

# CONSUMER GUIDE



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**NEED-BASED AND NON-NEED-BASED FEDERAL FINANCIAL AID****Federal Pell Grant**

The Federal Pell Grant is a need-based federal student aid program designed to provide assistance to any eligible student to aid them in attending a postsecondary institution. Unlike a loan, a Federal Pell Grant does not need to be repaid. This grant is intended to provide the floor or foundation upon which other student aid is awarded. The maximum scheduled award for the Federal Pell Grant for an eligible student is established by the federal government on an annual basis. The Professional Truck Driver Program is the only program that is eligible for the Federal Pell Grant. This program is less than an academic year; therefore, the student's scheduled award is prorated accordingly. The maximum annual award for the 2016-2017 award year is \$3,877.00.

**Federal Direct Subsidized Loan**

This need-based loan program was established to enable the student to secure long-term loans from the Department of Education to aid them in attending a postsecondary institution. Repayment of this loan generally begins six months after the student ceases to be enrolled on at least a half-time basis. The interest rate for this loan is a fixed rate of 3.76% for loans first disbursed on or after July 1, 2016 and originated prior to July 1, 2017. No interest accrues on this loan during the time the student is enrolled at least half-time or during the six month grace period following the student's last day of attendance. At the conclusion of the grace period, the student enters repayment and interest begins to accrue. The maximum loan eligibility is dependent on the length of the student's program of study and is prorated accordingly. The maximum loan eligibility for an eligible student enrolled in the Commercial Truck Driver Program is \$1167.00. The maximum loan eligibility for an eligible student enrolled in the Professional Truck Driver Program is \$2333.00.

**Federal Direct Unsubsidized Loan**

This non-need-based loan program is designed to enable middle-income borrowers to obtain educational financing. The same terms that apply to the Federal Direct Subsidized Loan will apply, except that the borrower will be responsible for interest that accrues on the loan from the date of the loan's initial disbursement. All Unsubsidized Direct Loans have a fixed interest rate of 3.76%. Independent students and dependent students whose parents are unable to borrow under the Federal PLUS Program, may borrow up to \$2,000.00 for the Commercial Truck Driver Program and up to \$4,000.00 for the Professional Truck Driver Program. A dependent student, whose parents have been approved under the Federal PLUS Program, will have reduced loan eligibility. If a student does not qualify for the Federal Direct Subsidized Loan, the student may borrow up to \$3,167.00 for the Commercial Truck Driver Program and \$6,333.00 for the Professional Truck Driver Program.

**Federal Direct PLUS Loans**

Credit worthy parents of dependent students may borrow from the PLUS program each academic year an amount that is equal to the cost of attendance minus any other financial aid received. Federal PLUS Loans are intended to provide additional funds for educational expenses. The interest rate for this non-need based loan is a fixed rate of 6.31%. Interest is charged on the loan from the date of the first disbursement. The repayment period begins on the date the loan is fully disbursed, as there is no grace period.

**PRIVATE AND INSTITUTIONAL FINANCIAL ASSISTANCE****Private Loan Program**

Credit worthy students who have limited funding available to them through the Federal and State programs may apply for an alternative loan. Students enrolled in the Commercial Truck Driver Program and the Professional Truck Driver Program may apply to finance the balance of their tuition and fees not covered by other Federal Title IV or State programs. The loan amount requested must be at least \$500.00 and cannot exceed the amount certified by the school. Applications are available through the financial aid office of the campus you are attending.

**AIT Institutional Loan Program**

Credit worthy students who have limited funding available to them through the Federal, State, or Alternative Loan Programs to cover institutional charges may apply for an institutional loan. The interest rate is 18% and the payment begins thirty to forty-five days after the completion of the resident portion of the program. Applications are available through the financial aid office at the campus you are attending.

### Other Aid Programs

A student attending AIT may also be eligible to receive funds to meet educational costs from: Veterans Administration Benefits, Social Security, Bureau of Indian Affairs, Vocational Rehabilitation Workforce Investment Act, and other organizations or agencies providing scholarships and grants.

