

Consumer Handbook



**Career
Training
Academy**

Training for a Lifetime™

2018 - 2019



Career Training Academy

Training for a Lifetime™

www.careerta.edu

WESTMORELAND CAMPUS (MAIN)

Career Training Academy
179 Hillcrest Shopping Center
Lower Burrell, PA 15068
Phone: 724.337.1000
Fax: 724.335.7140

ALLEGHENY CAMPUS (BRANCH)

Career Training Academy
1014 West View Park Drive
Pittsburgh, PA 15229
Phone: 412.367.4000
Fax: 412.369.7223

GENERAL GE STATEMENT:

For more information about our graduation rates, the median debt of students who completed the programs, and other important information, visit: careerta.edu/disclosures

2018-2019 CONSUMER HANDBOOK

Publication Date: September, 2018

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2018 - 2019 Consumer Handbook

This Consumer Handbook includes and, in some cases, summarizes information that is contained in the 2018 - 2019 CTA School Catalog. In the event any discrepancy exists between the two publications, the School Catalog shall take precedence.

PROLOGUE

The Consumer Handbook is a publication of the Financial Aid, Student Accounts, and Student Services Departments of Career Training Academy. It is intended to describe the services available to our students by these departments and to furnish important information about the school's policies and procedures that may or may not be covered in other publications. Career Training Academy makes this handbook available to each student, and it is the student's responsibility to become familiar with its contents. By enrolling at this institution, the student agrees to comply with all rules and policies.

Career Training Academy reserves the right to alter the policies and procedures stated herein through normal channels. An important part of the handbook is the Student Code of Conduct and Administrative Policies and Procedures ("the Code").

Career Training Academy does not discriminate on the basis of race, religion, color, gender, sexual orientation, gender identity, age, ability, ethnic origin or other protected status in its administration of educational policies, loan and scholarship policies, or any other faculty, staff or student program or activity.

Career Training Academy is committed to providing a high level of customer service to our students. This service begins with the initial interview and ends with employment/referral assistance, student loan counseling, and Graduate Quality Assurance Program.

Our Financial Aid Department begins working with students long before they become a student. All too often, students who would have been capable of attending and succeeding at the school of their choice give up on the idea because they believe they can't afford to further their education. Our Financial Aid Department helps to find ways to afford a quality education. Statistics show that persons who receive training beyond high school make one of the best investments that can be made in terms of lifetime income. The first step is to explore the education offered at Career Training Academy.

Policies, procedures, and federal regulations that impact your studies at Career Training Academy are subject to change. Students will be informed of those changes if they impact academic or financial aid plans. The Financial Aid Department maintains the most up-to-date information.

The Financial Aid Department has offices at the Lower Burrell and Pittsburgh campuses. Office hours are 8:30 AM - 4:00 PM daily. Evening and Saturday appointments can be arranged. Telephone numbers are 724-337-1000 (Lower Burrell) or 412-367-4000 (Pittsburgh).

Basic general questions about financial aid can be answered on a walk-in basis. More specific or technical questions require a scheduled appointment with a Financial Aid Officer.

How This Publication is Distributed

Career Training Academy distributes this Handbook to all students, staff, and faculty in one of the following ways:

1. United States Postal Service
2. Campus Email & Printed Distribution
3. Electronically via Flash Drives and CTA Website

PROGRAM REVIEW AND UPDATES

The curriculum at Career Training Academy is internally reviewed by the Campus Director, President & CEO, and members of the instructional staff who specialize in that particular program on a consistent and on-going basis.

Externally, our Program Advisory Committees, which consist of various members of the community who work in the fields of training that we offer, also provide externship opportunities for our students, as well as hire our graduates, review the curriculum and offer guidance and suggestions for regular curriculum updates twice a year.

COMPARABLE PROGRAM INFORMATION

Comparable program information related to tuition and program length may be obtained by contacting:

Accrediting Commission of Career Schools and Colleges 2101 Wilson Boulevard, Suite 302
Arlington, Virginia 22201 (703) 247-4212

POLICY OF NON-DISCRIMINATION

Career Training Academy encourages diversity and does not discriminate on the basis of race, color, religion, ancestry, national origin, age, non-disqualifying disability, gender, sexual orientation, marital status, or veteran status. It is the established policy of Career Training Academy not to tolerate any form of discrimination or harassment by or against any individual or group of individuals for reasons of sex, race, color, religion, ancestry, national origin, age, disability, military status, sexual orientation, or gender identity and expression. Career Training Academy is fully committed to providing equal opportunities in all employment-related activities, educational programs, and other activities of the institution. Anyone who is subjected to conduct that creates a discriminatory, intimidating, or harassing environment should report the conduct

REPORTING OF CRIMES & ANNUAL SECURITY REPORTS

Campus safety and security are important issues at the Career Training Academy. Our goal is to provide students with a safe environment in which to learn and to keep students, parents, and employees well informed about campus security. The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, or Clery Act, requires institutions of higher education to record and report certain information about campus safety, including the number of incidents of certain crimes on or near campus.

Each year Career Training Academy prepares this report to comply with the Clery Act. The full text of this report can be located on the school's web site at www.careerta.edu. This report is prepared in cooperation with the local law enforcement agencies around our campuses. Each year notification is made to all enrolled students and employees that provides the web site to access this report. Copies of the report may also be obtained in person from or by calling the campus Director. All prospective employees may obtain a copy from the campus Director.

SEXUAL MISCONDUCT POLICIES AND PROCEDURES

Career Training Academy is committed to providing a working and educational environment for all students, faculty and staff that is free from sex discrimination, including sexual misconduct. Every member of the school community should be aware that CTA is strongly opposed to sexual misconduct, and that such behavior is prohibited by state and federal laws.

Sexual misconduct comprises a broad range of behaviors focused on sex that may or may not be sexual in nature. Any intercourse or other intentional sexual touching or activity without the other person's consent is sexual assault, which is a form of sexual misconduct under CTA's policy. Sexual harassment and sexual exploitation, stalking, domestic violence, and dating violence are also forms of sexual misconduct. Intimidation for one of these purposes is sexual misconduct, as is retaliation following an incident of alleged sexual misconduct or attempted sexual misconduct.

Misconduct can occur between strangers or acquaintances, or people who know each other well, including between people involved in an intimate or sexual relationship, can be committed by anyone regardless of gender identity, and can occur between people of the same or different sex or gender. Career Training Academy prohibits all forms of sexual misconduct.

CTA's Sexual Misconduct Policy describes the school's programs to prevent sexual misconduct, and the procedures that CTA will follow once an incident of sexual misconduct has been reported. This Policy is disseminated widely to the school community through publications, the CTA website, new employee orientations, student orientations, and other appropriate channels of communication. Copies of the Policy can be obtained from the campus Director in person or by calling the main campus telephone number, or downloading from the CTA website at www.careerta.edu. CTA provides training to key staff members to enable the school to handle any allegations of sexual misconduct promptly and effectively. Career Training Academy will respond quickly to all reports of sexual harassment, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this policy.

DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM

Career Training Academy is committed to freedom from illegal drugs, abuse of legal drugs, alcohol use on school property, as well as alcohol and drug use outside the school which adversely affects learning and student performance. In its efforts to safeguard the workplace, school property, and students from the effects of drug abuse, Career Training Academy strives to respect the privacy of students and employees while offering assistance towards helping those who have problems. Studies have shown that use of illegal drugs and abuse of alcohol increases the potential for accidents, absenteeism, tardiness, unsatisfactory performance, poor moral and damage.

Career Training Academy has developed a program to prevent the illicit use of drugs and the abuse of alcohol by students and employees. The program provides services related to drug use and abuse including dissemination of informational materials, educational presentations, counseling services, referrals, and school disciplinary actions. The CTA Drug and Alcohol Abuse Prevention Program is published on the school website at www.careerta.edu, and copies can also be obtained from the campus Director.

It is the policy of Career Training Academy that the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance or alcohol is prohibited while in the workplace, on school premises, or as part of any school sponsored activities. Any employee or student violating this policy will

be subject to disciplinary action up to and including termination or expulsion and referral for prosecution.

STUDENT MENTORING AND RESOURCE SERVICES

Career Training Academy has a successful mentoring program. Each student is assigned a mentor upon starting class. Mentors are available to discuss academic problems and can offer suggestions for improvement and should be a student's first approach to solving a concern. Personal problems also may arise at times. Mentors may be able to recommend individual service agencies for help. Students who are having academic difficulty or need additional academic assistance may request tutoring and academic advising through the student's mentor or Director.

Career Training Academy recognizes that ongoing personal and school-related issues might adversely affect the lives and academic performance of its students. Early identification of personal and school-related problems may provide an opportunity for the student to reduce or eliminate a burdensome problem. This program provides an opportunity for the school to increase morale and student effectiveness as well as increasing retention and graduation rates.

