

Consumer Information Guide

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Introduction

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosure and reporting requirements relevant to Consumer Information.

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

Included in this guide is a summary of all of the Basic Consumer Information Requirements, as excerpted from the 2009-2010 Student Financial Aid Handbook (most recent version as of the release of this guide), and a brief notation as to where the information could be obtained. Note that this Basic Consumer Information Requirements summary is also hand delivered to all students.

The HEOA requires the Secretary (United States Department of Education) to collect and display on the College Navigator web-site an extensive list of information about each institution that participates in the Title IV student aid programs. The Secretary must update this information annually, and regularly consult with current and prospective college students, their families, institutions, and other experts to improve the usefulness of the College Navigator website.

You will see various references to the College Navigator site throughout this guide. The College Navigator site will include some items which are also found in the school catalog and/or addenda such as general school information, transfer credit information, etc., and will also include key statistics about the school which will assist students in their decision making process. In an effort to simplify the school search on the College Navigator website, we have prepared links to all schools in Appendix A. Please note that information can also be requested in paper format from the student's Admission's Representative.

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

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

- Notice of Availability of Institutional and Financial Information (brochure: Consumer Information Guide Summary)
- Notice of Federal Student Financial Aid Penalties for Drug Violations (brochure: What You Need to Know if You've been Convicted of the Possession or Sale of Drugs)
- Drug and Alcohol Abuse Prevention Program (cardstock: Substance Abuse Policy)
- Security Report or Notice of Security Report (distributed directly in paper format by October 1 of each year)
- Timely Warnings and Emergency Notification (distributed directly in paper format by October 1 of each year)
- Information for Crime Victims about Disciplinary Hearings, if applicable
- Voter Registration Information (cardstock: Voter Registration)

Consumer Information Summary

Federal Regulations require schools to provide certain consumer information annually to its students, along with a statement of procedures regarding where to obtain that information. To follow is a listing of all of the Basic Consumer Information Requirements, as excerpted from the 2009-2010 Student Financial Aid (SFA) Handbook. Some of the information below can be obtained within this **Consumer Information Guide** in both paper format and posted on the school's web site. Other information is found in the **school's catalog and/or related addenda**, which are available at the school. You may also find that some information, noted as available in the school catalog and/or addenda, may also have additional/supplemental information in this **Consumer Information Guide**. The school can provide a paper copy of any of the listed information upon request.

1- Available in the School Catalog and/or Addendum 2- Available in the Consumer Information Guide

1,2	Cost of attending the school
1,2	Need based and non need based SFA that is available
1,2	Terms and conditions under which the students FDL and Perkins
1	The need and non need based state and local aid programs, school aid programs, and other private aid programs
1,2	How students apply for aid and how eligibility is determined
1,2	How the school distributes aid among students
2	The rights and responsibilities of students receiving aid
2	Verification Requirements
2	How and when financial aid will be disbursed
2	The terms and conditions of any employment that is part of the SFA package
2	The terms of, the schedules for, and the necessity of loan repayment and required loan exit counseling
2	The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain SAP may re-establish eligibility for SFA
1,2	A statement of the requirements for the return of SFA funds when a student withdraws from the school, information about any refund policy with which the students must comply
1	Whom to contact for information on student financial assistance and who for general school issues
1,2	The names of associations, agencies, and/or governmental bodies that accredit, approve, or license the school and its programs, and the procedures by which a student may receive a copy for review of the school accreditation, licensure or approval
1	The specific facilities and services available to disabled students
1	The instructional, laboratory, and other physical plant facilities associated with academic programs
1	A list of faculty and other instructional personnel
2	The terms and conditions under which students receiving federal education loans may obtain deferments
NA	Information regarding the availability of SFA funds for study abroad programs – This requirement is not applicable at this school.
1	School policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another school, and a list of any schools with which it has established and articulation agreement
2	Information of student body diversity in the categories of gender and ethnicity of enrolled, full time students and students who receive federal Pell grants
2	Information on placement of and types of employment obtained by graduates of the schools' certificate programs
2 A	Retention rates of certificate or degree seeking first time full time undergraduate students

1- Available in the School Catalog and/or Addendum 2- Available in the Consumer Information Guide

