

# WEST COAST ULTRASOUND INSTITUTE

## STUDENT CONSUMER HANDBOOK

2017- 2018



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## I. Philosophy Statement and Purpose

West Coast Ultrasound Institute (WCUI) is a private institution and believes that the rewards of education are both valuable and enduring. It is WCUI's philosophy that students should enter the job market with confidence knowing they have a solid foundation of theoretical and practical knowledge. Students are trained for entry level positions.

## II. Introduction to Financial Aid

WCUI participates in the Federal Title IV Programs and provides financial aid assistance to those who qualify. We recognize our obligation to assist in realizing the national goal of equality of educational opportunity. Assistance is available in the **Financial Aid Office**, hours of operation are:

**Monday - Thursday: 8:00 am to 7:00 pm**

**Fridays: 8:00 am to 4:00 pm**

**Saturdays: 8:00 am to 1:30 pm**

Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student's education. Students are expected to save and provide a portion of their earnings for their educational expenses. They are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings. Parents are expected to contribute financially according to their means, taking into account their income, assets, number of dependents and other relevant information. Any financial assistance the student may receive should be regarded as supplemental to that which can be provided by the student and his/her parents and/or spouse.

The Student Financial Aid Department provides counseling for students and their parents and/or spouse who need assistance in financial planning to meet educational expenses. Financial aid will be offered only after determining that the resources of the family are insufficient to meet the student's educational expenses. The Student Financial Aid Department develops and publishes realistic and complete budgets that include educational, personal, living and transportation expenses. The amount of aid will not exceed the amount "needed" to offset the difference between the student's educational expenses and the family's resources.

To qualify for financial aid programs, regulations indicate that the student must:

- Apply for financial aid using the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Be a United States citizen, national, or eligible non-citizen.
- Maintain Satisfactory Academic Progress (SAP).
- Demonstrate a financial need.
- Be registered with selective service, if required.
- Not be in default on any educational loan and not owe a refund on an educational grant.

During the Financial Aid application process, the U.S. Department of Education randomly selects Financial Aid applications for the institution to verify. If selected, the applicant must supply documentation to verify income, assets, and household size as listed on the applicant's Free Application for Federal Student Aid (FAFSA). Applicants will be directed by the Institution to submit income documents, complete additional verification worksheets, and any other documentation needed to verify information provided on their FAFSA.

All documents, correspondence and conversations between and among the aid applicant, his family and financial aid officer are confidential and entitled to the protection ordinarily arising from a counseling relationship. The amount of financial assistance awarded reflects the economic circumstances of the student and his/her family; therefore, we keep the amount of aid awarded to a student confidential. Students and family members are encouraged to keep their financial information confidential.

A student, who obtains a loan to pay for an educational program, will have to repay the full amount of the loan plus interest, less the amount of any refund, and if the student receives federal student financial aid, the student is entitled to a refund of the money not paid from federal financial aid funds.

Loans are repayable and are based on need. Grants are non-repayable student aid which is awarded to students based on financial need. The student payment is specific to the individual's financial circumstances. Students and or parents are encouraged to be responsible borrowers.

Financial assistance awards are reviewed annually and adjusted, if necessary, based on the student's current financial need. Based on the student's enrollment date, students and parents may be required to complete a second Free Application for Federal Student Aid (FAFSA).

## Example of Educational Costs

Before applying for financial aid, students and parents should assess all of the costs of attending WCUI. The Financial Aid Office establishes standard budgets, which reflect average costs for students during a typical term of enrollment. Actual expenses vary among students depending on life styles, priorities and obligations. To assist applicants in determining their need to meet all costs of education, direct and indirect, a schedule of tuition and fee costs has been provided with estimates of living expenses.

The budget shown below is an example:

(3 Quarters)

Tuition, Fees	\$ 17,976.00
Books, Supplies	\$ 1,809.00
Personal, Miscellaneous Expenses	\$ 1,365.00
Room and Board	\$ 11,970.00
Transportation	\$ 1,269.00
Total:	\$ 34,389.00

## How Eligibility is Determined

As stated before, financial assistance is awarded to bridge the gap or to supplement the amount you and your family are reasonably able to contribute towards your educational expenses. A Federally approved system of "need analysis" is used to calculate eligibility for a Pell Grant, Direct Loan, Federal SEOG and Federal Work-Study programs. In order to perform this evaluation, it is necessary for you to complete the Free Application for Federal Student Aid (FAFSA) with information concerning your family's financial strength such as income and assets, size of family, and number in college.

**Note:** Federal SEOG awards are first made available to students with the lowest Expected Family Contribution. Individual awards are based upon the annual allocation given to the school by the US Dept. of Education and may vary depending upon student's other resources.

### 1. Other Eligibility Requirements

For all Federal Student Aid Programs, students must have demonstrated "need" in order to qualify. But in addition to the requirements of "need", there are several other eligibility factors you must meet:

- You must be a U.S. citizen, a permanent resident, or in the United States for other than temporary purposes. (Acceptable visas would include the I-151, I-551, or I-49, if it is stamped "Refugee", "Indefinite Parole", "Humanitarian Parole", "Cuban-Haitian entrance", or Asylum granted". If you have another visa type, the financial aid administrator will be able to help you in determining whether you are eligible).
- Be attending at least half-time, which is a minimum of 12 hours per week.

- Not be in default on a Federal Loan received at any school, and not owe a refund on a Federal, or State Grant.
- Be making satisfactory academic progress. Refer to the Satisfactory Academic Progress Policy.
- Be registered for the draft with Selective Service if you are a male who is age 18 – 25 years of age.
- Not currently enrolled in high school.
- For the Federal Pell Grant Program you may not have previously received a Bachelor’s Degree.
- Not incarcerated in a Federal or State penal institution.
- Have a high school diploma or GED or its equivalent.
- Have a valid Social Security Number.
- Not have property subject to a judgment lien for any debt owed to the United States Government.
- File a Statement of Educational Purpose on the Free Application for Federal Student Aid.

## **2. Confirmation of Citizenship**

- All students applying for Federal Student Aid must be able to confirm their citizenship status with the Social Security Administration. The confirmation process is normally done when the student submits the Free Application for Federal Aid (FAFSA) to the Federal processor. The Federal processor performs a match with the SSA to confirm the student’s citizenship status and social security number. If SSA cannot confirm the student’s citizenship status and social security number, a comment will appear on the student’s SAR/ISIR.
- The following policy applies to any student who applies for Federal Student Aid, but fails to confirm his/her citizenship status:
- Applicants whose SAR/ISIR contains a “C” code (comment) that the Federal processor could not confirm the applicant’s citizenship, must submit documentation to the Financial Aid Office substantiating his or her claim to be a citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit a SAR/ISIR with an A-number for eligible non-citizens assigned by Immigration and Nationalization Service.
- Applicants whose citizenship status cannot be confirmed will not receive Federal Student Aid funds until such time as proper documentation is submitted. All documentation must be submitted prior to the end of the award year or before the end of the training program, whichever occurs first. If a student fails to submit citizenship documentation prior to the end of the award year or the end of the training program, the student will lose the financial aid disbursement scheduled for that particular payment period.
- In any event, the WCUI will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation confirming his or her citizenship.

## **3. High School Diploma Verification Policy**

Students can self-certify on the FAFSA and other institutional forms that they are high school graduates. WCUI requires proof of graduation. If the college has reason to believe that the high school diploma is not valid or was not obtained from an entity that provides secondary school education, the financial aid office will evaluate the validity of the student’s high school completion. Students who indicate on their FAFSA that they graduated high school must give the name, city, and state of the high school. FAFSA on the Web will not allow students to skip these items, and it will have a drop-down list of both public and private high schools populated by the National Center for Education Statistics (NCES). Inclusion on the list does not mean that a diploma from the school is valid, nor does exclusion from the list mean that the diploma is invalid. Acceptable documentation for checking the validity of a student’s high school completion will include obtaining a copy of the diploma and a final transcript that shows all the courses taken by the student. For students who completed their secondary schooling outside the United States, the student must provide documentation from a company that determines the validity of foreign secondary school credentials.