## TERMS AND CONDITIONS UNDER WHICH STUDENTS RECEIVE DIRECT LOANS

### Citizenship

A student must be a citizen or eligible noncitizen to receive aid from the Federal Student Aid programs. The general requirement for eligible noncitizens is that they be in the U.S. for other than a temporary purpose with the intention of becoming a citizen or lawful permanent resident, as evidenced by the United States Citizenship and Immigration Service (USCIS) in the Department of Homeland Security (DHS). The eligible statuses are: U.S. citizen; U.S. national (includes natives of American Samoa or Swain's Island); U.S. permanent resident who has an I-151, I-551, or I-551C (Permanent Resident Card).

If a student does not fit into one of these categories, the financial aid office must receive an Arrival-Departure Record (I-94) form U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations: Refugee; Asylum Granted; Cuban-Haitian Entrant, Status Pending; Conditional Entrant (valid only if issued before April 1980); Parolee (Must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a U.S. citizen or permanent resident.

If you only have a Notice of Approval to apply for permanent residency (I-171 or I-464), you are not eligible for federal student financial aid.

If you are in the United States on certain visas, including an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, you are not eligible to receive federal student financial aid.

If you have a G series visa (pertaining to international organizations) you are not eligible for federal student financial aid.

Citizens of the Federated States of Micronesia, the republic of the Marshall Islands, and the Republic of Palau are eligible only for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants or federal Work-Study. AIT does not participate in Federal Supplemental Educational Opportunity Grants or Federal Work-Study.

### Social Security Number

A student must have a valid Social Security Number (SSN) unless a student is from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau. Information about obtaining a SSN can be found on the following website: [www.ssa.gov](http://www.ssa.gov), or by calling 1-800-772-1213.

### Certifications

A student must certify that he or she will use the Federal student aid only for educational purposes. The student must also certify that he or she is not in **default** on a Federal student loan and does not owe money on a Federal student grant.

### Selective Service Registration

A male student, born after 1959, must comply with Selective Service registration. If you are a male, aged 18 through 25, and have not registered, you can register at the time you apply for financial aid. You can also register on-line at [www.sss.gov](http://www.sss.gov).

### Regular Student

A regular student must be enrolled or accepted for enrollment for the purpose of obtaining a diploma, be enrolled on at least a half-time basis (at least 18 quarter hours per year), and be enrolled in an eligible program (at least 12 credit hours and 10 weeks in length).

A regular student must have a high school diploma, GED or recognized equivalent for acceptance into the Commercial Truck Driver Program or the Professional Truck Driver Program. Students enrolling the Diesel Truck Driver Program or the Truck Driver Program must have a high school diploma, GED or recognized equivalent, or have the ability to benefit from the training provided.

The Ability-to-Benefit test may be available to students in the Professional Truck Driver Program and the Commercial Truck Driver Program. The student must have received credit for attending a Title IV eligible program prior to July 1, 2012.

In order to demonstrate the Ability to Benefit, a student must take the U.S. Department of Education’s approved Wonderlic Basic Skills Test, consisting of verbal and quantitative evaluations. Minimum passing scores are: Verbal 200 and Quantitative 210. The Wonderlic evaluation is administered by independent proctors certified by Wonderlic.

**PROCEDURE FOR APPLYING FOR FINANCIAL ASSISTANCE**

**Federal Financial Assistance**

To be considered for federal student aid, a student must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA collects financial and other information used to calculate the Expected Family Contribution (EFC) and to determine a student’s eligibility through computer matches with other agencies.

The FAFSA is the only form students must fill out to apply for Title IV aid. The school may require additional information if the student is selected for verification or to resolve any conflicting information. The school may also require additional information for other purposes, such as packaging state, private or institutional aid. If the school collects additional information that affects Title IV eligibility, it must take the information into account when awarding Title IV aid. The financial aid administrator at the campus location will help the student apply through FAA Access to CPS online.

The CPS uses the application data to calculate the EFC and to match against several databases: those of NSLDS, the Department of Justice, the Social Security Administration, and the Department of Veterans Affairs; the Department of Homeland Security’s database of noncitizens and the Selective Service System registration database.

After processing is complete, the CPS produces output documents or records that show the information the student originally provided, the EFC, the results of the eligibility matches, and information about any inconsistencies identified through the CPS edits. The school and/or the student receive the output document which allows the school to begin the packaging process.