Other disclosures and information that are available to you are:	
1,2	Prevention of Drug and Alcohol Abuse
2 D	What You Need to Know if You've been Convicted of the Possession or Sale of Drugs
2 B	Campus security statistics and campus security policies
1,2 C	The schools policy regarding all vaccinations
2	Policies and sanctions related to copyright infringement and liabilities students may face for unauthorized distribution of copyrighted materials
1,2	FERPA - right to review records, procedures for reviewing records, policy regarding disclosure, etc
2 A	Completion Rates
2	Voter Registration forms made widely available to students
2	Code of Conduct for Education Loans
2	Private Education Loans – including a TILA statement and a statement that the borrower may qualify for other SFA assistance, and that SFA assistance may be more favorable
2	Preferred Lender List applicable to private loans
2 F	Textbook Information

A	This information is found on the College Navigator Website based on IPEDS surveys submitted by the school to the U.S. Department of Education. A link to College Navigator is available within the Consumer Information Guide.
B	This information is distributed to all students and employees directly. Statistics all appear on the College Navigator website for which a link is provided in the Consumer Information Guide.
C	For faculty, this information is delivered during the hiring process.
D	A separate written notice is distributed directly to all current students which advises the student that a conviction of a drug offense during a period of enrollment for which SFA funds are received results in a loss of SFA eligibility. For a student who loses SFA eligibility due to a drug violation, a separate written notice of how to regain eligibility will be provided directly. It should also be noted that Federal Regulations require that the school's drug policy be evaluated biennially to assess if there were any drug and alcohol related fatalities that occurred on campus and the number and types of sanctions. This information would be available upon request.
E	A copy of the Academic Improvement Plan is available upon request from the school.
F	Textbook information is available upon request. Please consult your Admission's Representative for more information.

Catalog

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

Cost of Attending

Please consult your school catalog and/or addenda and/or enrollment agreement for information on this topic.

You may also find estimates of Cost of Attending, including tuition and fees, books and supplies, room and board, transportation, and any additional costs of a program, for the Academic Year on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences.

The school specific link for the College Navigator website is: www.NCES.ED.GOV

Please note that information can also be requested in paper format from the student's Admission's Representative.

Net Price Calculator

Federal Pell Grants

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

FEDERAL PELL GRANT

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

Federal Direct Loans

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

STAFFORD LOANS - FEDERAL DIRECT LOAN PROGRAM (FDLP)

These loans are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need.¹ The federal government pays interest on the subsidized loan until repayment begins and during authorized periods of deferment. An unsubsidized loan is not awarded on the basis of need. The borrower is charged interest from the time the loan is disbursed until it is paid in full. In addition, until repayment begins and during authorized periods of deferment, the unsubsidized loan borrower has the option to pay the interest or allow the interest to accumulate. Accumulated interest will be added to the principal amount of the loan and will increase the amount the borrower must repay. To apply, students should contact the schools Financial Aid Office.

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

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

The current versions of the "Entrance Counseling Guide" and the "Exit Counseling Guide" published by the US Department of Education provide the most accurate information on all the federal loan programs. Please consult these guides for interest rate and estimated repayment plans for specific debt amounts.

¹ Need is the budgeted Cost of Attendance less estimated financial aid.

State, Local, and other Private Aid Sources

Information on forms of state, local and other private aid is generally available in the school catalog. Sources (where applicable) include state grants, scholarships, and agency funding such as JTPA and WIA. Please consult your financial aid office or scholarship grantor for more information. Note that these sources are separate from federal student financial aid sources and private lending sources.

Visit your state's Higher Education webpage for more information on specific State Grant options.

Students interested in scholarships are encouraged to search using FastWeb, a leading scholarship search provider for students. Their FREE service matches scholarships to the student's specific qualifications and can be accessed online at www.FastWeb.org.

Not all schools offer these funding options and may not be an eligible institution based on the grantors rules. For those schools that do, your financial aid officer will present you with information regarding how to apply and applicable qualifications.

Rights and Responsibilities of Receiving Financial Aid

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

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

Catalog and/or the Consumer Information Guide provide all of this information to you. If you should have further questions or inquiries, please contact your financial aid officer.

As a student and recipient of financial aid, your responsibilities are to:

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

Verification Requirements

A student's Free Application for Federal Student Aid (FAFSA) may be selected by the U.S. Department of Education for a process called "verification" to verify the information on the application. Students are reminded to provide truthful and accurate information. Students who are selected for verification will be contacted by the financial aid office and given a verification worksheet that includes specific requirements, deadlines, and consequences of non-compliance. . To complete the verification and remain eligible for Financial Aid, the student must submit the verification worksheet as well as tax/income information as directed by the financial aid office.