## **III. Financial Aid Programs Available**

Financial Aid consists of grants and loans provided by the federal government to those who can demonstrate need. Each type of aid has specific eligibility requirements. Qualifying students may be eligible for more than one type of aid. However, it is important to know that financial aid does not usually cover all tuition costs. By filling out the Free Application for Federal Student Aid (FAFSA), students will be considered for the following financial aid programs:

	PELL GRANT	FSEOG	FEDERAL DIRECT SUBSIDIZED LOAN	FEDERAL DIRECT UNSUBSIDIZED LOAN	FEDERAL DIRECT PLUS LOAN	FEDERAL WORK STUDY
DESCRIPTION	Grant: does not have to be repaid	Grant: does not have to be repaid	Loan: Must be repaid	Loan: Must be repaid	Loan: Must be repaid	Money Earned while attending college. Does not have to be repaid.
ELIGIBILITY	U.S. citizen or permanent resident Full or part time undergraduate  - Need Based	U.S. citizen or permanent resident Full or part time undergraduate  - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students  - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students.  - Need Based	U.S. citizen or permanent resident. Full or part time undergraduate or graduate students.  - Credit Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students.  - Need Based
AMOUNT	Maximum: \$5,775 (16/17) \$5,920 (17/18)	Maximum: \$4,000	Maximum: Year 1: \$3,500 Year 2: \$4,500 Year 3: \$5,500 Year 4: \$5,500	Maximum: Year 1: \$6,000 Year 2: \$6,000 Year 3: \$7,000 Year 4: \$7,000	All Years: Up to the student's total cost of education, less other aid received.	Award depends on when you apply your financial need, and the funding level.
INTEREST RATE	None	None	Varies Annually	Varies Annually	Varies Annually	None
REPAYMENT TERM	None	None	Up to 10 years	Up to 10 years	Up to 10 years	None
MINIMUM REPAYMENT	None	None	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)	None
INTEREST SUBSIDY	None	None	Interest is paid on student's behalf while enrolled	Interest is student's responsibility while enrolled	60 days after loans are disbursed, unless deferred	None
REPAYMENT BEGINS	N/A	N/A	Following 6 months grace period after graduating or withdrawal from WCUI	Following 6 months grace period after graduating or withdrawal from WCUI	N/A	N/A
TOTAL ORIGATION OR INSURANCE FEES	N/A	N/A	Up to 4%	Up to 4%	Up to 6%	N/A

## A. Federal Pell Grant Program

Students wishing to apply for financial aid may visit the Financial Aid Office at the school where students are encouraged to apply for the Federal Pell Grant Program. The Pell Grant is a Federal grant given with no repayment expected. This program is designed to provide a “floor” upon which other financial aid programs are built. Any student wishing to receive a Federal Pell Grant, as well as, a Federal Direct Loan must meet the eligibility requirements established by the U.S. Department of Education. To be considered for a Federal Pell Grant a student must complete the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA may be completed on-line at

[www.fafsa.ed.gov](http://www.fafsa.ed.gov) or a paper application may be used. FAFSA forms are available in the Financial Aid Office or other public places such as a public library. Not all students will qualify for a Federal Pell Grant.

**An Award Notification letter will be provided to the student indicating the type and the amount of aid awarded.**

### **1. Federal SEOG Program**

Funds are awarded to the school on an annual basis for the Federal SEOG Programs. These funds are awarded to students based upon need and the priority is given to students with lowest expected family contribution. Based upon the total amount allocated to the school each year, individual awards may vary. The school's policy is to attempt to reserve funds across the award year so that qualifying students entering each quarter may also receive SEOG funds.

### **2. Federal Work-Study Program**

Federal Work-Study funds are also allocated to the school on an annual basis. These funds are also awarded to student based on need. Work-Study funds allows student to earn money from various jobs to help pay their tuition and other related educational costs.

## **B. Federal Loan Programs**

### **William D Ford Federal Direct Loan Program**

1. **Subsidized Loan** - A subsidized loan is awarded on the basis of need. A student may be eligible to request a maximum of \$3,500 per year for the first year of undergraduate study. Programs of less than 36 credit hours will be prorated down based on the number of hours in the student's program. The federal government pays the interest during authorized periods of deferment. Repayment will begin six months after the borrower ceases to be enrolled at least half-time.
2. **Unsubsidized Loan** - An unsubsidized loan is not awarded on the basis of need, and the student is responsible for paying the interest during in-school, deferment, grace, and repayment periods. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed \$5,500 for a dependent student and \$9,500 (\$3,500 Sub & \$6,000 Unsub) for a first year independent student. Repayment will begin six months after the borrower ceases to be enrolled at least half-time.
3. **Federal Parent Loan to Undergraduate Student (PLUS)** - PLUS loans are meant to provide additional funds to dependent students for education related expenses. Parents may borrow up to the cost of education, minus other aid received by the student. Repayment begins approximately sixty days after final loan disbursement is made.

All Federal loans will be reported to the U.S. Department of Education's National Student Loan Data System as part of the student's financial aid history. This information will be accessible to authorized agencies, other post-secondary institutions, lenders and Federal loan servicing agencies.

### **C. Cal-Grant (Beverly Hills and Ontario Campus)**

West Coast Ultrasound Institute participates in the Cal-Grant A, B and C programs administered by the California Student Aid Commission. Please see the Financial Aid Department for more information regarding the Cal-Grant programs.

### **D. Veterans Benefits**

Students who wish to receive Veterans benefits must contact the Veteran administration office to determine their eligibility. West Coast Ultrasound Institute will provide assistance with the completion of all the necessary documents.



## IV. Qualifying for Financial Aid Programs

### My Rights & Responsibilities for Receiving Financial Aid

As a recipient of Federal Student Aid, you have certain rights you should exercise and certain responsibilities you must meet. Knowing what they are will put you in a better position to make decisions about your educational goals, and how you can best achieve them.

#### Student's Rights

- You have the right to know what financial aid programs are available at your school.
- You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
- You have the right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.
- You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- You have the right to know resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- You have the right to know how much of your financial need as determined by WCU has been met.
- You have the right to request an explanation of the various programs in your student aid package.
- You have the right to know your school's refund policy.
- You have the right to know what portion of the financial aid you received are loans that must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
- You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.

#### Student's Responsibilities

- You must complete all application forms accurately and submit them on time to the right place.
- You must provide correct information. In most instances, miss-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.
- You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.
- You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
- You must accept responsibility for all agreements that you sign.
- You must be aware of and comply with the deadlines for applications or reapplication for that aid.
- You should be aware of your school's refund procedures.
- All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend.

### A. Dependency Status

You are considered an **"Independent Student"** if you meet any one of the following criteria:

- You were born before January 1, 1994
- You will be working on a master's or doctorate program in school year 2017-2018.
- You are married as of the date of application.
- Currently serving on active duty in the US Armed forces for purposes other than training.

- As determined by a court you are or were an emancipated minor.
- As determined by a court you are or were in a legal guardianship.
- Your high school, school district homeless liaison, the director or an emergency shelter funded by the U.S. Department of Housing and Urban Development or the director of a runaway or homeless youth basic center determined that you were an unaccompanied youth who was homeless or at risk of being homeless at any time after July 1, 2016.
- You have children that receive more than half of their support from you between July 1, 2017 and June 30, 2018.
- You have dependents (other than children or spouse) that receive more than half their support from you.
- You are an orphan, in foster care or ward of the court at any time since turning 13.
- You are a veteran of the U. S. Armed Forces.

If the student does not meet any of the above criteria, the student is considered a **“Dependent Student”** and parents must complete part of the FAFSA and provide their financial information.

In some instances a student may apply to receive what is called a Dependency Override. Only the financial aid office can make the decision, to approve a Dependency Override request after careful consideration and review of documentation.

## **B. Professional Judgment Policy – Special Circumstances**

The following policy will be used in making professional judgment decisions.

### **1. Basic Guidelines**

The financial aid officer must resolve any conflicting or inconsistent information on the ISIR before allowing a professional judgment. For example, if the student is flagged for verification, verification must be completed first. The student’s ISIR may need to be corrected before applying any professional judgment adjustments. Professional judgment adjustments must be decided on an individual student basis only, not for a group of students. Circumstances must be **unusual**, in other words, they must fall outside the normal type of information required by the U.S. Dept. of Education (income, assets, dependency status, etc.) All decisions must be **documented** and **signed** by the campus financial aid officer.

### **2. Unusual Circumstances Allowed**

- **Higher than normal medical and/or dental expenses:** The income protection allowance in the EFC formula allows 11% of total income for medical/dental expenses. Any medical/dental expenses that exceed 11% of income will be allowed. FAO should reduce the income reported on the ISIR by the amount of expenses that exceed 11% of the student’s income.