**Private Loan Program**

Students may contact the financial aid office at the campus they are attending to obtain additional information and application forms, or they may contact a lender of choice to apply for a private educational loan.

**AIT Institutional Loan Program**

Students who have limited funding available through the Federal, State, or Alternative Loan Programs to cover tuition and fees may apply for an institutional loan. For further information, they may contact the financial aid office at the campus they are attending.

**Other Aid Programs**

VA Educational Benefits (Arizona and Colorado campuses only) Students may contact the financial aid office to apply for VA benefits.

To apply for other educational assistance benefits through Social Security, Bureau of Indian Affairs, Vocational Rehabilitation, WIA or other organizations providing scholarships or grants, the student must contact the specific organization for further details and application procedures.

**AWARDING OF STUDENT FINANCIAL ASSISTANCE**

**Independent Students**

Under federal regulations, a student may be classified as dependent or independent for financial aid purposes. Independent students must meet the following criteria:

- Born before January 1, 1993
- Married
- Working on a master's or doctorate program in 2016-2017
- Active duty in the U.S. Armed Forces/a veteran
- Has children he/she supports
- Has dependents other than a spouse or children that he/she supports
- Parents deceased/ward of the court/in foster care
- Emancipated minor/in legal guardianship
- Unaccompanied homeless youth as determined by Homeless Liaison or HUD
- At risk of becoming homeless

A student that does not meet any of the above criteria is considered dependent. The FAFSA requires a dependent student applying for Title IV aid to provide personal and financial information about him or herself, as well as that of a parent.

### Determining Financial Need

Need-based grants and loans are based on the family's demonstrated financial need for assistance. The student's financial need is the Cost of Attendance minus the Expected Family Contribution (EFC).

The cost of attendance is the cornerstone of establishing a student's financial need, as it sets a limit on the total aid that a student may receive for purposes of the grant programs and Stafford/PLUS loans, and is one of the basic components of the Pell Grant calculation. The cost of attendance for a student is an estimate of that student's educational expenses for the period of enrollment.

A student's cost of attendance at AIT generally is the sum of the tuition and fees normally assessed for a student carrying the same academic workload, an allowance for books, supplies, transportation, and miscellaneous personal expenses, and an allowance for room and board. For students receiving loans, the fees required to receive them (for example, the loan fee for a Direct Loan), and for a student with dependents, an allowance for costs expected to be incurred for dependent care. The cost of attendance used to package Stafford/PLUS loans covers the student's actual period of enrollment. The cost of attendance to package Pell Grants is always based on the costs for a full-time student for a full academic year.

The Expected Family Contribution (EFC) is a measure of how much the student and his or her family can be expected to contribute to the cost of the student's education for the academic year. The EFC is calculated according to a formula specified in the law. Students seeking financial assistance are encouraged to contribute toward their educational expenses through savings and/or employment while attending school.

### Packaging Aid

The process of awarding aid without exceeding the student's financial need is traditionally called packaging.

Once the school has received the student's FAFSA information (including EFC) and calculated the student's aid eligibility, we begin to package the student's aid. The general rule in packaging is that the student's total financial aid and other Estimated Financial Assistance (EFA) must not exceed the student's financial need (Need = Cost of attendance minus the EFC). AIT strives to award the best combination of aid to meet the financial need of the students they serve.

Pell Grants are considered to be the first source of aid to the student, and packaging FSA funds begins with Pell eligibility. We then determine if the student has any outside sources to be considered when meeting the remaining need. If there is need remaining, we first determine the student's need for a Federal Direct Subsidized Loan. This is done prior to originating a Federal Direct Unsubsidized Loan. For a dependent student, we may originate a Parent PLUS loan and disburse Parent PLUS loan funds without determining the student's Pell Grant and subsidized Stafford Loan eligibility.

Books and supplies are provided to the students during orientation. The cost of books and supplies is included in the tuition cost. The student is NOT required to purchase any materials ahead of time.

### Private Loan Program

If there are outstanding institutional charges remaining after all other aid is awarded, the Alternative Loan Program may be available to creditworthy students who have an outstanding balance of \$500 or more.

**AIT Institutional Loan Program**

Creditworthy students that have a balance of less than \$500 in outstanding institutional charges after all other aid has been awarded may be considered for an AIT Institutional Loan for that amount.

