

CONSUMER INFORMATION GUIDE

Northeast Technical Institute | 2020



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

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

Consumer Information Summary

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

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

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

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

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

Catalog

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

Student Loan Entrance and Exit Counseling

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

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

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

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

- Notice of Availability of Institutional and Financial Information (paper format or online at: <https://www.ntinow.edu/consumer-information/>)
- Notice of Federal Student Financial Aid Penalties for Drug Violations (paper format and online at: ntinow.edu/consumer-information)
- Convicted of the Possession or Sale of Drugs (paper format and online at: ntinow.edu/consumer-information)
- Drug and Alcohol Abuse Prevention Program (paper format and online at: ntinow.edu/consumer-information)
- Student Lending Code of Conduct (page 9)
- Security Report or Notice of Security Report (paper format by October 1 of each year and online at ntinow.edu/csr.pdf)
- Timely Warnings and Emergency Notification (paper format by October 1 of each year and online at ntinow.edu/csr.pdf)
- Information for Crime Victims about Disciplinary Hearings, if applicable (upon request)
- Verification Process (page 4)
- Voter Registration Information (page 13)

Cost of Attending

Please consult your school catalog and/or addenda and/or enrollment agreement for information on this topic. You may also find estimates of Cost of Attending from the school's Financial Aid Office, including; tuition and fees, books, certification exams, and transportation. Additional information at: ntinow.edu/consumer-information

Cancellation of Enrollment Agreement

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

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

Withdrawal From Classes Prior to Start Date

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

Withdrawal After Commencement of Classes

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

The effective withdrawal date for a student shall be when any of the following occur:

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

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

Reverse Start Policy

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

- 1) Student has clocked in for 40 hours or less, and hasn't exceeded their first 4 weeks in the program.

NTI will use the last date of attendance for these purposes and the start date will be the first date recorded attendance. This policy applies to both voluntary and involuntary withdrawals.

NTI has the right to dismiss students during our Reverse Start period if you are found:

- 1) Not maintaining academic progress and or not maintaining your hours during the first 2 weeks at FT status or 4 weeks at HT status.
- 2) To be in verification delay for Financial Aid and not making any attempts to clear your verification delay.

Refund Policy

Applicants not accepted by the School shall be entitled to a refund of all monies paid minus the application fee (and fees prepaid for DMV and or Background check if applicable). Once a Student begins school and withdraws for any reason after (3) business days, the School's refund of tuition calculation, less a \$100 administrative fee and any fees paid for required items such as background check, motor vehicle record, etc.

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

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

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

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

Refund of Tuition Calculation

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

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

Reverse Start Period: The student has clocked in attendance of 40 hours or less **and** has not exceeded 4 weeks in the program. See page 3 of the Consumer Information Guide for full reverse start policy.

Federal Pell

Although this information is generally found in the catalog, we have also provided the information as separate disclosure in this guide for your convenience.

FEDERAL PELL GRANT

The Federal Pell Grant is an important source of aid for students. The Free Application for Federal Student Aid (FAFSA) is available on-line, from high school counselors, at public libraries and the school's Financial Aid Office. The amount of the award depends upon the determination of the student's eligibility, his/ her enrollment status, cost of attendance, and a payment schedule issued by the U.S. Department of Education, Office of Student Financial Assistance. Applications are available from the schools Financial Aid Office

Federal Direct Loans

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

STAFFORD LOANS - FEDERAL DIRECT LOAN PROGRAM (FDLP)

These loans are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need. The federal government pays interest on the subsidized loan until repayment begins and during authorized periods of deferment. An unsubsidized loan is not awarded on the basis of need. The borrower is charged interest from the time the loan is disbursed until it is paid in full. In addition, until repayment begins and during authorized periods of deferment, the unsubsidized loan borrower has the option to pay the interest or allow the interest to accumulate. Accumulated interest will be added to the principal amount of the loan and will increase the amount the borrower must repay. To apply, students should contact the schools Financial Aid Office.

FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS) LOAN PROGRAM

Federal PLUS loans are for parents with good credit histories who want to borrow to help pay for their children's education. Loans are made available to the parents of a dependent student by the US Department of Education. For additional information, students should contact the school's Financial Aid Office.