#### **Required Documentation:**

- Copies of medical or dental bills
- Cancelled checks
- Request for Special Consideration Form completed by student and signed by the financial aid officer.
- Reprocessed ISIR

- **Lower income in current year than last year:** Students who experience a loss or reduction in income between the base year (on the FAFSA) and the current year should be allowed to substitute current annual income. The FAO must determine the **total annual** income for the student from Jan. 1 thru Dec. 31 and reprocess the ISIR with projected income for the year.

#### **Required Documentation:**

- Copy of monthly unemployment benefits statement
- Copy of recent pay stub

- Other documents used to calculate the projected annual income
  - Request for Special Consideration Form completed by student and signed by the financial aid officer
- **Recent Unemployment:** Student recently lost his/her job. See requirements for lower income in the current year than last year.
  - **Loss of Unemployment Compensation:** Student's unemployment benefits have run out. Financial Aid Officer must calculate the total amount of income for the year including the unemployment benefits received and any projected additional income from Jan. 1<sup>st</sup> to December 31<sup>st</sup>.

**Required Documentation**

- Copy of unemployment benefit statement
  - Copy of letter indicating benefits have been exhausted.
- **Loss of Untaxed Income or Benefits:** Student's untaxed income or other untaxed benefits has ceased. See requirements for loss of unemployment benefits.
  - **Separation or Divorce:** The financial aid officer should correct the income and asset application information on the ISIR by including only the income for the parent which the student lived with the longest. A dependent student has already completed the FAFSA, but his/her parent have become separated or divorced; or a married independent student has become separated or divorced after completing the FAFSA, then for the independent student, the financial aid office allows the student to update the application information with only the student's income and assets.

**Required Documentation**

- Official divorce or separation documents
- Signed statement by parent and/or independent student

**Note:** If the dependent student's parents are separated or divorced at the time of completing the FAFSA, the student should use only the income of the parent whom he/she lived with longer during the twelve months prior to the date the application is completed—regardless of who claimed the student as an exemption. If an independent student is separated or divorced at the time of completing the FAFSA, the student should only report his/her income and asset information.

- **Death of Parent or Spouse:** One of the student's parents has died or the last surviving parent has died or the independent student's spouse has died after the student has completed the FAFSA. If the student's last surviving parent has died after the student applied, the student must update his/her dependency status and report income and assets as an independent student. If the independent student's spouse has died, the student will be allowed to remove the spouse's income and asset information.

**Note:** If both parents are deceased at the time the student completes the FAFSA, the student answers "Yes" to the question concerning deceased parents in Step 3 of the FAFSA application. If the independent student's spouse died prior to the student completing the application, the student should not include income and asset information for the deceased spouse.

**Required Documentation**

- Official death notice
- Obituary
- Signed Statement

- **Number of Parents in College At least Half Time:** Students may not include their parents that are attending college on the FAFSA. However, the financial aid officer may allow the student to update the #in college to include the parents if the student's parent provides proof that they are attending college at least half time.

**Required Documentation**

- Copy of parents acceptance letter or registration receipt
- Copy of parents' schedule
- Copy of parent's official college transcript

- **Dependency Override:** The financial aid office may make a dependent student independent based upon the following circumstances:

- The student's voluntary or involuntary removal from the parent's home
- Incapacity of the parents such as incarceration or disability or mental or physical illness
- Inability of student to locate parents after making reasonable attempts
- Other extenuating circumstances such as student has not lived with or their parents or received parental support for the past two consecutive years.

**Required Documentation**

- Letters from doctors, lawyers, or employers (a, b, c)
- Copies of utility bills, lease agreement, cancelled checks (d)
- Copy of student's tax return (d)
- Other appropriate documentation

**Note:** The aid officer may rely on a dependency override performed by another institution.

- **Exceptional Circumstances Policy for Increased Unsubsidized Loans:** Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other **exceptional circumstances** may receive additional unsubsidized loans for the same amount as independent undergraduates. Exceptional circumstances are as follows:

- The parent is incarcerated
- The parents' whereabouts are unknown
- The parent has filed for bankruptcy and has provided a letter from the bankruptcy Court stating that the parent may not incur additional debt
- The parent's income is limited to public assistance or disability benefits and the aid office has documented that the parent's would not be able to repay the PLUS loan.
- The parent of a dependent student is not a U.S. citizen or permanent resident or is unable to provide evidence from the U.S. Citizenship and Immigration Service/ Homeland Security that the he or she is in the country for other than a temporary purpose with the intention of becoming a citizen or permanent resident.

**Required Documentation**

- Letter from lawyer or courts (a)
- Letters from third-party, non-relatives (b)
- Letter or other documentation from Bankruptcy Court (c)
- Income information from Public Assistance agency (d)
- Statement from parents and student

## V. General Verification Policies and Procedures

The school is responsible for verifying the accuracy of the financial data used to calculate the student’s family contribution (EFC). If there is an asterisk (\*) next to the EFC number on the SAR, ISIR or other Need Analysis document, it means that the student has been selected for verification by the U. S. Department of Education to verify the information on the student’s Federal Application.

The U.S. Department of Education encourages students and parents to use the **IRS Data Retrieval** process to import data from their tax return and not change it. It is the fastest, easiest and most secure method of meeting verification requirements.

### A. Applicants Selected For Verification

- All Applicants selected for verification must submit the required documentation to the aid office prior to the end of the award year or the end of training program, whichever occurs first. All Applicants will be notified in writing of the documentation that must be submitted to the Financial Aid Office.
- Any Applicant failing to submit the required documentation prior to the end of the award year or end of training program will forfeit aid, which would have been awarded for that time period.
- Any Applicant who forfeits his/her disbursements will be responsible for making cash payments as listed in training contract to cover that portion of training for which aid was not received.

#### Verification items for 2017–2018

See the June 13, 2013, *Federal Register* 668.56

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Income earned from work
- Household size
- Number in college
- High school completion status
- Identity/statement of educational purpose

**Note:** Students must complete the required verification process prior to the financial aid office making any professional judgment decisions to adjust any values that are used to calculate the student’s EFC.

### B. Acceptable Documentation

IRS Data Retrieval	Verification Worksheet	Other Documentation in lieu of Worksheet or Data Retrieval
House Hold Size	√	Signed Statement
Number in College	√	Signed Statement or Institutional Certification
AGI and Taxes Paid	√	Tax Return Transcript
Untaxed Income and Benefits	√	Tax Return Transcript, W2 Forms, and/or a Signed Statement
SNAP Benefits		N/A
Child Support Paid		N/A
Income Earned from Work for Non-Tax Filers	√	Signed Statement and W2 Forms

**Note:** Another resource that will be used is the state department of education in which the high school is located, if that department has jurisdiction over the high school.

If the financial aid office has reason to believe the high school diploma is dubious—e.g., the school knows the student bought the diploma or transcript and was required to perform little or no work—the aid office will make every attempt to validate the diploma before awarding financial aid to the student.

### **C. Applications Excluded From Verification**

In some instances, certain applicants are excluded from verification and may receive his/her financial aid awards. However, the following conditions do not apply if the school has documentation that conflicts with information reported on financial aid applications or the aid officer has reason to believe that the information is incorrect.

#### **Applicants Excluded:**

- The applicant dies during the award year. Deceased students are excluded from verification even if conflicting documentation does not exist. However, no further payments will be made, and funds already disbursed are not considered an overpayment.
- The applicant is incarcerated at the time that verification occurs.
- The applicant is eligible to receive only unsubsidized student financial assistance.
- **Post enrollment.** The student was selected for verification **after** ceasing to be enrolled at your school and all (including late) disbursements were made.
- Dependent applicants whose parents are:
  - Deceased
  - Mentally or physically incapacitated
  - Residing in a country other than the United States and cannot be contacted by normal means of communication.
  - Cannot be contacted because their address is unknown.
  - Applicant selected for verification that drops out of school without receiving a disbursement, no further action is required.
  - Verification of spouse's information or signature will not be required under the following circumstances:
    - The spouse is deceased.
    - The spouse is mentally or physically incapacitated.
    - The spouse is residing in a country other than the United States and cannot be contacted by normal means of communication.
    - The spouse cannot be located because his/her address is unknown.

### **D. Verification Correction Procedure:**

The following procedure will be used to correct misstated applicant information:

- Upon receipt of the verification documentation, the Financial Aid Officer will compare the information contained on the applicant's original FAFSA with the information requested in the verification package.
- If it is determined that the applicant has misstated information, the applicant will be required to correct all the misstated data items on the application, and obtain all necessary signatures.
- When the financial aid office receives the corrected FAFSA it will be compared again to the information in the verification package.
- If it is determined that an applicant's award changes as a result of verification, a revised award notification will be provided to the applicant.