The following policies and procedures regarding the verification of information provided by applicants for Federal student financial aid under the Title IV Programs:

1. Only those students who are selected for verification by the U.S. Department of Education (ED) or who have conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and a signed United States Income Tax Return from the prior year.
2. No Federal Pell Grant, ACG, Campus Based, or Subsidized Direct/Stafford Loan Funds will be disbursed prior to the completion of verification.
3. A Direct Stafford Student Loan application may be originated by the institution prior to the completion of verification. However, the student only has 45 days from the time the federal loan funds arrive at the institution to provide the necessary documentation. If verification is not completed by that time, the loan funds must be returned.
4. Students eligible to receive Pell, ACG, Campus Based or Subsidized Direct Loan will have until 120 days after their last day of attendance or August 31, whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the school for payment of all tuition and fees due or risk termination from school. After the passage of the aforementioned period, all financial aid that might have been due is forfeited.
5. All students will be notified on a timely basis if they have been selected for verification and what supporting documentation is required. At that time the student will be informed of the time parameters and the consequences of not completing the verification cycle. The institution will notify the student of the result of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify any student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by the U.S. Department of Education.
6. The student must resolve inaccurate or conflicting information on any application before the school may disburse Federal funds. In cases where there is credible information indicating that the student may have engaged in fraud or criminal misconduct in connection with his/her application, the school will refer the case to OIG. Unless required by the U.S. Department of Education, no Federal financial aid will be disbursed to the student.
7. The financial aid file must be documented with the date that verification is completed. No Title IV disbursements will be approved for release prior to the date that all Verification procedures have been completed including, if needed, a revised and valid ISIR.

The school has developed policies and procedures regarding the verification of information provided by the FAFSA under the Title IV Programs. For more information.

How Students Apply for Aid

The school maintains a staff of financial aid professionals to assist students in obtaining the financial assistance they require to meet their educational expenses. Available resources include the federal grant and loan programs, student loans from private lenders, other state sponsored and private aid, and federal work-study opportunities, both on and off campus. Not all sources of aid are available at all schools. Please consult your catalog for aid programs applicable at the school that you are interested in. Federal assistance programs are administered through the U.S. Department of Education. Any U.S. citizen, national, or person in the United States for other than temporary reasons who is enrolled or accepted for enrollment may apply for these programs. Grant forms of financial assistance are available for each July 1 - June 30 award period.

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

During the admission and enrollment process, each applicant is given the opportunity to meet with a staff member of the School's Financial Aid Office. The staff member can provide all of the necessary application forms and information necessary to apply for the available sources of grant and loan available to the school's students and their parents. After the student completes the FAFSA, the school receives the results of the FAFSA and the staff member reviews the applicant's prior financial aid history. The staff member will then develop an estimated financial aid award package for the applicant or current student. This package of estimated financial aid will outline a plan for each applicant and will contain a combination of grant and "self help" sources available to pay the applicant's Cost of Attendance¹. "Self Help" includes loans and student tuition payments options. Students are generally scheduled for a minimum of two separate appointments with the Financial Aid Office staff to complete the financial aid application and award acceptance process. Parents of dependent students may also need to actively participate in the financial aid application process in terms of completing the FAFSA and matters related to PLUS loan application and approval process.

¹ The Cost of Attendance includes both direct and indirect costs of attending the program. For more information, consult your Financial Aid Office.

How Aid Eligibility is Determined

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

Return to Title IV Policy

When a student voluntarily withdraws from all classes¹ or has his/her enrollment terminated, the student's tuition and fees charges may be adjusted based on the Institute's Refund Policy². In addition, if a student also received federal financial assistance under the Title IV student financial aid programs during the period, the Institute must determine the amount of Title IV funds a student has earned at the time of withdrawal using the Return of Title IV Funds Policy. The requirements of the Federal Pell, Campus Based and Stafford Loan programs may require a refund of all or a portion of the amounts paid for the pay period because the conditions for the retention of the financial aid funds paid were not satisfied at the time of withdrawal. This amount of financial assistance earned is based upon the amount of time the student attended Institute and the courses attempted and completed and has no direct relationship to the Institute's charges that the student has incurred. If applicable, up through the 60% point of the payment period, a pro-rata schedule is used to determine the amount of Title IV funds the student has earned at the time of his/her withdrawal. After the 60% point, the student has earned 100% of the Title IV funds for the payment period. Sample Return of Title IV calculations are available from the Institute's Financial Aid Office upon request. Funds will be returned to the Title IV programs within thirty days after the date the Institute determines that the student withdrew, and may result in the student owing the Institute for institutional charges previously paid by Title IV assistance. The method used to determine the percentage of the payment period completed is determined according to the following formula:

