

Consumer Disclosure Information

2025-26



AIMS EDUCATION COLLEGE OF HEALTH SCIENCES
4500 NEW BRUNSWICK AVE,
PISCATAWAY, NJ 08854

Table of Contents

1.	<i>Financial Aid, Institutional Loan and Scholarships Available, Eligibility, and Contact information</i>	5
	FEDERAL PELL GRANT	5
	FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (FSEOG).....	5
	IRAQ AND AFGHANISTAN SERVICE GRANT	5
	FEDERAL DIRECT LOANS	5
	➤ Federal Direct Stafford/Ford Loans:	5
	➤ Federal Direct Unsubsidized Stafford/Ford Loans	6
	➤ Federal Direct PLUS Loans	6
	➤ Direct Consolidation Loan.	6
	IN SCHOOL PAYMENT PLAN	7
	THIRD PARTY SPONSORSHIP and PAYMENTS	7
	AIMS EDUCATION SCHOLARSHIP	8
2.	<i>General Eligibility</i>	9
3.	<i>Title IV Processing</i>	9
4.	<i>E-Consent and Information Security</i>	9
5.	<i>Rights and Responsibilities of Students</i>	10
6.	<i>How to Apply for Federal Student Aid:</i>	11
7.	<i>Career Services/ Employment assistance</i>	12
8.	<i>National Student Loan Data System (NSLDS)</i>	13
9.	<i>Entrance/Exit Counseling for Student Loan Borrowers/ Loan Servicers</i>	13
10.	<i>The Code of Conduct for the Institute's Professionals and Agents</i>	14
11.	<i>Satisfactory Academic Progress Policy.</i>	15
	Quantitative/ Pace of Progress.....	15
	Qualitative Progress	16
	Maximum time frame.....	16
	SAP Evaluation Statuses	16
	Good Standing	16
	Financial Aid Probation	17
	Consequences of not meeting Satisfactory Academic Progress.	17
	SAP Appeals	17

Academic Plan.....	18
Course Repetitions.....	18
Course Dropouts / Withdrawals	18
12. <i>Leave of Absence</i>	18
13. Tuition Refund and Grading Policy	19
14. Tuition and Grade Appeal	19
15. Return from Leave of Absence	19
16. Unplanned Leave of Absence	19
17. Leave of Absence During Clinical Internship	19
18. Financial Aid Consequences	20
19. <i>Withdrawals/ Refunds & R2T4 Provisions</i>	20
20. How Withdrawals Affect Financial Aid	20
Official Withdrawal:	20
Withdrawal Procedure:.....	20
Unofficial Withdrawal:	20
21. <i>Statement of Institute's transfer of Credit Policy</i>	23
22. <i>Copyright Infringement Policies and Sanctions</i>	23
23. <i>Institute and Program Accreditation, Approval, or Licensure</i>	24
24. <i>Constitution Day</i>	24
25. <i>Net Price Calculator</i>	24
26. <i>Price of Attendance</i>	24
27. <i>Facilities and Services Available to Students with Disability</i>	30
28. <i>Medical & Vaccinations</i>	30
29. <i>Notice of Federal Student Financial Aid Penalties for Drug Law Violations</i>	30
30. <i>Academic Programs Offered</i>	36
31. <i>Textbook Information</i>	36
32. <i>Accreditation, Approval, and or Licensure</i>	36
33. <i>Student Body Diversity</i>	37
34. <i>Retention Rates</i>	37
35. <i>Completion/Graduation and Transfer- Out Rates (*)</i>	38
36. <i>Campus Security, Fire Safety, Emergency Preparedness Plan</i>	39
37. <i>Annual Security Report</i>	39

38.	<i>Internal Institute Complaint Procedure</i>	39
39.	<i>Contacting the Ombudsman</i>	40
40.	<i>Fraud & Misrepresentation.....</i>	40
41.	<i>Privacy of Student Records- Family Educational Rights and Privacy Act (FERPA)...</i>	41
42.	<i>Voter Registration.....</i>	44

Financial Aid, Institutional Loan and Scholarships Available, Eligibility, and Contact information

AIMS Education is an accredited institute that has been approved for use of Government Grants and Loan programs. Students in need of financial assistance should consider these programs. More information can be found at <https://studentaid.gov/>

FEDERAL PELL GRANT

The grant amount you maybe eligible for will depend on:

- Your Student Aid Index (2025-26 FAFSA form)
- While COA varies from school to school, your Student Aid index (SAI) does not change based on the school you attend.
- How many credits you are taking per semester or AY

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (FSEOG)

The purpose of this grant is to assist in making available, funds for qualified students who lack financial means. Eligibility is based on need, availability of funds and eligibility for Pell Grant, EFC, Undergrads, Enrollment Status, and program length.

IRAQ AND AFGHANISTAN SERVICE GRANT

Like other federal grants, Iraq and Afghanistan Service Grants provide money to college or career institute students to help pay their education expenses. However, Iraq and Afghanistan Service Grants have special eligibility criteria.

You may be eligible to receive the Iraq and Afghanistan Service Grant if

- you are not eligible for a [Federal Pell Grant](#) based on Student Aid index (SAI)
- meet the remaining Federal Pell Grant eligibility requirements, and
- your parent or guardian was a member of the U.S. armed forces and died because of military service performed in Iraq or Afghanistan after the events of 9/11, and
- You were under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.

FEDERAL DIRECT LOANS

Direct Loan applications are available at the AIMS Education Financial Aid office.

➤ **Federal Direct Stafford/Ford Loans:**

Also called Direct Subsidized Loans. "Subsidized" means the federal government pays the interest on these loans while you are in the institute at least half time, during grace periods and

Consumer Disclosures Information 2025-2026

deferments. These loans are need based and are low-interest, with a variable-rate, which is adjusted each year on July 1st. The student must repay the loan. Payments will begin six (6) months after graduation.

➤ **Federal Direct Unsubsidized Stafford/Ford Loans.**

Also called Direct Unsubsidized Loans. If you're an independent undergraduate student or dependent students, whose parents are unable to get a PLUS Loan you might qualify for an unsubsidized loan. The federal government does not pay the interest on these loans while you're in institute, in a grace period or in deferment students are responsible for paying all interest throughout the life of the loan. The interest is at a variable-rate, which is adjusted each year on July 1st. Students may be eligible to receive both the Subsidized and Unsubsidized Federal Loans, but the total of both loans must not exceed the federal loan limit. Payments will begin six (6) months after graduation, date of separation, or drop below half time.

➤ **Federal Direct PLUS Loans.**

Allows the parents of dependent students to borrow, up to the cost of attendance at AIMS Education. The federal government charges interest from the student's parent from the date of the first disbursement until the loan is paid in full. However graduate student PLUS borrowers may defer their repayment while enrolled in institute at least half-time. Interest is charged on PLUS loans during all periods, beginning on the date of the first loan disbursement. A PLUS borrower may pay the interest as it accrues during a deferment or allow it to accrue and be capitalized at the end of the deferment period.

Your parents and graduate students have nearly all the repayment options of the Stafford loan borrower. The exception is that the Income-Contingent Repayment Plan and the income-based Repayment Plan are not available to parent PLUS Loan borrowers.

There are certain Exceptional circumstances for Parent PLUS Loan eligibility as per the Direct Loan Program regulations at 34 CFR 685.203(c)(1)(ii):

- The parent is not a U.S. citizen or is unable to provide evidence that he or she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident
- The Parent is incarcerated
- The student's parent receives only public assistance or disability benefits, and the school has documented that the parent would not be able to repay the PLUS Loan
- The parent has filed Bankruptcy and has provided supportive documents from court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt

➤ **Direct Consolidation Loan.**

One or more federal education loans are combined into a new Direct Loan. Only one monthly payment is made to the U.S. Department of Education.

Consumer Disclosures Information 2025-2026

PRIVATE EDUCATIONAL LOAN – CLIMB CREDIT

Serviced by Climb Credit

Aims Education has partnered with Climb Credit to service institutional loan. The Institutional Loan is to provide an affordable and convenient way for students to pay tuition balance to the school.

- Must be enrolled in a full time Certificate program. See the Financial aid department for the list of programs.
- A down payment is required to the school on first day of class.
- A credit application must be filled out with or without a co-borrower. Visit <https://climbcredit.com/students?school=all> for application and all FAQ's.
- Approval is based on credit history, and may take up to 36 hours for notifications
- Interest only payments while in school.
- Loan terms to vary based on program
- Additional information can be obtained from the Financial Aid office.
- Terms and conditions: The borrower/Co-Borrower must agree and sign an e-consent online prior to start of class.
- **Rights and responsibilities of students receiving Loan: Climb Credit is the servicer of your loans and AIMS Education will not be held liable.**

IN SCHOOL PAYMENT PLAN

AIMS Education offers in school payment plan at no interest for all programs.

- The payments will vary from program to program.
- All payments are due on the 1st of each month. Payments can be made online or at the Piscataway campus or Edison center in cash, check, or money order. All credit/debit card transactions will incur an automatic 3% charge.
- Students and or parents can make payments online at <https://aimseducation.edu/payment>
- Students have the option to set up re-curing payments (see financial aid for more details)
- Late fees of \$25 will be added for any payments made past the due date (applies to all programs)
- Students must meet institutional cost at end of each semester/academic year or they will not be permitted to proceed to next semester/year. In addition, they must make the necessary arrangements to fund next academic year. That means filling out the FAFSA, and meeting with financial aid for loan eligibility in a timely manner. Failure to do so, may put a financial hold and lead to probation, suspension, or termination. This may include internship.
- If any balance remaining at end of program, completion certificate/Degree/letter including any exam reimbursement fees(at any point) will not be issued. Student file will be forwarded to collection agency and late fees, collection charges and legal fees (if any) will be added to student account in such cases.