**Note:** WCUI may also select students for verification if there is information that conflicts with information provided on the FAFSA.

## VI. Financial Aid Procedures

### A. Entrance and Exit Loan Counseling

Recipients of the subsidized and the unsubsidized Family Federal Education Loans must attend entrance and exit loan counseling. Information provided to students includes but is not limited to:

Entrance Interview	Exit Interview
Overview of all sources of aid.	Financial planning for loan repayment
Terms/conditions of various loan programs.	Loan repayment obligations
Loan application process	Repayment options
Repayment obligation	Deferment/Forbearance/Cancellation provision
Obligation to keep lender informed	Obligation to keep lender informed
Obligation to maintain satisfactory progress	Consequences of delinquency/default
Personal financial planning	Name and address of lender
Importance of keeping loan documents	Estimated monthly payment information
Borrower's rights and responsibilities	
Consequences of delinquency/default	

### B. Sample Monthly Loan Payment Chart

The chart below gives estimated payment amounts for Stafford and Plus Loans. It is based on immediate repayment and a maximum repayment period of ten (10) years. Numbers are approximate due to rounding.

Amount Borrowed	Number of Payments	5.00% Mo. Pymt.	6.00% Mo. Pymt.	7.00% Mo. Pymt.	8.25% Mo. Pymt	9.00% Mo. Pymt
\$1,000.00	20	\$52.22	\$52.67	\$53.12	\$53.69	\$54.03
\$2,000.00	43	\$50.90	\$51.81	\$52.72	\$53.88	\$54.59
\$2,500.00	56	\$50.15	\$51.29	\$52.46	\$53.94	\$54.84
\$3,000.00	69	\$50.12	\$51.52	\$52.94	\$54.75	\$55.85
\$3,500.00	82	\$50.48	\$52.13	\$53.82	\$55.98	\$57.30
\$4,000.00	97	\$50.21	\$53.82	\$54.12	\$56.64	\$58.19
\$4,500.00	113	\$50.01	\$52.22	\$54.49	\$57.40	\$59.19
\$5,000.00	120	\$53.03	\$55.51	\$58.05	\$61.33	\$63.34
\$5,500.00	120	\$58.34	\$61.06	\$63.86	\$67.46	\$69.67
\$6,000.00	120	\$63.64	\$66.61	\$69.67	\$73.59	\$76.01
\$6,500.00	120	\$68.94	\$72.16	\$75.47	\$79.72	\$82.34

## C. Repayment

1. **Standard Repayment Plan:** Under this plan, you will pay a fixed amount each month for up to 10 years. This plan results in the lowest total interest paid of any repayment plan. If you have not selected a repayment plan by the time repayment begins, your loan(s) will be placed on the Standard Repayment Plan.
2. **Graduated Repayment Plan:** Under this plan, you will pay a minimum payment amount at least equal to the amount of interest accrued monthly for up to 10 years. Your payments will start out low, and then increase every two years. Generally, the amount you will repay over the term of your of your loan will be higher under the Graduated Repayment Plan than under the Standard Repayment Plan. This plan may be beneficial if your income is low now but is likely to steadily increase.
3. **Income Contingent Repayment (ICR) Plan:** ICR is a repayment plan that bases your monthly payment on your annual adjusted gross income (AGI), family size and total Direct Loan amount. As your income increases or decreases, so do your payments. After 25 years, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.
4. **Income Based Repayment (IBR) Plan:** Income-Based Repayment (IBR) plan bases your monthly payment on your yearly income and you must have a partial financial hardship to enroll. This plan is an alternative to the Income Contingent Repayment (ICR) Plan and is designed to make repaying education loans easier for students who intend to pursue jobs with lower salaries, such as careers in public service. It does this by capping the monthly payments at a percentage of your discretionary income. Like ICR, after 25 years of qualifying repayment, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.
5. **Income Sensitive Repayment Plan:** Under this plan, the monthly payment is based on your annual income for up to 15 years. The formula for determining the monthly payment amount can vary from lender to lender.
6. **Extended Payment Plan:** Under this plan, you will pay a fixed amount each month for up to 25 years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan will result in lower total interest paid when compared to graduated plans with similar terms.
7. **Revised Pay as You Earn Plan (REPAYE):** Borrower pay a maximum of 10% of discretionary income (income – based payments) or what they would have paid under the standard repayment plan (non-income based). Payments are recalculated each year and are based on the updated income and family size. Any outstanding balance will be forgiven if the borrower has not repaid the loan in full after 20 years. Any Direct Loan borrower is eligible for this repayment plan.
8. **Pay as You Earn Plan (PAYE):** Borrower pay a maximum of 10% of discretionary income (income –based payments) or what they would have paid under the standard repayment plan (non-income based). Payments are recalculated each year and are based on the updated income and family size. Any outstanding balance will be forgiven if the borrower has not repaid the loan in full after 20 years. To be eligible for this plan you must be a new borrower on or after Oct. 1 2007, and must have received a disbursement of a direct loan on or after Oct. 1, 2011.

Additional, more specific information about loan repayment will be available from Direct Loan Servicing prior to you entering repayment.

## D. Deferment and Forbearance

### Deferment

A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized.

You may qualify for a deferment while you are:



- Enrolled at least half-time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program.
- Unemployed or meet our rules for economic hardship (limited to 3 years).
- You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact your service for more information about the specific qualifications for deferment based on military service. In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half-time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan.

**Note:** If you are in default on your loan, you are not eligible for a deferment or forbearance.

### **Forbearance**

If you can't make your scheduled loan payments, but don't qualify for a deferment, we may be able to give you forbearance. Forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments. Some common reasons for getting forbearance are illness, financial hardship, or serving in a medical or dental internship or residency. See your copy of the Borrower's Rights and Responsibilities Statement for more examples. You can also get more information by contacting your loan servicer.

Under certain circumstances, we can automatically give you forbearance, for instance, while we're processing a deferment, forbearance, cancellation, a change in repayment plan or consolidation, or if you're involved in a military mobilization or a local or national emergency.

## **E. School-related Discharges**

In certain cases, you may be able to have all or a part of your loan cancelled for the following reasons:

- Your school closed before you completed your program.
- Your school forged your signature on your promissory note or falsely certified that you were eligible to get the loan.
- Your loan was falsely certified because of identity theft (additional requirements apply).
- You withdrew from school but the school didn't pay a refund that it owed under its written policy or our regulations. Check with the school to see how refund policies apply to federal aid at the school.
- In general, you must repay your loan even if you don't graduate, can't find work in your field of study, or are dissatisfied with the education program.

### **Disability, Bankruptcy, or Death**

Your loan may be discharged if:

- You are determined to be totally and permanently disabled and you meet certain requirements during a 3-year conditional discharge period. To apply for this discharge, you must provide a physician's statement that you became totally and permanently disabled after the loan was made. See your copy of the Borrower's Rights and Responsibilities Statement for more information on the procedures and conditions for this discharge.
- Your loan may be cancelled if it is discharged in bankruptcy. This is not an automatic process—you must prove to the bankruptcy court that repaying the loan would cause undue hardship.
- For a student that dies, the loan will be cancelled if a family member or other representative provides acceptable documentation to the student's servicer.

**Note:** Contact your servicer for more information or to get a cancellation form. You can also find more information in your copy of the Borrower's Rights and Responsibilities Statement.

## Consolidation

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. Contact the Direct Loan Consolidation Center for more information at: 1-800-557-7392, TTY for the hearing-impaired at: 1-800-557-7392. The Direct Loans Consolidation website also has an **online calculator** that you can use to find out how much you'll pay each month if you consolidate. [www.collegeavestudentloans.com](http://www.collegeavestudentloans.com)

**Note:** If you want additional information on loan default, visit the Department's Debt Resolution website: [www.myeddebt.ed.gov](http://www.myeddebt.ed.gov)

## VII. How Funds are Disbursed

Financial aid awards accepted by the student are disbursed by the Business Office and will appear as a payment on the billing invoice as a direct credit reducing the balance due. Funds are disbursed at the beginning of each quarter. Funds will first be applied to outstanding tuition and fee charges. Any funds remaining that are above and beyond the student's current balance will be disbursed to the student unless the student requests that funds be applied to upcoming terms. The authorization to retain these funds (credit balance) may be rescinded by the student at any time. Funds owed the student will be disbursed within 14 days after funds have been applied to the student's tuition account.

