

FINANCIAL AID HANDBOOK

2017-2018

**Central Susquehanna
LPN Career CeNTER**

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Accreditation

The Central Susquehanna LPN Career Center is accredited by the Accreditation Commission for Education in Nursing, Inc. (previously NLNAC), 3343 Peachtree Road NE, Suite 850, Atlanta, GA 30326. Phone: 404-975- 5000, www.acenursing.org. and approved by the Pennsylvania Department of Education and Pennsylvania State Board of Nursing.

Statement of Nondiscrimination

The Central Susquehanna Intermediate Unit will not discriminate in educational programs, activities or employment practices based on race, color, national origin, gender, disability, marital status, age, religion, sexual orientation, ancestry, union membership or other legally protected classifications. Announcement of this policy is in accord with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990. Employees and program participants who have an inquiry or complaint of harassment or discrimination, or who need information about accommodations for people with disabilities, should contact Director of Human Resources, CSIU, 90 Lawton Lane, Milton, PA 17847, 570-523-1155.

For information about our graduation rates, the median debt of students who completed a program, and other important information, please visit our website at www.csiu.org/lpn.

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FINANCIAL AID STUDENT HANDBOOK

The administration and faculty of the Central Susquehanna LPN Career Center believes that education is a family investment. Therefore, the primary responsibility for financing a student's education rests with the student and the student's family. Financial aid is intended to supplement, not replace, a family's resources. The Office of Financial Aid at the Central Susquehanna LPN Career Center strives to assist qualified students needing financial assistance in obtaining aid to meet the economic responsibilities to attend school. This assistance includes counseling students to understand the financial expenses of attending school, informing students of the kinds of aid available and how to apply, and assisting students with the application process. The application process outlining the steps needed to apply for aid is located at the end of this handbook.

Eligibility and Financial Need Determination

Program Eligibility

Central Susquehanna LPN Career Center participates in various federal, state and local financial aid programs. The purpose of financial aid is to provide assistance to students of financial need who, without financial aid, would be unable to pursue an education. Listed below are the Financial Aid resources available to CSLPNCC to students who qualify.

- Federal Pell Grant
- Federal Direct Loan Program
 - Subsidized Direct Loan
 - Unsubsidized Direct Loan
 - Federal Parent PLUS Loan
- Veteran's Education Assistance
- CareerLink
 - WIA/ITA
 - TRA/TAA
- Office of Vocational Rehabilitation
- Work Attributes Toward Careers in Health (WATCH)

Student Eligibility

Each applicant for Federal Financial Assistance must complete and submit the Free Application for Federal Student Aid (FAFSA) for processing. The FAFSA is available on-line at www.fafsa.ed.gov or a paper copy can be obtained by contacting the US Department of Education at 1-800-433-3243. Students attending a program that crosses over into the new award year which begins July 1 of each year are required to complete a renewal application annually.

Financial Aid recipients must meet the following minimum eligibility requirements in addition to demonstrating need:

1. Have a high school diploma, GED, be home schooled in a setting that meets state law.
2. Be enrolled as a regular student working toward a diploma or certificate in an eligible program.
3. Be a U.S. Citizen or Eligible Non-Citizen.
4. Have a valid Social Security Number.
5. Maintain Satisfactory Academic Progress.
6. Register with Selective Service, if required.
7. Not be in Default on a Previous Student Loan

The Higher Education Act of 1965 as amended (HEA) suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid (grants, loans, and/or work-study). If you have a conviction(s) for these offenses, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

Even if you are ineligible for federal aid, you should complete the FAFSA because you may be eligible for nonfederal aid from states and private institutions. If you regain eligibility during the award year, notify your financial aid administrator immediately. If you are convicted of a drug-related offense after you submit the FAFSA, you might lose eligibility for federal student aid, and you might be liable for returning any financial aid you received during a period of ineligibility.

How Financial Need is Determined

The Office of Financial Aid encourages all students to file the FAFSA. Excluding the Federal PLUS Loan, the FAFSA is used to determine what sources and amount of aid you are eligible to receive through the Student Financial Aid Programs.

Financial need is determined using the student's and parents' (if applicable) financial information specified on the Free Application for Federal Student Aid (FAFSA), FAFSA on the Web, or the renewal FAFSA, if you applied for aid last year. (The application was created to determine the student's need for the Federal financial aid programs. The Office of Financial Aid also uses this information in awarding need-based financial aid from state, institutional, and private funding sources.)

The information you provide on the FAFSA is processed using a formula, established by the U.S. Congress, that calculates your Expected Family Contribution (EFC), which is the amount you and your family are expected to contribute toward your education. *Please note: The outstanding balance of your bill and the EFC may differ. You are responsible for the outstanding balance.* The federal processor will send this information to you on your Student Aid Report (SAR) which also serves as an acknowledgment that the application was processed. You may receive this acknowledgement electronically (known as an e-SAR) via email, if you provide an email address on the FAFSA. The federal processor also electronically transmits the analysis of the data you submitted to each of the institutions you specified on the FAFSA.

Each school determines how much it will cost for you to attend school, including tuition and fees, books and supplies, room and board, personal expenses, and transportation expenses. This is called your Cost of Attendance or cost of education and is unique to each school to which you apply. (This is one reason you may be eligible for more financial aid at one school than another--it may cost more to attend another school.) The Cost of Attendance at the Central Susquehanna LPN Career Center is based upon research done by school staff members who review the costs annually to ensure that they are realistic.

To determine your financial need, your expected family contribution is subtracted from the Cost of Attendance as shown in the example provided below.

Cost of Attendance
-Expected Family Contribution
=Financial Need

Example: Sara is a Pennsylvania Resident who is entering her first year of school at the CSLPNCC for 2017-2018. Sara filed her FAFSA using her and her parents' information, since she is a dependent student. When she received her SAR, the EFC was listed at \$5,782. We determine her financial need by the following figures:

Cost of Attendance (In-State, Undergrad, Off campus)	\$15,688
<u>- Expected Family Contribution (EFC)</u>	<u>- 5,782</u>
= Financial Need	\$9,906

Satisfactory Academic Progress

Financial aid recipients are required to maintain satisfactory academic progress and have satisfactory attendance in order to remain eligible to receive federal financial aid. Central Susquehanna LPN Career Center's definition of an academic year is 900 clock hours and 30 weeks.

Academic progress is checked at the end of each payment period (450 clock hours and 16 weeks). Student must successfully complete 100% of the clock hours within the payment period and earn a grade of 80% or higher in graded class hours and a grade of satisfactory in all clinical hours. Clinical hours are graded on the basis of satisfactory or unsatisfactory.

If a student does not meet the minimum requirements in any payment period, the student will not be eligible to receive any additional financial aid until the deficiency is made up.