THIRD PARTY SPONSORSHIP and PAYMENTS

AIMS Education accepts students sponsored or funded directly or indirectly by an external agency, e.g. employers, foundations, trusts or religious organizations, external grants, and scholarships. AIMS

Consumer Disclosures Information 2025-2026

Education may, upon written request from the student, provide a Tuition Billing Statement for the terms/program the student is being sponsored for. The student's request should clarify the nature of the assistance, e.g. loan, borrowing, tuition reimbursement, or scholarship. Any payment from an external agency or third party must be accompanied by a written authorization for payment from the paying organization. The written authorization must include the following information.

- Sponsoring agency's name, address, contact person, email, and phone number.
- Student's name
- Student's program/academic year/courses covered.
- Any conditions or terms, associated with the payment, especially in case the student withdraws prior to completing the program/academic year/courses covered.

Third party payments shall be credited to the student account only after receipt of the duly completed agency authorization form, as outlined above.

In the event the student withdraws prior to completing the program/academic year/courses, the institutional refund policy will be used to determine if a refund or balance is due. If a refund is due, the school will follow the guidelines provided by the U.S. Department of Education for R2T4 calculation.

AIMS EDUCATION SCHOLARSHIP

AIMS Education provides an educational opportunity to its students by offering scholarship programs. The Need Based Scholarship is to help bridge the financial gap that often prevents students from pursuing their dreams of higher education; and Academic Excellence Scholarship is designed to reward students that achieve exemplary academic standards at AIMS Education.

Information about AIMS scholarship is readily available on AIMS Website. Interested candidates may obtain further details about the scholarship program, application process and request for the scholarship application form on the website.

Below are some of the eligibility criteria:

➤ Need Based Scholarship

- Not available to current students
- Must submit all documents at time of enrollment or before start of classes
- Unmet financial need(must provide documents)
- Applicant is a dislocated worker
- Meet an adjusted gross income for prior tax year (see chart on application)
- See application on site for detailed requirements

All scholarship applications will be reviewed by a committee comprising of a member of Board of Directors, Academics, Admissions and Financial Aid Offices. The decision of the committee will be considered as final.

General Eligibility

Pell Grants/Stafford Loan

- You must be enrolled as a regular student working towards a degree or certificate or certificate of achievement in an eligible program
- You must be a US Citizen and or an eligible non-citizen
- You demonstrate that you have need. (Need is the difference between the cost of education and expected family contribution). Need is determined by the information that is supplied on the free application for student aid.
- You maintain satisfactory progress towards completing your course of studies
- You are not in default of a NSLDS, Stafford Loan, or a Plus Loan
- You have a High Institute Diploma or General Education Development (GED) certificate.
- You do not owe a refund on a Pell Grant or SEOG at any institute
- You have a valid Social Security Number
- You register with the Selective Service

Title IV Processing

- *Pell Award* – An eligible student could receive one (1) full PELL Grant annual award per award year.
- *Pell Disbursement* – Once the institute receives the student's ISIR, all documentation has been received by the Financial Aid Department and the student has started classes, the institute will receive half of the student's Pell Award. After the student has successfully completed the required credits of a semester, and met the satisfactory academic progress, the institute will receive the other half of the student's Pell Award.
- *Student Loan Disbursement* – Loans are disbursed in two (2) separate instalments. For first time borrowers, the first half of the loan will be disbursed approximately 30 days after the first day of class and the other half after the student has successfully completed the required credits of a semester, and met the satisfactory academic progress. No Pell or Loan disbursements can be made unless the student is making satisfactory progress in his/her academic of studies.

E-Consent and Information Security

The voluntary e-consent permits schools to send Financial Aid Funding Estimate, and Disbursement Notifications to all recipients of FSA funds. This is to eliminate multiple visits by students to sign off on the originals. A hard copy of the said notifications would be made available upon request. The school uses an electronic process to transmit confidential information or obtain a student's confirmation, acknowledgment, or approval via e-sign. The school has adopted reasonable safeguards against possible fraud and abuse.

- **Obtaining voluntary consent for electronic transactions**

- Before conducting any electronic FSA transactions to students, the recipient must affirmatively consent to the use of an electronic record. The recipient's consent must be voluntary and based on accurate information about the transactions to be completed.

- A 'Consent to Participate in Electronic Communication' page is filled out by the students giving consent to receiving the following required notifications, and disclosures.
 - Funding Estimate notices which include all grants and loans for each academic year.
 - E- mail Notification of Disbursement- which notifies students of disbursements of FSA funds
 - Other required forms to process financial aid- loan documents, SAP notices, authorizations requests and acknowledgments
 - The consent must be obtained in a manner that reasonably demonstrates that the student is able to access the information to be provided in an electronic form.
 - If student declines to participate in the e-consent, then they will have to personally come to the Financial Aid office to sign off on all funding estimates, and disbursement notifications.
 - The e-consent is required for each academic year that the student will receive grants, and loans
 - The student will also be contacted via text messaging system for delinquent or missed payment reminders, missing required documents, and FAFSA.
- **Safeguarding confidential information in electronic processes**
 - The school will properly encrypt (password protected) all electronic files when transmitting FSA data via email. Passwords maybe sent separately.
 - Additional safeguards the school has taken include password protection, password changes at set intervals, access revocation for unsuccessful logins.
 - The school will request an annual voluntarily e-consent form from each FSA recipient students, whether via email, or in person at time of packaging
 - The notification will also include the entitlement to a paper copy of FSA documents upon request.
 - Students can visit www.studentaid.gov to view their loan lender, status, and history

Rights and Responsibilities of Students

- **Rights of students**
 - Financial assistance in the form of loans, grants, scholarships, and tuition payment plans are available to students who qualify. One of AIMS Education's experienced financial aid personnel will aid students in advising and filing financial aid forms.
 - AIMS Education guarantees the right of students, the right to gain access to their files. The access must be requested in writing and all files are reviewed by appointment, under the supervision of an AIMS Education Staff member.
 - A transcript of grades and work completed will be furnished upon written request. All students' accounts must be paid to date. A \$12.00 administrative fee is required.
 - AIMS Education members offer students personal advisory sessions at a cost to accommodate positive student development.
 - The Institute provides privacy and protection concerning information in the student files in accordance with the Federal Family Education Privacy Act. The Institute will not release this information without written permission per request by the student. Legal and accreditation agencies also have the right to access a student's file. AIMS Education will retain a student record for a minimum of five (5) years.
 - AIMS Education provides job placement assistance to students, however it cannot guarantee job placement.

➤ Responsibilities of students

- Complete your free application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/fafsa> accurately and submit it on time. Possible errors can delay, and in some cases prevent you from receiving aid.
- Promptly respond to all requests and inquiries from financial aid office. Provide all supporting documentation, corrections, and or new information upon request at the financial aid office.
- Notify the school of any information that has changed since you submitted your information.
- Students must meet institutional cost at end of each academic year. In addition, they must make the necessary arrangements to fund next academic year. That means filling out the FAFSA, and meeting with financial aid for loan eligibility in a timely manner. Failure to do so, may put a financial hold and lead to probation, suspension, or termination. This may include internship.
- Read, and understand all forms you are asked to sign. This includes forms such as FAFSA, Payment Plans, Statement of Educational Purpose, Master Promissory Note, Default/Return Cert. Etc.)
- Reporting changes to your status, address, contact information to your school as well as Loan providers.
- Comply with the terms of enrollment with school.
- Comply with Satisfactory Academic Progress requirements of your school.
- Complete mandatory Entrance and Exit Counselling for Loan Borrowers.
- **Contact our Financial Aid office at 909-222-0002 x 555 for more information.**

How to Apply for Federal Student Aid:

To apply for a Federal Student Aid, students must obtain or complete the following:

- 1 Apply for a FSA User ID <https://studentaid.gov/fsa-id/create-account/launch>
- 2 Complete the FAFSA <https://studentaid.gov/h/apply-for-aid/fafsa>

To Apply for Federal Student Loans, following further steps required.

- 3 Complete Loan Entrance Counseling <https://studentaid.gov/entrance-counseling/>
- 4 Sign a Master Promissory Note <https://studentaid.gov/mpn/>
- 5 Complete a (Federal Direct Loan Request Form) with an FA administrator

If you do not have access to a computer of your own, you may complete the process on-line in the school's financial aid office. You are encouraged to read the instructions thoroughly and carefully to complete each question on the application. Pay close attention to the questions about your dependency status and income. These are the areas where most mistakes are made. When filling out the application you will need certain records. The most important record will be your previous year tax return (You will need your tax return, your parent's tax returns (if applying as a dependent, they should be accompanying you)), and your spouse's tax return (if you are married but filed your taxes separately).

Apply for an FSA ID

Before you begin the process, you, and a parent of Dependent student will need your US Department of Education's FSA ID. If you have already completed a FAFSA and used your Federal PIN to electronically sign your FAFSA, you will need to create an FSA User ID to complete loan entrance counseling and sign your Federal Direct Loan Master Promissory Note. Once your information is verified with the SSA (1-3 days from the date of application), you will be able to use your FSA ID to fully access your financial aid information. If you do not have a FSA ID or you have forgotten your login, visit <https://studentaid.gov/fsa-id/create-account/launch> You must provide a valid email address to receive your login information.

Complete FAFSA

Students are encouraged to apply for financial assistance by completing the Free Application for Federal Student Aid online.

Visit <https://studentaid.gov/h/apply-for-aid/fafsa>

Complete Loan Entrance Counseling

The Entrance Counseling is a one-time required process that must be completed before receiving a student loan disbursement. To complete the Federal Direct Loan Entrance Counseling process, visit <https://studentaid.gov/entrance-counseling/> You must have a FSA ID in order to gain access to the loan entrance counseling process.

The Direct Loan Entrance Counseling process will walk the student through the Direct Loan borrowing process. The counseling will provide detailed information regarding Direct Lending, managing student educational expenses and the rights and responsibilities of a student loan borrower.