To obtain these benefits that are mutual to the student and the school, the school offers, on a confidential and voluntary basis, the Student Resource Services program to all students. Counseling and referrals are available for members of the campus community through an arrangement with E4Health, Well Connect Student Services. The program includes telephone counseling and coaching, resources, a specialized website with tools and individualized counseling services for dealing with personal issues. Counselors and clinicians from the Student Resource Services provide information. For immediate help, contact:

E4Health's **Well Connect Student Resource Services** by phone at **866-640-4777** or the website at <http://www.e4healthinc.com/student-resource-services/>. Reference CTA's School Code: Lower Burrell campus **J835** and Pittsburgh campus **M327** when contacting E4Health's Well Connect Student Resource Services.

Short-term counseling, and/or referral to community agencies. This service is provided to the student 24 hours per day, 365 days per year. The initial contact made by the student is to a licensed, trained counselor who has a minimum of a master's degree. Follow-up and monitoring of all Student Resource Service calls are done by Student Resource Services.

In order to deliver the service to the students, Career Training Academy distributes posters, brochures and wallet cards for the students' information. Student Resource Services provides quarterly reports to the school regarding the utilization of the service by students. These reports contain no specific student information; the use of the service by a particular student is confidential to everyone involved and privacy issues are maintained.

SECTION 504/AMERICANS WITH DISABILITIES ACT POLICY

The Career Training Academy does not discriminate in admission or access to our programs on the basis of age, race, color, sex, disability, religion, sexual orientation, financial status, veteran status or national origin.

If you would like to request academic adjustment or auxiliary aids, please contact the school's Section 504 Compliance Coordinator.

You may request academic adjustments or auxiliary aids at any time. The Section 504 Compliance Coordinator for each location:

Lower Burrell (main)

Rachel Rock

rock@careerta.edu

179 Hillcrest Shopping Center

Lower Burrell, PA 15068

724.337.1000

Pittsburgh Campus (branch)

Rachel Rock

rock@careerta.edu

1014 West View Park Dr

Pittsburgh, Pa 15229

724-367-4000

Information pertaining to an applicant's or student's disability is voluntary and confidential. If any information is provided, it will be used to reasonably attempt to overcome the effects and conditions that limit the participation of qualified disabled students. Reasonable accommodations will be made on an individual basis. It is the responsibility of the applicant to seek available assistance and to make their needs known to the Director. Documentation to support the disability must be provided to the school at the time of the request.

Applicants who are persons with disabilities, as defined in paragraph 104.3(j)(1)(i) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The school will work with the applicant or student to provide necessary academic adjustments and auxiliary aids and services unless a particular adjustment would alter or waive essential academic requirements; fundamentally alter the nature of a service, program or activity; or result in undue financial or administrative burdens considering the school's resources as a whole.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

- Notify the School's Section 504 Compliance Coordinator of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. Requests should be submitted in writing unless you cannot provide the request in writing, in which case the school would accept a verbal request.
- The School's Section 504 Coordinator will schedule a time to meet with you after receiving your request for accommodation. The purpose of this meeting is to help ensure that the school is obtaining adequate information and understanding of your individual needs.
- The School's Section 504 Coordinator will review the request and provide you with a written determination as soon as practically possible but in no event more than two weeks after receiving the request.
- If you would like to request reconsideration of the decision regarding your request, please contact the school's President within 15 days of the date of the response. Please provide a statement of why and how you think the response should be modified. Statements may be submitted to the school's President by email at krassau@careerta.edu or by mail to 179 Hillcrest Shopping Center, Lower Burrell, PA 15068. You may contact the President by phone at 724-337-1000.

DISCRIMINATION GRIEVANCE PROCEDURE

The school has adopted the following Grievance Procedure for addressing complaints of discrimination under Section 504 of the Rehabilitation Act of 1973. A person is not required to use this procedure and may instead file a complaint directly with the U.S. Department of Education's Office for Civil Rights, The Wanamaker Building, 100 Penn Square East, Suite 515, Philadelphia, PA 19107-3323.

Step 1: A person who believes that he/she has been discriminated against by the school is encouraged, but is not required, to discuss the matter informally with the School's Section 504 Coordinator. If the 504 Coordinator is the subject of the complaint, the grievant may, instead, contact the school's President, who will appoint another administrator to discuss the matter. The person receiving the complaint shall verbally convey his/her findings to both the person who alleged the violation and the person who is the subject of the complaint within 10 business days.

Step 2: If the informal Step 1 process does not resolve the matter, or if the grievant does not wish to use the informal procedures set forth in Step 1, a written complaint may be submitted to the school's Section 504 Coordinator who will investigate the complaint. [NOTE: if the Section 504 Coordinator is the subject of the complaint, the complaint should be submitted to the school's President who will appoint another administrator to conduct the investigation]. The complaint shall be signed by the grievant and include 1) the grievant's name and contact information; 2) the facts of the incident or action complained about; 3) the date of the incident or action giving rise to the complaint; 4) the type of discrimination alleged to have occurred; and 5) the specific relief sought. Names of witnesses and other evidence as deemed appropriate by the grievant may also be submitted. An investigation of the complaint will be conducted within 10 business days following the submission of the written complaint. The investigation shall include an interview of the parties and witnesses, a review of the relevant evidence, and any other steps necessary to ensure a prompt and thorough investigation of the complaint. A written disposition of the complaint shall be issued within 10 business days of completion of the investigation, unless a specific written extension of time is provided to the parties. Copies of the disposition will be given to both the grievant and the person who is the subject of the complaint. If discrimination or harassment was found to have occurred, the disposition will include the steps that the school will take to prevent recurrence of any discrimination or harassment and to correct its discriminatory effects on the grievant and others, if appropriate.

Step 3: If the grievant wishes to appeal the decision in Step 2 above, he/she may submit a signed, written appeal to the school's President within 10 business days after receipt of the written disposition. The school President or her designee shall respond to the complaint, in writing, within 10 business days of the date of the appeal. Copies of the response shall be provided to both the grievant and the person who is the subject of the complaint.

The School hereby provides assurance that it strictly prohibits any form of retaliation against persons who utilize this Grievance Procedure. If you have questions regarding these procedures or desire to file a complaint, please contact the School's Section 504 Coordinator.

VACCINATION POLICIES

At Career Training Academy the health and safety of our students is extremely important to us. Students must be aware that due to their occupation exposure to blood or other potentially infectious materials, they may be at risk of getting Hepatitis B (HBV) infection. All students are offered the Hepatitis B vaccine with the understanding that these services will be the student's responsibility financially. All policies regarding vaccination will be reviewed at orientation.

VOTER REGISTRATION

Voter Registration forms are available in the reception area of each campus or online at www.votespa.com

ACADEMIC CALENDAR

The official academic calendar for each module is published in the school catalog. It is also available on the school website www.careerta.edu

SATISFACTORY ACADEMIC PROGRESS

As outlined in our school catalog, you must maintain satisfactory academic progress to remain enrolled as a student at our school. Your financial aid awards are also contingent upon your academic success. If you fail to achieve academic progress and this process results in your termination, you will no longer be eligible for financial aid funds. You will be required to reestablish academic progress before you are again eligible for assistance.

A financial aid recipient's satisfactory academic progress is evaluated after each term during an academic year. At that time, a student will either be in good standing, be placed on financial aid warning, or be denied financial assistance for future enrollment periods. The student must meet all three progress requirements (Completion Rate, GPA, and be within the Maximum Time Frame) to remain in good standing. Students will be notified by the Financial Aid Department if they are placed on a Warning Status or Suspension Status for financial aid.

PLACEMENT ASSISTANCE

Job search skills are taught within the curriculum. Assistance is given to graduates throughout their academic studies while pursuing the career goals of the curriculum. Eligibility for placement assistance requires graduation from the program and adherence to the placement regulations, which are acknowledged by the student at orientation. Use of the school's placement assistance is not to be construed as a guarantee of employment. Career Training Academy does not guarantee job placement.

In order to avoid any misunderstanding concerning placement assistance, read the following information carefully. Please ask any questions concerning these matters so that we can assist you in your understanding.

- The school makes regular contact with many employers regarding job openings. Information obtained from these contacts is matched against the known qualifications and background of the graduates.
- Graduates who appear to meet the employer's qualifications are advised of the opening and expected to actively pursue a job interview and/or job offer from the employer.
- Graduates who elect to use the school's placement assistance service should realize that while the school will provide them with all reasonable help, the school is not and cannot be responsible for any person's failure to secure a job or job interview.
- The school has no way of controlling the job market and the number of jobs available at any moment. Additionally, the employer, not the school, has the exclusive right to set the job specifications and to make job offers to the person or persons who best meet those specifications.
- The employer knows his/her needs best and has the privilege of considering candidates from many sources in addition to our school; therefore, there is no reason to feel any special obligation to job applicants from any particular source.

In practice, employers prefer to recruit from sources where, in addition to proper technical training, job applicants approach the employment process in a disciplined and knowledgeable manner.