The current version of the "Entrance Counseling Guide" and the "Exit Counseling Guide" published by the US Department of Education provide the most accurate information on all the federal loan programs. Please consult these guides for interest rates and estimated repayment plans for specific debt amounts. These Guides may be obtained from the school's Financial Aid Office.

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

Rights and Responsibilities of Receiving Financial Aid

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

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

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

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

Verification Requirements

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

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

V1: Must complete the Verification worksheet and either use the IRS DRT or provide your IRS Tax Return Transcript.

V4: Must complete the High School Completion worksheet, Identity and Statement of Educational Purpose worksheet.

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

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

Federal student financial aid under the Title IV Programs:

1. Only those students who are selected for verification by the U.S. Department of Education (ED) or who have conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and using the IRS data retrieval tool located on your FAFSA, or handing in your IRS Tax Return Transcript. The IRS data retrieval tool is only available to those that have filed their tax return and have been processed by the IRS. In general, income and tax information will be available for import by the IRS DR tool within 2-3 weeks if a Federal return is filed electronically. Federal income tax returns submitted by regular post may need to wait 8-11 weeks for tax information to be available via the IRS DRT. There are certain circumstances in which filers cannot or should not attempt IRS DRT and should request the IRS Tax Return Transcript instead if documentation of income/tax info is required for verification.
 - a. Any tax filer whose marital status has changed from the time s/he has filed the FAFSA to present.
 - b. Biological/adoptive parents of a dependent student who are unmarried, but living together.
 - c. Married tax filers who file Married –Separately or file Head of Household.
 - d. Filers who have performed a direct rollover of their IRA's in the previous calendar year, as this may appear that you have larger amount of untaxed income at your disposal.
 - e. Filers who have accomplished a conversion to a Roth IRA in the previous calendar year, as this may make it appear that you have more accessible taxable income.

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

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

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

How Students Apply for Aid

The school maintains a staff of financial aid professionals to assist students in obtaining the financial assistance they require to meet their educational expenses. Available resources include the federal grant and loan programs, student loans from private lenders, and other state sponsored and private aid. Federal assistance programs are administered through the U.S.

Department of Education. Any U.S. citizen, national, or person in the United States for other than temporary reasons who is enrolled or accepted for enrollment may apply for these programs. Grant forms of financial assistance are available for each July 1 - June 30 award period. Every student considering application for financial aid should request a copy of the current Student Guide, published by the U.S. Department of Education.

This important document may be obtained from the school's Financial Aid Office to help assist in understanding eligibility requirements, the application process, deadlines, and the various forms of grants and loans available. Students are seeking financial aid are required to complete the Free Application for Federal Aid (FAFSA). FAFSA on the internet can be completed at <http://www.fafsa.ed.gov>. Students should renew the FAFSA application annually.

During the admission and enrollment process, each applicant is given the opportunity to meet with a staff member of the School's Financial Aid Office. The staff member can provide all of the necessary application forms and information necessary to apply for the available sources of grant and loan programs available to the school's students and their parents. After the student completes the FAFSA, the school receives the results of the FAFSA and the staff member reviews the applicants prior financial aid history. The staff member will then develop an estimated financial aid award package for the applicant or current student. This package of estimated financial aid will outline a plan for each applicant and will contain a combination of grant and "self-help" sources available to pay the applicant's Cost of Attendance. "Self Help" includes loans, and student tuition payments options. Student are generally scheduled for a minimum of two separate appointments with the Financial Aid Office staff to complete the financial aid application and award acceptance process. Parents of dependent students may also need to actively participate in the financial aid application process in terms of completing the FAFSA and matters related to PLUS loan application and approval process.