Sign Federal Direct Loan Master Promissory Note

Signing a Federal Direct Loan Master Promissory Note (MPN) is an important part of the student and Parent Plus loan process. Students may print out and mail their promissory note; however, the institution strongly recommends that students and parent sign their promissory note using their FSA ID. To sign and/or complete a Federal Direct Loan Master Promissory Note, visit <https://studentaid.gov/mpn/>

Complete a Federal Direct Loan Request Form

All students and or parents who wish to borrow loans are required to complete AIMS Education Direct Loan Request Form each year. Students/parents are asked to indicate the loan amount to borrow for the academic year or term. The AIMS Education Direct Loan Request Form may be obtained Financial Aid Office.

Upon completion of above procedures and submission of all documents that may be required by Financial Aid office, Students will be notified of their Financial Aid Awards in 2 to 3 weeks.

Career Services/ Employment assistance

AIMS Education Career Services Department is committed to supporting and assisting the career development of our attending students and graduates. The ultimate goal of our Career Services staff is to prepare every AIMS student for a long, successful career in their chosen field. We provide career-related counseling and programs

to help our students in resume writing, job-search techniques, networking, interview skills, and interview follow-up. Some of the assistance and services students can expect to receive are:

- Resume Preparation Assistance
- Employer Relationships
- Career Development Seminars
- Placement Referrals
- Campus Recruiting Events
- Career Fairs – on campus and external
- Job Research and Job Posting Board (on Campus)
- “Earn While You Learn” Program
- By inviting employers to visit the institute and meet with students concerning employment.
- By posting all employment opportunities.
- **AIMS EDUCATION does not promise employment, specific starting salary or registry eligibility.**

National Student Loan Data System (NSLDS)

When entering into an agreement regarding a Title IV, HEA loan, the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guarantee agencies, lenders, and institutes who are determined to be authorized users of the data system. www.studentaid.gov

Entrance/Exit Counseling for Student Loan Borrowers/ Loan Servicers

FAQ's for Entrance/Exit such as the bullet points listed below can be found at the websites listed.

Entrance - <https://studentaid.gov/entrance-counseling/>

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

Exit Counseling - <https://studentaid.gov/exit-counseling/>

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

<https://studentaid.gov/h/understand-aid>

Loan Servicers- <https://studentaid.gov/manage-loans/repayment/servicers>

The Code of Conduct for the Institute's Professionals and Agents

The Institution's financial aid professionals are expected to maintain exemplary standards of professional conduct in all aspects of carrying out his/her responsibilities. Particularly including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so a financial aid professional or agent must refrain from:

- Revenue-sharing arrangements with any lender:- The law defines "revenue-sharing arrangements" as any arrangement between an institution and a lender under which the lender makes private educational loans to students attending the institution (or to families of those students), the institution recommends the lender or the loan product 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 its officers, employees or agents.
- Receiving gifts from a lender, guarantee agency or loan servicer:- No Director or employee of the 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 educational loans.
- Contracting arrangements: - No Director or employee of the institution's financial aid office (or on employee or agent who otherwise has responsibilities with respect to educational loans) may accept from a lender, or an affiliate of any lender, any fee, payment or other financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to educational loans.

- Steering borrowers to particular lender or delaying loan certifications: For any borrower, an institution may not assign, through the award packaging of other methods, the borrower's loan to a particular lender. In addition, the institution may not refuse to certify or delay the certification of any loan based on the borrower's selection of a particular lender of guarantee agency;
- 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 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.
- Receiving advisory board compensation:- 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.
- There should be "ethical" and "best" practices. Ethical practice is the best practice. AIMS EDUCATION services & supports the code of conduct. When a practice or policy arises that appears in conflict with these principles it is the obligation at the financial aid professional/agent to bring this to the attention of those responsible within his or her institution and to seek a decision consistent with these principles.

Satisfactory Academic Progress Policy.

In order for students to maintain their financial aid eligibility, they must demonstrate satisfactory academic progress (SAP). Satisfactory academic progress is measured both quantitatively (pace of progression) and qualitatively. In addition, students must be on pace to complete their program of study before reaching the 150% maximum timeframe limit. Federal regulations require all financial aid recipients to adhere to the standards of SAP. Financial aid recipients who fail to meet SAP standards may be in jeopardy of losing their financial aid eligibility.

Requirements for Satisfactory Progress

Satisfactory academic progress means a student is successfully completing all coursework and proceeding in a positive manner toward fulfilling program requirements in a specific length of time. A student's satisfactory academic progress is evaluated using the Academic Transcript for SAP after a student completes the required number of credits in a payment period. Satisfactory academic progress is achieved by meeting all of the SAP standards listed below.

➤ **SAP Standards**

Quantitative/ Pace of Progress

Quantitative progress is a measurement of the pace at which a student is progressing towards program completion. The pace of progression is calculated by dividing

cumulative credit hours completed or earned by the cumulative credit hours scheduled. Students must successfully complete 70% of the scheduled credit hours at each evaluation of academic progress.

Students failing to meet the standards of quantitative progress will be given an SAP Warning and will be placed on Financial Aid Warning for the next payment period. Students will be taken off Financial Aid Warning after meeting the standards of quantitative progress. Students will lose financial aid eligibility if the requirement is not met by the end of the time limit provided.

Qualitative Progress

Qualitative progress is a measurement of a student's academic progress. The student's cumulative grade point average (CGPA) is reviewed to determine qualitative progress. A student must earn a minimum passing grade of 75% in each course and maintain a minimum CGPA of 2.00.

If a student fails to meet the minimum standards of qualitative progress (e.g. CGPA of 2.0), then he/she will be given an SAP warning and will be placed on Financial Aid Warning for the next payment period.

Students who demonstrate improvement in their CGPA and meet the minimum CGPA requirement at the end of the Financial Aid Warning period, will be considered to have met SAP standards. Their status will be restored to Good Standing. Students will lose financial aid eligibility if the minimum CGPA requirement is not met by the end of the Financial Aid Warning period.

Maximum time frame

All program requirements must be completed within a maximum time frame of 150% of the normal program length. For example, a student enrolled in a 66 credit program must complete the program before exceeding 99 attempted credits. If it appears that a student will not complete the program during the maximum time period, the student may be dismissed from school. Financial aid students cannot receive aid for more credits than those for which the program is approved.

SAP Evaluation Statuses

Good Standing

A student is in Good Standing if one of following conditions exists:

- No grades have been posted yet.
- If SAP has not been evaluated yet.
- Student is meeting minimum SAP requirements at time of evaluation.
- Student regained Good Standing after being placed on an Academic/Financial Aid Warning or Academic Probation/Financial Aid Probation period.

Financial Aid Warning

If a student fails to meet the cumulative 90 % attendance and 2.0 grade point average for any evaluation period, he or she will be placed on warning for the next evaluation period. Financial Aid Warning means you are still eligible for Federal Student Aid for one payment period and must improve your academic standing in order to avoid loss of Federal Student Aid

Students will be notified in writing when they are placed on warning and the steps necessary to be removed from warning status.

If a student is on Financial Aid Warning, he/she will need to meet SAP standards at the next mandatory SAP evaluation point. If the student fails to return to Good Standing at the next evaluation point, he/she will be suspended from participating in financial aid programs.

Financial Aid Probation

A student who is suspended from participating in financial aid programs may submit an appeal. If the appeal is successful, the student will be placed on Financial Aid Probation and will regain financial aid eligibility for one probationary semester.

If the SAP standards are met by the next scheduled evaluation period, the student's status will be restored to Good Standing. Once a student has returned to Good Standing, any previous academic issues will have no future bearing on the student's status.

Consequences of not meeting Satisfactory Academic Progress.

- The student is placed on Financial Aid Warning
- The student will receive written notification explaining the impact that the Financial Aid Warning status will have on his/her financial aid eligibility.
- A student placed on Financial Aid Warning will be eligible to receive financial aid for one semester/term or evaluation period.
- A student on Financial Aid Warning who fails to meet SAP standards by the next evaluation period will no longer be eligible to receive financial aid.
- A student who loses financial aid eligibility can submit an appeal. If the appeal is successful, the student will be placed on Financial Aid Probation.

SAP Appeals

An SAP appeal allows a student, who has failed to meet the minimum required standards for An SAP appeal is the process in which a student petitions the school to reconsider his/her eligibility to receive financial aid. An appeal is only submitted after a student has lost financial aid eligibility. This occurs when the student fails to meet the minimum standards of satisfactory academic progress at the end of a semester/term or evaluation period in which he/she was on Financial Aid Warning.

Formal Process...

- All SAP appeals must be made in writing.
- The appeal should clearly state why the student was unable to meet SAP standards. It should further explain what has changed that will allow the student to meet SAP standards at the next evaluation.
- The SAP appeal form must be submitted to the financial aid department within 5 business days of determination.
- All appeals should be based on mitigating circumstances such as the death of a relative, an injury or illness, or other special circumstances.
- Appeal documents will be reviewed by an academic affairs officer and the program director, and a decision will be made and reported to the student within 15 calendar days.

- The SAP appeal will be approved if the school determines that the student will be able to meet SAP standards by the next evaluation.
- If the SAP appeal is successful, the student will be placed on Financial Aid Probation and will regain financial aid eligibility for one probationary semester.
- If the SAP appeal is not successful, the student will no longer receive financial aid. The student is able to reestablish financial aid eligibility by meeting all SAP standards by the end of the next semester/term or evaluation period.
- Students can only submit one SAP appeal throughout the duration of their program.

Academic Plan

An academic plan is a documented action plan that demonstrates how a student will be able to meet satisfactory academic progress standards. The academic affairs officer and/or the program director will work with the student to create the academic plan. The purpose of the academic plan is to ensure the student is able to meet SAP standards by the next evaluation period. The academic plan should not exceed more than one payment period.

Transfer of Credits

Transfer credit from another institution/organization that is applied toward the student's program of study will be used in the calculation of the completion rate and maximum timeframe, but it will not be used in the calculation of the student's CGPA.

Course Repetitions

A student can repeat a failed course as often as needed and still receive financial aid. Once the student has passed the course, the student can only receive financial aid for one additional repeat of the course. When repeating a course, only the highest grade earned will be used in the CGPA calculation. All attempted courses are counted toward the course completion rate and the maximum timeframe for program completion.