Students who complete their programs are often hired as follows:

- **Dental Assistant** - Entry-level position in a dental facility
- **Advanced Medical Coder/Biller** - Entry-level position in a hospital or physician office
- **Health Insurance Claims Examiner/Medical Biller** - Entry-level position in a physician office
- **Medical Assistant** - Entry-level position in a hospital, clinic, doctor's office or health care facility
- **Medical Assistant Comprehensive** - Entry-level position in a hospital, clinic, doctor's office, pharmacy, chiropractic office, ophthalmic office, podiatric office or health care facility
- **Phlebotomy Technician**- Entry level position in a hospital, blood donor site, medical/diagnostic laboratory, physician office, research or other health care setting
- **Advanced Bodyworker** - Entry-level position as an Advanced Bodyworker utilizing advanced bodywork modalities in a private office, spa, day spa, hospital, fitness center, chiropractic office, personal care service, out-patient care service
- **Massage Therapist** - Entry-level position as a Massage Therapist in a private office, spa, day spa, hospital, fitness center, chiropractic office

JOB PLACEMENT RATES

Overall programs from ACCSC Annual G&E Report July 2018 The methodology for calculating graduate placement rate is as follows; the total of placed graduates divided by the total number of graduates within 150% of program length equals the employment rate.

Lower Burrell 41%

Pittsburgh 50%

For more detailed information or a program-by-program break down by campus, please see www.careerta.edu/disclosures

FINANCIAL AID

The Financial Aid Department provides financial assistance to students who, without such help, would be unable to attend Career Training Academy. The Financial Aid Department processes financial aid applications, determines eligibility for and awards need-based financial assistance in compliance with federal regulations and institutional policies. Need-based financial assistance consists of grants, scholarships, and loans.

Financial aid is available to eligible students through state and federal grants, state and local scholarships, and student loans. The financial aid programs utilized at Career Training Academy exist to help students finance their educational preparation for employment in their field of study. To this end, Career Training Academy provides financial aid through the programs outlined in this handbook and offers access to federally-funded student aid programs to eligible students regardless of race, national or ethnic origin, age, sex, handicap, or denominational affiliation.

All students must complete the Free Application for Federal Student Aid (FAFSA) in order to have the determination of eligibility made for Federal Student Aid.

Although the primary responsibility for meeting education costs rests with the student and his/her family, it is recognized that many families have limited resources and are unable to meet the cost of a post-secondary education. Students seeking financial assistance must make every reasonable effort to adjust their lifestyles and spending practices to minimize their expenses while attending their program

of study. By doing this, they will be able to reduce their reliance on student loans. Students are also encouraged to undertake part time work.

Career Training Academy Financial Aid Code of Conduct

This policy is applicable to Career Training Academy officers, employees, and agents, and it prohibits a conflict of interest with their responsibilities with respect to Title IV loans. The policy is part of Career Training Academy's commitment to the highest ethical standards and conduct by its employees and applies specifically to conduct related to financial aid.

Career Training Academy expects the highest levels of professionalism and ethical behavior from all officers, employees, and agents whose responsibilities include student financial aid matters. These individuals must avoid even the appearance or perception of any conflict of interest regarding their student aid responsibilities. They must refrain from taking any action they believe is contrary to law, regulation, or the best interest of the students they are serving, and must disclose all conflicts identified in this policy. Career Training Academy is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between Career Training Academy officers, employees or agents and education loan lenders, Career Training Academy has adopted the following:

- Career Training Academy does not participate in any revenue-sharing arrangements with any lender.
- Career Training Academy does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- Career Training Academy does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- Career Training Academy does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept anything of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors. Career Training Academy does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/ or guarantors.
- Career Training Academy will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.

Assistance in Obtaining Institutional or Financial Aid Information

Students and prospective students may obtain information about institutional or financial aid from the Financial Aid Officer, the Financial Aid Director, or by asking the receptionist to direct the request to the appropriate department. The following information is available for all students and prospective students:

- All the need-based and non-need based federal, state, local, private, and institutional student financial assistance programs available to students who enroll in the institution;
- Terms and conditions of Title IV, HEA loan;
- Criteria for selecting recipients and for determining amount of award;
- Methods and frequency of disbursements of aid;
- Rights and responsibilities of students receiving Title IV, HEA student loans; financial aid, including criteria for continued student eligibility and standards for satisfactory academic progress;
- Terms of any loan received as part of financial aid package, sample loan repayment schedule, and the necessity for repaying loans;
- The exit counseling information the institution provides and collects.

Federal Student Financial Aid Penalties for Drug Law Violations

A student with a conviction under any federal or state law for any drug offense during a period of enrollment for which the student is receiving Title IV, HEA program funds that involves the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, loan or work-study assistance. Students wishing to regain eligibility must request in writing and provide documentation of the correction of the drug offense i.e. time served, successful completion of rehabilitation or counseling program. The appeal for re-enrollment and reinstatement of eligibility for financial aid must meet the provision of HEA Sec. 484(r)(2); (20 U.S.C. 1091) (r)(2)). Details of this provision may be obtained in the financial aid office.

National Student Loan Data System (NSLDS), and Entrance Counseling for Student Loan Borrowers

The National Student Loan Data System, or NSLDS, is the U.S. Department of Education's central database for federal student financial aid records. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of Ed programs.

How current is this information?

Grant information is reported to NSLDS daily. New loans are reported to NSLDS within 30 days of receipt of funds. If a student has been making payments on a prior loan, the outstanding principal balance listed by NSLDS may be as much as 120 days old. A student can contact the loan servicer for more up-to-date balance information. Visit www.NSLDS.ed.gov for information regarding federal student loans, including your servicer(s).

To ensure that NSLDS records remain accurate, the Financial Aid Department confirms the status of a student in NSLDS when a change in enrollment status takes place. This is done using the Registrar's Change of Status Form. The NSLDS site summarizes federal financial aid disbursed to a student. Details of student loan information are contained in the published catalog and or may be obtained in the Financial Aid Department. Disclosures about the NSLDS and entrance counseling are also available in the Financial Aid Department.

To print your financial aid history:

- Open www.nsls.ed.gov
- Click on Financial Aid Review
- Click Accept
- Enter your personal information. You will need your Federal Student Aid (FSA) ID and Password

- Click Submit
- Print

Entrance Counseling and Exit Counseling

Entrance Counseling and Exit Counseling are required items for those students using Direct Loans. Entrance Counseling is required prior to the disbursement of any Direct Loan proceeds while Exit Counseling is required prior to graduation. These counseling tools assist students in learning more about the borrowing and repayment of Direct Loans. Counseling may be completed at www.studentloans.ed.gov.

Academic Year Definition

For federal student aid purposes, Career Training Academy defines an “Academic year” as a period of time that begins on the first day of scheduled classes and ends on the last day of classes, examinations, or externship, and, it includes a minimum of 30 weeks of instructional time. Students are expected to complete the minimum Academic year definition for their program to be considered full- time.

An academic year is defined as the following:

- Dental Assistant: 58.5 credits
- Health Insurance Claims Examiner Medical Biller/Advanced Medical Coder Biller: 51.5 credits
- Massage Therapy/Advanced Bodyworker: 954 clock hours
- Medical Assistant/Medical Assistant Comprehensive: 48 credits
- Phlebotomy Technician: 45.5 credits

The academic year is used to determine the student’s eligibility for FSA Pell Grant and Direct Loan awards. For all FSA programs, a week of instructional time is any period of 7 consecutive days in which at least 1 day of regularly scheduled instruction, examination, or (after the last day of classes) at least 1 scheduled day of study for examinations occurs. Instructional time does not include periods of orientation, counseling, homework, vacation, or other activity not related to class preparation or examination.

HOW FINANCIAL AID WORKS

If you apply to Career Training Academy well in advance, there are many advantages. The earlier you begin the financial aid process, the more opportunities you will have to explore financial aid programs.

Step #1: Apply

After you complete your admissions application, your financial questions can begin to be answered. However, it is important that you first apply. The admissions departments at each of our campuses are open every weekday and on Saturdays by appointment for your convenience.

Step #2: Meet with a Financial Aid Officer

Because there is some paperwork involved in the financial aid application process, many prospective students have questions about how to properly complete the forms, including the Free Application for Federal Student Aid (FAFSA). When you meet with a Financial Aid Officer, they will be able to thoroughly answer your question, “How does financial aid work?” They will also walk you through the paperwork and talk with you concerning your eligibility for certain types of assistance.

Step #3: Explore Your Financial Options

There are loans and financial assistance available both through government programs and private programs. Your Financial Aid Officer will help you work through many possible options.

Scholarship searches and early application for campus-based aid are just a few of the things that our Financial Aid Department will help you to complete. As early as possible, our Financial Aid Department will schedule you for an individual planning session. Based on all available information, we will assist you in developing a financial package that meets your needs. In order to treat all students equally, standardized budgets (Cost of Attendance) are established and applied to all applicants. This means all students with similar circumstances will receive the same allowance for tuition and fees, books and supplies, room and board, personal expenses, and transportation. Other expenses may include, but are not limited to, dependent care, vocational/technical, and disability related expenses.

Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC), i.e., Cost of Attendance minus Expected Family Contribution = Financial Need. Once the student's financial aid eligibility is established, a "package" of aid is provided which may be a combination of grants, if available, and loan funds. Grant amounts are based on the number of credits a student is enrolled in at the time of disbursement.