Student's can reestablish eligibility for financial aid by successfully completing all hours not previously completed with the required grade of 80%. There is no readmission for clinical failure.

Full time students have a maximum of 64 weeks to complete the program.

All students are expected to comply with this policy; no appeals are accepted.

Academic Year Definition

The Central Susquehanna LPN Career Center's academic year for financial aid purposes is defined in 900 clock hours and 30 weeks of attendance. The program is equal to 1 ½ academic years .

Students attending the Practical Nursing program will be eligible to apply for aid in both their first and second year of training. The first year within the full-time practical nursing program consists of 32 weeks and 1038 clock hours of attendance. The second year of the full-time nursing program consists of 16 weeks and 509 clock hours of attendance.

Grade Level Advancement

Students enrolled in the 1 year program advance from Grade Level 01 to Grade Level 02 when they have successfully completed the requirements in Level 1 and 2.

Students enrolled in the part-time, 2 year program advance from Grade Level 01 to Grade Level 02 when they have successfully completed the requirements in Levels 3, 4 & 5.

The student is then eligible to borrow additional pro-rated Direct Loan funds at Grade Level 02 for the remaining hours and weeks in the program.

Advanced Placement

Students receiving advanced placement into the Practical Nursing program are eligible to apply for financial aid, but will have their financial aid processed based on the number of weeks and clock hours they have remaining in the program.

Repeated Course Work

Students who are unsuccessful in their first attempt at coursework and are required to repeat class work, clinical experiences or an entire level of training are NOT eligible to continue to receive financial aid during the repeat period nor are they eligible to apply for additional financial aid to cover the cost of the repeated coursework. All financial aid is cancelled during the repeat period and then re-instated when the next payment period is reached as long as the student maintains the ability to complete the training within 150% of the scheduled clock hours. Students are responsible to pay costs incurred for repeated coursework on their own. Students who withdraw from training for 180 days or more and then return to training regain full financial aid eligibility upon their return.

Verification Policy

Verification is a process where the financial aid officer must verify that information reported on the financial aid application is true and correct. Applicants are selected for verification at random by school officials or through computer edits by the Department of Education. Applications selected for verification by the Department of Education are flagged with an “*” next to the EFC number on the Student Aid Report (SAR) and the student is notified of selection in Part I of the SAR as well as by a letter from the school. Applications selected by school officials will not have an “*” next to the EFC so these students will be notified of selection by a letter from the school only.

Documentation required:

1. Copy of the base year tax return transcript from the IRS, used to apply for financial aid for student/spouse and/or parents as applicable.
2. Verification worksheet, completed and signed.
3. Other documents as requested by the Office of Financial Aid.

Selected students are required to provide documentation as specified by a letter from the Office of Financial Aid within 30 days of receipt of notice. Late applicants may be provided a shorter time period in which they must return required documentation in order for verification to be completed and aid processed prior to the end of their award year or program, whichever is earlier. Failure to do so will result in non-payment of awards for Pell, and loans will not be originated. Students will be responsible to pay all tuition costs.

If corrections need to be made to the SAR, the school will notify the student of the required changes and the student will be required to make the changes. An updated SAR will be sent to the student from the US Department of Education. No payments for federal student aid will be made until the updated ISIR/SAR is received by the aid office. Students will be notified by the school in writing of award changes within 30 days of receipt of all required verification documentation.

The verification process is complete when all signed documents are reviewed by the aid officer and a valid ISIR/SAR is submitted to the aid office. A final and correct ISIR/SAR must be received at least four weeks prior to the earlier of the last day of the award year or the last day of attendance in order to receive payment. A final and correct ISIR/SAR received after this time is not eligible for verification or payment.

In the case where the student is responsible for an overpayment of federal aid to the U.S. Department of Education, the student will be notified in writing requesting full reimbursement of the overpayment. If, after notification, the student has not repaid or made satisfactory arrangements to repay the overpayment, the school will refer the overpayments to the United States Department of Education Student FSA's Management Collections (ED Collections) and notify NSLDS of the overpayment. At this point, the student becomes ineligible to receive Title IV funds until the overpayment is resolved.

Federal Pell Grant (FAFSA application)

Federal Pell Grants provide the “foundation” of financial aid to which other assistance may be added. Pell Grants provide money for tuition that does not have to be repaid unless a student withdraws from school and is determined to owe a refund. The U.S. Department of Education determines student's eligibility for this source. A student cannot receive a Pell grant if he/she already holds a bachelor's degree. If you qualify for a Pell Grant for 17-18, you can currently receive between \$600 to \$5920 annually depending on your family income and cost of education. Although your Pell Grant awards are paid through the school, your eligibility and the actual amount of your award is determined by the U.S. Department of Education through the completion of the FAFSA application and your program of enrollment.

Federal Direct Loan Programs

Federal Direct Loan Entrance Counseling

The Federal Government requires that all first time Federal Direct Loan borrowers complete an entrance counseling session before they receive any loan proceeds. This session is designed to provide the borrower with important information about the Federal Direct Loan program, including your rights and responsibilities as a borrower.

It is important that you complete this session as soon as possible. Disbursement of your loan funds will not occur before you complete this session. When you have successfully completed the required Loan Entrance Counseling, you will have the opportunity to print a Confirmation page that you can keep with your records.

The counseling session is provided through a link on the U.S. Department of Education's Direct Loan web site--<https://studentloans.gov>.

Federal Direct Loan Exit Counseling

The Federal Government requires that all Federal Direct Loan borrowers who withdraw or graduate complete an exit counseling session. This session is designed to provide borrowers with important information regarding rights and responsibilities as well as repayment information. Exit Counseling MUST be completed before students complete the program.

BEFORE BEGINNING THIS PROCESS, gather the following information because you will need to enter it on the Student Information Form.

- Your permanent address & phone number (If this is new information, you must contact your servicer to update your record.) Data entered on this form is for tracking purposes only.
- Your driver's license number.
- The complete name, address, and phone number of your next of kin.
- The complete name, addresses, and phone numbers of 2 other references.

This session is provided through a link on the National Student Loan Data System web site—www.nsls.ed.gov

You should receive repayment information from your loan servicer approximately 3 months after you leave school. If you do not receive this information, it is your responsibility to contact your servicer before the end of your 6-month grace period to arrange for the repayment of your loan. It is important that you plan for the repayment of your loan. You will have the opportunity to estimate your monthly payment as you proceed through the online exit counseling session. If you don't know your outstanding Direct Loan balance but know who your loan is serviced through, you can contact them directly to receive your outstanding balance. If you do not know the name of your loan servicer and/or guarantor, you may search using the National Student Loan Data Services website at: www.nsls.ed.gov.