Course Dropouts / Withdrawals

Any courses that result in a withdrawal, Incomplete grade, or failing grade do not count as successfully completed courses, but do count as attempted credits. These courses will also be used to determine enrollment status and maximum timeframe. Withdrawals and Incomplete courses are not included in the calculation of the CGPA.

Leave of Absence

A leave of absence (LOA) is a temporary interruption in a student's course of study. It allows the student to take a break from class, with the intention of returning in the near future. The maximum duration for a leave of absence is 12 months. A leave of absence may be requested for any reason, but all leave must be approved by the academic department.

Students seeking a leave of absence must submit a Leave of Absence Request Form to the academic department prior to ceasing attendance. If a request is submitted during a semester, or course, the student should continue attending class until they are officially notified that the leave is approved.

A leave of absence may be denied for several reasons, including the following:

- Academic issues
- Code of conduct violations
- Multiple leaves during the same enrollment period
- Failure to submit a proper request

Tuition Refund and Grading Policy

Students who take a leave of absence during an active semester, or course, must abide by the standard tuition refund and grading policies for the college. Tuition refunds will be calculated based on the student's last date of attendance before the leave of absence. Students who take an LOA during an active semester, or course, will be required to repeat all courses.

If the student's last date of attendance is prior to the last date of withdrawal (80% date), a grade of W will be issued for any active courses. If the last date of attendance occurs after the last date of withdrawal, a grade of F will be issued.

Tuition and Grade Appeal

Students who take a leave of absence due to extenuating circumstances are permitted to submit a refund appeal form and/or grade appeal form to the Academic Affairs Committee. Based on the reason for the student's requested leave (medical, military, etc.), the committee can approve a 100% tuition refund and issue a grade of W

Return from Leave of Absence

A return date is provided when the student submits the initial leave of absence request. If an extension is required, a written request must be submitted prior to the student's scheduled return date. If the student's required course(s) are not available within 12 months of the last date of attendance, the student will be required to withdraw from the program and re-enroll in a future cohort.

Withdrawal

A student who fails to return from a leave of absence, on or before the date approved by the academic department, will be considered a withdrawal from the program. Any tuition refunds for non-semester programs will be based on the student's last date of attendance.

Unplanned Leave of Absence

Students who are unable to provide advance notice due to extenuating circumstances, will be permitted to submit the Leave of Absence Request Form after their last date of attendance. The request form should be submitted as soon as possible. The process will remain the same once the academic department receives the official request.

Leave of Absence During Clinical Internship

The leave of absence policies for a clinical internship differ from standard courses. Students who take a leave of absence during an internship course, will earn credit for any clinical hours completed, as long as they return to complete the internship course within 1 year. In addition, any tuition fees paid toward the internship course will be applied directly to the new course if taken within 1 year. Any remaining balance will be the student's responsibility.

Consumer Disclosures Information 2025-2026

Financial Aid Consequences

Taking a leave of absence may impact a student's Satisfactory Academic Progress and/or financial aid eligibility. Other factors, including the duration of the leave of absence, may have negative financial implications. Please contact the financial aid department to discuss the potential consequences of your leave of absence.

Withdrawals/ Refunds & R2T4 Provisions

How Withdrawals Affect Financial Aid

Students who withdraw or do not complete their program, may be required to return some of the aid originally awarded and/or disbursed. The amount of federal student aid earned is calculated by proration based on the number of credits successfully completed and the total attempted credits during the payment period. If a student withdraws after the 60% point in the payment period, the student is considered to have earned all of his/her financial aid and will not be required to return any funds

Types of Withdrawal and Procedures

Official Withdrawal:

An official withdrawal occurs when a student provides formal notification stating his/her intent to withdraw. Students who wish to withdraw can contact the Academics Department located on the 3rd floor of the main campus. Acceptable forms of notification include in-person notification by the student or notification via phone, fax, or email when in-person notification is not possible for the student.

Withdrawal Procedure:

Students who wish to withdraw voluntarily from a program will be asked to complete a modification of enrollment contract in the academic department. The academic department will review the student's attendance records, determine the coursework completed, establish the last date of attendance, determine the withdrawal date, and prepare a withdrawal letter.

The official withdrawal letter will be sent to the student via email and postal mail, and a copy will be forwarded to Student Records and the financial aid department.

The financial aid department will assist students in the completion of the required exit counseling. Exit counseling is required for all students who have received Title IV Direct Loans. If the student is unable to complete the exit counseling on campus, the financial aid department will mail the exit counseling materials along with the withdrawal letter.

Unofficial Withdrawal:

An unofficial withdrawal occurs when the school has not received formal notification from a student of his/her intent to withdraw but the student has not attended class for 14 calendar days. If a student does not return to class upon the completion of an approved leave of absence, it will also be treated as an unofficial withdrawal. The administrative procedure mentioned above will be followed to process the withdrawal letter.

Date of Determination:

If a student provides a formal notification of withdrawal, the date of the school's determination that a student withdrew would be the date the student began the official withdrawal process or the date of the student's notification, whichever is later.

If the school has not received a formal notification of withdrawal, the date of determination would be the date that the school becomes aware that the student ceased attendance. In the case of an unofficial withdrawal when a student does not return from a leave of absence, the date of determination that a student has withdrawn will be the date on which the student is expected to resume.

Date of Withdrawal:

The date of withdrawal is the last date of the student's academic attendance (LDA) as determined by the school from any available attendance records.

R2T4 Process::

Upon receipt of notification from the student and/or academic department that a student's withdrawal is being processed, the financial aid department will review the student's financial aid processes (e.g. packaging, awarding, and disbursement) and put a hold on further progress. Upon receipt of the withdrawal letter from the academic department, the financial aid department will complete the following:

- Complete an R2T4 calculation worksheet using the date of determination and the date of withdrawal mentioned in the withdrawal letter.
- The student ledger and aid award letter will be reviewed to collect the student's Title IV aid information and determine whether the amount of Title IV aid for the payment period will be put into "Amount Disbursed" or "Amount that could have been disbursed" on the R2T4 worksheet.
- Once 60% of the payment period has been completed, a student is considered to have earned 100% of the financial aid awarded. If a student has failed to pass any exams during that period, the financial aid department will investigate to determine the student's enrollment status. If the student's attendance cannot be verified, the financial aid awarded will be cancelled or adjusted.
- Unearned Title IV aid will be posted on the student ledger as Title IV funds to be returned. AIMS Education will return the funds to the respective Title IV programs (sources) in the order in which they appear on the R2T4 worksheet.
- If the amount of aid disbursed to a student is short of the aid earned, the student will be eligible for a Post Withdrawal Disbursement (PWD). Pell Grant funds will be disbursed upon completion of the R2T4 worksheet and notification to the student. If PWD includes loan funds, the student will be notified promptly of their eligibility and requested to consent to the disbursement of loan funds within 14 days of the written notification. The amount of PWD will be applied to eligible unpaid program costs. The balance of the PWD amount after eligible program costs, if any, will be paid to the student via check.

- R2T4 refunds and/or PWDs will be recorded on the student's ledger. The student ledger will also be updated for adjustments of fees as per the institution's tuition refund policy, and a copy of the student ledger will be mailed to the student.
- A copy of the R2T4 worksheet will be placed in the student's file.
- The academic department is responsible for processing the signed withdrawal letter as soon as possible to allow the financial aid department sufficient time to complete the R2T4 calculations. R2T4 calculations must be completed within 30 days of the withdrawal and unearned aid must be returned within 45 days of the date of withdrawal.
- If the student has any overpayments, the student will be notified of the overpayment upon completion of the R2T4 calculations. Overpaid aid that is not repaid within 45 days, will be posted to the National Student Loan Data Base showing the student is ineligible for further funding.

Refunds:

Refund Policy for Semester-Based Programs

If a student is dismissed or withdraws from a program, AIMS Education shall adhere to the refund policy provided below. This policy applies to all associate degree and certificate programs that have semester-based schedules. It does not apply to non-term programs. The refund policy is applicable per semester, and all refunds will be calculated based on the student's last date of attendance and the total semester tuition.

Students are required to officially notify the academic department of their desire to withdraw prior to requesting a refund. Any fee reductions or scholarships awarded will be appropriately apportioned to all semesters involved. When calculating the refund amount for a particular semester, all fee reductions and scholarships will be excluded.

The \$200 administration fee paid prior to enrollment is nonrefundable.

Time of Withdrawal	Tuition Refund (excluding administrative fee)
Within 3 Business days of signing contract	100% of tuition and fees
During the 1 st week of the semester	100% of tuition and fees
During the 2 nd week of the semester	75% of tuition and fees
During the 3 rd week of the semester	50% of tuition and fees
During the 4 th week of the semester	25% of tuition and fees
During or after the 5 th week of the semester	0% of tuition and fees

* Students are responsible for the cost of any used books or supplies. All refunds will be issued or paid to the student within 30 days of the withdrawal notification or determination date.

Refund Policy for Non-Term Programs

If a student is dismissed or withdraws from a program, AIMS Education shall adhere to the refund policy provided below. This policy applies to all non-term programs. It does not apply to semester-based programs. The refund policy is applicable per academic year (24 credits + 30 weeks), and all

refunds will be calculated based on the student's scheduled start date, last date of attendance, and the total tuition for the academic year.

Students are required to officially notify the academic department of their desire to withdraw prior to requesting a refund. Any fee reductions or scholarships awarded will be appropriately apportioned to all academic years involved. When calculating the refund amount for a particular academic year, all fee reductions and scholarships will be excluded.

The \$200 administration fee paid prior to enrollment is nonrefundable.