Credit Balance

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

Paying Credit Balances

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

Credit balances under \$1

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

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

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

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

How Aid Eligibility is Determined

- Students must be U.S citizens or eligible non-citizens
- Student must be enrolled in an eligible program
- Students must meet all admissions requirements
- Students must not owe money back to a federal grant program
- Students must not be in default or delinquent on payment on a federal student loan
- There are more specific eligibility requirement applicable particular aid programs. Please consult your catalog for details.
- Student must complete and submit all applicable paperwork as required by the school and as communicated in the initial meeting with the school's financial aid officer
- The result of the FAFSA helps the school to assess a student's eligibility based on a valid processed
- Expected Family Contribution (EFC). The EFC is a measure of a student's and student's families' resources that are may be available to help pay for educational costs. Generally budgeted
- Cost of Attendance less EFC = Financial Need
- A financial aid award letter will be provided to the student which
- A financial aid award letter will be provided to the student which will indicate need and non-need based aid.
- Student must be in good academic standing and making satisfactory progress in accordance with the school's policies
- Student must have resolved any prior drug conviction
- Student does not have property subject to a judgment or lien for a debt owed the federal government;
- Student has not obtained loan amounts that exceed annual or aggregate loan amounts;
- Student files a Statement of Educational Purpose;
- Student has a correct Social Security Number; and
- Satisfies the Selective Service registration requirements if applicable.

Return to Title IV Policy

When a student voluntarily withdrawals from all classes or has his/her enrollment terminated, the student's tuition and fees charges may be adjusted based on the Institute's Refund Policy. In addition, if a student also received federal financial assistance under the Title IV student financial aid programs during the quarter, the Institute must determine the amount of Title IV funds a student has earned at the time of withdrawal using the Return of Title IV Funds Policy.

The requirements of the Federal Pell, Campus Based and Stafford Loan programs may require a refund of all or a portion of the amounts paid for the quarter because the conditions for the retention of the financial aid funds paid were not satisfied at the time of withdrawal. This amount of financial assistance earned is based upon the amount of time the student attended Institute and the courses attempted and completed and has no direct relationship to the Institute's charges that the student has incurred. If applicable, up through the 60% point of the quarter (payment period), a pro-rata schedule is used to determine the amount of Title IV funds the student has earned at the time of his/her withdrawal. After the 60% point, the student has earned 100% of the Title IV funds for the payment period. Sample Return of Title IV calculations are available from the Institute's Financial Aid Office upon request. Funds will be returned to the Title IV programs within thirty days after the date the Institute determines that the student withdrew, and may result in the student owing the Institute for institutional charges previously paid by Title IV assistance.

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

Number of Days Completed Up Through the Withdrawal Date in the Payment Period

Total Number of Days in the Payment Period

For an example of a refund calculation, visit ntinow.edu/r2t4

Note: Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in the numerator and denominator. The calendar days on an approved leave of absence are excluded from both the numerator and denominator. Percentages are rounded to the third decimal place.

If a student (or parent) did not receive all of the FSA funds that were earned, a student or parent may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the student may not be eligible to receive those funds. For example, a first-time, first-year undergraduate student who has not completed the first 30 days of the program is not eligible to receive any Federal Direct Loan funds once the student withdraws. However, if the student [or his/her parent in the case of a PLUS loan] is eligible to receive a post-withdrawal disbursement of loan funds, the student or parent borrower must first confirm in writing whether he/she wishes to accept or decline all or some of the loan funds offered in the post-withdrawal disbursement. A post-withdrawal disbursement of Federal grant funds does not require student acceptance or approval and the grant funds may be applied directly to the student's account with the Institute to pay his/her tuition and fees or disburse the grant funds directly to the student. For all other institutional charges, such as books and supplies, the Institute needs the student's permission to use the post-withdrawal disbursement for those charges.

If FSA funds must be returned by the institution, the institution must return all or a portion of the FSA funds that is equal to the lesser of the institutional charges multiplied by the unearned percentage (100 percent minus the earned percentage) of the FSA funds or the entire amount of unearned FSA funds. If there are additional FSA funds that must be returned that the Institute is not required to return, the student (or parent in the case of PLUS) must return the difference. Any loan funds that must be returned are to be repaid in accordance with the terms and repayment requirements set forth in the promissory note. The grant funds that must be returned are called a grant overpayment. The grant overpayment is the amount in excess of half (50%) of the grant amount received. The student who owes a grant overpayment may pay the full amount due within 30 days of notification or make satisfactory payment arrangements with the Institute or the U.S. Department of Education.

The order of returning FSA funds is:

1. Unsubsidized Direct Stafford Loan
2. Subsidized Direct Stafford Loan
3. Direct PLUS
4. Federal Pell Grants

The Return of Title IV funds formula is calculated; the school will apply its refund policy to the institutional charges. Therefore, the student may owe funds to the Institute to cover unpaid institutional charges. The Institute's refund policy can also be found in this Catalog and on the Enrollment Agreement.