**Note:** Loan funds will not be disbursed until the student has completed the Entrance Counseling and Master Promissory Note and has been in school for 30 days. The entrance counseling session is to be completed online at: [www.studentloans.ed.gov](http://www.studentloans.ed.gov)

The Federal Direct Loan; including The Federal Plus (parent) Loan, the Subsidized and Unsubsidized loans will be sent to the school electronically to be credited to student's accounts. Any remaining funds from the Federal Plus Loan will be sent to the parents; funds remaining from the Subsidized and Unsubsidized loans will be disbursed to the student.

**Students will be notified within 30 days of loan funds being disbursed to their accounts, and will have the opportunity to cancel or reduce loans if they wish to do so.**

## VIII. Maintaining Financial Aid Eligibility

In order to continue to receive Financial Aid funds, make "satisfactory academic progress" in accordance with the school's Grading and Attendance Policy. Also, you may be required to re-apply for Federal Aid every year via the Free Application for Federal Student Aid (FAFSA) if necessary for your program.

### Satisfactory Academic Progress Policy (SAP)

WCUI measures Academic Progress for each student by monitoring both academic performance and maximum time frame for completion. In order to be considered in compliance with the SAP policy, a student must maintain a cumulative Grade Point Average (GPA) of 2.0 (letter grade of C or better). Vocational Nursing students must maintain a cumulative GPA of 2.5 or better.

### Maximum Time Frame for Completion

Students will have a maximum of one and one half (1.5) of the length of a student's program of study to complete the program. Maximum Time Frame is measured by program length. Grades of F (failed), W (withdrawn), WF (withdrawn fail) or I (incomplete) are considered attempted credit hours and are included when calculating Maximum Time Frame. If it is determined that a student will not be able to complete the program within the maximum timeframe, the student will be terminated from the program.

## Academic Performance

Credit hours accepted from another institution that are accepted toward the student's educational program at WCUI must count as both attempted and completed hours.

## Warning

Academic performance is reviewed at the end of each quarter after official grades are posted. If a student has not completed 67% of the total credit hours attempted with a cumulative GPA of 2.0 (2.5 for Vocational Nursing students), he/she will be placed on Academic Warning for the following quarter. A student who meets or exceeds the minimum standards will be removed from Academic Warning at the end of the following quarter. Financial Aid will be disbursed to a student on Academic Warning.

## Probation

If the student fails to meet the requirements for Satisfactory Academic Progress at the end of the Academic Warning quarter, he/she can submit a written appeal to be placed on Academic Probation.

If the appeal is successful, financial aid students will continue their eligibility to receive funding for the quarter. All students will be given an academic plan to come into compliance with the College's Satisfactory Academic Progress standards by the end of the Probation quarter.

At the end of the Probation quarter, all students must achieve Satisfactory Academic Progress or they be terminated from WCUI.

## Appeal Process

Unless stated otherwise within the catalog, students may appeal any WCUI determination through this policy. To appeal, a student must submit a written request to the Appeals Committee ([appealscommittee@wcui.edu](mailto:appealscommittee@wcui.edu)) at their campus within ten (10) business days of the determination. The appeal should state the basis for why WCUI should reverse its determination, and should include:

- A clear statement about the mitigating circumstances that caused the student to be unsuccessful and include appropriate supporting documentation of such circumstances;
- Explanation of how such mitigating circumstances contributed to the student's academic situation; and
- Explanation about what has changed in the student's situation that would allow the student to attain compliance within their program.

**Note:** The Committee will review the appeal and determine whether or not the termination and/or loss of financial aid eligibility should be upheld. The student will be advised, in writing, of the committee's decision. Students may only appeal twice, regardless if the appeal is approved or denied.

## Reinstatement

Students who are reinstated through the SAP Appeal Process will be reinstated on probation and financial aid eligibility will be reinstated for the payment period in which the appeal is successful.

## Re-Enrolling Students Terminated for SAP

Students who are re-admitted will be admitted on Academic Warning or Probation (as applicable) until they meet Satisfactory Academic Progress standards.

If a re-admitted student is ineligible for financial aid upon re-enrollment, he/she will remain ineligible until they have completed 67% of the total credit hours attempted with a cumulative GPA of 2.0 or better (2.5 for Vocational Nursing students) and can complete the program within the 1.5 maximum timeframe.

Students who are terminated for unsatisfactory academic progress must wait a minimum of one full quarter before re-applying for admission to the College.

## Leave of Absence Policy

The school does not grant a leave of absence.

Students wishing to take a leave of absence should try if possible to complete their current quarter of enrollment and then withdraw from the institution in good standing. The student may then re-enroll at the start of the first available quarter upon their return.

## Withdrawal Policy

**Withdrawing After Classes Have Started:** A student has the right to withdraw from the College at any time. A refund will be based on the Institution’s Refund Policy. West Coast Ultrasound Institute complies with state and federal refund policies. You may terminate your enrollment by giving written notice to the College. Notice is effective as of the date of the postmark, if properly addressed with proper postage. Written notice of cancellation need not take any particular form.

Note: Diplomas, Certificates of Completion and official transcripts will not be issued to students until their tuition is paid in full. Transcripts will be available to students for the portion of the program(s) that have been paid for.

## IX. Refund Policy

This institution refund policy applies when a student has completely withdrawn (officially or unofficially) from the College. For purposes of determining a refund, a student shall be deemed to have withdrawn when any of the following occurs: the student cancels their Enrollment Agreement by submitting a written notice of cancellation/withdrawal; the student fails to attend classes for a period of 14 consecutive calendar days; or the College terminates the Enrollment Agreement for non-compliance with the College’s rules and policies.

Any student who decides to withdraw after the seventh day following the first day of regularly scheduled instruction will be considered a withdrawn student and refund calculations will be performed as described below.

No refund will be due after 60% of instruction, per quarter, has been completed by the student. A student refund will be calculated as follows:

- The application fee of \$100.00 is subtracted from the student’s total tuition charge for the quarter.
- This figure is divided by the number of scheduled days of instruction for the quarter.
- The quotient is the daily charge for the quarter.
- The amount the student owes for the quarter for the purposes of calculating a refund is derived by multiplying the total days attended or scheduled to attend for the quarter by the daily charge for instruction for the quarter.
- All refunds are based on the student’s last day of attendance.

<b>% of the Quarterly Scheduled Hours Attempted</b>	<b>Tuition Refund Amount</b>
10% or less	At least a 90% refund
More than 10% and less than or equal to 20%	At least a 80% refund
More than 20% and less than or equal to 30%	At least a 70% refund
More than 30% and less than or equal to 40%	At least a 60% refund
More than 40% and less than or equal to 50%	At least a 50% refund
More than 50% and less than 60%	At least 40% refund
60% or more	No refund required

If any portion of the tuition was paid from the proceeds of a student financial aid loan, the refund shall be sent to the lender or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received. Furthermore, any remaining amount shall be sent to the above named party, if any, up to but not exceeding the amount stated above.

## **A. Refund of Federal Title IV Aid**

In compliance with Federal regulations, the College will determine how much Federal student financial assistance that the student has earned or not earned when a student who is a Title IV recipient withdraws from the College. The College will calculate the percentage and amount of awarded Federal student financial assistance that the student has earned if the student withdraws up through the sixty (60) percent point of the term. If the student has completed more than sixty (60) percent of the term, the student earns one hundred (100) percent of the Federal student financial assistance. The amount earned will be based on the percentage of the term that was completed in days up to and including the last date of attendance.

To calculate the amount earned, the College will determine the percentage by dividing the number of calendar days completed in the term up to and including the last date of attendance by the total number of calendar days in the term. If there is a scheduled break of five (5) or more days, it will reduce the term length. If the scheduled break is before the student's last date of attendance, it will also reduce the calendar days completed.

The return of financial aid is dictated by the Return of Title IV Funds calculation policy. If a refund results from this calculation, federal policy requires that these unearned funds be returned to the applicable Title IV financial aid fund source.

Funds are refunded to the Title IV Programs in the following federally mandated order:

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Federal Direct PLUS loans
4. Federal Pell Grants
5. Federal Supplemental Education Opportunity Grant (SEOG)
6. Other grant or loan assistance authorized by Title IV of the HEA, as amended

If a student withdraws on or before completing sixty (60) percent of the quarter, a portion of the total Title IV funds awarded will be returned. The Return of Title IV Funds calculation may result in the student owing a balance to the Federal Government and, in some cases, to the school. Refunds are made within forty-five (45) days of the termination or withdrawal.

