rights and Privacy Act (FERPA) affords eligible students rights with respect to their education records including:

- Students have the right to inspect and review their education records during normal school hours with an appointment within 45 days of the day the Registrar receives a written, dated request for access.
- Students have the right to request the amendment of education records that they believe are inaccurate, misleading, or a violation of privacy.
- Students requesting amendment of an education record should submit a written, dated request to the Registrar, clearly

identify the part of the record they want changed, and specify why it is inaccurate, misleading, or a violation of privacy. If the School decides not to amend the record, the School will notify the student of the decision and the student's right to an appeal regarding the request for amendment. Additional information regarding the appeal procedures will be provided to the student when notified of the right to an appeal.

- Students have the right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without prior consent from the eligible student, as applicable. The School may neither release nor disclose personally identifiable information contained in the student's education records to outside employers, agencies, or individuals without first securing a written release from the eligible student, as applicable, unless permitted by the Act.

One exception to the above student record release policy permits disclosure without consent to school officials with legitimate educational interests. A school official is a person employed by the School in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff) or a person or company with whom the School is affiliated or has contracted (such as an attorney, auditor, or collection agent). A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill a professional responsibility. Upon request, the School discloses educational records without consent to officials of another school in which a student seeks or intends to enroll.

Students have the right to file a complaint with the U.S. Department of Education concerning alleged failures by the School to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-4605

Directory Information

Pursuant to the Family Educational Rights and Privacy Act of 1974 (FERPA), a student's educational records and the personally identifiable information contained therein are maintained as confidential. Except for a limited number of circumstances permitted by law, a student's education records will not be released to a third party without the student's or parent's (if the student is under the age of 18) prior written consent.

One of these exceptions allows schools to release a student's Directory Information without obtaining prior consent of the student or parent. Directory information includes, but is not limited to:

- Name, address, telephone listing, e-mail address;
- Date and place of birth;
- Photographs;
- Participation in officially recognized activities;
- Field of study;
- Enrollment status;
- Degrees and awards received;
- Dates of attendance; and
- Most recent previous school attended.

NTI has compiled a list of typical instances under which a student's Directory Information is likely to be used, including: newsletters, marketing brochures, social media, and other publications. Students wishing to prohibit the release of directory information may formally choose to opt-out of this FERPA exception by filling out and submitting the Directory Information: Opt-out Form to the Registrar's Office. In the event that such notification is not filed, NTI will assume there is no objection to the release of directory information.

A student may not use the right to opt out of designation of information as directory information to prevent NTI from requiring him or her to wear, publicly display, or disclose a student ID card that exhibits information the school has properly designated as directory information.

Health & Safety Exemption Requirement

NTI adheres to all requirements pertaining to the protection of student information. However, there are limited exceptions to FERPA regulations under which NTI is permitted to disclose education records or personally identifiable, non-directory information from education records in connection with a health or safety emergency without student consent. The situation must present imminent danger to a student, other students, or members of the school community in order to qualify as an exception. This action is not taken lightly and only under circumstances that present imminent danger.

Patriot Act Changes to FERPA:

In response to the terrorist attacks on the United States that took place on September 11, 2001, Congress made changes to FERPA. Section 507 of the USA Patriot Act amended FERPA, which now contains 16 exceptions to the general rules. Public Law 107-56; DCL April 12, 2002

The school complies with the changes made to FERPA as a result of the USA Patriot Act as outlined in DCL April 12, 2002

FERPA Contact Information:
Family Policy Compliance Office
US Department of Education
400 Maryland Ave., S.W. Washington, DC 20202-4605
Phone: 202-260-3887
Email: ferpa@ed.gov(schools only)
Web site address: www.ed.gov/offices/OM/fpc

Title IX of the Education Amendments

Title IX of the Education Amendments of 1972 and the implementing regulations 34 CFR Part 105 (barring discrimination on the basis of sex). Additional information for Title IV is available on paper format and on the School's Campus Security Report (online at ntinow.edu/csr.pdf). Contact information for the Title IX Coordinator:

Ashley Barnett, Director of Financial Aid
51 US RTE 1, Scarborough, ME 04074
207-883-5130

Voter Registration

The school encourages you to register to vote. The National Mail Voter Registration Form is available at the school's 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/voters/register-and-vote-in-your-state, or call EAC at: (866) 747-1471. Federal Voting Assistance Program: Voting resources for uniformed service members and overseas citizens, including the Federal Post Card Application, a voter registration form for citizens living abroad.

Tel.: (800) 438-8683 / Web site: www.fvap.gov

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 may 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.

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.

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.