The first step is to estimate your potential grant awards. Grants are financial aid awards that do not require repayment. Once your grant awards are estimated, possible scholarships and family contributions are explored. Then student loans are considered. There are a variety of factors that affect the amount of aid that you may receive.

Things such as family income, assets, age, state of domicile, and application dates go into the calculation. The best way to ensure that you are considered for all resources is to apply early, respond to requests for information, and learn as much as you can about all potential sources of funding. While our Financial Aid Officer is knowledgeable and will assist you in applying for many sources of aid, there may be other resources that you can uncover on your own.

The Federal Government created student loan programs so that everyone interested in furthering their education would have access. The programs are designed to assist the student and the student's family. All Federal Student Loans contain deferment, forbearance, and cancellation provisions. Direct Loans also feature a grace period for first-time borrowers and federally capped interest rates.

For those who qualify, interest on certain types of Direct Loans can be subsidized while the student is enrolled in school at least half-time or on a deferment. Most students today finance at least a part of their post-secondary education. However, you should borrow wisely. Only borrow what you need; as beneficial as they are - student loans must be repaid.

A student is only packaged for financial aid for one academic year at a time. Career Training Academy has both one and two academic year programs. Make sure you understand exactly what program you are enrolling in, how long it will take you to complete the program, and for what period of time you are making financial arrangements. If applicable, the Financial Aid Department will schedule a second individual planning session with you before your second academic year begins.

Since financial plans usually involve a combination of funds that arrive at different times, the Financial Aid and Student Accounts Departments will monitor the progress of your financial plan. Remember that

until the funds are received, your plan is only estimated. While most estimates are accurate, sometimes there are deviations. Even though we monitor the progress of your plan and will alert you of changes we detect, **you are ultimately responsible** for your plan. Please take the time to understand your package and check up on the arrival of aid.

Students have until the end of their first module to be financially cleared. Any student who fails to obtain clearance will not be permitted to progress to the next module. Financial clearance means that you must have either paid for your current academic year's education in full or have a financial aid plan in place that will cover all current year charges. If further information/documents are needed to actualize your plan, **you will not be financially cleared**. All charges must be paid before you are cleared for externship and/or graduation.

WHAT FINANCIAL AID PROGRAMS ARE AVAILABLE AT CAREER TRAINING ACADEMY?

Career Training Academy participates in a number of financial aid programs. These programs include grants, loans, scholarships, and specialized funding. Funds originate from the federal government, various state governments, local governments, the institution, and other sources. Students at our institution have received funding from many programs the most common are listed below:

Federal Programs:

- Federal Pell Grant - (No Repayment Required)
- Federal Supplemental Educational Opportunity (FSEOG) - (No Repayment Required)
- Federal Direct Loan - (Repayment Required)
- Federal PLUS Loan - (Repayment Required)
- Veterans Benefits - (No Repayment Required)

State Programs:

- Pennsylvania State Grant (PHEAA) - (No Repayment Required)
- Trade Assistance Act Benefits - (TAA) (No Repayment Required)
- Office of Vocational Rehabilitation - (OVR) (No Repayment Required)

Institutional and Other Programs:

- Tuition Payment Plan - (Repayment Required)
- Workforce Investment Act - (No Repayment Required)
- NEED- (No Repayment Required)
- Career Link/Career Track (No Repayment Required)
- Pittsburgh Promise (No Repayment Required)

*If you discover any additional sources of funding that you may be eligible for, please discuss it with your Financial Aid Officer.

What are the procedures and deadlines for aid application?

Federal Pell Grant Program

The Federal Pell Grant is not a campus-based award and therefore a student's eligibility is determined by the awarding agency. It is applied for using the Free Application for Federal Student Aid (FAFSA).

You should submit your completed FAFSA for Career Training Academy on the web at www.fafsa.ed.gov. A Financial Aid Officer can assist you in completing this application during your individual planning

session. Deadline for application for the 2018-2019 award year (July 1, 2018 - June 30, 2019) is June 30, 2019.

Once the Department receives your application, it will email you a SAR (Student Aid Report) and electronically release your application to the school of your choice. If there are any errors, please make corrections by logging into your FAFSA or see your Financial Aid Officer for guidance.

Once the Financial Aid Officer receives your application, they will determine your eligibility for a Federal Pell Grant. Eligibility is determined by comparing the Expected Family Contribution (EFC) on your application with a chart published by the Federal Department of Education. The lower the EFC, the more you will receive in Federal Pell Grant. The EFC is calculated using information you provide on the FAFSA. If your application is selected for verification (See the verification policy later in this publication), you will need to provide additional documentation to the Financial Aid Department before a Federal Pell Grant and any other federal aid can be disbursed.

If you are eligible for a Federal Pell Grant and (if applicable) complete the verification process, an award letter/planning sheet will be sent to you. The award letter/planning sheet will outline the expected disbursement dates.

More information regarding the Federal Pell Grant can be located at the following web address:
<https://studentaid.ed.gov/sa/types/grants-scholarships/pell>

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a limited federal fund that is administered by the school using a combination of federal guidelines and institutional policies. This is called a “campus-based” fund.

Application is made by filing a FAFSA. You must be financially cleared by the deadline dates in order to be considered. (Financial Clearance was defined earlier in this publication.) The deadline for consideration is the first day of the class start. Since these are limited funds, the earlier you are financially cleared the better your chances are to receive funds.

FSEOG Awarding Policy (FOR AWARDS MADE AFTER July 1, 2010)

Career Training Academy considers all eligible students for FSEOG. Federal regulations require Pell Grant eligible students to receive priority consideration. Funds are allocated for all starting classes within the award year. Awards are made to eligible students in various amounts to help cover direct educational expenses.

FSEOG awards are disbursed on a payment period basis. A disbursement is made during the first payment period and/or during the second payment period. The student will receive an award letter prior to disbursement that will outline the specific disbursement dates for their awards.

Periodically, the school will review its FSEOG expenditures and make adjustments to the allocations for future class starts. If sufficient funds are available, the school may go back and continue awarding to previous classes.

More information regarding FSEOG may be found by visiting:
Additional information is located at <https://studentaid.ed.gov/sa/types/grants-scholarships/fseog>

Federal Direct Loan Program

Federal Direct Loans are not a campus-based program and student eligibility is determined by the awarding agency. Application is made by completing FAFSA and Master Promissory Note (MPN). The MPN may be completed at www.studentloans.ed.gov. You may receive assistance completing these applications through the Financial Aid Department.

NOTE: Effective July 1st, 2010 – Direct Loans are made through the William D. Ford Direct Lending Program Only. You must file a FAFSA before your loan can be approved. Additionally, in some cases, the school will require more information to approve your loan. Please watch your mail carefully and respond to any correspondence you receive. There is no deadline for application. However, a loan application must be originated with the Department of Education before or during the academic period for which the funds are intended. Also, if a Direct Loan is part of your financial plan, the application must be originated through the U.S Department of Education in order for you to be considered financially cleared.

For more information, please visit:

<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>

Federal PLUS Loans

Federal PLUS Loans are not considered a campus-based program. Eligibility is determined by the awarding agency. Application is made by the parent of a dependent student completing a credit evaluation and Master Promissory Note (MPN). Applications are available through the Financial Aid Department as well as online at studentloans.ed.gov.

Please watch your U.S. mail and e-mail carefully and respond to any correspondence you receive. In the event that the parent is denied for the Parent PLUS Loan after the credit evaluation, the student is then able to borrow additional unsubsidized loans to assist their education.

The school must certify loan applications. The completed application should be submitted to the Financial Aid Department. The Financial Aid Department will review the application, provide the necessary information to establish eligibility, and forward the application to your parent's lender. Once approved, your parent will receive a loan approval notice from the lender.

There is no deadline for application. However, a loan application must be originated with the Department of Education before or during the academic period for which the funds are intended. Also, if a Plus loan is part of your financial plan, the application must be originated and there must not be any outstanding corrections in order for you to be financially cleared.

More information is available at: <https://studentaid.ed.gov/sa/types/loans/plus>

Veteran's Benefits

These funds are limited, at a minimum, to those students who have served 180 days active duty in the military. In certain situations, funds are also available to students whose parents served in the military.

Qualified students should bring a copy of their DD 214 form and Letter of Eligibility to their individual planning session. A Letter of Eligibility will be received after benefits have been applied for through www.gibill.va.gov. Veterans with questions can call 888-442-4551 for assistance.

Additional information pertaining to VA Benefits may be found at <https://benefits.va.gov/gibill/>

Pennsylvania State Grant Assistance (PHEAA)

The Pennsylvania State Grant Program is administered by the Pennsylvania Higher Education Assistance Agency (PHEAA) and provides grant assistance to undergraduate students enrolled in at least a two-year program and who are Pennsylvania residents. All eligible students enrolled in the degree-granting programs offered at Career Training Academy will be notified of the availability of, and their eligibility of, any grant assistance from the state and sources of information will be provided. The Pennsylvania State Grant is available for a maximum of four semesters to students enrolled at least half-time in two-year degree granting programs. To be considered for a Pennsylvania State Grant, you must fill out the FAFSA and complete the Pennsylvania State Grant Form. The FAFSA must be filed each year prior to beginning a program and/or second academic year in order to be considered for eligibility. Most renewal students do not have to complete the State Grant Form.