Time of Withdrawal	Tuition Refund (excluding administrative fee)
Within 3 Business days of signing contract	100% of tuition and fees
Prior to the 5 th day of class(excluding weekend programs)*	100% of tuition and fees
Up to 5% of the program	90% of tuition and fees
After 5% and up to 10% of the program	75% of tuition and fees
After 10 and up to 25% of the program	50% of tuition and fees
After 25% of the program	0% of tuition and fees

* 10 calendar days for programs scheduled exclusively on the weekend

Students are responsible for the cost of any used books or supplies. All refunds will be issued or paid to the student within 30 days of the withdrawal notification or determination date.

Statement of Institute's transfer of Credit Policy

- Students may be eligible for credit transfer for prior education completed at an accredited institution. Student wish to avail credit transfer, has to provide a transcript indicating both courses taken and grades received at previous institution prior to enrollment. The Admissions office in conjunction with Academics Office and the Program Director, determine if any credit will be applicable to the coursework at AIMS EDUCATION.
- If prior educational credit is granted to a student for previous education, such credit will be documented in the student's file with for appropriate units of instruction, i.e. clock hours, and the student may not be charged an apportioned tuition or fees for the credits granted.

Copyright Infringement Policies and Sanctions

- It is the policy of AIMS Education to comply with all copyright laws. This includes but is not limited to copying textbooks, manuals, periodicals, as well as peer-to-peer file sharing.
- All students and staff are expected to be aware of and follow these laws.
- Any member of the institute practicing unauthorized use of distribution of copyrighted material will be subject to sanctions by the institute up to dismissal from the institute.
- Individuals would also be subject to Federal criminal offenses for copyright law violations.

Institute and Program Accreditation, Approval, or Licensure

- AIMS EDUCATION is institutionally accredited by the Middle States Association Commission on Secondary Institutes which is recognized by the United States Department of Education (USDOE) and the Council for Higher Education Accreditation (CHEA). Click below link for all accreditations, and affiliations.

<https://aimseducation.edu/professional-licensure-disclosures>

- Program information can be found at

<https://www.aimseducation.edu/academic-programs>

Constitution Day

Constitution Day commemorates the formation and signing of the U.S. Constitution by thirty-nine brave men on September 17, 1787, recognizing all who, are born in the U.S. or by naturalization, have become citizens.

AIMS Education proudly celebrates the day by way of an administrator visiting each class to briefly talk about the importance of the day. Various type snacks and soft drinks are served to commemorate the day.

Net Price Calculator

- Net Price Calculator- <https://www.aimseducation.edu/net-price-calculator>

Price of Attendance

- Refer to budgets set on the following pages (25-29).

2025-2026 Cost of Attendance

Program Name		MRI Technologist (66 Academic credit)							Diagnostic Medical Sonography Technician(66 Academic credit)							Cardiovascular Technologist (66 Academic credit)						
Academic year		A.Y. 1		A.Y. 2		A.Y. 3		Total	A.Y. 1		A.Y. 2		A.Y. 3		Total	A.Y. 1		A.Y. 2		A.Y. 3		Total
Length in Credits		12	12	12	12	12	6	66	12	12	14	12	10	6	66	12	12	12	12	12	6	66
Length in Weeks		15	15	15	15	15	15	90	15	15	15	15	15	15	90	15	15	15	15	15	15	90
Length in Months		4	4	4	4	4	4	24	4	4	4	4	4	4	24	4	4	4	4	4	4	24
Tuition & Fees	Total	Sem 1	Sem 2	Sem3	Sem 4	Sem 5	Sem 6	Total	Sem 1	Sem 2	Sem3	Sem 4	Sem 5	Sem 6	Total	Sem 1	Sem 2	Sem3	Sem 4	Sem 5	Sem 6	Total
Tuition	33,066	\$6,012	\$6,012	\$6,012	\$9,720	\$9,720	\$4,860	\$42,336	\$6,012	\$6,012	\$7,917	\$7,560	\$6,300	\$3,780	\$37,581	\$6,012	\$6,012	\$6,012	\$7,173	\$7,560	\$3,780	\$36,549
Fees	200	\$200	\$0	\$0	\$0	\$0	\$0	\$200	\$200	\$0	\$0	\$0	\$0	\$0	\$200	\$200	\$0	\$0	\$0	\$0	\$0	\$200
Books		\$108	\$108	\$108	\$163	\$163	\$0	\$650	\$150	\$150	\$150	\$150	\$150	\$0	\$750	\$150	\$150	\$150	\$150	\$150	\$0	\$750
Kits		\$416	\$417	\$417	\$625	\$625	\$0	\$2,500	\$400	\$400	\$400	\$400	\$400	\$0	\$2,000	\$400	\$400	\$400	\$400	\$400	\$0	\$2,000
Sub Total - Tuition & fees	42,266	\$6,736	\$6,537	\$6,537	\$10,508	\$10,508	\$4,860	\$45,686	\$6,762	\$6,562	\$8,467	\$8,110	\$6,850	\$3,780	\$40,531	\$6,762	\$6,562	\$6,562	\$7,723	\$8,110	\$3,780	\$39,499
INDEPENDENT																						
Other Expenses *	p.m.																					
Food & Housing	\$2,785	\$11,140	\$11,140	\$11,140	\$11,140	\$11,140	\$11,140		\$11,140	\$11,140	\$11,140	\$11,140	\$11,140	\$11,140		\$11,140	\$11,140	\$11,140	\$11,140	\$11,140	\$11,140	
Personal Expenses	\$2,429	\$9,716	\$9,716	\$9,716	\$9,716	\$9,716	\$9,716		\$9,716	\$9,716	\$9,716	\$9,716	\$9,716	\$9,716		\$9,716	\$9,716	\$9,716	\$9,716	\$9,716	\$9,716	
Transportation	\$1,305	\$5,220	\$5,220	\$5,220	\$5,220	\$5,220	\$5,220		\$5,220	\$5,220	\$5,220	\$5,220	\$5,220	\$5,220		\$5,220	\$5,220	\$5,220	\$5,220	\$5,220	\$5,220	
Sub Total - Other Exp	\$6,519	\$26,076	\$26,076	\$26,076	\$26,076	\$26,076	\$26,076		\$26,076	\$26,076	\$26,076	\$26,076	\$26,076	\$26,076		\$26,076	\$26,076	\$26,076	\$26,076	\$26,076	\$26,076	
Total Price of Attendance		\$32,812	\$32,613	\$32,613	\$36,584	\$36,584	\$30,936		\$32,838	\$32,638	\$34,543	\$34,186	\$32,926	\$29,856		\$32,838	\$32,638	\$32,638	\$33,799	\$34,186	\$29,856	
DEPENDENT																						
Other Expenses *	p.m.																					
Food & Housing	\$1,953	\$7,812	\$7,812	\$7,812	\$7,812	\$7,812	\$7,812		\$7,812	\$7,812	\$7,812	\$7,812	\$7,812	\$7,812		\$7,812	\$7,812	\$7,812	\$7,812	\$7,812	\$7,812	
Personal Expenses	\$657	\$2,628	\$2,628	\$2,628	\$2,628	\$2,628	\$2,628		\$2,628	\$2,628	\$2,628	\$2,628	\$2,628	\$2,628		\$2,628	\$2,628	\$2,628	\$2,628	\$2,628	\$2,628	
Transportation	\$1,047	\$4,188	\$4,188	\$4,188	\$4,188	\$4,188	\$4,188		\$4,188	\$4,188	\$4,188	\$4,188	\$4,188	\$4,188		\$4,188	\$4,188	\$4,188	\$4,188	\$4,188	\$4,188	
Sub Total - Other Exp	\$3,657	\$14,628	\$14,628	\$14,628	\$14,628	\$14,628	\$14,628		\$14,628	\$14,628	\$14,628	\$14,628	\$14,628	\$14,628		\$14,628	\$14,628	\$14,628	\$14,628	\$14,628	\$14,628	
Total Price of Attendance		\$21,364	\$21,165	\$21,165	\$25,136	\$25,136	\$19,488		\$21,390	\$21,190	\$23,095	\$22,738	\$21,478	\$18,408		\$21,390	\$21,190	\$21,190	\$22,351	\$22,738	\$18,408	

Consumer Disclosures Information 2025-2026

2025-2026 Cost of Attendance

Program Name										Independent - 60 Academic Credits						
Academic year			Neurodiagnostic Technology (60 Academic Credits)							Surgical Technology (60 Academic Credits)						
			A.Y. 1	A.Y. 2	A.Y. 3	Total										
Length in Credits			12	12	14	14	8	60								
Length in Weeks			15	15	15	15	15	75								
Length in Months			4	4	4	4	4	20								
Tuition & Fees		Total	Sem 1	Sem 2	Sem3	Sem 4	Sem 5	Total	Sem 1	Sem 2	Sem3	Sem 4	Sem 5	Total		
	Tuition	30,060	\$6,012	\$6,012	\$7,014	\$8,175	\$5,040	\$32,253	\$6,012	\$7,014	\$6,012	\$8,820	\$5,040	\$32,898		
	Fees	200	\$200	\$0	\$0	\$0	\$0	\$200	\$200	\$0	\$0	\$0	\$0	\$200		
	Books		\$150	\$150	\$175	\$175	\$0	\$650	\$150	\$175	\$150	\$175	\$0	\$650		
	Kits		\$288	\$288	\$337	\$337	\$0	\$1,250	\$288	\$337	\$288	\$337	\$0	\$1,250		
	Sub Total - Tuition & fees		\$6,650	\$6,450	\$7,526	\$8,687	\$5,040	\$34,353	\$6,650	\$7,526	\$6,450	\$9,332	\$5,040	\$34,998		
INDEPENDENT																
Other Expenses *		p.m.														
	Room & Board	\$2,785	\$11,140	\$11,140	\$11,140	\$11,140	\$11,140		\$11,140	\$11,140	\$11,140	\$11,140	\$11,140			
	Personal Expenses	\$2,429	\$9,716	\$9,716	\$9,716	\$9,716	\$9,716		\$9,716	\$9,716	\$9,716	\$9,716	\$9,716			
	Transportation	\$1,305	\$5,220	\$5,220	\$5,220	\$5,220	\$5,220		\$5,220	\$5,220	\$5,220	\$5,220	\$5,220			
	Sub Total - Other Exp	\$6,519	\$26,076	\$26,076	\$26,076	\$26,076	\$26,076		\$26,076	\$26,076	\$26,076	\$26,076	\$26,076			
	Total Price of Attendance		\$32,726	\$32,526	\$33,602	\$34,763	\$31,116		\$32,726	\$33,602	\$32,526	\$35,408	\$31,116			
DEPENDENT																
Other Expenses *		p.m.														
	Room & Board	\$1,953	\$7,812	\$7,812	\$7,812	\$7,812	\$7,812		\$7,812	\$7,812	\$7,812	\$7,812	\$7,812			
	Personal Expenses	\$657	\$2,628	\$2,628	\$2,628	\$2,628	\$2,628		\$2,628	\$2,628	\$2,628	\$2,628	\$2,628			
	Transportation	\$1,047	\$4,188	\$4,188	\$4,188	\$4,188	\$4,188		\$4,188	\$4,188	\$4,188	\$4,188	\$4,188			
	Sub Total - Other Exp	\$3,657	\$14,628	\$14,628	\$14,628	\$14,628	\$14,628		\$14,628	\$14,628	\$14,628	\$14,628	\$14,628			
	Total Price of Attendance		\$14,628	\$14,628	\$14,628	\$14,628	\$14,628		\$21,278	\$22,154	\$21,078	\$23,960	\$19,668			