$$\frac{\text{Number of Days Completed Up Through the Withdrawal Date in the Payment Period}}{\text{Total Number of Days in the Payment Period}}$$

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

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

If FSA funds must be returned by the institution, the institution must return all or a portion of the FSA funds that is equal to the lesser of the institutional charges multiplied by the unearned percentage (100 percent minus the earned percentage) of the FSA funds or the entire amount of unearned FSA funds.

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

The order of returning FSA funds is:

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

The Return of Title IV funds formula is calculated, the school will apply its refund policy to the institutional charges.

Therefore, the student may owe funds to the Institute to cover unpaid institutional charges. The Institute's refund policy can also be found in this Catalog and on the Enrollment Agreement.

¹ Student should refer to their school catalog/addenda for the specific Withdraw process.

² Student should refer to their school catalog/addenda for the specific Refund Policy.

How the School Distributes Aid Among Students

Pell Grants, Federal Direct Loans, Private Loans, and State and Other Private Aid are available to all students who qualify. Pell: Awards vary based upon the student's Expected Family Contribution (EFC) and enrollment status.

Federal Student Loans: Loans are awarded to eligible students based on need after other estimated financial aid is subtracted from the budgeted Cost of Attendance. www.NCES.ED.GOV

The eligibility of a Subsidized versus an unsubsidized loan is also based on remaining need. Unsubsidized loans are not need based, but cannot exceed the Cost of Attendance less estimated financial aid. For more information regarding your eligibility for loans, and the type of loans, please consult your Financial Aid Advisor. Please see State, Local, and Other Private Aid information in this guide.

For more information about any of the items listed above, you may also consult your Financial Aid Advisor.

How and When Financial Aid will be Disbursed

Student aid funds, Federal, State, and other if applicable are generally received by the school via electronic funds transfer (EFT). Grant and loan funds are posted to the student recipient's tuition and fees account (Student Ledger Card). Grant and loan funds received are first used to pay the student's outstanding tuition, book and fees charges. If a credit balance is created by the receipt of federal grant and loan funds, the credit balance will be disbursed to the student within fourteen days of the creation of the credit balance unless the student has authorized the school to hold the credit balance to pay future charges to the school during the award period and/or the student has authorized the school to return the credit balance to his/her lender to reduce the student's loan debt.

The school requests financial aid funds from Federal, State and Agency sources; however, the funding entity controls the actual date of disbursements. The school; however, can provide estimated disbursement dates to financial aid recipients. For first time recipients of Federal grant awards, the first disbursement is generally received and posted to the student's ledger card within the first two weeks of the student's progression. For second and subsequent Federal Grant and loan disbursements, funds are generally requested and received in the first week of the second payment period. For loan disbursements, for first time students and borrowers, the first disbursement is generally scheduled for the week after the student completes the first 31 calendar days in the program.

Please review your catalog for additional and more specific information relevant to the financial aid process at the school. If you should have any questions, please consult your financial aid officer.

Loan Repayment and Counseling

Repayment of Federal Direct Stafford loans will begin 6 months after graduation or any other termination of enrollment. Student will generally have up to 10 years to repay Federal Direct Stafford loans. Deferment and forbearance options are available under certain circumstances. Regarding Federal Direct Parent PLUS loans, the parent borrower has the option to begin repayment either within 60 days from the date the loan is fully disbursed or wait 6 months after the dependent student ceases to be enrolled on at least a half time basis. The parent has the option to defer the payment of principal and interest while the student is in school. No interest is charged on Federal Direct Subsidized Stafford loans while you are in school and during the grace period and deferment periods. For Federal Direct Unsubsidized Stafford loans, interest is charged on these loans during the in school, grace, deferment and repayment periods. You may choose to pay interest while in accumulates while you are in school, or you can allow it to accrue and be added to the principal balance, on which additional interest amounts will be based. As a student borrower, in additions to the FAFSA, you will be required to complete both a loan entrance interview and Master Promissory Note before a Federal Direct Loan can be disbursed to you. Entrance counseling is done during the initial financial aid appointment or in a group or online for all federal loan borrowers. Exit counseling must be completed before you leave school. Generally exit interviews are completed 30 days prior to completion date. For information on exit counseling, or the total and types of loans that have been disbursed to you, or for information on federal grants that you have received, go to <http://www.nsls.ed.gov>.