Recipients must also be high school graduates or have a Pennsylvania GED.

Qualified applicants must meet PHEAA's Pennsylvania domicile requirements, meet required deadlines, and be enrolled at least halftime in an eligible program. Not all students qualify for the PHEAA State Grant. New applicants must file a FAFSA by August 1, 2018, to be considered for a 2018/2019 state grant. Previous recipients must file a FAFSA by May 1, 2018, to be considered for a 2018/2019 state grant.

PHEAA sometimes needs more information than is provided on the FAFSA to complete their awarding process. Please check your mail and email frequently and respond quickly to all requests for additional data.

More specific information about PHEAA grants may be obtained directly from PHEAA at 1-800-692-7392 or by visiting www.pheaa.org.

Trade Assistance Act Benefits (TAA)

Application is made through your local employment office. Benefits are available to students who were dislocated because of foreign trade.

More information is available from your local employment office.

Office of Vocational Rehabilitation (OVR)

Benefits Application is made through your local Office of Vocational Rehabilitation. Benefits are available to students deemed by OVR to be eligible for vocational rehabilitation. More information is available from your OVR office.

Workforce Innovation and Opportunity Act (WIOA)

The intent of the WIOA is to allow adult and dislocated job seekers who qualify for training services to have freedom of choice in selecting any qualified training provider from the State's single eligible provider list.

More information can be obtained from the school or your local municipal office.

TUITION PAYMENT PLANS

Career Training Academy (CTA) has established the following procedures for creating payment plans for students and for addressing missed payments by current and former students.

Prospective Students

Students considering enrolling in a program at CTA must complete an appointment with Financial Aid to determine the amount of financial aid a student is eligible to receive (e.g. Title IV funds including Subsidized/Unsubsidized loans, Parent Plus loans, and Pell, as well as scholarships, grants, and other sources). Students who have unmet need are required to set up a payment plan with Student Finance as well.

Payment plans should be designed to achieve the most rapid payoff of balances to the school as possible, while taking into account each student's individual circumstances and financial position.

- The preferred situation is always that the student makes monthly payments sufficient to fully pay the balance by graduation (i.e. the length of the program). If a student chooses this option there will be no interest charges.
- If a student is unable to pay off the balance by graduation, a payment plan going up to two times the program length plus one payment due at orientation is allowable:
 - In this scenario, a student must commit to regular in-school payments as determined by the 2x program length +one formula. (This plan does not apply for any plan sufficient to fully pay off the student's balance by graduation).
 - No interest will be charged on the balance.
 - After graduation, the student will continue making monthly payments that will fully pay the outstanding balance within the agreed time period.
- Those **dependent** students whose parents are approved for a Direct Plus Loan but decline to take it or a portion of it may set up payments based on the above policy. Payment options for students in this situation are detailed in the attached Plus Decline addendum.

Active Students

Student accounts for all active students are reviewed monthly. The accounts are monitored for late payments. The following procedure will be followed for accounts with cumulative late payments and must be documented in STARS.

Number of Cumulative Late Payments	Action
1 (30 day)	Discussion with student
2 (60 day)	Discussion with student with formal warning letter signed by student
3 (90 day)	Discussion with student – student placed on financial warning
Fail Financial Warning (120 day)	Student required to withdraw; Student will not receive schedule for next MOD.

Financial Warning Plan: A student who misses three cumulative payments (90 days late) will be reviewed by a Financial Aid Officer, Financial Aid Director, Student Accounts Representative, Campus Director, President, and the Controller. Taking into account the student’s initial financial condition and agreement, payment and academic history since entering school, and any currently mitigating circumstances, a **Financial Warning Plan** will be created. This plan will detail out specific actions that the student must perform in order to be allowed to remain in school. The student will be walked through the requirements, and must sign acceptance.

The student’s adherence to the financial warning plan will be monitored on an ongoing basis. If the student fails to fulfill any of the requirements, academic or financial, he or she will be required to withdraw from school, with final approval given by the Director of the campus. At the time of the withdrawal, the student will be provided a list of actions that will need to be completed in order to be considered for re-admission.

Temporary Out/Permanent Out Students

Students who go on a Leave of Absence (LOA) will not be required to make payments until they return, but are required to meet with a Financial Aid Officer to review the impact of their finance plan prior to going on the LOA. Students who have withdrawn or graduated and fail to make payments will be subject to the following:

Days Past Due	Action
30	Receive a bill
60	Receive a bill and a letter (“look”) – Student Accounting attempts contact
90	Receive a bill and a letter (“watch”) – Student Accounting attempts contact
120	Student Accounting attempts contact; if this attempt to contact and resolve the situation is unsuccessful the former student will be sent to collections

Collections Committee: All former students who have reached 120 days past due will be reviewed by a committee consisting of the Controller and Student Accounting with input from the Education department provided as needed. This group will make the final determination to send someone to collections and write off the balance.

Deferment: Former students will be allowed to temporarily suspend repayment of their balances if they encounter life circumstances that affect their ability to afford repayment. These allowable situations match those allowed by federal student loan services and include:

- Unemployment
- Economic Hardship
- Military or National Guard Service
- Forbearance
- Death or Temporary/Permanent Disability

These situations are documented by the federal student loan services and CTA, allowing a deferment will be contingent upon receiving this documentation. During the period of deferment the student will

not be required to make any payments. Once the student restarts making payments, the due date of the final payment will be extended out based on the length of the deferment.

Student Payment Contract Policy for Plus Loan Declines Addendum

If a dependent student’s parent is DECLINED for a Direct Plus Loan, payment arrangements will be determined using the prospective student contract policy.

If a dependent student’s parent is APPROVED for a Direct Plus Loan and chooses not to borrow the full loan, the remaining balance must be paid in full by graduation. Payment arrangements will be determined by the following:

- The student and parent may pay the remaining balance in full.
- The student and parent may pay the remaining balance by making monthly payments sufficient to fully pay the balance by graduation (i.e. the length of the program).
- The student and parent may pay the remaining balance by making extended monthly payments (regular in-school payments as determined by the 2x program length +one formula).

*No interest will be charged on payments for any CTA payment arrangements.

FINANCIAL AID COST OF ATTENDANCE

The financial aid office uses an estimate of direct and indirect costs to determine how much financial aid a student may be eligible for. Direct costs include tuition, fees, books and supplies. Indirect costs include estimates of other living expenses, transportation and personal expenses. Examples of the cost of attendance and calculating financial need estimates used can be found by visiting:

<https://studentaid.ed.gov/sa/fafsa/next-steps/how-calculated>

Students should refer to the current published catalog for tuition and fees, books and supplies, and any additional costs for a program in which the student is enrolled or has expressed an interest. Room and board, if applicable, and transportation cost estimates may be requested from the Financial Aid Officer at the campus. Room and board, transportation costs, and miscellaneous costs are determined by annual student surveys.

Description	With Parents	Without Parents
Tuition & Fees	Actual	Actual
Books	Actual	Actual
Room & Board	\$415 per month	\$1040 per month
Transportation	\$100 per month	\$343 per month
Miscellaneous	\$20 per month	\$266 per month

* These figures are based on a 32-week average costs per student in the Medical Assistant program and are based on student surveyed responses. Programs vary in length and these costs may not be actual for individual students but represent an average assessment.

HOW DOES THE SCHOOL DECIDE WHAT TYPES AND WHAT AMOUNTS OF AID ARE INCLUDED IN MY FINANCIAL PLAN?

All eligible applicants are considered for all aid sources. Of course, the school does not encourage students to borrow loan funds in excess of the amount they actually need (regardless of what amount they may be eligible to receive).

Also, some of the financial programs mentioned earlier have application deadlines. Priority is given to the categories described above.

Since campus-based aid is limited in funding, unfortunately not all students are able to participate. However, we strive to work with each family individually and develop a financial plan to meet their needs.

The school works directly with you and your family to determine what types and within program guidelines, what amounts of aid are included in your financial plan.

Your Federal Pell Grant and PHEAA Grant awards are estimated using information you provide on the FAFSA form. During your planning appointment, the Financial Aid Officer will assist you in developing a financial plan. Your institutional costs and financial need are calculated, and then your estimated grant eligibility is subtracted. (As previously noted, FSEOG is awarded subsequent to the planning appointment; it is not usually included in an initial financial plan. Once awarded, unless in nominal amounts, the plan is revised to reduce non-gift aid sources.)

The Financial Aid Officer then discusses possible family contributions with you. Any amount that you can contribute toward your direct educational costs will reduce the amount of loan debt that you incur. Tuition Payment Plans are available to accommodate students and their needs. If there are remaining direct institutional charges or if the student has indicated a need for funds for indirect costs, student loans are explored. Direct Loans are the first student loans suggested for students. They do not enter repayment until six months after the student ceases at least half-time enrollment and based on student eligibility. Additionally, the Federal Government will pay the interest on the Subsidized loan while the student is enrolled at least half-time in school, during the 6-month grace period, and during periods of deferment. Direct Loans are more fully described on the Student Aid website, studentaid.ed.gov.