2025-2026 Cost of Attendance

Program Name														
Academic year			Diagnostic Cardiac Sonography (45 Academic credit)						Cardiovascular Invasive Specialist (42 Academic credit)					
			A.Y. 1		A.Y. 2		Total		A.Y. 1		A.Y. 2		Total	
Length in Credits			12	13	10	10	45		12	10	11	9	42	
Length in Weeks			15	15	15	15	60		15	15	15	15	60	
Length in Months			4	4	4	4	16		4	4	4	4	16	
Tuition & Fees			Sem 1	Sem 2	Sem3	Sem 4	Total		Sem 1	Sem 2	Sem3	Sem 4	Total	
	Tuition	22,545	\$6,012	\$6,513	\$5,913	\$6,300	\$24,738		\$6,012	\$5,628	\$8,910	\$7,290	\$27,840	
	Fees	200	\$200	\$0	\$0	\$0	\$200		\$0	\$0	\$0	\$0	\$0	
	Books		\$223	\$241	\$186	\$0	\$650		\$236	\$197	\$217	\$0	\$650	
	Kits		\$617	\$669	\$514	\$0	\$1,800		\$727	\$606	\$667	\$0	\$2,000	
	Sub Total - Tuition & fees		\$7,052	\$7,423	\$6,613	\$6,300	\$27,388		\$6,975	\$6,431	\$9,794	\$7,290	\$30,490	
INDEPENDENT														
	Other Expenses *	p.m.												
	Room & Board	\$2,785	\$11,140	\$11,140	\$11,140	\$11,140			\$11,140	\$11,140	\$11,140	\$11,140		
	Personal Expenses	\$2,429	\$9,716	\$9,716	\$9,716	\$9,716			\$9,716	\$9,716	\$9,716	\$9,716		
	Transportation	\$1,305	\$5,220	\$5,220	\$5,220	\$5,220			\$5,220	\$5,220	\$5,220	\$5,220		
	Sub Total - Other Exp	\$6,519	\$26,076	\$26,076	\$26,076	\$26,076			\$26,076	\$26,076	\$26,076	\$26,076		
	Total Price of Attendance		\$33,128	\$33,499	\$32,689	\$32,376			\$33,051	\$32,507	\$35,870	\$33,366		
DEPENDENT														
	Other Expenses *	p.m.												
	Room & Board	\$1,953	\$7,812	\$7,812	\$7,812	\$7,812	\$31,248		\$7,812	\$7,812	\$7,812	\$7,812	\$31,248	
	Personal Expenses	\$657	\$2,628	\$2,628	\$2,628	\$2,628	\$10,512		\$2,628	\$2,628	\$2,628	\$2,628	\$10,512	
	Transportation	\$1,047	\$4,188	\$4,188	\$4,188	\$4,188	\$16,752		\$4,188	\$4,188	\$4,188	\$4,188	\$16,752	
	Sub Total - Other Exp	\$3,657	\$14,628	\$14,628	\$14,628	\$14,628	\$58,512		\$14,628	\$14,628	\$14,628	\$14,628	\$58,512	
	Total Price of Attendance		\$21,680	\$22,051	\$21,241	\$20,928	\$58,512		\$21,603	\$21,059	\$24,422	\$21,918	\$59,118	

2025-2026 Cost of Attendance

Program Name		Endoscopy Technician		Medical Assistant		Sterile Processing Technician	
Academic year		A.Y. 1		A.Y. 1		A.Y. 1	
- Length in Academic Credit		31		30		26	
- Length in Hours		855		810		775	
- Length in Weeks		43		41		39	
- Length in Months		11		10		10	
Tuition & Fees							
Tuition		\$16,025		\$13,500		\$13,700	
Fees		\$200		\$200		\$200	
Books		\$375		\$350		\$150	
Kits		\$500		\$350		\$350	
Sub Total - Tuition & fees		\$17,100		\$14,400		\$14,400	
INDEPENDENT							
Other Expenses *		p.m.					
Room & Board		\$2,785		\$30,635		\$24,260	
Personal Expenses		\$2,429		\$21,659		\$19,690	
Transportation		\$1,305		\$14,014		\$12,740	
Sub Total - Other Exp		\$6,519		\$56,690		\$65,190	
Total Price of Attendance		\$83,408		\$71,090		\$79,590	
DEPENDENT							
Other Expenses *		p.m.					
Room & Board		\$1,953		\$18,491		\$16,810	
Personal Expenses		\$657		\$7,227		\$5,950	
Transportation		\$1,047		\$11,517		\$10,220	
Sub Total - Other Exp		\$3,657		\$37,235		\$32,980	
Total Price of Attendance		\$54,335		\$47,380		\$48,000	

Note: * The estimated other expenses considered above represents a generic average of discretionary expenses that may be minimized with careful decisions. These estimated

Program Name			Independent			Independent			Independent		
Academic year			Anesthesia Technician			Patient Care Technician			Pharmacy Technician		
			A.Y. 1			A.Y. 1			A.Y. 1		
	- Length in Credit		40			27			27		
	- Length in Hours		965			690			555		
	- Length in Weeks		48			35			22		
	- Length in Months		12			9			5		
Tuition & Fees											
	Tuition		\$17,210			\$11,650			\$4,000		
	Fees		\$200			\$200			\$200		
	Books		\$200			\$350			\$100		
	Kits		\$500			\$400			\$200		
Sub Total - Tuition & fees			\$18,110			\$12,600			\$4,500		
INDEPENDENT											
Other Expenses *		p.m.									
	Room & Board	\$2,785	\$33,420			\$25,065			\$13,925		
	Personal Expenses	\$2,429	\$23,628			\$17,721			\$9,845		
	Transportation	\$1,305	\$15,288			\$11,466			\$6,370		
Sub Total - Other Exp		\$6,519	\$72,336			\$54,252			\$30,140		
Total Price of Attendance			\$61,130			\$66,852			\$34,640		
DEPENDENT											
Other Expenses *		p.m.									
	Room & Board	\$1,953	\$23,436			\$17,577			\$9,765		
	Personal Expenses	\$657	\$7,140			\$5,355			\$2,975		
	Transportation	\$1,047	\$12,264			\$9,198			\$5,110		
Sub Total - Other Exp		\$3,657	\$42,840			\$32,130			\$17,850		
Total Price of Attendance			\$49,502			\$44,630			\$22,350		
Note: * The estimated other expenses considered above represents a generic average of discretionary expenses that may be minimized with careful decisions. These estimated other expenses											

Facilities and Services Available to Students with Disability

AIMS Education does not discriminate on the basis of disability in admission or access or its programs, services, or activities of individuals who meet essential eligibility requirements. AIMS Education will provide reasonable facilities for documented disabilities of individuals who are eligible to receive or participate in programs, services or activities.

Medical & Vaccinations

A physical examination report including vaccination status must be completed by the first day of class. The guidelines for the physical are set by the institute administration and must be adhered to. Drug Screening may apply to some programs and must be completed prior to start of classes. Refer following link for further information.

<https://www.aimseducation.edu/formdata>

Notice of Federal Student Financial Aid Penalties for Drug Law Violations

The American Institute of Medical Sciences & Education is a Drug & Alcohol Free Campus and has adopted and implemented programs and policies to prevent the unlawful possession, use, sale, manufacturing, or distribution of controlled and illicit drugs by students and employees. This includes the unlawful sale, distribution, dispensation, possession, or illegal/misuse of any prescription drug.

Standards of Conduct

The policy includes the following:

- Prohibition against the unlawful presence of controlled substances on-campus, during AIMS sponsored or affiliated off-campus events and programs (meetings, etc.) and during off-campus educational experiences (clinical internships, Earn While You Learn, etc.).
- Prohibition against the unauthorized presence of alcoholic beverages on-campus, during AIMS sponsored or affiliated off-campus events and programs (meetings, etc.) and during off-campus educational experiences (clinical internships, Earn While You Learn, etc.).
- Prohibition against being under the influence of any controlled substance and/or alcoholic beverage on-campus, during AIMS sponsored or affiliated off-campus events and programs (meetings, etc.) and during off-campus educational experiences (clinical internships, Earn While You Learn, etc.).

Consequences of Violation of Policy

All members of the AIMS community are expected to comply with applicable local, state and federal laws regarding the possession, use or sale of alcohol or other drugs, whether on or off-campus, and the AIMS Drug & Alcohol Policy. Any student who violates policies or applicable law may be subject to disciplinary actions. Disciplinary actions for students may include, but are

Consumer Disclosures Information 2025-2026

not limited to, sanctions by the Student Conduct Committee as well as other formal institutional sanctions (up to expulsion). The severity of the sanctions will depend, in part, on whether there have been repeated violations and on the seriousness of the misconduct. In addition to the internal consequences for violation of policy, students may be subject to external civil and criminal penalties.