At the end of the session, you will be asked to complete a Student Information Form. You must provide all required information. When you have entered the required information and it has been accepted, you will receive a congratulations page stating that you have successfully completed your exit counseling. You can print this page for your records. At this point, you have successfully completed the session and your information is available to the Office of Financial Aid.

Federal Direct Loan Program

The Federal Direct Loan is a guaranteed student loan (only in the student's name). In order to obtain the Federal Direct Loan, all first-time borrowers must complete the Federal Direct Loan Master Promissory Note (MPN). This note is valid for a period of 10 years.

Direct loans are monies that students are eligible to borrow while attending school that must be repaid.

- The student is the borrower.
- Student has up to 10 years to repay the loan depending on the size of the student's debt.
- Amount borrowed is based on the student's academic level at the time the loan is processed. If the student receives other financial aid, the loan amount may be less.
- The loan **MUST BE REPAYED** to the US Department of Education.
- Payments are deferred while students are attending school.
- Students enter repayment six months following graduation or date of withdraw.
- During the repayment period, under certain circumstances, the US Department of Education may grant deferments, forbearances, or cancellations. A list of deferments and cancellations is provided at the time the student signs their Master Promissory Note.
- The school can refuse to certify a student's loan application OR certify the loan for an amount less than the student would otherwise be eligible. The school must document the reason for its action and explain the reason to the student in writing. The decision of the school is final and cannot be appealed to the U.S. Department of Education.
- A student can receive a subsidized and unsubsidized loan for the same period.
- Fees, currently 1.069% for Direct Subsidized & Unsubsidized Loans and 4.276% for Direct PLUS loans, may be deducted from the total loan amount at the time of disbursement.
- Loan funds are disbursed in at least 2 installments.

Federal Subsidized Direct Loan

Eligibility for a Subsidized Direct Loan is based on family income and financial need established by standards set forth by the federal government. The federal government subsidizes the interest on behalf of the student by paying the interest for the student during the deferment period if the family meets the federal income and financial needs standards. The maximum Subsidized loan eligibility for the first academic year is \$3,500. These loans must be repaid and payments are deferred (or payments are put off) while you are in school and during a six-month grace period you are given after completing or discontinuing study.

- The **Subsidized** Federal Direct Loans have the following interest rates:
 - 4.45% for loans disbursed 07/01/17 - 06/30/18

Federal Unsubsidized Direct Loan

The Unsubsidized Direct Loan provides an opportunity for students to benefit from the low interest cost of the loan program. These loans are monies that students are eligible to borrow while attending school that must be repaid. Benefits of an Unsubsidized Loan are extended to other eligible applicants who fail to meet the federal income and financial need standards. The Unsubsidized Loan can be issued for the full amount of eligibility or in combination with a subsidized loan. On any portion of the Unsubsidized Loan the interest must be paid by the student on a quarterly basis while the student is enrolled in school, or the student can elect to capitalize the interest during the deferment period. These loans are deferred (or payments are put off) while you are in school and during a six-month grace period you are given after completing or discontinuing study.

Differences between the Federal Subsidized and Unsubsidized Direct Loans

Federal SUBSIDIZED Stafford Loan	Federal UNSUBSIDIZED Stafford Loan
Eligibility is based on financial need.	Eligibility is NOT based on financial need.
The Federal Government pays the interest on the loan as long as the student enrolled and during the six month grace period.	The Federal Government DOES NOT pay the interest on the loan. Interest is charged from the time the loan is disbursed until it is paid in full. The student has two options in the repayment of the interest. It can be paid while enrolled in school (check the box on the MPN indicating you wish to pay the interest) OR the loan interest can be capitalized - that is, the interest will be added to the principal amount of the loan and additional interest will be based upon the higher amount.
Repayment on both the interest and principal begins SIX months after the student graduates or withdraws from training.	Repayment on both the interest and principal begins SIX months after the student graduates or withdraws from training.
Interest rates: <ul style="list-style-type: none"> o 4.45% for loans disbursed 07/01/17 - 06/30/18 	4.45% for loans disbursed 07/01/17 - 06/30/18

Federal Direct PLUS Loan

Parent PLUS loans are available to parents of dependent students to assist in meeting the costs of education. Parents are urged to apply for the PLUS Loan source of funding before submitting additional loan applications. In many situations, the combination of maximum Direct Loans and PLUS loans will meet most of the financial need of the student. Repayment of the PLUS loan principal and interest begins within 60 days after receipt of the loan proceeds. Parents can elect to have the PLUS loan placed into forbearance until the student completes their training. Parent PLUS Loans have an interest rate of 7.00%.

Loan Limits

Independent students are eligible to borrow up to a total \$9,500 in their first academic year. Dependent students, as defined by government criteria during the FAFSA application process, are not permitted to borrow more than \$5,500 in their first year. However, parents of dependent students may obtain a PLUS loan if additional funds are needed. If a parent is denied a Parent PLUS loan, the dependent student then becomes eligible to apply for additional loan money on his/her own.

LPN Center students, upon successful completion of their first academic year, are considered to have advanced to Grade Level 2 for financial aid purposes. These students are then eligible to borrow additional pro-rated Direct Loan funds for the remaining hours and weeks in the program.

Loan Cancellation

Students must notify the Office of Financial Aid in writing within 30 days of the date of disbursement if they wish to cancel all or a portion of their subsidized and/or unsubsidized loan or loan disbursement. If students request to cancel their subsidized and/or unsubsidized loan after the 30 day period, the school is not required to return the loan proceeds, cancel all or a portion of the loan or loan disbursement(s) or do both. The school will notify students in writing of the outcome of the cancellation request.

Your Financial Aid Package

Once the Office of Financial Aid has received your FAFSA results and other required forms, a financial aid package is developed for you based on your financial need. At this time the Office of Financial Aid will package your aid and send you an award letter outlining the financial aid included in your package. Students who receive additional assistance from any additional sources are required to notify the Office of Financial Aid immediately.

Disbursement Policy

Federal Pell Grants and Direct Student Loan proceeds must be disbursed to students in multiple installments. Disbursements of these funds are made in periods of enrollment termed Payment Periods. The first payment period begins at the start of training and ends when the student successfully completes one half of the scheduled clock hours at which time the second payment period begins.

The first disbursement of PELL Grant funds are transferred electronically to the school and credited directly to the student's tuition account. PELL Grant payments generally arrive within the first 30 days of training.

The first disbursement of student loan funds occurs after a student has been enrolled for 30 days. To be eligible for the second disbursement of grant and loan proceeds students **MUST** maintain satisfactory academic progress as defined in the program's handbook and **MUST** have completed one half of the program's scheduled clock hours. Failure to meet these standards will result in financial aid funds being either delayed or cancelled.