Then, PLUS or additional Direct Loan eligibility is reviewed. If a student is dependent (according to Federal Guidelines), funds beyond those available in a base Direct Loan must be applied for through the PLUS loan program. The Plus Loan does begin repayment while the student is still in school. If a parent borrower is unable (and can document their inability) to borrow through the PLUS program, then the student may borrow additional proceeds through the unsubsidized Direct Loan program. Independent students may borrow additional proceeds through the unsubsidized program as well. **A parent's refusal to borrow a Plus loan is not considered an inability to borrow.**

VERIFICATION POLICY

In some cases, the U. S. Department of Education requires that Federal Title IV applicants provide documentation to verify the accuracy of the information submitted on the Free Application for Federal Student Aid (FAFSA). Federal regulations include verification as part of the Federal Student Aid program requirements and it is required for applicants for most FSA programs with the exception of students receiving only a parent PLUS loan or an Unsubsidized Direct loan.

All students who apply for financial aid assistance will be considered for verification. All students "selected" by the Federal Department of Education (DOE) will require verification. Federal verification

must typically be completed prior to the end of the academic year or before the student ceases enrollment, whichever occurs first. Students, who fail to comply with verification requirements, including submitting documentation within required timelines, will not have Federal Title IV funds disbursed and may have Federal Title IV funds cancelled. Also, if a discrepancy in information is detected or if insufficient information is available, a student's application may not be verified.

Once a student is selected for verification, a Financial Aid Officer will review the student's FAFSA application for accuracy. The student will be required to provide documentation to support the information contained in the application for accuracy. This documentation may include a verification worksheet, tax return transcripts, W2 forms, statements regarding untaxed income, discrepancies in household size, etc. Because each student's situation is unique, the required documentation may vary.

Students are expected to provide this information within two weeks of the request date. However, we also recognize that sometimes it is necessary to obtain this data from outside sources, which could result in additional delays beyond the student's control. Therefore, if students demonstrate that they have made all possible efforts to obtain the necessary documentation and request a longer period of time it will be permitted, but not to exceed 60 days. Of course, the lengthened period of time cannot extend beyond the submission dates created by the Department of Education. Furthermore, it should be noted that a student's aid offer in the Federal Pell, FSEOG, and Direct Loan programs would be suspended until verification is complete. **Because the FSEOG funds are limited, the student may stand to lose eligibility entirely if documentation is not submitted quickly and the school expends all available funds before verification is complete.**

If the submitted data fails to meet documentation requirements or if discrepancies are detected, corrections to your application will be made. Corrections to the application may result in final aid awards that differ from those described during your initial individual planning session.

After the verification procedure is complete, and if changes are made, you will receive a new award letter. This notification should be considered your confirmation that your file meets the Federal Standards of accuracy and that verification for the current award year is complete. (Students not selected for verification also receive an award letter) Verification results that require changes to the applicant information and subsequent changes to the student's financial aid package will be made prior to final disbursement of federal funds.

For all students eligible for subsidized Title IV aid, the school will make appropriate changes to the student information electronically through the Department of Education's Central Processing System (CPS) to ensure each student has an accurate and valid FAFSA application. The student will be notified of this adjustment through a revised financial aid award letter. Career Training Academy completes federal verification for selected applicants as a requirement of completing a student's financial aid application. Federal Title IV funds will not be disbursed until the application process has been completed and the student's file has been coded as federal verification complete.

The institution is required by Federal Regulations to make referrals to the Department of Education and the Department of Justice if it suspects that aid was requested under false pretenses. Career Training Academy takes the proper stewardship of Federal funds very seriously and will cooperate with government agencies in the full prosecution of students who are found to provide fraudulent information.

PROFESSIONAL JUDGMENT POLICY

In accordance with federal regulations, the Financial Aid Department may take into account a student's and/or parent's special circumstances to make adjustments to a student's expected family contribution for educational expenses and/or financial aid dependency status as determined by federal guidelines. These adjustments only affect need-based aid. Adjustments must be reasonable and documented, and the institution is held accountable for decisions made.

Career Training Academy applies policies and procedures consistently. Students who feel they have mitigating circumstances are afforded the opportunity to apply for professional judgment consideration. Any student wishing to be considered for professional judgment should complete the Professional Judgment Request Form and submit a request in writing to the Financial Aid Officer. The request should be accompanied by as much supporting documentation as possible. The Financial Aid Director will assess the request, and if needed, will request additional documentation. After a thorough review of the information, the Financial Aid Officer will render a decision. Please be aware that all decisions are final.

Students wishing to appeal the Financial Aid Director's decision should do so in writing to the President. While Professional Judgment requests can be made for any policy, the most common ones occur in the area of Financial Aid. Listed below are the most common requests made to that area and some general guidelines applicable to those requests.

Dependency Override Requests:

The choice made by the student to move out of their parent's home and be financially independent from them does not constitute independence for the purpose of financial aid. Also, parental unwillingness or inability to assist a student with their educational expenses does not relieve their obligation or responsibility, nor does it constitute independence on the student's part.

If the student can meet the following criteria a Dependency Status Override Form must be completed:

1. Severe Estrangement from parents. Examples include abandonment, parental drug/ alcohol abuse, parental mental incapacity, physical or emotional abuse, parental incarceration (written statements from at least two professional adults must document any of these examples). Professional adults would include teachers, clergy, guidance counselors, law enforcement officials, or doctors. These statements must be signed and dated. If the statements are NOT on business letterhead the statement must have an attached business card.
2. You are divorced after being married for at least two years and maintained a residence apart from your former spouse during the time you were married, and you now maintain a separate residence from your parents and pay ALL expenses from your own income and assets.

These requests occur when a student is considered dependent according to Federal Guidelines and the students believe that mitigating circumstances should allow them to be treated as independent students.

The Federal Government develops the guidelines by which dependency is established; and although the school has the ability in limited circumstances to make adjustments, we so do very rarely. The presumption is always that the dependent student is truly dependent on his/her parents, in accordance with the need analysis methodology prescribed by federal law. This is true regardless of the physical

living arrangements, geographic distance, or issue of tax return dependents. Only in exceptional situations and with adequate documentation, will a dependency override be approved.

A dependency override will typically not be approved based on solely on the following situations:

- The student no longer lives at home,
- The student does not get along with the parents,
- The parents refuse to provide information or assistance to the student,
- The student lives at home and pays rent to the parents.

Changes in income, assets, and /or expenses:

These requests occur when a student believes that the family's financial position does not accurately reflect its ability to pay or that recent changes in their financial situation should be reviewed. The institution believes that the Federal methodology is a fair calculation of an expected family contribution. Very rarely are adjustments made to data elements based on changes in income, assets, and/ or expenses. As a student, you must submit a personal written request regarding your situation.

For dependent students, only the loss or significant change in a parent's income is considered; a dependent's income is not considered when reviewing a request for an income adjustment. Proof of prior year income and current year expected income is required.

Each request is viewed on a case-by-case basis. A change must be significant and adequately supported to receive serious consideration for adjustment. As mentioned earlier, students wishing to request Professional Judgment should submit a written request to the Financial Aid Officer. Because these requests do not occur regularly, a special request form is available in the Financial Aid Department. The form should be fully completed and should be accompanied by relevant documentation. Incomplete forms are not considered.

WHAT ARE MY RESPONSIBILITIES AS A STUDENT?

As a student, you must be actively involved in your education. This process begins with understanding the Admissions process, obtaining financial clearance, and working hard to achieve good grades and attendance. Even though we will provide comprehensive student services to you along the way, you are responsible for your education. These are your responsibilities as a student applying for or receiving financial aid:

- Read and understand the financial aid procedures and applications.
- Apply for financial aid on time.
- Pay special attention to the application for student financial aid, complete it accurately and submit it in a timely fashion to the Financial Aid Department.
- Provide documentation when necessary according to federal, state and Career Training Academy policies and regulations.
- Return all additional documentation, verification, corrections and/or new information requested by either the Financial Aid Department or the agency to which an application was submitted within the predetermined timeframe.
- Attend the classes that you are scheduled for.
- Using financial aid only for expenses related to attending your academic program.

- Maintain Good Academic Standing and demonstrate Satisfactory Academic Progress toward a certificate or degree.
- Inform the Financial Aid Department of any changes in your financial resources.
- Understand that your withdraw from Career Training Academy may necessitate repayment of awards for your current semester and/or jeopardize future aid.

YOUR RIGHTS AS A FINANCIAL AID RECIPIENT

Any information regarding your application for aid is protected by the Student Privacy Act and is kept confidential.

- If you have questions about how your aid eligibility was determined, contact the Financial Aid Department.
- If you have questions about “IF” your family experiences financial difficulty which you feel would affect and perhaps increase your eligibility for aid (disability, death, unemployment, divorce, etc.) you may present documentation of these circumstances. At that time, your application for aid may be reconsidered, if funds permit.
- Students who do not meet academic satisfactory progress standards, and are unable to document mitigating circumstances such as a change in a program of study, illness, death in the family, etc., may appeal the suspension of financial aid eligibility. Contact the Financial Aid Department for further information.