Random Drug Screening

Any AIMS student who demonstrates behavior suspected consistent with the use of drugs or alcohol may be subject to drug testing. Students testing positive will be required to meet with the Student Affairs Coordinator and be subject to discipline or mandatory therapeutic and/or educational intervention.

Medical Amnesty

AIMS seeks to promote a community of care through providing Medical Amnesty for students who seek medical attention related to medical emergencies for alcohol and drugs. To ensure that a student obtains the help they need for these potential life-threatening emergencies, AIMS seeks to reduce barriers to seeking assistance.

- No student seeking emergency medical treatment for themselves or for whom medical treatment was sought - due to the effects of drug or alcohol use - will be subject to discipline for violations pertaining to drug or alcohol possession/use as outlined in the AIMS Drug & Alcohol Policy.
- No student seeking assistance for someone else in need of emergency medical treatment will be subject to violations pertaining to alcohol possession/use as outlined in the AIMS Drug & Alcohol Policy.

AIMS Medical Amnesty:

- 1. Eliminates judicial consequences for:**
 - a. student seeking assistance (individual seeking emergency medical assistance)
 - b. the assisted student (individual for whom emergency medical assistance was sought)
 - c. others involved (individual/s seeking medical assistance for someone else)
- 2. Applies when the allegations under the Drug & Alcohol Policy involve:**
 - a. underage consumption of alcohol
 - b. use of drugs
 - c. disorderly conduct
- 3. Does not preclude disciplinary action regarding other violations, such as:**
 - a. causing or threatening physical harm
 - b. sexual violence
 - c. damage to property
 - d. fake identification
 - e. unlawful provision of alcohol or other drugs
 - f. harassment

Limitations:

- In order for this protocol to apply, the assisted student and/or involved parties (if mandated) must comply with stipulations and interventions (examples: administrative meeting, counseling, education, etc.), as assigned by the Institution. *Stipulations/interventions are dependent on the level of concern for student health and safety.
- Failure to complete mandated and/or recommended stipulations/interventions (within the designated period) will normally result in revocation of judicial amnesty.
- In cases of repeated Drug & Alcohol Policy violations, the Institution reserves the right to take disciplinary action on a case-by-case basis - regardless of the manner in which the incident is reported. Further, the Institution reserves the right to adjudicate any case in which the violations are determined egregious.
- AIMS reserves the right to report truthfully to licensing bodies.

Support & Education Resources

Along with disciplinary consequences, AIMS is committed to providing resources and education - as appropriate - to assist members of the community. The school maintains Drug & Alcohol education information which can be obtained from the Student Affairs Coordinator. Students may also self-report drug & alcohol issues/concerns and/or voluntarily request confidential professional assistance without stigma or penalty by scheduling an appointment with the Student Affairs Coordinator or designee. The Institution also offers educational workshops/events through the campus wellness initiative - Aim for Wellness! (wellness@aimseducation.edu). Drug and Alcohol Counseling and Rehabilitation are available through www.drugfreenj.org or by calling 973-467-2100. The school's goal is to provide all students with effective and compassionate assistance before irreversible harm is done to their health, educational process, eligibility for licensure, or ability to function competently upon graduation.

Student Conduct Process

Students in violation of the AIMS Drug & Alcohol Policy are subject to disciplinary action as determined by the Student Conduct Committee. The student conduct process is intended to protect the interests of the AIMS community as well as its clinical partners/affiliates and address behavior inconsistent with the code of conduct. Interventions and sanctions are intended to assist the student in developing effective decision-making in accordance with community standards.

Note: Violations applicable to the AIMS Drug & Alcohol Policy will be adjudicated in accordance with the outlined potential consequences listed below. Drug & Alcohol Policy violations that involve additional Institutional Student Code of Conduct violations may also be subject to applicable Student Code of Conduct Policy sanctions.

Levels of Potential Consequences

Please Note: The summary of violations captures the more common alcohol and other drug offenses, but not all possible offenses.

First Offense

- Verbal warning with a written summary of discussion, recommended interventions, potential sanctions for recurring violations.
- Intervention Meeting with Student Affairs Coordinator or designee
- Follow-up meeting with Student Affairs Coordinator

Summary of violations:

- Underage possession and/or consumption of alcohol, possession of alcohol on campus, at an AIMS affiliated activity, etc.
- Possession and/or use of drugs, controlled substances, and/or paraphernalia; misuse/abuse of prescription drugs on campus, at an AIMS affiliated activity, etc.

Recurring or Severe Offense

Level 1

- Written warning. *Warning remains on file indefinitely unless otherwise noted.
- Intervention Meeting with the Student Affairs Coordinator or designee
- Satisfactory completion of a defined drug or alcohol education program.

Level 2

- Written warning. *Warning remains on file indefinitely unless otherwise noted.
- Satisfactory completion of a recommended alcohol or drug counseling program.
- Periodic intervention meetings with Student Affairs Coordinator or designee
- **Disciplinary Probation** for an appropriately defined period of time, after which the student is eligible to return to normal status.

Level 3

Based on the severity of misconduct:

- **Temporary Suspension** – separation for a period not exceeding 5 days. Student is not allowed on campus during this period.
- OR
- **Institutional Suspension** – separation for an appropriately defined period, after which the student is eligible to resume coursework.
 - Satisfactory completion of a recommended alcohol or drug counseling program.
 - Periodic intervention meetings with Student Affairs Coordinator or designee

Level 4

- **Expulsion** - academic separation from AIMS with no consideration for readmission.

Summary of violations:

- Drug Possession of controlled substance with an intention to distribute or deliver
- Distribution or delivery of controlled substance
- Distribution or delivery of prescription drug or inhalant
- DUI/DWI (drug or alcohol-related)
- Manufacture/growing controlled substance
- Supplying/providing/purchasing alcohol for underage students
- Public intoxication/disorderly conduct
- Possession of common containers and kegs
- Drinking games; possession of rapid consumption devices

Drug and Alcohol Abuse Prevention Program

The Drug-Free Schools and Communities Act requires institutions of higher education to develop a drug and alcohol abuse prevention program.

AIMS Education is a drug and smoke free campus for students, and employees, and has adopted and implemented programs and policies to prevent the unlawful possession, use, or distribution of illicit drugs and alcohol by students and staff. More information about this program is available on our website and through our administrative offices.

The Anti-Drug Abuse Act of 1988 includes provisions that authorize federal and state judges to deny certain federal benefits, including student aid, to persons convicted of drug trafficking or possession. A federal or state drug conviction can disqualify a student for FSA funds and render him/her ineligible for the funds until the Federal and State standards are again met by the individual.

Health Risks Associated with the Use and Abuse of Illicit Drugs and/or Alcohol

- The use of illegal drugs, and the misuse of prescription and other drugs, poses a serious threat to health.
- The use of marijuana may cause impairment of short-term memory, comprehension, and ability to perform tasks requiring concentration. Additionally, the use of marijuana also may cause lung damage, paranoia, and possible psychosis.
- The use of narcotics, depressants, stimulants, and hallucinogens may cause nervous system disorders and possible death as the result of an overdose. Illicit inhalants can cause liver damage.
- Alcohol consumption causes a number of marked changes in behavior. Even low doses of alcohol significantly impair the judgment and coordination required to drive a car safely, increasing the likelihood that the driver will be involved in an accident.

Consumer Disclosures Information 2025-2026

- The use of even small amounts of alcohol by a pregnant woman can damage the fetus. Low to moderate doses of alcohol also increases the likelihood of a variety of aggressive acts.
- Moderate to high doses of alcohol cause marked impairment in higher mental functions, severely altering a person's ability to learn and remember information. Heavy use may result in chronic depression and suicide and may also be associated with the abuse of other drugs.
- Very high doses can cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce effects described above for very high doses.
- Long-term, heavy alcohol use can cause digestive disorders, cirrhosis of the liver, circulatory system disorders and impairment of the central nervous system, all of which may lead to early death.
- Repeated use of alcohol can lead to dependence, and at least 15-20 percent of heavy users eventually will become problem drinkers or alcoholics if they continue drinking.
- Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations and convulsions, which can be life threatening.
- There are significant risks associated with the use of alcohol and drugs. Risks include and are not limited to - impaired academic or work performance; lost potential; financial problems; poor concentration; blackouts; conflicts with friend and others; vandalism; theft; murder; sexual assault and other unplanned sexual relationships; spouse and child abuse; sexually transmitted diseases; and unusual or inappropriate risk-taking which may result in physical or emotional injury or death.

Drug and Alcohol Programs - Counseling, Treatment, and Rehabilitation

Here is a list of drug and alcohol programs available in New Jersey.

- Partnership for a Drug Free New Jersey
<http://www.drugfreenj.org/>
- Central Jersey Intergroup (Alcoholics Anonymous for Central Jersey)
<http://centraljerseyintergroup.org/>
- Alcoholics Anonymous
<https://www.aa.org/>
- Narcotics Anonymous
<https://www.nanj.org/>
- Substance Abuse Facilities in NJ
<https://www.addicted.org/new-jersey-long-term-drug-rehab.html>
- Advanced Recovery Systems
<https://www.drugrehab.com/>

Notification of Drug and Alcohol Abuse Prevention Program

AIMS Education abides by The Drug-Free Schools and Communities Act. Students and employees of AIMS Education have received this policy which explains the following:

- Dangers of drug and alcohol abuse in the school/workplace
- Policy maintaining a drug-free environment
- List of available drug and alcohol counseling, treatment, rehabilitation programs
- Penalties that may be imposed for drug and alcohol abuse violations occurring in the school
- <https://aimseducation.edu/documents/87b14900-69a3-414a-90b0-a96e8c4be35b/preview/Drug%20&%20Alcohol%20Abuse%20Prevention%20Program.pdf>

Academic Programs Offered

Refer to following URL for academic program information offered at AIMS Education.