How the School Distributes Aid among Students

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

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

Loan Repayment and Counseling

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

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

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

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

For information on exit counseling, or the total and types of loans that have been disbursed to you, or for information on federal grants that you have received, go to <http://www.nslds.ed.gov>.

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

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

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

Also additional information on online counseling, estimated repayment amounts, etc. is available at <http://www.dl.ed.gov>.

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

The amount of loans that you can borrow is impacted by many factors including the type of programs that you are enrolled in, the length of the program, the credits you are attempting, how that program has been approved for loan eligibility, dependency status, etc. The following is a chart that shows maximum annual and aggregate loan amounts. Also attached is the most recent information available regarding interest rates for federal loans and a comment on other loan fees. Please consult your financial aid officer for other information on loan amounts and loan interest rates, these rates are generally updated every July.

Terms and Conditions for Federal Loan Deferments

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

When a new student enrolls at our school, with loans from a school prior to ours, the Financial Aid office will assist the student in applying for an In-School Deferment. This deferment will postpone any federal financial aid loan payments while the student is enrolled at our school at least half-time. Once the form is completed by both the student and the school's Registrar, the Financial Aid office will forward the form to all the student's previous lenders and follow up with them to ensure it was received and processed.

Textbook Information

All book prices associated with the program of study are provided at the time of enrollment. The school does not operate a bookstore where books are sold individually; however, the school, in its interpretation of the HEOA amendment effective 7/1/10 has compiled and made available all of its individual book prices. A paper copy of this information is available upon request. Please consult with your Admission's Representative or the program instructor.

Student Lending Code of Conduct

To follow is our code of conduct that prohibits a conflict of interest with the responsibilities of an officer, employee, and agent of the institution with respect to Federal Direct Loans or private education loans. The institution does not participate in revenue sharing arrangements with any lender. The HEOA defines "revenue-sharing arrangement" as any arrangement between an institution and a lender under which the lender makes Title IV loans to students attending the institution (or to the families of those students), the institution recommends the lender or the loan products of the lender and, in exchange, the lender pays a fee or provides other material benefits, including revenue or profit-sharing, to the institution or to its officers, employees, or agents. The institution prohibits employees of the financial aid office from receiving gifts from a lender, guaranty agency or loan servicer. No officer or employee of an institution's financial aid office (or an employee or agent who otherwise has responsibilities with respect to educational loans) may solicit or accept any gift from a lender, guarantor, or servicer of education loans. A "gift" is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimus amount. However, a gift does not include (1) a brochure, workshop, or training using standard materials relating to a loan, default aversion, or financial literacy, such as a brochure, workshop or training; (2) food, training, or informational material provided as part of a training session designed to improve the service of a lender, guarantor, or servicer if the training contributes to the professional development of the institution's officer, employee or agent; (3) favorable terms and benefits on an education loan provided to a student employed by the institution if those terms and benefits are comparable to those provided to all students at the institution; (4) entrance and exit counseling as long as the institution's staff are in control of the counseling and the counseling does not promote the services of a specific lender; (5) philanthropic contributions from a lender, guarantor, or servicer that are unrelated to education loans or any contribution that is not made in exchange for advantage related to education loans, and; (6) State education grants, scholarships, or financial aid funds of a State.

No officer or employee of an institution's financial aid office (or employee or agent who otherwise has responsibilities with respect to education loans) may accept from a lender, or an affiliate of any lender, any fee, payment, or other financial benefit (including a stock purchase option) as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans. The institution prohibits offers of funds for private loans. An institution may not request or accept from any lender any offer of funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specific number of Title IV loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement. An "opportunity pool loan" is defined as a private education loan made by a lender to a student (or the student's family) that involves a payment by the institution to the lender for extending credit to the student. The institution may not request or accept from any lender any assistance with call center staffing or financial aid office staffing, except that a lender may provide professional development training, educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short-term, nonrecurring basis during emergencies or disasters. An employee of an institution's financial aid office (or employee who otherwise has responsibilities with respect to education loans or financial aid) who serves on an advisory board, commission, or group established by a lender or guarantor (or a group of lenders or guarantors) is prohibited from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses incurred by the employee for serving on the board.