If more Federal student financial assistance has been earned than has been received, the student may be eligible for a post-withdrawal disbursement. The College will notify the student of any post-withdrawal disbursement loan funds for which the student may be eligible and what steps need to be taken for the Federal financial assistance funds to be received. The student or parent, in the case of Federal Direct PLUS Loans, needs to provide permission before any loan funds may be disbursed on the student's account or disbursed to the student or parent. However, the College may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees, and with the student's authorization, the College may automatically use the grant funds for other educationally related charges. Any balance of grant funds that may be available will be offered to the student.

If the Federal student financial assistance funds need to be returned, the institution must return a portion or all of the unearned funds equal to the lesser of:

- The institutional charges multiplied by the percentage of unearned Federal student financial assistance funds; or
- The entire amount of unearned funds.

If there are remaining unearned Federal financial aid funds to be returned, the student must return any loan funds that remain to be returned in accordance with the terms and conditions of the promissory note. If the remaining amount of funds to be returned includes grant funds, the student must return any amount of the overpayment that is more than half of the grant funds received. The College will notify the student as to the amount owed and how and where it should be returned.

**The student returns and has any remaining unearned aid not covered by the school:** Any loan funds are repaid in accordance with the terms of the promissory note. (Payments are scheduled to the holder of the loan over a period of time).

Any grant amount the student has to return is a federal grant overpayment and arrangements must be made with the school or the U. S. Department of Education to return the funds.

**A school must return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment, as applicable, in the following order up to the net amount disbursed from each source:**

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Federal Pell Grants for the payment period for which a return of funds is required
- Other assistance under this Title for which a return of funds is required.

**Class Repetition:** Students are graded by objective, fact-based tests that are developed around the information disseminated from class lectures and reading assignments:

- All assignments are to be completed before the end of each quarter.
- Any missed assignments or exams not completed by the student will result in an incomplete grade for the class.
- The instructor may assign additional outside make-up work deemed appropriate. All arrangements are subject for approval by the Campus Director and/or Director of Education. The student cannot make up the time but the student must make up required protocols and academic remediation to complete the program.

If not made up according to the policy stated above, the incomplete will revert to a grade of F. Financial assistance may be awarded to cover the cost of courses previously taken to improve a grade of D, F or W. The student may only repeat a class once. The repeated grade will supersede the previous grade received. If the student fails a second time, they will be terminated from the program.

All credits attempted are calculated in the maximum timeframe for completion.

**Reestablishing Academic Good Standing:** Students who are terminated for unsatisfactory academic progress must wait a minimum of one quarter before reapplying for admission to the Institution. Students who are readmitted will be admitted as probationary students until such time they meet satisfactory academic standards.

**Note:** Readmitted students are ineligible for financial aid and will remain ineligible until they have completed 67% of the total credits attempted with a cumulative grade point average (GPA) of 2.0 or better and can complete the program within the 1.5 maximum timeframe.

**Appeal Process:** Students terminated due to the inability to meet satisfactory progress requirements may appeal this decision to the Education Department by indicating in writing the reasons why the minimum requirements were not met. The Education Department will review the appeal and determine whether or not the termination should be upheld.

Students who are reinstated through the appeal process will be reinstated on probation and will be ineligible for financial aid until they meet the satisfactory academic standards.

The student will be advised, in writing, of the department's decision.

## **Referrals of Overpayments and Fraud Cases**

If the school discovers during the verification process that a student received an overpayment of federal funds, the school will attempt to adjust subsequent financial aid disbursements. If this is not possible, the student will be required to repay the overpayment amount. Any applicant failing to repay the overpayment will be referred to the U. S. Department of Education for collection. Such applicants will be ineligible for future Federal Student Aid funds.

If an applicant misreports information or alters documents for the purpose of increasing his/her aid eligibility or for fraudulently obtaining Federal funds, the applicant will be reported to the Office of Inspector General, U. S. Department of Education.

## **X. Financial Aid Confidentiality Policy**

Student financial aid records are considered confidential and hence are only available to authorized financial aid personnel for the purpose of making and maintaining financial aid awards.

Students who apply for food stamps or other aid awards, depending on the agency involved, may be required to request such release of information in writing prior to the financial aid office releasing it.

## **XI. School Information and Policies**

Your best source of information is in the School Catalog. Contained in the Catalog is complete information on the Academic Programs, the Physical Facilities, the Faculty and the Administrative Staff.

### **A. Policies/Procedures under Family Educational Rights & Privacy Act (FERPA)**

In accordance with FERPA, the students at West Coast Ultrasound Institute have the following rights:

1. The right to review their educational records.
2. The right to seek correction of the contents of these records.
3. The right to a formal hearing if seeking the correction of these records.
4. The right to place a note of explanation in the records if their requested correction is unsuccessful.
5. The right to request disclosure of the contents of the records.
6. The right to file a complaint with the Department of Education if WCUI fails to comply with FERPA policies.

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

Students who wish to inspect and review their records may do so by submitting a written request to the office of the registrar. The registrar must respond within 45 days to arrange an appointment for the student to review the requested record. WCUI will not release personally identifiable information without written consent of the student, unless the student is under the age of 18 and the request is made by a legal guardian. Legal exceptions may also apply.

Generally, the law allows schools to disclose records without consent to the following parties:

- School employees who have a need to know
- Other schools to which a student is transferring
- Certain government officials in order to carry out lawful functions
- Appropriate parties in connection with financial aid to a student
- Organizations conducting certain studies for the school
- Accrediting organizations
- Individuals who have obtained a court order or subpoenas

- Persons who need to know in cases of health and safety emergencies and/or state and local authorities within a juvenile justice system, pursuant to specific state law

## **B. Health or Safety Emergency Exemption**

The health or safety exception permits educational agencies and institutions to disclose personally identifiable information from a student’s education record without the written consent of the student in the case of an immediate threat to the health or safety of students or other individuals. Typically, law enforcement officials, public health officials, and trained medical personnel are the types of parties to whom information may be disclosed under this FERPA exception.

## **C. Disability Accommodation**

### **Statement of Non-Discrimination and Accommodation**

WCUI does not discriminate on the basis of disability. Individuals with disabilities are entitled to a reasonable accommodation to ensure that they have full and equal access to the educational resources of WCUI, consistent with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 794) (“Section 504”) and the Americans with Disabilities Act (42 U.S.C. § 12182) (“ADA”) and their related statutes and regulations.

Section 504 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance. The ADA prohibits a place of public accommodation from discriminating on the basis of disability. The applicable law and regulations may be examined in the office of the ADA Compliance Coordinator, or his/her trained designee who has been designated to coordinate the efforts of the school to comply with Section 504 and ADA.

## **D. Transfer and Credit Granting Policies**

WCUI accepts prior completed coursework for transfer credit into the Degree programs. WCUI requires 75% of program credit hours be completed at our College. This institution may award credit for prior experiential learning. The evaluation of experiential learning credit and transfer credit is done by the Director of Education or Registrar.

Under West Coast Ultrasound Institute’s **experiential learning policy**, qualified students can receive credit for degree technical coursework. Qualification requires a minimum of 5 years technical work experience in the subject matter and successful completion of a comprehensive examination.

All of the following criteria must be met for a student to qualify for experiential learning credit:

- Submit a resume with a detailed summary of work experience
- Submit written documentation from employer verifying a minimum of five 5 work experience related to the core subject matter
- Submit all registry credentials through all applicable registry organizations
- Successfully complete a comprehensive examination, including applicable laboratory competencies with a score of 70% or higher

If the experiential learning credit is awarded, the student will receive a grade of “pass” on their official transcript. Experiential learning credit will not be calculated into the student’s cumulative GPA or count towards total credits attempted but will satisfy the program coursework graduation requirements.

The evaluation of transfer credit is done by the Director of Education or Registrar. A student must submit an official transcript from an accredited postsecondary institution and corresponding course description/syllabus prior to starting classes. The courses must be 100 level or higher and the grade received must be a “C” or better. To receive transfer credit, students must have successfully completed courses similar in scope and content to West Coast Ultrasound Institute courses.



Only courses successfully completed at a postsecondary school accredited by an agency recognized by the U.S. Department of Education will be considered for transfer of credit. Transfer of credit is normally limited to the coursework within our Degree Programs.