Student Loan disbursements are transferred electronically to the school and credited directly to the student's tuition account. Students are notified in writing when loan disbursements have been posted to their account. Students then have 30 days in which they can cancel all or a part of the loan.

Scholarships and payments from other sources, such as a student's employer, a student's parent, or other, are posted to the students' accounts as they arrive at the school.

If at any time a student's account is overpaid creating a credit balance after all tuition and fees are paid, the credit balance will be refunded to the student within 14 days in the form of a check from the school. Students can elect to have their credit balances returned to the USDE to reduce loan debt

In the case where your financial aid disbursements do not cover your total cost of your program, you are responsible for paying the balance owed to the school. Students must pay any remaining balance owed to the school immediately after all aid for the current payment period has been disbursed and posted to their account. Students cannot advance into the next level of the program until all previous balances owed the school are paid.

Tuition Refunds

A portion of tuition and fees may be eligible for credit and/or refund when a student withdraws or his or her enrollment in the Central Susquehanna LPN Career Center is terminated. Unless otherwise notified in writing, all refunds will be mailed to the student at the address on the student's application. All requests for withdrawal must be made in writing by the student, signed by the student, and mailed or delivered to:

Central Susquehanna LPN Career Center
Office of Director
1339 Saint Mary St. Suite 2
Lewisburg, PA 17837

The amount of the refund will depend upon the date of the student's last recorded day of attendance. This policy pertains to tuition and the supplies fee. There is no refund for the application fee, testing fee, or registration fee.

NOTE: Books, uniforms and other supplies are purchased by students from supplying companies individually and are **not** subject to this policy.

Students who withdraw from the Central Susquehanna LPN Career Center, will be entitled to an adjustment of tuition charges according to the following return/refund policy.

Title IV Refund Policy

In accordance with federal regulations, those students who receive federal financial aid and who withdraw from the Central Susquehanna LPN Career Center during the first 60% of the billing period will have their federal financial aid adjusted based on the percent of the period completed prior to withdrawal. That is, students will be entitled to retain the same percent of the federal financial aid received as the percent of the billing period completed. This percent is calculated by dividing the number of hours in the billing period into the number of hours completed prior to the withdrawal. Students who do not follow the official withdrawal procedure, but who stop attending classes will be considered to have withdrawn at the 50% point of the billing period unless attendance is documented after that time. There will be no adjustment to federal financial aid after the completion of at least 60% of the billing period.

Formula: $\frac{\text{\# of hours completed}}{\text{\# of hours in the billing period}} = \text{\% of aid earned}$

$100\% - \text{\% of aid earned} = \text{\% of funds to be returned}$

Example: Student withdraws after completing 300 hours of the billing period. There are 1035 hours in the period.

$\frac{300}{1035} = 29\% \text{ of aid earned} \quad 100\% - 29\% = 71\% \text{ of funds to be returned.}$

This policy applies to all federal financial aid. It includes Pell Grants, Subsidized and Unsubsidized Loans and PLUS loans.

When the amount of federal funds to be returned has been calculated the funds will be returned in the following order:

Unsubsidized Loans
Subsidized Loans
Federal PLUS Loans
Federal Pell Grants
Other Title IV Aid
Other Federal, State, private or institutional student financial assistance
To the student

Institutional Refund Policy

Once the calculation for federal funds has been determined, the refund on all other financial aid will be calculated as follows:

Last Day of Attendance	Percent of Credit/Refund
On or before the first day of classes	100%
1 st through 5 th week or first 10% of time of enrollment period	90%
6 th through 12 th week or first 25% of time of enrollment period	50%
13 th through 25 th week or first 50% of time of enrollment period	25%
After 25 th week	No refund

Overpayment of Federal Student Aid

An overpayment is created whenever the student receives FSA funds that exceed his/her eligibility. Overawards are one cause of overpayments; overpayments can also be caused by misreported FAFSA information, miscalculated costs or EFC, payments to an ineligible student, or payments in excess of grant or loan maximums.

In the case where the school is liable for the overaward, the school will immediately restore an amount equal to the overpayment to the appropriate FSA account. If the restoration of the overpayment leaves a balance due to school from the student, the student will be responsible to pay the balance due.

In the case where the student is responsible for the overpayment, the student will be notified in writing requesting full reimbursement of the overpayment. If, after notification, the student has not repaid or made satisfactory arrangements to repay the overpayment, the school will refer the overpayments to the United States Department of Education Student FSA's Management Collections (ED Collections) and notify NSLDS of the overpayment. At this point, the student becomes ineligible to receive Title IV funds until the overpayment is resolved.

Credit Balance Refunds

Credit balances occur when payments to student's account exceed the tuition and fees charged to the student. Credit balances can be returned to the USDE to reduce loan debt, held on account for a future tuition bill or refunded to the student to be used for living/transportation expenses. If at any time a student's account is overpaid creating a credit balance, the credit balance is refunded to the student within 14 days in the form of a check from the school unless the school has been directed in writing to either return the money to the USDE or hold the balance on account. Refunds to students will be processed through the CSIU Business Office. When refund checks are available, students will be notified. At a student's request, a check may be mailed.

Tips on Finding Scholarships

Local Organizations - You can increase your odds of actually winning a scholarship by checking local organizations first. You may only be going up against a few other local students, versus the entire student population of the country.

Employers - Have your parents ask their personnel administrator if their company offers any sort of financial aid, tuition reimbursement, or scholarships, for employee's children. Most major companies do offer this benefit. If you have a job, ask your own company if they offer this sort of benefit.

Volunteer Work - If you have done any volunteer work at your local hospital, food bank, etc., these organizations may provide scholarships in recognition for unpaid assistance.

Organizations - Check foundations, religious organizations, fraternities or sororities, and town or city clubs to see if they offer any kind of scholarship. Include community organizations, and civic groups such as the American Legion, 4-H Clubs, YMCA, Elks, Kiwanis, Jaycees, and the Girl or Boy Scouts in your search. If you are NOT a member of any organizations, the next thing is to check with the organizations that represent what you are planning on studying.

Unions - If you or your parents are members of a Union, all the major labor unions offer scholarships for members and their dependent children (AFLCIO, Teamsters, etc.)

Church - Check with your church. Your local parish may or may not have any scholarships for their members, but the Diocese or headquarters may have some available.

The Library - Your public library is an excellent source of information on state and private sources of aid. Ask the librarian to help you research sources of scholarships. Your financial need is usually considered, but other factors may also be taken into account.

Chamber of Commerce - Check with your local Chamber of Commerce. Many offer (usually small, less than \$500) grants to students in the community, especially those planning on careers in business or Public Service. Even if they do not offer any themselves, you can usually get a listing of members, and many of them may offer small scholarships to local students.