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

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

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

Also additional information on online counseling, estimated repayment amounts, etc. is available at [http:// www.dl.ed.gov](http://www.dl.ed.gov).

You may also wish to utilize features of the U.S Department of Education's loan calculator at <http://www2.ed.gov>

This may help you to better understand your loan obligation and required payments.

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

Loan Repayment and Counseling Annual Loan Limits(Maximum)

Subsidized

Total (subsidized and unsubsidized)

Independent students & Dependent Students whose parents can't get PLUS

First Year	\$3,500	\$6,000
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Loans could be less dependent upon students' EFC score

Aggregate Loan Limits

Subsidized

Total (subsidized and unsubsidized)

Dependents Undergraduates (excluding dependent students whose parents can't get PLUS)

\$23,000	\$31,000
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Independent Undergraduates & Dependent Students whose parents' get PLUS

\$23,000	\$57,500
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Loan Repayment and Counseling

Direct Loan Interest Rates as of July 1, 2009

Direct Subsidized Loans, Direct Unsubsidized Loans and Direct PLUS Loans
 First Disbursed On/After 07/01/2006: Fixed Rate

Loan Type	First Disbursement Date	Fixed Interest Rate
Undergraduate	Subsidized between 07/01/2009 and 06/30/2010	5.6%
Undergraduate	Subsidized between 07/01/2008 and 06/30/2009	6.0%
Undergraduate	Subsidized between 07/01/2006 and 06/30/2008	6.8%
Graduate	Subsidized on or after 07/01/2006	6.8%
All Unsubsidized	on or after 07/01/2006	6.8%
PLUS	on or after 07/01/2006	7.9%

Interest Rate Reductions

Over a four-year period beginning July 1, 2008, the interest rate on subsidized Stafford Loans made to undergraduate students will be reduced. The applicable interest rates for loans made during this period are as follows:

<i>First disbursement of a loan:</i>		Interest rate on the
Made on or after	And made before	unpaid balance
7/1/2009	7/1/2010	5.6%
7/1/2010	7/1/2011	4.5%
7/1/2011	7/1/2012	3.4%

These changes apply to subsidized Stafford loans first disbursed on or after July 1 of each year through June 30 of the next year. This change does not affect any prior loans made to borrowers; the terms and interest rates of those loans remain the same. These reduced interest rates apply only to subsidized loans; any unsubsidized Stafford Loan for the same undergraduate borrower would continue to be made at the current fixed interest rate of 6.8 percent.

Other Loan Fees:

For Stafford Loans that are first disbursed between July 1, 2009 and June 30, 2010, there is a fee of up to 1.5 percent of the loan, deducted proportionately from each loan disbursement. For a Direct Stafford Loan, the entire fee goes to the government to help reduce the cost of the loans. Also, if you don't make your loan payments when scheduled, you may be charged collection costs and late fees.

Terms and Conditions for Federal Loan Deferments

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

¹ For more information or to obtain a Deferment form you can go to your Financial Aid office, or contact FA Help department at 1-888-730-6924 and FAHelp@edaff.com.

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

¹ For any FFELP loans obtained before July 1, 1993 that still have a remaining balance to be paid, please inquire with your lender regarding additional specialized deferments for which you may qualify.

Textbook Information

It should be noted that the school does not have an Internet version of its course schedule. All course schedules are provided at the time of enrollment. Any book prices associated with the program of study are also provided at the time of enrollment. The school does not operate a bookstore where books are sold individually; however, the school, in its interpretation of the HEOA amendment effective 7/1/10 has compiled and made available all of its individual book prices.

A paper copy of this information is available upon request. Please consult your Admission's Representative or Financial Aid Officer.