Graduates of foreign institutions of higher education must have their educational records translated and evaluated for U.S. equivalency by an agency officially recognized to perform educational translation services.

WCUI does not maintain articulation agreements for the transfer of credit with other colleges or universities.

All classes successfully completed at WCUI can be fully transferred, if applicable, into other programs offered at WCUI.

If the credit is approved for transfer, the tuition and program hours are adjusted accordingly. **Students should be aware that transferring credits may impact Financial Aid eligibility.**

**Note:** Please see the Nursing Handbook for specific information regarding transferring in clock hours from a previous nursing program.

### **E. Statements of Non-Discrimination Non-Discrimination/Anti-Harassment Policy**

WCUI is committed to maintaining a work and learning environment that is free from discrimination and harassment for all WCUI employees and students. Accordingly, WCUI does not authorize and will not tolerate any form of discrimination or harassment based on an individual's race, religion, creed, color, national origin, ancestry, sex (including pregnancy, childbirth, or related medical conditions), military or veteran status, physical or mental disability, medical condition, marital status, age, sexual orientation, gender, gender identity or expression, genetic information or any other basis protected by federal, state or local law. Unlawful harassment or discrimination may include racial epithets, slurs and derogatory remarks, stereotypes, jokes, posters or cartoons based on race, national origin, age, disability, marital status or other legally protected categories.

WCUI cannot resolve matters that are not brought to our attention. If you believe you have experienced or witnessed discrimination or harassment, immediately report the incident to the Campus Director, Director of Education, or a member of WCUI's regional management. WCUI will immediately and thoroughly investigate all complaints. Individuals will not be retaliated against for bringing a complaint of discrimination or harassment.

Complaints of sexual harassment, violence or discrimination should be reported to the campus Title IX Coordinator in accordance with the College's Title IX policy located in this catalog.

Prospective students, current students, graduates, or employees who wish to file a grievance or complaint against the school or its representatives for disability discrimination, including disability harassment carried out by other students, employees, or third parties, or for other discriminatory acts covered under Title IX and Section 504, may do so as outlined in the **GRIEVANCE PROCEDURE** section of the catalog.

### **F. Student Complaint and Grievance Policies**

1. Complaints directed at an individual instructor or staff member should be discussed directly with the individual involved.
2. If one-on-one discussion fails to result in a satisfactory resolution, a written complaint must be submitted to the Campus Director, who will respond to the complaint in writing within ten (10) business days (excluding weekends and Federal holidays).
3. If the student is not satisfied with the proposed resolution, the student must respond to the Director of Regulatory Affairs: MaryAnn Crone, 4250 E. Camelback Rd. Phoenix, AZ 85018 (602) 954-3835, maryann.crone@wcui.edu, in writing, within ten (10) business days (excluding weekends and Federal holidays). The Director of Regulatory Affairs will issue a final written response to the student within ten (10) business days (excluding weekends and Federal holidays).

4. If the complaint cannot be resolved after exhausting the College's grievance procedure, the student may file a complaint with the applicable state agency.

### **Arizona**

Arizona State Board for Private Postsecondary Education  
1400 W. Washington St. Room 260  
Phoenix, AZ 85007  
Website: [www.azppse.gov](http://www.azppse.gov)  
(602) 542-5709

### **California**

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's internet website at ([www.bppe.ca.gov](http://www.bppe.ca.gov)).

### **Department of Consumer Affairs**

Bureau for Private Postsecondary Education  
P.O. Box 980818  
West Sacramento, CA 95798

Colleges accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the College has adequately addressed a complaint or concern, the student may consider contacting the accrediting commission. All complaints considered by the commission must be in written form, with permission from the complainant(s) for the commission to forward a copy of the complaint to the College for a response. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the commission. Please direct all inquiries to:

Accrediting Commission of Career Schools and Colleges  
2101 Wilson Blvd. Suite 302  
Arlington, VA 22201  
(703) 247-4212 Website: [www.accsc.org](http://www.accsc.org)

A copy of the commission's complaint form is available at the College and may be obtained from the Campus Director.

## **G. Accreditation & Memberships**

- West Coast Ultrasound Institute is accredited by the Accrediting Commission of Career Schools and Colleges of Technology (ACCSC)
- West Coast Ultrasound Institute is licensed by Bureau for Private Postsecondary and Vocational Education (BPPVE) to provide educational services in the State of California. (Beverly Hills and Ontario Campus)
- West Coast Ultrasound Institute is licensed by Arizona State Board for Private Postsecondary Education. (Arizona Campus)
- West Coast Ultrasound Institute is licensed by Board of Vocational Nursing and Psychiatric Nursing. (Beverly Hills and Ontario Campus)
- Following the completion of our imaging programs, qualified students will be prepared and eligible to take their respective registry and/or board examinations from the American Registry of Diagnostic Medical Sonographers (ARDMS), the American Registry of Magnetic Resonance Imaging Technologists (ARMRIT), or the Board of Vocational Nursing and Psychiatric Technicians.

## **H. Affiliations**

West Coast Ultrasound Institute's Faculty is affiliated with the following organizations:

- Society of Diagnostic Medical Sonographers (SDMS)
- American Medical Association (AMA)

- Staff Physician's Affiliation
- American Society of Radiologic Technologists (ASRT)

#### Staff Technologist's Affiliation

- California Association for Private Postsecondary Schools (CAPPS)
- American Institute of Ultrasound in Medicine (AIUM)
- American College of Radiology (ARC)
- Staff Radiologist's Affiliation

## **I. Gainful Employment Information**

This information is available on school's website: [www.wcui.edu](http://www.wcui.edu) – State and Federal Disclosures (bottom of Home Page)

## **J. Emergency Evacuation Plan**

The campuses all have an emergency evacuation plan that follows the set guidelines of FEMA and the American Red Cross guidelines for earthquake preparedness. Each campus has a dedicated Emergency and Clergy Facilities Manager. Students Services provides emergency and evacuation preparedness information during orientation and/or the first week of classes. There is an emergency notification System (ENS) in place. The registrar should be notified immediately if there is a change in emergency contact information or personal contact information.

## **K. Vaccination Policy**

There are no vaccination requirements for admission. Prior to entering externship or nursing clinical rotation, students must provide proof of current immunizations. Students are responsible for the cost of immunizations.

## **L. Copyright Policy**

WCUI has a zero tolerance policy for copyright violations, and requires all students, employees and agents to abide this policy. Copyright exists in any original work that exists or is fixed in any tangible medium of expression. Images displayable on computer screens, computer software, music, books, magazines, scientific and other journals, photographs and articles, are some of the things subject to copyright. A copyright notice is not required. 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.

The College may monitor use of the WCUI network or utilize other technical means to attempt to detect and identify indications of copyright infringement, including unauthorized peer-to-peer file sharing. Any student, employee or agent who engages in the unauthorized distribution of copyrighted materials, including unauthorized peer-to-peer file sharing, is subject to disciplinary actions by the College, or any applicable in conjunction with federal and state law.

The unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject you to 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 Web site of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov), especially their FAQ's at [www.copyright.gov/help/faq](http://www.copyright.gov/help/faq)

The College, in connection with its Director of IT will periodically review the legal alternatives for downloading or otherwise acquiring copyrighted material. The College will make these review results available to students via the website or alternative means and to the extent practicable, will offer legal alternatives for downloading or otherwise

acquiring copyrighted material. The College will also periodically review the effectiveness of the plans used to combat the unauthorized distribution of copyrighted materials.

## **M. Campus Security Programs**

All students are informed of campus security procedures during orientation. All staff members are briefed on campus security procedures upon hiring.

Both staff members and students are encouraged to be responsible for their own security and the security of those around them by carefully reading the campus security procedures and reporting any incidents when they occur and seeking assistance.

Only students, staff members, and other parties having relevant business should be on campus property. Other individuals present on campus property at any time without the express permission of the appropriate College official(s) shall be viewed as trespassers and may therefore be subject to a fine and/or arrest. In addition, any students or staff members present on campus property during periods of non-operation without the express permission of the appropriate campus officials shall also be viewed as trespassers and may also be subject to a fine and/or arrest.

### **Clery Act and Annual Report Distribution**

To maintain compliance with Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act (“Clery Act”) and related Higher Education Act (“HEA”) requirements, and in an effort to continuously promote and improve safety and security measures on campus, WCUI collects and publishes information regarding its current safety and security policies, victim services and crime statistics. Once collected, the information is presented annually in this Annual Safety and Security Report (“ASR”) to prospective and current students, faculty, staff and the public. WCUI's most current ASR is available on the College's website, see; <http://www.wcui.edu/consumer-information> Any questions about this Report should be directed to the Campus Director at the campus you attend or are seeking to attend.