<https://aimseducation.edu/programs>

Textbook Information

- To review the books associated with the program, click link below to access College catalog and search for your program:

<https://aimseducation.edu/college-catalog>

Accreditation, Approval, and or Licensure

Refer to following URL for accreditation and approval list for AIMS Education.

<https://aimseducation.edu/professional-licensure-disclosures>

Student Body Diversity

Student Body Diversity (Enrollments during 2024-25 Academic Year)									
Students		Total Full Time			Total Part Time			Grand Total	
By Gender									
Female	203	40%		302	60%		505	85%	
Male	35	39%		54	61%		89	15%	
Grand Total	238	79%		356	60%		594	100%	
Ethnicity									
Asian	38	16%		36	11%		74	12.4%	
Black/ African American	54	23%		71	20%		125	21%	
Hispanic/ Latino	77	32%		131	37%		208	35%	
Native Hawaiian/ Pacific Islander				2	.05%		2	.003%	
Nonresident alien	9	4%		4	.11%		13	3%	
Race/ ethnicity unknown	3	1%		18	5%		21	4%	
Two or more races	2	1%		4	.11%		6	.02%	
White	54	23%		90	26%		144	24.2%	
Grand Total	238	100%		356	100%		594	100%	
Pell Recipients*									
* Full Time Students Enrolled in Eligible Programs Only	191	42%		n/a			n/a		

Retention Rates

Enrollment Retention Rates for First-Time Students			
Full Time Students	353		78%

Source: IPEDS, Percentage of Students Who Began Their Studies in Winter 2024 and Returned in Fall 2024

Consumer Disclosures Information 2025-2026

Completion/Graduation and Transfer- Out Rates (*)

Student Completion/Graduation and Transfer Out Rates(*)			
By Gender			
Male	22	Female	126
Asian	19%	Black/ African American	19.5%
Hispanic/Latino	45%	Native Hawaiian/Pacific Islander	.06%
Nonresident alien	.050%	White	15.25%
Two or more races	.014%	UnKnown	.41%
(*) Not all institutions report transfer-out rates.			

Job Placement Rates

- Reporting Period July 1, 2024-June 30, 2025

Program Name	Type of Credential	# of Graduates Available for placement	# of Graduates Employed in Field	Placement Rate
Cardiovascular Technologist	Degree	N/A		
Diagnostic Medical Sonography	Degree	N/A		
MRI Technologist	Degree	N/A		
Neurodiagnostic Technologist	Degree	N/A		
Surgical Technologist	Degree	N/A		
Diagnostic Cardiac Sonography	Certificate	N/A		
Anesthesia Technologist	Cert. of Achievement	4	4	100%
Cardiovascular Invasive Specialist	Cert. of Achievement	N/A		
Medical Assistant	Cert. of Achievement	26	19	83%
Patient Care Technician	Cert. of Achievement	19	12	75%
Pharmacy Technician	Cert. of Achievement	18	10	56%
Sterile Processing Technician	Cert. of Achievement	15	11	73%
Placement Rate Methodology: https://www.aimseducation.edu/placement-rate-methodology				

Campus Security, Fire Safety, Emergency Preparedness Plan

- *Emergency Evacuation Procedure (Schematic posted on each floor)*
FIRE DRILLS PROCEDURES will be periodically scheduled (twice a year)
*All occupants will evacuate the building in this manner.
 - Leave all belongings personal and otherwise.
 - Leave the building through nearest staircase exit
 - The room group nearest the assigned exit shall move out first
 - WALK DON'T RUN
 - Silence will be observed. Listen for directions from your instructors
 - Assigned fire wardens will walk each floor, and check every room
 - Aim to evacuate the building within 2 minutes
 - Once safety has been assured the OK to return to the building will be given
 - Return to the building in an orderly fashion
 - In weather related emergencies, students are encouraged to check the institute website for up-to-date information.
 - See catalog pages 200-208 for complete preparedness plan

Annual Security Report

AIMS Education is required by federal law to comply with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act) and Higher Education Opportunity Act (HEOA). The annual Security Report for 2021to 2023 is readily available to students, faculty, and staff on the school website, as well as in the form of a soft copy. Please go to or click on link below for additional information.

- <https://www.aimseducation.edu/notifications>

**The 2024 annual security report will be made available in October 2025.

Internal Institute Complaint Procedure

- A student, Instructor, or interested party may file a complaint against the institute in writing. It must be to the attention of Administrative Manager and should outline the allegation or nature of the complaint.
- The individual will bring this to the attention of the institute's director, and will in- turn, meet with the complainant within 3 days of the written complaint.
- The institute will document the meeting between the director and the complainant, and a copy will be given at the conclusion of the meeting or thereafter.

Contacting the Ombudsman

If you're in dispute about your federal student loan, contact the Federal Student Aid Ombudsman Group as a last resort. The Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans.

U.S. Department of Education
FSA Ombudsman Group
P.O. Box 1843
Monticello, KY 42633
Phone 1-877-557-2575
Fax 606-396-4821

You may also complete the secure and confidential [Ombudsman Assistance Request Form](#) as an option.

Remember, the Ombudsman Group can help resolve disputes about federal student loans. If you have a dispute about your private student loan, [contact the Consumer Financial Protection Bureau](#).

- **What can I expect after I request assistance from the Ombudsman Group?**

You can expect the FSA Ombudsman Group to

- Research your problem and review any supporting information you share;
- Work with you and other offices within ED, your school, your lender, your loan guaranty agency, and the loan servicer or collection agency.
- Assist you in identifying your options for resolving specific concerns; and when necessary, refer you to appropriate office or organization.

Fraud & Misrepresentation

There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining additional assistance. The Financial Aid Officer is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.

- **Policy for Fraud**

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

- **Procedures for Fraud**

If, in the Financial Aid Officer's judgment, there has been intentional misrepresentation, false statements or alteration of documents which have resulted in the awarding or disbursement of funds for which the student is not eligible, the Financial Aid Officer will

notify the student and schedule an appointment to discuss the situation with the student. If the student does not make an appointment, the Financial Aid Officer may:

- Not process a financial aid application until the situation is resolved satisfactorily.
- Not award financial aid.
- Cancel financial aid.
- Determine that financial aid will not be processed for future years.

Fraudulent situations will be forwarded to the Office of the Inspector General of the Department of Education, at 755-2270 or 1-800-MIS-USED.

Privacy of Student Records- Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) is a federal law that gives students in higher education various rights with respect to their education records. Rights afforded to you under FERPA include the right to inspect and review your education records, the right to request amendment of records you believe are inaccurate or misleading, and the right to prevent disclosure of personally identifiable information from your education records without your prior consent, subject to some specific exceptions.

AIMS Education observes and is guided by all laws and regulations regarding disclosures of information about students by an institution of higher learning. Nothing in this policy shall be construed to supersede any provision of federal and/or state laws governing such disclosures.

➤ **Disclosure of Education Records**

If a student chooses to disclose any of their education records to parents or family members, written consent for disclosure of education records must be signed and dated, specify the records that may be disclosed, and identify the individuals to whom the records will be disclosed.

➤ **Directory Information**

FERPA permits disclosure of "directory information" without your prior consent unless you specifically request that it be kept confidential. Directory information is defined as information contained in the education records of a student that would not generally be considered harmful or an invasion of privacy if disclosed. AIMS Education considers the following to be directory information: student's name, major field of study, dates of attendance, degrees and awards received and enrollment status (full-time or part-time).

AIMS may disclose directory information without consent unless the student requests it to be kept confidential.

Directory information and other relevant information from a student's education records which includes but is not limited to the student's name, address, telephone number, date and place of birth, honors and awards, and attendance period can be forwarded from the school's education records to the relevant authorities including but not limited to the following:

- Authorized school officials
- Parties connected to Financial Aid
- Accrediting agencies
- Federal, state and local authorities
- Appropriate officials in case of health and safety
- Auditing agencies
- Other transferring schools

Students wishing to exercise their rights to inspect and review their education records should submit a written request for the records they wish to review to the appropriate administrator at AIMS. The administrator will make arrangements for access and then notify the student of the time and place where the records may be inspected within 10 days of the written request.

If the student wishes for any amendment of information which he/she believes is inaccurate or misleading, the student will need to write a formal request asking the school to correct the inaccurate information. If the school decides not to amend the records, the school will inform the student about its decision and the student, if still not convinced, may submit an appeal.

Parental/guardian/spousal access to the student's records may be allowed, even without prior authorization from the student, in cases of health and safety emergencies.

➤ **Additional Exceptions**

FERPA permits the disclosure of personally identifiable information from students' education records, without consent of the student, if the disclosure meets certain conditions found in FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, FERPA regulations require the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose personally identifiable information from the education records without obtaining prior written consent of the student in the following cases:

- To other school officials, including teachers, within AIMS whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions.

- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer.
- To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made in connection with an audit or evaluation of Federal or State supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf.
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid.
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction.
- To accrediting organizations to carry out their accrediting functions. To comply with a judicial order or lawfully issued subpoena.
- To appropriate officials in connection with a health or safety emergency.
- Information the school has designated as "directory information."
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding.
- To the general public, the final results of a disciplinary proceeding, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her.
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21.

*For further clarification on FERPA please contact the US Department of Education.

<https://studentprivacy.ed.gov/ferpa>

Voter Registration

Under the National Voter Registration Act of 1993, schools receiving federal financial aid (Title IV funds) are required to disseminate information on how students can register to vote. Since the state of New Jersey and New York require registration prior to Election Day and does not allow the ability to register at the time of voting. AIMS Education makes a good faith effort to distribute registrations forms to students.

The following links will take you to the information about how to register to vote in state of New Jersey (by County) and New York.

<http://www.state.nj.us/state/elections/voting-information.html>

<http://www.elections.ny.gov/VotingRegister.html>

General registration application form for NJ is also available at the reception area on the 3rd floor. Please visit above links for specific requirements for your State.

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