Student Lending Code of Conduct

To follow is our code of conduct that prohibits a conflict of interest with the responsibilities of an officer, employee, and agent of the institution with respect to Federal Direct Loans or private education loans. The institution does not participate in revenue sharing arrangements with any lender. The HEOA defines “revenue-sharing arrangement” as any arrangement between an institution and a lender under which the lender makes Title IV loans to students attending the institution (or to the families of those students), the institution recommends the lender or the loan products of the lender and, in exchange, the lender pays a fee or provides other material benefits, including revenue or profit-sharing, to the institution or to its officers, employees, or agents.

The institution prohibits employees of the financial aid office from receiving gifts from a lender, guaranty agency or loan servicer. No officer or employee of an institution’s financial aid office (or an employee or agent who otherwise has responsibilities with respect to educational loans) may solicit or accept any gift from a lender, guarantor, or servicer of education loans. A “gift” is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimus amount. However, a gift does not include (1) a brochure, workshop, or training using standard materials relating to a loan, default aversion, or financial literacy, such as a brochure, workshop or training; (2) food, training, or informational material provided as part of a training session designed to improve the service of a lender, guarantor, or servicer if the training contributes to the professional development of the institution’s officer, employee or agent; (3) favorable terms and benefits on an education loan provided to a student employed by the institution if those terms and benefits are comparable to those provided to all students at the institution; (4) entrance and exit counseling as long as the institution’s staff are in control of the counseling and the counseling does not promote the services of a specific lender; (5) philanthropic contributions from a lender, guarantor, or servicer that are unrelated to education loans or any contribution that is not made in exchange for advantage related to education loans, and; (6) State education grants, scholarships, or financial aid funds of a State.

No officer or employee of an institution’s financial aid office (or employee or agent who otherwise has responsibilities with respect to education loans) may accept from a lender, or an affiliate of any lender, any fee, payment, or other financial benefit (including a stock purchase option) as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.

The institution prohibits offers of funds for private loans. An institution may not request or accept from any lender any offer of funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specific number of Title IV loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement. An “opportunity pool loan” is defined as a private education loan made by a lender to a student (or the student’s family) that involves a payment by the institution to the lender for extending credit to the student.

The institution may not request or accept from any lender any assistance with call center staffing or financial aid office staffing, except that a lender may provide professional development training, educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short-term, nonrecurring basis during emergencies or disasters.

An employee of an institution’s financial aid office (or employee who otherwise has responsibilities with respect to education loans or financial aid) who serves on an advisory board, commission, or group established by a lender or guarantor (or a group of lenders or guarantors) is prohibited from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses incurred by the employee for serving on the board.

Private Education Loans

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

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

You should contact your school’s financial aid office for more information on private education loans or to discuss your financing options.

Availability of a GED Program

All schools accept evidence of General Educational Development (GED) for satisfying the high school equivalency criteria which is part of the admissions standards.

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

1. Unless otherwise noted in the school's catalog, all applicants for admission must be high school graduates or GED recipients.

Satisfactory Academic Progress

Students are expected to meet the minimum qualitative and quantitative Satisfactory Academic Progress (SAP) standards throughout their program. SAP is one of the factors reviewed in order for FSA funds to be disbursed and for the student to matriculate through the program.

Please consult your catalog and /or addenda for information on this topic.

Accreditations and Approvals

Please consult your school catalog and/or addenda for information on this topic.

A student may receive a copy of the school's accreditation, licensure, or other approvals by submitting a written request to the school director.

School accreditation, approvals, and membership certificates are displayed in the lobby. Any questions regarding accreditation, licensure, or approvals should be directed to the school director.

We are an accredited member, ACCSC; Accrediting Commission of Career Schools and Colleges
The accreditation website is www.accsc.org.

Information on Student Body Diversity

(categories of gender and ethnicity of enrolled, and full time students who receive Federal Pell Grants)

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

[www.College Navigator Website.](http://www.collegeboard.com/college Navigator Website)

Please note that information can also be requested in paper format from the student's Admission's Representative.

Placement Statistics Information

Although the school does not advertise its placement statistics, it is required to calculate rates for its accrediting body. The HEOA states that if you calculate rates for any reason, then you must make available those rates.

The placement statistics will include an explanation of the source of the information, timeframes, and methodology used to compile the rates. The rates are made available for the purposes of satisfying the HEOA, and are not to be construed as advertising.

For a copy of placement statistics, please consult the school's Career Service's office.