AIT reserves the right to revise all financial aid awards when circumstances change from those apparent at the time the original packaging was completed.

**National Student Loan Data System (NSLDS)**

The institution will submit all Title IV, HEA loan information obtained by a student or student’s parent to the National Student Loan data System (NSLDS). The loan information will be accessible by guarantee agencies, lenders, and schools determined to be authorized users of the data system.

**RIGHTS AND RESPONSIBILITIES FOR FEDERAL DIRECT LOANS**

**Federal Direct Loan Program**

**You have the right to the following:**

- Receive a copy of your promissory note from your lender once the loan is made.
- Written information on loan obligations and information on rights and responsibilities as a borrower.
- An interest free grace period before the repayment of a Federal Direct Subsidized loan begins. A grace period for a Federal Direct Unsubsidized Loan (interest will accrue on this loan.) PLUS loans do not have a grace period.
- Prepay your loans in whole or part at any time without penalty.
- Receive a payment schedule from your lender, with detailed information about interest rates, fees, the balance you owe, and repayment options available.
- Defer payment of your loan for certain defined periods after the grace period has expired, if you qualify.
- Request a forbearance from your lender if you are willing, but not able, to make payments.

**It is your responsibility to do the following:**

- Attend a loan counseling exit interview before you leave school.
- Notify your lender or the holder of your loan if you: change your address and/or telephone number, transfer to another school, graduate, withdraw from school, drop below half-time status, change your name, or fail to enroll in school for the intended loan period.
- Repay your loan even if you do not complete your education program, if you are unable to obtain employment, or are dissatisfied with the education received.
- Repay at least the minimum payment each month, unless you have received a deferment or have made special arrangements with the lender.
- Notify your lender of anything that might change your eligibility for an existing deferment.

**If you fail to make timely payments on your loan:**

- Your school records may be placed on hold.
- You may lose your eligibility to receive any additional federal financial aid.
- Collection efforts will be made to obtain past due amounts.
- The entire unpaid balance of your loan, plus accrued interest, may become immediately due and payable.
- Your loan information will be reported to the credit bureau indicating that you are delinquent (late) or in default (non-payment). This action may seriously affect your credit rating and your future eligibility to borrow.
- Your federal income tax refund may be confiscated and applied to your loan balance.
- Your employer may be required to garnish your wages; the garnished amount will be applied to your loan balance.

- Collection costs, including attorney’s fees, may be charged to you.

**Consider the following important information before making your decision to borrow Federal Funds for your education:**

- If you receive a Federal Loan, it may reduce your eligibility for other types of financial aid.
- Interest will accrue on an Unsubsidized Direct Loan from the time the loan is disbursed. You have the option of paying this interest while you attend school, during your grace period, and during any forbearance periods in the future. Paying interest as it accrues will result in a lower total repayment cost over the life of the loan.
- If you choose not to pay interest on an Unsubsidized Direct Loan, the interest will be added to the total amount of the loan. This is referred to as Capitalization.
- The maximum amount that you are eligible to borrow may be more than is required to cover the cost of your education. Consider the amount of debt you need to incur to complete your program.
- If you chose to withdraw from your program, you must contact the school immediately. One of the most common reasons a loan goes into default is because the school does not have current information on a borrower.
- Loans must be repaid even if you do not complete the program, are dissatisfied with your educational experience, fail to find a job in your chosen field, or do not complete your program in the time usually allotted for program completion.
- Students who become delinquent on their loan repayment may damage their credit rating for other types of loans in the future.

**For additional information regarding these items, please refer to:**

“Funding Education Beyond High School – The Guide to Federal Student Aid” at:

[http://studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html)

“The Entrance Counseling Guide for Direct Loan Borrowers” at: <http://www.direct.ed.gov/pubs/entrccounselguide.pdf>

“The Exit Counseling Guide for Direct Loan Borrowers” at:

<http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/exitcounselguide.pdf>

You can also visit the Direct Loan website at [www.direct.ed.gov](http://www.direct.ed.gov)

**RIGHTS AND RESPONSIBILITIES FOR FIRST-TIME SUBSIDIZED LOAN BORROWERS**

**Maximum eligibility period to receive Direct Subsidized Loans:**

- You may not receive Direct Subsidized Loans for more than 150% of the published length of your program. This is referred to as your Maximum Eligibility Period.
- Your maximum eligibility period can change if you change programs.
- All Direct Subsidized Loans received for an earlier program will generally count against your new maximum eligibility period if you change programs.