CREDIT BALANCE POLICY

Credit balances from Federal Title IV funds—Pell Grants, SEOG Grants, Subsidized and Unsubsidized Direct Loans and/or PLUS loans: When Federal Student Aid [FSA] from Title IV funding sources is received and posted to a student’s account, and, if the procedure of posting/crediting those funds to the student’s account creates a credit balance, refunds will be issued automatically to the student within 14 days after the posting occurs.

All refunds of excess SFA Title IV funds are issued to the student unless one of the following situations applies:

- The student instructs the Financial Aid or Business office **in writing** to issue the refund to another party.
- The student completes a Title IV authorization form that specifies the credit balance remain on the student account.
- If there is a Parent Plus loan, the refund is issued to the parent. The parent may instruct the Financial Aid or Business Office in writing to issue the refund to another party, leave on the student’s account or return to the lender.
- If a student with an identified SFA credit balance is determined to be withdrawn before the funds are addressed through the withdrawal and R2T4 process prior to returning and credit balance funds.

An FSA Title IV Refund occurs whenever the amount of federal funds (FPELL, FSEOG, Subsidized Loan, Unsubsidized Loan and PLUS Loan) credited to the account for an eligible payment period exceeds the charges assessed for the period. The Business Office will ensure that checks are ready for pick up or mailing no later than 14 days after the funds are posted to the student’s account. Checks issued to a student for pick up at the school that are not picked up by the student within 21 days of processing will be mailed to the address on file. If the student or parent cannot be located, the funds will be returned to the appropriate Title IV program.

Credit balances from all other funds—cash payments, scholarships, non- Title IV grants, Veteran Education Benefits, or Tuition monthly pay payments: Return of a credit balances from all other funds will be issued to the student upon request -in writing, via email, telephone or by visiting the Financial Aid or Business Office. Return checks will be issued within 14 days after the request or by the date that the institution determined that the student has graduated, is no longer enrolled, or, attending.

Credit balances from withdrawal or leave of absence of a student: A credit balance created from receipt of FSA Title IV funds that is scheduled to be refunded to a student who is withdrawing or taking a leave of absence will be processed and mailed to the student once the Registrar's Office has officially changed the student's status and the Financial Aid Office has completed any necessary adjustments. If a student has federal aid, the school has 14 days from the date the Financial Aid Office does a Title IV refund calculation to process and make available for pick up/mail a refund check.

CREDIT BALANCE AUTHORIZATION

The Higher Education Act requires that Title IV funds are to be used to pay for authorized charges in the form of tuition and fees. As required by the Higher Education Act, any Title IV funds awarded and posted to a student's account in excess of these charges must be refunded to the student. An identified Title IV credit balance will be automatically refunded to the student no later than fourteen (14) days of the funds are applied to the student's account. Credit balances created as a result of Federal Direct PLUS Loans will be disbursed to the parent, if the parent is the borrower. Regulations governing how Title IV funds are processed (34 CFR 668.165(b)) allow for students or parents to voluntarily authorize the Career Training Academy to handle Title IV credit balances in different ways. Students can authorize the Career Training Academy to hold on behalf of the student, any Title IV credit balances and apply such Title IV credit balances to any future charges. Students can authorize the Career Training Academy to apply Title IV credit balances to other charges.

Q. What is the purpose of the student Authorization Notification?

A. The purpose is to ensure that federal financial aid proceeds are used to cover the cost of the student's tuition and fees, plus kit and/or materials necessary with the Career Training Academy. Any remaining credit balance on a student's account at the end of their loan period [1st academic year of study] will be returned to them.

Q. If a student signs the form, will they still receive a refund of their credit balance?

A. The authorization will not prevent a student from requesting or receiving a refund of their excess federal financial aid or any other eligible credit balance on their account during enrollment at Career Training Academy. Students are also provided the opportunity to budget their funds in the form of a credit stipend used to pay other costs of attendance while they complete their studies.

Career Training Academy disburses federal Title IV financial aid throughout the year and individual eligibility to funds applied to student accounts are disbursed in two installments based on the student's enrollment status. A student's award of financial aid funds is required to be posted to outstanding charges pay for outstanding tuition and fees for their program.

If the received funds exceed the current charges, a student may choose, by authorization, to hold those funds on their account to help them budget the in school educational related expenses. Students may request to receive a disbursement of any eligible funds. The financial aid award letter is the guide for a student to identify the amount of their awarded aid.

STATE AND FEDERAL REFUND POLICIES

Refund Policy Before Matriculation (22 PA Code 73.132)

All monies paid by an applicant will be refunded if he/she is not accepted for admission to the school or if canceled by the applicant within 5 days of signing the enrollment agreement. After acceptance or beyond the 5 days, the applicant may cancel the enrollment agreement. If the agreement is canceled after 5 days of signing or before the beginning of training, all monies paid to the school will be refunded less the application fee. Students who have not visited the school facility prior to enrollment will have the opportunity to withdraw without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the school facilities and inspection of equipment.

Refund Policy after matriculation (22 PA Code 73.134)

For a student canceling after the 5th calendar day following the date of enrollment as defined in 22 PA Code 73.132 (relating to application fee) but prior to the beginning of classes, monies paid to the school shall be refunded except the nonrefundable amount of the application fee as calculated in 22 PA Code 73.132.

If a student enrolls and withdraws or discontinues after the term has begun but prior to completion of the term where the termination date for tuition refund computation purposes is defined as the last date of recorded attendance effective the date the student requests withdrawal or the date of determination for student who fail to inform the school of their intent to withdraw. [22 PA Code 73.135], and in accordance with the following minimum refunds apply:

1. If withdrawal or termination occurs in the first 7 calendar days, the student will be refunded 75% of the tuition for the term.
2. If withdrawal or termination occurs after the first 7 calendar days of the term but within the first 25% of the term, the student will be refunded 55% of the tuition.
3. If withdrawal or termination occurs after completing 25% but less than 50% of the term, the student will be refunded 30% of the tuition.
4. If withdrawal or termination occurs after completing 50% of the term, the student is entitled to no refund.
5. For refund computations purposes a term must not exceed 18 weeks.
6. All calculations and refunds shall be made within 30-calendar days of the date the student fails to enter, leaves the program or fails to return from a leave of absence. [22 PA Code 73.136]
7. All returns to FSA Title IV funds required based upon determination of withdrawal and calculation of tuition refund policy requirements will be returned within 45 days of the date that the school determined the student withdrew.

Arbitration of the Refund Policy may be requested if the student or parents believe that individual circumstances warrant exception from published policy. In case of prolonged illness or accident, death in the family, or other circumstances that make it impractical to complete the program, the school will make a settlement, which is reasonable and fair to both parties. A school term is defined in the catalog under "School Term".

Return of Federal Funds Policy

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed or who fail to return from an approved leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations. If a student leaves the institution prior to completing 60% of a

payment period or term, the financial aid office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.)

This percentage is also the percentage of earned Title IV aid. Funds are returned to the appropriate federal program based on the percentage of unearned Title IV aid using the following formula: Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid)) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

1. If a student earned less Title IV aid than was disbursed, the institution would be required to return a portion of the Title IV funds as well as the student would be required to return a portion of the Title IV funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a balance to the institution.
2. If a student earned more aid than was disbursed to him/her, the institution would owe the student a post- withdrawal disbursement, which must be paid within 120 days of the student's withdrawal. Refunds are allocated in the following order: Unsubsidized Direct Loans, Subsidized Direct Loans, Unsubsidized Direct Loans (other than PLUS loans), Subsidized Direct Loans, Federal Perkins Loans, Federal Parent (PLUS) Loans, Direct PLUS Loans, Federal Pell Grants for which a Return of funds is required, Federal Supplemental Opportunity Grants for which a Return of funds is required, Other assistance under this Title for which a Return of Funds is required (e.g. LEAP).
 - Days attended divided by Days in Pay Period = % of Title IV Funds Retained
 - Title IV Funds Received/Scheduled to Receive, less Title IV Funds Retained = Title IV Funds Returned to Funding Sources
 - All clock hour programs are calculated on scheduled hours as of last date of attendance

The amount of tuition and other institutional charges incurred by students who do not finish a term is determined by the Refund Policy after Matriculation as explained in the current catalog.

Funds are returned to the following Title IV sources in order of priority:

1. Federal Direct Loans - Unsubsidized
2. Federal Direct - Subsidized
3. Federal PLUS Loans
4. Federal Pell Grants
5. Federal SEOG
6. Other Title IV assistance for which a return of funds is required.

STUDENT RIGHT TO PRIVACY

Family Educational Rights and Privacy Act

Pursuant to the Family Educational Rights and Privacy Act of 1974 (FERPA), as amended, students or former students have the right to inspect their educational records. Students must request in writing that the Director make their files available for inspection.

Who is covered under the Family Educational Rights Privacy Act (FERPA)?