The Career Service's Office can also provide information on the types of employment obtained by graduates of the school's programs.

Information on Retention Rates

You may find information on retention rates for first time full time students on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences

[www.College Navigator Website.](http://www.collegeboard.com/college-navigator)

Please note that information can also be requested in paper format from the student's Admission's Representative.

Information on Completion/Graduation Rates

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

[www.College Navigator Website](http://www.CollegeNavigatorWebsite).

Please note that information can also be requested in paper format from the student's Admission's Representative.

It should also be noted that the school updates its rates by July 1 of each year. The school makes available these rates to all current and prospective students. The school's compilation of rates, in accordance with the Student Right to Know Act, may provide more information than is available on the College Navigator website, including disaggregated data by race, gender, Pell recipient, Subsidized loan recipient, and those who did not received Pell or Subsidized loans. Note that disaggregating is not required for two year degree granting institutions until the 2011-2012 academic year. Please consult your financial aid office if you would like more information about or a copy of these rates.

Also of note is commentary found on page 96 of Dear Colleague Gen 08-12 which states that in order to assist two year degree granting institutions in meeting these requirements, the Secretary (United States Department of Education), in consultation with the Commissioner for Education Statistics, must convene a group of representatives from the higher education community to consider and recommend additional or alternative measures of students success and to discuss a potential means of accurate calculation and reporting of the information required to be disclosed and submitted to the Department, as applicable, for the two year degree granting institutions. The study group must release a report within 18 months. The Secretary may modify the information required to be disclosed or submitted, as applicable, for the two year schools during the period starting August 14, 2008 and ending on June 30, 2011.

Substance Abuse Policy

The use, possession, or distribution of prohibited substances (including alcoholic beverages, illegal chemical substances, or any legally prescribed chemical substances used in a manner contrary to a doctor's prescription) on the Institute's campus or on any externship site during related Institute experiences is prohibited. Any student found in violation of this rule will be dismissed from his/her program of study, and the school may also report the student to local law enforcement.

The school reserves the right to administer random drug or sobriety tests or require students to submit to a drug or sobriety test "for cause" based on the behaviors outlined below.

Students dismissed based on an infraction of The school's Substance Abuse Policy have a right to appeal the factual basis of the dismissal in accordance with The school's Grievance Policy as stated in the catalog. Students who refuse to take a random test or a "for cause" test will be terminated from their program and will be readmitted at the school's sole discretion.

A student who is taking a prescribed legal drug which could affect his or her performance is responsible for notifying the director of education and providing a physician's certificate stating the he or she is able to safely and efficiently perform the assignments of a student.

Indications of prohibited substance use may include, but are not limited to the following: euphoria, altered judgment, impaired motor coordination, inability to concentrate, memory loss, tremors, confusion, anxiety, delusions, agitation, disorientation, profuse diaphoreses, convulsions, slurred speech, emotional instability, delirium, hallucinations, depression, paranoia, hostility, hyperreflexia, and lethargy.

If a faculty or staff member of the school observes any of these symptoms, one or more of the following actions may be imposed:

Immediate suspension from the school.

Immediate blood alcohol level testing and/or urine drug screen testing.

An applicant for re-admission must be approved by the school's Admission Committee before he /she may resume his or her program of study.

Upon one repeat violation of the school's Substance Abuse Policy, the student may be permanently terminated from the Institute.

DEFINITION OF TERMS USED IN THE SUBSTANCE ABUSE POLICY

Possession: Having on one's person, either in pockets, purses, book bags, or any other hand-carried container, any kind of illegal chemical substance, including any items removed from ones pockets, purses, etc. while in school.

Impairment: Any condition, regardless of cause, that interferes with an individual's ability to function as expected.

Prohibited Substance: One substance or a combination of substances, including alcohol, over-the-counter drugs, prescribed drugs, or illegal drugs.

Substance Abuse: Personal use of any chemical substance that is regulated by law; this includes the personal use of any normally legal chemical substance (such as alcohol or prescription drugs) in a manner that produces impairment, leads to the development of impairment, endangers the user's health, safety or welfare, or otherwise endangers the health, safety or welfare or others, as well as the use of any illegal chemical substances.

Campus Security Report

The school is providing the following information to all of its employees and students as part of the school's commitment to safety and security pursuant to the requirements of the federal Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act.