**Report Distribution Date:** Annually on October 1<sup>st</sup>.

**Note:** If you need a paper copy of the Annual Security Report see the Financial Aid Office.

### **Reporting of Criminal Acts**

The College strives to provide a safe and secure campus for all students and staff members. The Campus Security Act (Public Law 101-542) requires secondary institutions to disclose the number of instances in which specific types of crimes have occurred in any building or on any property owned or controlled by this institution that is used for activities related to the educational purpose of the institution and/or in any building or property owned or controlled by student organizations recognized by this institution. All students and staff members are encouraged to report any and all suspicious campus activity immediately upon witnessing the occurrence. All students should report any knowledge of criminal acts or suspicious behavior to the Campus Director or security guards. Instances of sexual harassment, violence or discrimination should be reported to the campus Title IX Coordinator in accordance with the College’s Title IX policy located in this catalog. The College will then take appropriate action based upon the information given by the student or staff member. When deemed appropriate, local law enforcement authorities will also be notified.

## **N. Drug-Free Schools and Communities Act (DFSCA)/Statement on Illegal Drugs and Alcohol**

WCUI is committed to the well-being of its students and employees. Thus, WCUI maintains alcohol and drug abuse policies and programs consistent with the Drug-Free Schools and Communities Act (DFSCA). Related to such policies and programs are internal implementation plans and procedures for ensuring effectiveness and to ensure consistency in enforcement, for both students and employees. In August, on a biennial basis, WCUI will review its compliance with the DFSCA and necessary updates or changes to the policy or program will be made. A notification will be sent to students and staff if any changes or updates are made.

The College strictly forbids the possession, distribution, use, or sale of alcoholic beverages and/or illegal drugs by students and employees on the College’s property or as part of College activities. Medical marijuana or state-legalized

recreational marijuana is federally illegal and is included and covered by this policy. Students and staff members should report any knowledge of such activities to the appropriate College personnel. Any infraction is cause for immediate suspension and possible termination. When appropriate, such infractions will also be reported to the local authorities. WCUI reserves the right to require drug testing based on reasonable suspicion.

Additional information on WCUI's Drug and Alcohol policy including drug and alcohol abuse prevention, education, and intervention activities as well as disciplinary sanctions for violating the College's policy is distributed annually to all staff and students as part of the Annual Security Report. Please see the College's Annual Security Report located under the consumer information tab of the website ([www.wcui.edu](http://www.wcui.edu)).

### **Drug and Alcohol Health Risks**

There are definite health risks associated with abuse of alcohol and drugs. Alcohol or any other drug used in excess over time can produce illness, disability, and death. The health consequences of substance abuse may be immediate and unpredictable, such as cardiac arrest with cocaine use, or more subtle and long term, such as liver deterioration associated with the prolonged use of alcohol. In addition to health related problems. Other concerns relating to substance abuse include the following:

- People who abuse alcohol and other drugs often have erratic life styles which interfere with sleep, nutrition, and exercise.
- Alcohol and substance abuse may lead to financial difficulties, domestic violence, deterioration of the family structure, motor vehicle accidents injuries, and reduced job performance.
- Repeated abuse of alcohol can lead to dependence.

For additional information please refer to the Annual Security Report on the website at <http://www.wcui.edu/consumer-information>.

### **Federal Financial Aid Penalties for Drug Violations**

The following notice provides information about the Title IV federal financial aid penalties associated with drug-related offenses under section 484(r) of the Higher Education Act. It also describes how to regain eligibility for such financial aid after conviction of a drug-related offense.

As prescribed in Section 484(r), a student convicted of any offense under any federal or state law involving the possession or sale of a controlled substance during a period of enrollment when he or she was receiving any grant, loan, or work assistance under Title IV will be ineligible to receive such assistance for the following period of time:

- For one year from the date of conviction for the first offense involving the possession of a controlled substance.
- For two years from the date of conviction for the second offense involving the possession of a controlled substance.
- Indefinitely from the date of conviction for the third offense involving the possession of a controlled substance.
- For two years from the date of conviction for the first offense involving the sale of a controlled substance.
- Indefinitely from the date of conviction for the second offense involving the sale of a controlled substance.
- A student whose eligibility has been suspended under the previous provision may resume eligibility before the end of the prescribed ineligibility period by one of the following means: The student satisfactorily completes a drug rehabilitation program that complies with criteria the secretary of education prescribes and includes two unannounced drug tests.
- The conviction is reversed, set aside, or otherwise rendered nugatory.

### **Reporting of Violations to Local and/or State Law Enforcement**

WCUI will report to local and/or state law enforcement, as applicable by federal and state drug laws, any student who is found in possession of, using, or selling illegal drugs on campus as well as anyone who is found to have broken the state laws regarding underage drinking.

## **Disciplinary Sanctions**

Illegal possession or use of drugs or alcohol can have penalties, including loss of Title IV eligibility, community service, suspension or loss of driver's license, jail time and fines. WCUI will impose disciplinary sanctions on students and employees consistent with federal, state, and local laws and ordinances. Students who violate WCUI's prohibitions against drug and alcohol are subject to disciplinary action up to and including termination of their enrollment at WCUI and referral of their violation for prosecution. Additionally, employees who violate the prohibitions against drugs and alcohol are subject to disciplinary action up to and including immediate termination of their employment and referral of their violation for prosecution.

## **Treatment Programs**

Students and employees are encouraged to seek substance abuse treatment. While no facility is available on campus, WCUI provides referrals through 2-1-1. Students and employees can dial 211 or find referrals at [www.211california.org](http://www.211california.org) or [www.211arizona.org](http://www.211arizona.org). Services available through 2-1-1 include hotlines, in-patient and out-patient treatment centers and support and counseling services. Services are available 24 hours, 7 days a week.

Additionally, the following is a list of outside services and support groups available to students and employees:

- Alcohol and Drug Abuse Hotline: 800-444-9999
- Alcohol and Drug Recovery Center: 888-978-3685

**Note:** Staff and students who violate these standards of conduct subject themselves to a disciplinary action. Students are reminded that as a pre-condition to accepting a Pell grant, that they sign a certificate stating they would not engage in the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance during the period covered by a Pell Grant. A Pell Grant recipient convicted of a criminal drug offense resulting from a violation occurring during the period of enrollment covered by the Pell Grant must report the WCUI is committed to its drug abuse prevention program and supports its accessibility to any officer, employee or student. Conviction in writing, within ten (10) calendar days of the conviction, to the Director, Grants and Contracts Service, U. S. Department of Education, 400 Maryland Avenue, S. W., Room #3073, FOB-6, Washington, D.C.20202-4571

## APPENDIX A

### Federal Penalties and Sanctions for Illegal Possession of a Controlled Substance

#### 21.U.S.C. 884(a)

1st conviction: Up to 1 year imprisonment and fined at least \$1,000.00, but not more than \$100,000.00 or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined \$2,500.00, but not more than \$250,000.00 or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000.00, but not more than \$250,000.00 or both.

Special sentencing provisions for possession of crack cocaine; Mandatory at least 5 years years in prison, not to exceed 20 years and fined up to \$250,000.00 or both.

1st conviction and the amount of crack possessed exceeds 5 grams.

2nd conviction and the amount of crack possessed exceeds 3 grams

3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram

#### 21.U.S.C. 853(a)(2) and 881(a)(7)

Forfeiture of personal and real property used to possess or to facilitate possessions of a controlled substance, that offense is punishable by more than 1 year imprisonment. (See special sentencing provisions re: crack).

#### 21,U.S.C.881(a)(4)

Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance

#### 21.U.S.C.884a

Civil fine of up to \$10,000.00

#### 21.U.S.C.853a

Denial of Federal benefits such as student loans, grants, contracts and professional and commercial licenses, up to 1 year for 1st offense, up to 5 years for 2nd and subsequent offenses

#### 18.U.S.C.922(g)

Ineligible to receive or purchase a firearm

Miscellaneous: Revocation of certain Federal licensees and benefits, e.g. pilot license, public housing tenancy, etc., are vested within the authorities of individual Federal Agencies.

**Note:** These are only Federal penalties and sanctions. Additional State penalties and sanctions do apply