High School - Check with your High School Guidance Counselor, Principal, Teachers, and other high school administrators on scholarship information that has been sent to the school.

Newspapers - Read your local newspaper every day. Especially during the summer, watch for announcements of local students receiving scholarships. Find out where you can apply for the next year for that same scholarship. Watch also for actual announcements of local firms and organizations offering scholarships. If your local newspaper has a "library" (most do) ask the librarian at the paper to help you find scholarship information posted in the newspaper in past issues. Do not expect to find much information from your local newspaper, but it is another source.

Yellow Pages - Find out if any professional or social organizations have a chapter in your city. Call them and find out if they offer any scholarships, both nationally and locally. You may even want to check with major corporations in your area.

The Internet - Hit the major search engines, and run searches on scholarships, financial aid, organizations, colleges, universities, and grants - anything you can think of. Be wary of any organization or company that charges you a fee for their services. Please see the next section for information on "Scholarship Scams."

Scholarship Scams

Don't Pay Money to Get Money

Some deceitful companies will go about swindling dollars by promising students free scholarship money in exchange for an up-front fee. Others claim to have access to untapped sources of financial aid, charging students for information on various scholarship awards. Many parents will receive letters in the mail promoting "free financial aid seminars" or "open interviews" for financial assistance, not knowing that the real purpose of the event is to plug unnecessary products and/or services. When a sales pitch implies that purchasing such a product is a prerequisite to receiving federal student aid, it violates federal regulations and state insurance laws. While some of these profit-making companies do offer legitimate services, there are several alternative routes students can take to acquire a wealth of scholarship information - for FREE. The bottom line: if you have to pay money to get money, it's probably a scam and you're better off looking elsewhere.

Frequently Asked Questions

Numerous inquiries are made by students and their parents about financial aid programs available at our school. In anticipation of some of the questions you may have, the following information is provided for you to review:

FAFSA / APPLYING FOR FINANCIAL AID

How Do I Apply For Financial Aid?

To be considered for the Federal Pell Grant and Federal Direct Student Loan programs you must complete the Free Application for Federal Student Aid (FAFSA). Students who's FAFSA's are selected for verification will be mailed a written notification of the selection. The written notification will include a Verification Form to complete and a list specific documentation that must be returned to the Office of Financial Aid prior to financial aid being awarded.

Where Do I Get The Applications?

The paper FAFSA is no longer available at high school guidance offices or at college/university financial aid offices. You must complete the FAFSA online at www.fafsa.ed.gov. If you do not want to complete the FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you.

Returning students who were awarded financial aid in the previous award year will be able to complete a Renewal FAFSA at www.fafsa.ed.gov. If you do not want to complete the Renewal FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you.

Only returning students who borrowed a Federal Direct Student loan in the prior award year will not be required to complete a new Master Promissory Note (MPN). Their initial MPN is good for a period of ten years once it has been signed.

Do I Need To Be Admitted Before I Can Apply For Financial Aid?

NO. You can fill out the FAFSA and list up to 10 schools to receive the information before admission. However, to actually receive an award (estimated or actual) offer, you must be admitted to the school.

What Are The Deadlines Or Suggested Completion Dates For Financial Aid?

Students can generally complete their applications at any time prior to the start of the program. It is important that students contact the Office of Financial Aid to receive appropriate deadlines that are based upon their program of enrollment.

When Will I Receive Information Regarding The Action Taken On My Applications?

The anticipated dates for receiving information are as follows:

Federal Pell Grants (FAFSA application) - 3 to 5 days after an electronic FAFSA has been submitted to the federal processor, a Student Aid Report (SAR) will be sent to the student (Mailed FAFSA's take approximately 7 – 10 days to be processed). Please refer to the SAR for an initial indication of your eligibility for a Pell Grant.

Federal Direct Loans - The student's maximum eligibility will be indicated on the student's award letter. Award Letters will be mailed to students prior to the start of their program.

I Received A PHEAA State Grant Notice And It Says I Can't Get a State Grant. Why is that? - When you complete the FAFSA application you are actually completing two applications in one--both a Federal and State Grant application. You will receive a PHEAA State Grant notice in the mail explaining to you that you are not State Grant Eligible because our institution does not participate in this program. This is an accurate statement. We are not a 2- or 4-year degree granting institution, therefore, our institution is not eligible to participate in the State Grant Program. You do not have to complete and return the State Grant Notice.

Why Do I Have To Put My Parents' Tax Information On The FAFSA If They Are Not Paying For School?

The federal government expects both the parents and the student to contribute to the student's educational cost. Regardless of whether a parent will or will not contribute to your education, their income and assets must be reported and be used to determine your financial aid. Even if you do not live with your parents, if you are considered dependent by the federal government, you are required to provide parental information. The Free Application for Federal Student Aid (FAFSA) has questions for you to answer to determine if you are dependent or independent. Refer to the FAFSA instructions for instructions regarding parental information.

What Do I Do When I'm Considered Dependent But My Parent(s) Won't Provide Information Or Sign My FAFSA? Can Someone Else Sign It?

NO. No one other than your parent may legally sign the FAFSA (refer to the FAFSA to determine who is considered a parent). Unless your parent(s) provide the required information and sign the FAFSA, you cannot be considered for any need-based financial aid, including Federal Direct Loans. If you find yourself in this situation, you should contact your Financial Aid Counselor at the Office of Financial Aid to help you explore other possibilities.

I Do Not Live With My Parents, But Live With Another Relative. Should I Put Their Information On The FAFSA As My Parent?

NO. No one other than your parent may provide financial information or sign the FAFSA. If you reside with grandparents, aunt/uncle, or someone other than your parents, contact the Office of Financial Aid as soon as possible to speak to a Financial Aid Counselor about your situation.

My Parents Make A Lot Of Money, So I Probably Won't Qualify For Financial Aid. Should I Still Apply?

YES! Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. In addition to grants, there are sources of aid, such as low interest loans - Federal Direct and Federal PLUS loans - that are available regardless of need. It is wise to have something to fall back on, in case your family finds themselves in a financial crunch.

I Want To File My FAFSA But I Have Not Yet Completed My Tax Returns Or My Parents Haven't Filed Theirs. What Should I Do?

You may use estimated tax information on the FAFSA based on your and your parents' W-2 forms. When the federal taxes are completed, you can update your Student Aid Report (SAR) or make corrections online (if you filed using FAFSA on the Web) using the correct information. It is recommended that you have your taxes prepared early so the information you report is accurate and you avoid having to make updates later. If you initially file using estimated amounts, no financial aid can be awarded until taxes are filed and updates have been made.

My Parents Are Divorced. The Parent I Reside With Is Remarried. Do I Have To Provide My Step-Parent's Income And Assets On The FAFSA, Even If I Am Not Supported By The Step-Parent?