Private Education Loans

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

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

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

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

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

As a borrower, you can also cancel or decrease present or future disbursements as well. If you have changed your mind as to how much you would like to borrow, please contact the lender and your Financial Aid Office. Remember you are the responsible party signed to a private loan and have rights and responsibilities. Our preferred lender list is reviewed multiple times during the year. The school does not and will not accept inducements for lenders in exchange for inclusion on the preferred lender list. The school does not share in the profits from the student loans. Borrowers are welcome to choose any participating lender, regardless of whether it appears on our preferred lender list; however, please note that not all lenders will. As discussed in the Private Loan section of this guide, federal loans and grants may be more advantageous to you, if you qualify.

Availability of a GED Program

The school accepts evidence of General Educational Development (GED) for satisfying the high school equivalency criteria which is part of the admissions standards. The General Educational Development (GED) test cannot be taken online. The GED tests can only be taken at an official testing center. There are more than 3,400 testing centers worldwide. More than 17 million people have earned their GED credential since the program began in 1942. For more information, please go to www.acenet.edu and select GED Testing Services or contact your local Board of Education or our Admissions Office.

Satisfactory Academic Progress

Students are expected to meet the minimum qualitative and quantitative Satisfactory Academic Progress (SAP) standards throughout their program. SAP is one of the factors reviewed in order for FSA funds to be disbursed and for the student to matriculate through the program. Please consult your catalog and /or addenda for information on this topic.

Information on Student Body Diversity

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

Placement, Retention Rates, Completion/Graduation Rates

Annually for the period of July through June, the school discloses program information at ntinow.edu/cpl

Mission Statement

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

Drug and Alcohol Prevention Policy

In compliance with the Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act Amendments of 1989 (the School makes available a Drug-Free Schools and Workplaces information package. This information is available in the Registrar's office. This package includes descriptions of the legal sanctions under local, state, and federal law for unlawful possession, use, or distribution of illegal drugs and alcohol; health risks associated with the use of illegal drugs and the abuse of alcohol; and a list of any drug and alcohol counseling, treatment, and rehabilitation programs that are available to the students. Full policy is available at: ntinow.edu/consumer-information.

Campus Security Report

The school is providing the following information to all of its employees and students as part of the school's commitment to safety and security pursuant to the requirements of the federal Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act. The Campus Security Report is distributed directly in paper format to all enrolled students and employees, and is available upon request to prospective students. It should be noted that this report is updated annually and distributed by October 1 of each year. The Campus Security Report is available online at: ntinow.edu/csr.pdf.

Family Educational Rights and Privacy Policy (FERPA)

Although this information is generally found in the student catalog we have also provided the information in this guide for your convenience. [The Family Educational Rights and Privacy Act](#) (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a college beyond the high school level. Students to whom the rights have transferred are "eligible students."

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

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

Or you may contact the following address:

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

Health & Safety Exemption Requirement

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

Patriot Act Changes to FERPA:

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

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

FERPA Contact Information:

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

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

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

Voter Registration

The school encourages you to register to vote. The National Mail Voter Registration Form is available at the school's financial aid office and can be obtained from the U.S. Election Assistance Commission (EAC) website. The EAC is a comprehensive resource for information on the Federal elections process. For more detailed information please visit www.eac.gov/voter_resources, or call EAC at: (866) 747-1471. Federal Voting Assistance Program: Voting resources for uniformed service members and overseas citizens, including the Federal Post Card Application, a voter registration form for citizens living abroad. Tel.: (800) 438-8683 / Web site: www.fvap.gov

Am I eligible to vote?

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

How do I register to vote?

You may register to vote by completing and submitting the National Mail Voter Registration Form. This form may also be used to report a name or address change to the voter registration office or to register with a political party.

You can obtain the form in person from the following public facilities:

- state or local election offices
- the department of motor vehicles
- public assistance agencies
- state funded programs that serve people with disabilities
- any public facility a state has designated as a voter registration agency (such as a public library, public school, and city or county clerk's office). You may also register to vote by using your state's voter registration form.

When can I register to vote?

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

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