The Campus Security Report is distributed directly in paper format to all enrolled students and employees, and is available upon request to prospective students. It should be noted that this report is updated annually and distributed by October 1 of each year.

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

[www.College Navigator Website](http://www.collegenavigator.gov)

Please note that information can also be requested in paper format from the student's Admission's Representative.

Copyright Policy

It is the policy of the Institution to respect the copyright protections given to authors, owners, and publishers under federal law including the Digital Millennium Copyright Act of 1998.

Copyright is legal protection for creative intellectual works, which is broadly interpreted to cover almost any expression of an idea. Text (including email and Web information), graphics, arts, photographs, video and other media types, music, and software are examples of types of works protected by copyright. The creator of the work, or sometimes the person who hired the creator, is the initial copyright owner.

Copyright infringement (or copyright violation) is the unauthorized or prohibited use of works covered by copyright law, in a way that violates one of the copyright owner's exclusive rights, such as the right to reproduce or perform the copyrighted work, or to make derivative works

It is against policy for any student, faculty, staff member, consultant, contractor or other worker at the institution to copy, reproduce, share, or distribute any software, music, games, or movies on school computing equipment except as expressly permitted by a software license or with the written consent of the copyright holder or as otherwise permitted under federal law.

Willful infringement may subject a student or employee to discipline and can impact the privilege to use information technology resources at the school. Uploading or downloading works protected by copyright without the authority of the copyright owner is an infringement of the copyright owner's exclusive rights of reproduction and/or distribution. Even an innocent, unintentional infringement violates the law.

Anyone found to have infringed a copyrighted work may be liable for statutory damages for each work infringed and, if willful infringement is proven by the copyright owner, that amount may be increased for each work infringed. In addition, an infringer of a work may also be liable for the attorney's fees incurred by the copyright owner to enforce his or her rights.

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

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

The Institution has written plans to effectively combat the unauthorized distribution of copyrighted material by users of the Institution's network without unduly interfering with the education and research use of the network. The plan is evaluated regularly for effectiveness. Currently students are given login accounts with limited privileges which prevent them from being able to install software locally on school computers. Also, at most locations, a firewall is in place that can be configured to block malicious content from being downloaded and uploaded. The Institution is currently involved in project to standardize a centrally managed firewall solution that will allow for much greater control and reporting capability.

The Institution has secured purchasing agreements with many of its hardware and software vendors that allow students to purchase these items at significant discounts. This is an alternative to help reduce illegal downloading or otherwise acquiring copyrighted material. Other alternatives are assessed regularly by the Institution.

Employees of the Institution are required to read and sign a Computer Use Policy. This is in place to help employees benefit from technology and allow the Institution to manage the cost and risk of such use.

For more information on United States copyright law, please consult the U.S. Copyright Office's website at <http://www.copyright.gov>

Family Educational Rights and Privacy Policy (FERPA)

Although this information is generally found in the student catalog we have also provided the information in this guide for your convenience.

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a college beyond the high school level. Students to whom the rights have transferred are "eligible students."

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

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

Or you may contact the following address:

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

From the Department of Education website at: <http://www.ed.gov/>

Voter Registration

*Your school encourages you to register to vote. The National Mail Voter Registration Form is available at the school's financial aid office and can be obtained from the **U.S. Election Assistance Commission (EAC)** website. The EAC is a comprehensive resource for information on the Federal elections process. For more detailed information please visit www.eac.gov/ , or call EAC at: (866) 747-1471.*

Federal Voting Assistance Program: Voting resources for uniformed service members and overseas citizens, including the Federal Post Card Application, a voter registration form for citizens living abroad. Tel.: (800) 438-8683 / Web site: www.fvap.gov.

Am I eligible to vote?

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

How do I register to vote?

You may register to vote by completing and submitting the National Mail Voter Registration Form. This form may also be used to report a name or address change to the voter registration office or to register with a political party. You can obtain the form in person from the following public facilities:• state or local election offices• the department of motor vehicles• public assistance agencies• state funded programs that serve people with disabilities• any public facility a state has designated as a voter registration agency (such as a public library, public school, and city or county clerk's office). You may also register to vote by using your state's voter registration form.

When can I register to vote?

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

Did You Know...?

The EAC provides information for voters on its Web site in Chinese, Japanese, Korean, Spanish, Tagalog and Vietnamese. The Commission has also issued comprehensive glossaries of voting terms in these six languages to assist voters and election officials.