YES, provided that the parent you are living with is the one completing the FAFSA (your custodial parent). If your parent is married to your step-parent at the time you complete the FAFSA, both your parent and step-parent must report their income and assets, even if they weren't married the previous year (i.e. filed separate tax returns).

Why Should I Get an FSA ID And Apply Online?

The paper FAFSA is no longer available at high school guidance offices or at financial aid offices so students must complete the FAFSA online at www.fafsa.ed.gov and a FSA ID is required in order to sign the on-line application. The online application assists you in filling out the information correctly and helps minimize mistakes. It also allows you to access your application to make updates to your FAFSA online using your FSA ID. If you do not want to complete the FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you. You can also use your FSA ID to electronically sign your Master Promissory Note for the Federal Direct Loan online.

When Will My Financial Aid Award Be Ready?

To receive an award letter, the student must first complete the FAFSA. Once the school has received information from the FAFSA, an estimated award can be made for most students. Students can contact the Office of Financial Aid to discuss their estimated awards. Actual awards are not made until students have been admitted to school and all required paperwork has been submitted to the Office of Financial Aid.

Incoming students - Award letters are sent to admitted students prior to the start of their program. Students who have not received an award letter prior to the start of school have either not completed the required applications or have not submitted all the required paperwork to the Office of Financial Aid. Students will continue to receive new award statements if their financial aid changes.

How Do I Check On My Financial Aid?

You can check on your financial aid by contacting the Office of Financial Aid. Contact information is located in the contact information section of this booklet.

How Do I Check On My Account Balance?

You can check on your tuition account balance by contacting the Office of Financial Aid. Contact information is located in the contact information section of this booklet.

My Federal Direct Loan Has Not Been Credited To My Account Yet. Why Is That?

Be sure that you have signed your electronic Master Promissory Note (MPN) on-line and have submitted it to the US Department of Education. If all requirements are satisfied and you have previously signed the MPN, contact the Office of Financial Aid for further information.

I Received My Award Letter And I Still Need More Money. What Can I Do?

If you are a dependent student, your parents may consider applying for a Federal Parent Loan for Undergraduate Students (PLUS). They can borrow any amount, up to the cost of your attendance. If they are denied for any reason, the student may borrow more money in Unsubsidized Federal Direct Loans. A copy of the denial must be on file at the Office of Financial Aid and the student or parent must contact the Office of Financial Aid to indicate the amount the student wants to borrow additionally in Direct Loans. See the section on Federal Direct Loans to determine the maximum amount the student can borrow additionally. Students who are independent are automatically eligible for the additional Unsubsidized Federal Direct Loans.

Will The School Allow Me Or My Parents To Make Monthly Payments To The School?

YES. Students and/or parents can setup a Monthly Payment Plan directly with the school. Contact the Office of Financial aid for details on how to initiate a payment plan. Students making payments to the school are required to pay a payment plan participation fee, sign a payment plan and keep payments up to date according to the payment plan. Students who have not made satisfactory payments and have a balance at the end of the payment period will not be eligible to take their finals or graduate from their program.

My Parents Know They Will Be Denied A Plus Loan. Is There A Way To Quickly Apply For A Plus Loan?

If parents know they will be denied, they can complete an Online Pre-Approval through the US Dept of Ed website www.studentloans.gov. If a parent is denied the PLUS loan, the parent has the right to request that the credit check be reviewed a second time prior to making a determination.

What Is The Difference Between A Subsidized Direct Loan And An Unsubsidized Direct Loan?

The school determines the amount of Subsidized and Unsubsidized Loans the student is eligible to receive. You must have financial need in order to receive a Subsidized Federal Direct Loan.

A **SUBSIDIZED** loan means that the government subsidizes the interest while you are in school - you are not required to pay interest, nor does it accrue on your loans until you are out of your grace period and in repayment.

An **UNSUBSIDIZED** loan means that you do not have financial need, therefore the federal government requires that you start paying the interest on your loan as soon as it is disbursed, or it will capitalize and you will have to pay it back when you start paying on your loans. It is recommended that, if you have an unsubsidized Stafford Loan, you pay the interest while you are in school to avoid larger payments when you enter into repayment on your loan. You will receive an interest statement every 3 months whether you elect to pay the interest now or have it capitalized.

How Do I Reduce The Amount Of My Federal Direct Loan Or Cancel The Entire Loan?

Students may cancel all or a portion of the loan prior to receiving the loan or within 30 days after the date the school has sent notification that the loan funds have been credited to the student's account. To cancel all of or a portion of your loan, contact the Office of Financial Aid.

GENERAL QUESTIONS

Who May Inquire About My Financial Aid Record?

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. Only those individuals, who provided information on a student's FAFSA, can request information regarding the student's financial aid file. Therefore, if a student would like their financial aid information released to another individual and/or agency, the student must complete a release form and submit it to the Office of Financial Aid.

What Records Should I Retain?

Keep copies of all your applications along with the base year federal income tax form used to complete your FAFSA application in order to document your adjusted gross income or other data which appears on the 1040, 1040A, or 1040EZ form. Also keep copies of all award letters as well as any letters you send to or receive from various agencies.

If I Withdraw From Class, Will It Affect My Financial Aid?

If students are considering a withdraw from school, they are urged to discuss their student account status with someone in the Office of Financial Aid prior to making their final determination. Students who withdraw may end up owing a balance to the school, a balance to the U.S. Department of Education, a balance on a Direct loan or a balance to all parties listed.

I Was Selected For Verification. What Does That Mean?

Verification is the process to make sure that the information reported on the Free Application for Federal Student Aid (FAFSA) is accurate. Some applications are selected because of inconsistent information, while others are randomly selected. Any student who is selected will be notified by the Office of Financial Aid. Students will be given a verification form that must be completed along with any additional requested documentation.

The Office of Financial Aid will compare the information on the tax returns to the FAFSA and correct any errors. Any corrections made will generate a new Student Aid Report (SAR). After the verification process is complete, the student will be notified of his/her financial aid eligibility. **Failure to complete the verification process will prohibit you from receiving any federal financial aid for the academic year.**

What Is Identity Theft And Should I Be Concerned About It?

Identity theft is a serious crime and can affect anyone. It occurs when someone uses your personal information without your permission to commit fraud or other crimes. As with any crime, you cannot completely control whether you will become a victim. But according to the Federal Trade Commission (FTC), the nation's consumer protection agency, you can minimize your risk by managing your personal information cautiously. You can help to protect your own identity by monitoring your own credit history report. A free copy of your credit report can be obtained from all three credit agencies one time per year by accessing the www.annualcreditreport.com website.