All public or private institutions providing educational services and/or instruction to students and that receive funds under an applicable government program are subject to the requirements of the act. For the purposes of our organization, FERPA applies to the Career Training Academy.

Under FERPA, the Career Training Academy may release student information without student consent to school officials. This includes Career Training Academy officials and those officials of other institutions who have a legitimate educational interest and need the information to fulfill their professional responsibilities.

Career Training Academy is also authorized to release student information to various federal and state agencies, accreditation agencies and to appropriate parties when so ordered by a federal or state court. Additionally, in the event of an emergency, Career Training Academy will release student information to protect the health and safety of students, staff and faculty.

Career Training Academy responses to student requests for academic record amendments may be appealed in accordance with the Grievances and Appeals Policy.

After exhausting all appeals, students who have a grievance regarding the release of their personally identifiable information may file a complaint with the U.S. Department of Education, Family Policy Compliance Office, 400 Maryland Avenue, S.W., Washington, D.C. 20202-4605.

The full Career Training Academy Family Educational Rights and Privacy Act Policy is published in the Career Training Academy Academic Catalog.

Completion/Graduation and Transfer-Out rates of full-time, first-time degree/certificate-seeking students for 2-year private institutions.

(Cohort years 2011-2014) Source: IPEDS-GRS-2A

	Lower Burrell 4-Year Total	Pittsburgh 4-Year Total
1. Cohort Determination Calculation		
a. Initial cohort sum	315	122
b. Allowable exclusions	0	0
c. Final Cohort – 4-Year Total	315	122
2. Total Completers Calculation	160	85
3. Total Transfers-Out Calculation	0	0
4. Four-year Average Student Right-To-Know Completion or Grad. Rate	50	70
5. Four-year Average Student Right to Know Transfer-Out Rate	0	0

**Student Diversity Statistics Source: IPEDS – Fall Enrollment Survey – A
Fall Enrollment for Full-Time Undergraduate Students ALL CAMPUSES**

MEN	First-Time	Transfer	Continuing	Total
Nonresident Alien	0	0	0	0
Hispanic/Latino	0	0	0	0
American Indian/Alaska Native	0	0	0	0
Asian	0	0	0	0
Black or African American	0	1	0	1
Native Hawaiian or Other Pacific Islanders	0	0	0	0
White	3	2	6	11
Two or More Races	0	0	0	0
Race and Ethnicity Unknown	0	0	0	0
WOMEN	First-Time	Transfer	Continuing	Total
Nonresident Alien	0	0	0	0
Hispanic/Latino	0	1	0	0
American Indian/Alaska Native	0	0	0	0
Asian	0	0	0	0
Black or African American	1	6	28	35
Native Hawaiian or Other Pacific Islanders	0	0	0	0
White	25	24	99	148
Two or More Races	0	0	0	0
Race and Ethnicity Unknown	0	0	0	0

Federal Pell Grant Recipients

Source: IPEDS – Student Financial Aid Survey 2017-2018. Information based on Pell Grant Recipients for the prior year.

Number of Students Receiving Federal Pell Grant

Lower Burrell – 55
Pittsburgh – 31

Retention Rate

Source: IPEDS – Fall Enrollment Survey – E. Full Time/First Time Student Cohort Retention Rates (Fall 2016)

Lower Burrell – 60%
Pittsburgh – 64%

2018-2019 TUITION AND ESTIMATED FEES – EFFECTIVE DATE 7/1/2018

Program (1)	Award	Program Length (weeks)	Credit **Clock Hours	Program Tuition	Application Fee	Books
Advanced Bodyworker	AST	60/90	**1590	\$20,002	\$30	\$2,100
Advanced Medical Coder/Biller	ASB	62/75	101	\$24,095	\$30	\$2,829
Dental Assistant	Diploma	41/49	58.5	\$12,650	\$30	\$1,048

Health Ins, Claims Exam/Med Biller	Diploma	32/39	51.5	\$12,286	\$30	\$1,866
Massage Therapy	Diploma	28/42	**742	\$9,334	\$30	\$840
Medical Assistant	Diploma	32/38	48	\$12,400	\$30	\$1,047
Medical Assistant Comprehensive	AST	64/76	96	\$24,800	\$30	\$2,559
Phlebotomy Technician	Diploma	28/34	45.5	\$8,500	\$30	\$1,278
Program (1)	Lab Fee (3)	Test Fee (4)	Student Insurance	Student Supplies (2)	Graduation Fee	Program Total
Advanced Bodyworker	\$1,600	\$195	\$84	\$1,344	\$100	\$25,455
Advanced Medical Coder/Biller	\$375	\$90	\$84	\$110	\$100	\$27,713
Dental Assistant	\$800	\$250	\$42	\$625	\$100	\$15,545
Health Ins, Claims Exam/Med Biller	\$225	\$90	\$42	\$86	\$100	\$14,725
Massage Therapy	\$700	\$195	\$42	\$1,189	\$100	\$12,430
Medical Assistant	\$750	\$90	\$42	\$349	\$100	\$14,808
Medical Assistant Comprehensive	\$1025	\$90	\$84	\$504	\$100	\$29,192
Phlebotomy Technician	\$750	\$90	\$42	\$273	\$100	\$11,063

1. Program availability varies by location.
2. Student supply costs include book bag, uniforms/shoes and supply kits required by program.
3. Lab fees include computer lab fees and student consumable fees which average \$100 per clinical course.
4. Test fee is specific to programmatic certification. Student test fees will be paid provided that the student is in good financial standing with Career Training Academy.

Text Book List

Text books are available through Career Training Academy and can be included in the financial plan each student creates during the admissions process. However, for those students and families who would like to know which text books are needed for their program of study, a complete, detailed list, including ISBN number, is accessible here: <http://careerta.edu/disclosures/>

TUITION PER TERM

Program	Term 1	Term 2	Term 3	Term 4	Total
Advanced Bodyworker	\$6,001	\$6,001	\$4,000	\$4,000	\$20,002
Advanced Medical Coder/Biller	\$6,560	\$6,680	\$6,680	\$4,175	\$24,095
Dental Assistant	\$8,001	\$4,649			\$12,650
Health Ins, Claims Exam/Med Biller	\$6,651	\$5,725			\$12,286
Massage Therapy	\$4,667	\$4,667			\$9,334
Medical Assistant	\$6,717	\$5,683			\$12,400
Medical Assistant Comprehensive	\$6,717	\$6,846	\$6,975	\$4,262	\$24,800
Phlebotomy Technician	\$5,137	\$3,363			\$8,500

CTA: 2016-2017 O*NET Web Addresses for Occupational Profiles

Program	SOC Code	O*Net	Web Address
Advanced Bodyworker	31.9011	31.9011	https://www.onetonline.org/link/details/31-9011.00
Advanced Medical Coder/Biller	29.2071	29.2071	https://www.onetonline.org/link/details/29-2071.00
Phlebotomy Technician	31.9097	31.9097	https://www.onetonline.org/link/details/31-9097.00
Dental Assistant	31.9091	31.9091	https://www.onetonline.org/link/details/31-9091.00
Health Insurance Claims Examiner/Medical Biller	43.3021	42.3021	https://www.onetonline.org/link/details/29-2071.00
Medical Assistant	31.9092	31.9092	https://www.onetonline.org/link/details/31-9092.00
Medical Assistant Comprehensive	31.9092	31.9092	https://www.onetonline.org/link/details/31-9092.00
Massage Therapy	31.9011	31.9011	https://www.onetonline.org/link/details/31-9011.00

GAINFUL EMPLOYMENT INFORMATION FOR OUR PROGRAMS

Your education is an important and substantial investment in your future. That's why Career Training Academy wants you to have comprehensive and specific information about our programs so that you can determine what's best for you and your career goals.

Gainful Employment information disclosure statements can be obtained for each program by accessing the URL listed. <http://careerta.edu/disclosures/>

In accordance with Federal regulations, Career Training Academy publishes Gainful Employment information for each program. These Gainful Employment disclosures include:

Total tuition and fees for the program, including estimated book and supply costs. Please note your direct costs can change if you transfer in credit hours from previous education institutions. In addition, Career Training Academy typically increases the tuition rate every year.

- On-time graduation rates, which illustrates of those students who graduated, what percent of those students graduated on time.
- Graduate placement success.
- Median debt concerning the program, broken down by financing type.
- The names of the occupations for which the program prepares students, accompanied by links to a federal government site which contains occupational profiles and potential income, sometime after graduation (we do not guarantee placement or salary).

STUDENT COMPLAINT/NOTICE TO AGENCIES

Career Training Academy is committed to quality training and desires to address the concerns of every student who has chosen to enroll. All questions and concerns should be directed to the Dean and Vice

President of Academic Affairs for appropriate resolution. Questions or concerns that are not satisfactorily resolved by Career Training Academy may be brought to the attention of the Pennsylvania Department of Education, and/or the school's accrediting agency.

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Pennsylvania Department of Education
333 Market Street, 12th Floor
Harrisburg, PA 17126-0333
Fax: 717-772-3622
E-mail: RA-pls@pa.gov

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Colleges
2101 Wilson Boulevard,
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Arlington, Virginia 22201
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