Contact & Web Site Information

Application to Complete	Web Site Address	Technical Support
FSA ID	https://fsaid.ed.gov	800-433-3243
FAFSA Application	https://fafsa.ed.gov	800-433-3243
Entrance/Exit Loan Counseling Direct Loan Application Direct PLUS Loan Pre-approval Direct PLUS Loan Application	www.studentloans.gov	800-433-3243
Exit Loan Counseling	www.nslsds.ed.gov	800-433-3243

Office to call	For questions regarding:	E-mail	Phone
Financial Aid Office	Financial Aid	jmoll@csiu.org	570-768-4960 Ext. 25
LPN Center	Admissions	cfeaster@csiu.org	570-768-4960
Financial Aid Office	Billing, Payments & Credit Balance Refunds	jmoll@csiu.org	570-768-4960 Ext. 25

Agency to call	For questions regarding:	Phone
IRS	Requesting base year Tax Transcripts	800-829-1040
Selective Services	Requesting Status Information Letter or Waiver	847-688-6888 703-605-4100
Social Security Administration	Correction of Social Security discrepancies.	717-299-5261
National Student Loan Data System	Information on all of your Title IV Funding	www.nslsds.ed.gov

Financial Aid Application Process

Students are required to complete their financial aid applications on-line. The school cannot determine your financial aid eligibility until your financial aid applications have been processed and verified if required, so, it is important to complete your applications **as early as possible**. If your application is flagged for verification, additional information will be required by our office. You will be notified in writing of what documentation is needed and no financial aid will be processed until it is received and verified. Once you have completed and submitted your financial aid applications AND the Office of Financial Aid has received all required paperwork from you, our office will have everything required to determine your financial aid eligibility.

1. Gather required information for FAFSA application.

Before you begin completing the FAFSA application, you will want to gather the information required to apply. Listed below are the data items you will need in order to complete this application. ***In the event that your application is flagged for verification, a signed copy of all documents you gather in this section and use to complete your application MUST be submitted to the Office of Financial Aid prior to student aid being awarded.*** You will be notified in writing if your application is flagged for verification.

- Your Social Security Number and your parents' Social Security number if you are providing parent information.
- Your driver's license number if you have one.
- Your Alien Registration Number if you are not a U.S. Citizen.
- Your 2015 Federal tax returns, including W-2 information, for yourself, and your spouse if you are married.
- Your Parents' 2015 Federal tax returns, including W-2 information, if required.
NOTE: If you don't have a copy of your tax return, you must contact the IRS at 1-800-908-9946 to request a copy of your tax transcript.
- Records of 2015 untaxed income, such as Social Security benefits, Temporary Assistance for Needy Families (TANF), child support, disability, worker's compensation, alimony and veterans' benefits, for yourself, your spouse if you are married, and for your parents if you are providing parent information.
- Information on savings, investments, and business and farm assets for yourself, your spouse if you are married, and for your parents if you are providing parent information. When calculating investments, do not include IRA accounts or the home in which you live.

2. Complete your financial aid application requirements on-line at www.studentloans.gov.

Obtain an FSA ID from the US Department of Education.

<https://fsaid.ed.gov> webpage, select "Create An FSA ID". You will use this ID to sign each of your on-line financial aid applications.

NOTE: If you are required to provide parent information on your FAFSA application, then one of your parents must also apply for an FSA ID of his/her own in order to be able to sign your application electronically.

Complete the 16-17 Free Application for Federal Student Aid (FAFSA) .

LPN Center School Code --015168

In the Tools & Resources section of the www.studentloans.gov webpage, select "FAFSA". You must complete a FAFSA application in order to receive any federal assistance. This step cannot be omitted.

Complete Loan Entrance Counseling.

Sign-in to the www.studentloans.gov website using the green "sign in" button located under the "Managing My Direct Loan" section of the page. Next select the Loan Entrance Counseling option and follow the on-screen prompts.

Complete a Master Promissory Note.

Sign-in to the www.studentloans.gov website using the green "sign in" button located under the "Managing My Direct Loan" section of the page. Next select the Complete a Master Promissory Note option and follow the on-screen prompts.

Central Susquehanna LPN Career Center
STUDENT LENDING
CODE OF CONDUCT

Central Susquehanna LPN Career Center is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between Central Susquehanna LPN Career Center officers, employees or agents and education loan lenders, Central Susquehanna LPN Career Center has adopted the following:

- Central Susquehanna LPN Career Center does not participate in any revenue-sharing arrangements with any lender.
- Central Susquehanna LPN Career Center does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- Central Susquehanna LPN Career Center does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- Central Susquehanna LPN Career Center does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any thing of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors. Central Susquehanna LPN Career Center does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- Central Susquehanna LPN Career Center does not assign a lender to any first-time borrower through financial aid packaging or any other means.
- Central Susquehanna LPN Career Center recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. Central Susquehanna LPN Career Center will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor.
- Central Susquehanna LPN Career Center will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.
- Central Susquehanna LPN Career Center will not request or accept any assistance with call center or financial aid office staffing.

FERPA Notification

The Family Education Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These rights are:

1. The right to inspect and review the student's education records within 45 days of the day the LPN Center receives a request for access. Students should submit to the Director a written request that identifies the record(s) they wish to inspect. (The LPN Center Director will make arrangements for access and notify the student and place where the records may be inspected.)
2. The right to request the amendment of the student's education record that the student believes is inaccurate or misleading. Students may ask the LPN Center to amend a record that they believe is inaccurate or misleading. They should write to the Director, clearly identifying the part of the record they want changed, and specify why it is inaccurate or misleading. If the LPN Center decides not to amend the record as requested by the student, the Director will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
3. The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. A school official is defined as a person employed by the CSIU in an administrative, supervisory, academic, or support staff position; a person or company with whom the LPN Center has contracted (such as an attorney, auditor, or collection agency). A school official has a legitimate educational interest if the official needs to review an educational record in order to fulfill his or her professional responsibilities.
4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the LPN Center to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, S.W., Washington, DC 20202-4605.

PARENT'S RIGHTS UNDER FERPA

When a student turns 18 years old or enters a postsecondary institution at any age, all rights afforded to you as a parent under the Family Education Rights and Privacy Act (FERPA) transfer to the student ("eligible student"). However, FERPA provides ways in which a school may – but is not required to – share information from an eligible student's education records with parents, without the student's consent. For example:

- Schools may disclose education records to parents if the student is claimed as a dependent for tax purposes.
- Schools may disclose education records to parents if a health or safety emergency involves their son or daughter.
- Schools may inform parents if the student is under age 21, has violated any law or policy concerning the use or possession of alcohol or a controlled substance.
- A school official may generally share with a parent information that is based on that official's personal knowledge or observation of the student.

Under FERPA, students and parents have certain specific rights regarding confidentiality of student educational and financial aid records and a right to privacy. Education records of the Central Susquehanna LPN Career Center are defined as information related directly to student including financial aid information, course grades, counseling records, transcript and application information. Records may be in the form of files, documents, and other materials in various medium such as handwritten, printed, monitor screen, tapes, disks or notes.

SAFETY INFORMATION/CONTROLLED SUBSTANCES

In accord with P.L. 101-542, the Student Right-To- Know and Campus Security Act, as amended by P.L. 102-26, the Higher Education Technical Amendments Act of 1991, and regulations in the Federal Register, April 29, 1994, effective July 1, 1994, the following information is provided:

- **Security:** The Central Susquehanna LPN Career Center is leased by the Central Susquehanna Intermediate Unit. It is open during regular hours of operation and locked during non-operating hours. There is adequate lighting around the building and an efficient fire alarm system.
- **Reporting Criminal Actions or Other Emergencies:** Since there is no campus security department, incidents related to criminal actions must be reported to the LPN Career Center director, who will contact East Buffalo Township Police at 570-524-2943. In case of an emergency such as fire, illness or natural disaster, Union County Communication will be notified. In the absence of an administrator, an employee may notify the police.
- **Statistics Concerning Incidents at the LPN Career Center:** There have been no occurrences in the past four years of murder, rape, robbery, aggravated assault, burglary, motor vehicle theft, arrest for liquor or drug abuse violations, or arrest for weapon possession.
- **Information on Sexual Assaults and Rape Awareness Programs:** There are no programs to inform students, faculty or staff about sexual assaults or rape awareness. Referrals are made to East Buffalo Township Police at 570-524-2943, emergency 911 or local programs in the home communities of students, faculty or staff.
- **Use and Sale of Controlled Substances and Alcoholic Beverages:** The LPN Career Center participates with the Central Susquehanna Intermediate Unit in designating all school property as a Drug- Free Workplace and in all policies concerning use and sale of controlled substances and alcoholic beverages. Unlawful distribution, dispensing, possession or use of controlled substances are prohibited. Those violating this prohibition are subject to disciplinary actions, namely, immediate termination of enrollment. Students deemed under the influence of alcohol while under the LPN Career Center's jurisdiction are subject to similar disciplinary action.

In addition to this notice, this information is included in the LPN Career Center Catalog for applicants and interested people and Policy Book for faculty and staff.

Copyright Infringement

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

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

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at (www.copyright.gov).

Important Financial Aid Information For All Students:

The Ombudsman's Office is a resource for borrowers to use when other approaches to resolving student loan problems have failed. Borrowers should first attempt to resolve complaints by contacting the school, company, agency, or office directly involved. If the borrower has made a reasonable effort to resolve a problem through normal processes and has not been successful, he or she should contact the FSA Ombudsman.

FSA OMBUDSMAN OFFICE -TOLL FREE: 1-877-557-2575 -<http://fsahelp.ed.gov>
OFFICE OF THE OMBUDSMAN-US DEPT. OF EDUCATION
ROB-3, ROOM 3012, 7TH & D ST. SW
WASHINGTON, DC 20202-5144
Phone (202) 401-4498 FAX (202) 260-1297

Central Susquehanna LPN Career Center

Gainful Employment Disclosure

Undergraduate certificate in Licensed Practical/Vocational Nurse Training
Program Length: 12 months

Students graduating on time

69% of Title IV students complete the program within 12 months¹

Program Costs*

\$17,784 for tuition and fees

\$1,207 for books and supplies

\$13,368 for off-campus room and board

Other Costs:

Uniforms \$100, stethoscope \$20, wristwatch \$20, lab coat \$20, white shoes \$45, scissors \$10

Visit website for more program cost information: www.csiu.org/lpn

*The amounts shown above include costs for the entire program, assuming normal time to completion.

Note that this information is subject to change.

Students Borrowing Money

68% of students who attend this program borrow money to pay for it²

The typical graduate leaves with

\$10,552 in debt³

The typical monthly loan payment

\$105 per month in student loans with 3.76% interest rate⁴.

The typical graduate earns

\$35,404 per year after leaving this program⁵

Graduates who got jobs

88% of program graduates got jobs according to the accreditor job placement rate⁸

Program graduates are employed in the following fields:

Licensed Practical and Licensed Vocational Nurses: <http://onetonline.org/link/summary/29-2061.00>

Licensure Requirements⁶

This program meets licensure requirements in

Pennsylvania*

*State requires students to sit for licensure exam

Additional Information:

No additional notes provided.

These disclosures are required by the U.S. Department of Education

Footnotes:

1. The share of students who completed the program within 100% of normal time (12 months).
2. The share of students who borrowed Federal, private, and/or institutional loans to help pay for college.
3. The median debt of borrowers who completed this program. This debt includes federal, private, and institutional loans.
4. The median monthly loan payment for students who completed this program if it were repaid over ten years at a 3.76% interest rate.
5. The median earnings of program graduates who received Federal aid.

6. Some States require students to graduate from a state approved program in order to obtain a license to practice a profession in those States.
7. State Job Placement Rate: N/A
8. Accreditor Job Placement Rate:

Name of the accrediting agency this placement rate is calculated for: *Accrediting Commission for Education in Nursing*

Follow the link below to find out who is included in the calculation of this rate:

<http://www.csiu.org/lpn>

What types of jobs were these students placed in?

The job placement rate includes completers hired for: Jobs within the field

Positions that recent completers were hired for include: Licensed Practical Nurse

When were the former students employed?

within 6 months of graduation

How were completers tracked?

Completer/alumni survey (52% response rate)

Voter Registration Information

Who can register to vote?

You may register to vote if:

- You have been a citizen of the United States for at least one month before the next election;
- You have been a resident of Pennsylvania and your election district for at least 30 days before the next election;
- You will be at least eighteen (18) years of age on the day of the next election.

Where do I register to vote?

In person:

UC Government Center
155 N. 15th Street
Lewisburg, PA 17837

At state offices that provide public assistance; services to citizens with disabilities; Armed Service Recruitment Centers; and county clerk of Orphan's Court offices, including each marriage license bureau.

At Department of Transportation photo license centers when applying for or renewing your driver license photo identification.

By mail:

- Voter registration mail applications can be obtained by contacting the Union County Voter Registration Office (570) 524-8681 and are also available at many other locations within the county including public libraries, political party committees and many service organizations.

Via the Internet:

- You may download the [voter registration form](#) and [absentee ballot applications](#) at <http://www.unioncountypa.org>.
Return your absentee ballot to: Department of Elections and Voter Registration, Union County Government Center, 155 N. 15th St, Lewisburg, PA 17837