**Periods that count against your maximum eligibility period:**

- The periods of time that counts against your maximum eligibility are periods of enrollment also known as “loan periods”.
- Direct Subsidized Loans received for a period of enrollment shorter than an academic year will be reduced accordingly.

The amount of a Direct Subsidized Loan received for a period of enrollment does not affect your maximum eligibility.

**Loss of eligibility for additional direct subsidized Loans and becoming responsible for paying interest on Direct Subsidized Loans:**

After you have received Direct Subsidized Loans for your maximum eligibility period, you are no longer eligible to receive additional Direct Subsidized Loans. However, you may continue to receive Unsubsidized Direct Loans.



- Once your maximum eligibility period has been exceeded, you will be responsible for paying the interest that accrues on Direct Subsidized Loans for periods when you normally would not have had to.
- If you become responsible for the interest that accrues on your Direct Subsidized Loans, any interest that accrues will be capitalized at the end of your grace, deferment, or other periods.

#### RIGHTS AND RESPONSIBILITIES FOR PRIVATE AND INSTITUTIONAL LOANS

##### Private Loan Program

###### **As a borrower of a private loan, you have the following rights:**

- A description on the initial amount borrowed, the total interest that will accrue, and the total cost over the established repayment schedule.
- Disclosure of the annual percentage rate.
- The repayment schedule and amount of monthly payments.
- The right to cancel the loan within a certain time frame.
- The application of late charges, collection fees, and non-sufficient fund fees.
- The consequences of default.
- The reassignment of the loan.

###### **As a borrower of a private loan, you have the following responsibilities:**

- To repay your loan as scheduled.
- To notify your lender if you move or obtain a new phone contact.

##### AIT Institutional Loan Program

###### **As a borrower of an institutional loan, you have the following rights:**

- A description on the initial amount borrowed, the total interest that will accrue, and the total cost over the established repayment schedule.
- Disclosure of the annual percentage rate.
- The repayment schedule and amount of monthly payments.
- The right to cancel the loan within a certain time frame.
- The application of late charges, collection fees, and non-sufficient fund fees.
- The consequences of default.
- The reassignment of the loan.

###### **As a borrower of an institutional loan, you have the following responsibilities:**

- To repay your loan as scheduled.
- To notify your lender if you move or obtain a new phone contact.

#### SATISFACTORY ACADEMIC PROGRESS

Each student will be evaluated at two intervals throughout the program for the following:

**Pace** - Progression that ensures completion of the program in the maximum time frame. PACE is defined as credit hours completed/credit hours attempted.

**GPA** - Each trainee must maintain a minimum GPA at each interval.

##### **Maximum Time Frame**

For an undergraduate program measured in credit hours, a period that is no longer than 150 percent of the published length of the educational program, as measured in credit hours.

The table below identifies the qualitative (GPA), quantitative (PACE) and maximum time frame a trainee must achieve at each evaluation period. The first evaluation period is the time at which a student completes ½ the credit hours and ½ of the weeks. The second evaluation period is the remainder of the program and represents a student progressing at the “normal time rate.”

**Evaluation Periods**

Program	1 <sup>st</sup> Evaluation Period	2 <sup>nd</sup> Evaluation Period
Professional Truck Driver	Week 01 to Week 15	Week 16 to Week 24
Commercial Truck Driver	Week 01 to Week 05	Week 06 to Week 10
Diesel Truck Driver	Week 01 to Week 09	Week 10 to Week 18
Truck Driver	Week 01 to Week 02	Week 03 to Week 04

**Quantitative and Qualitative Calculations**

Program	Title IV Credits				Academic Credits			
	PTD		CTD		DTD		TD	
Evaluation Period	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1st	2 <sup>nd</sup>
Maximum Attempted Credits	16	36	10.7	24	13.7	30.75	6	13.5
Minimum Credits Earned (PACE) 75%	12	24	8	16	10.25	20.5	4.5	9
Minimum GPA	1.5	2.0	1.5	2.0	1.5	2.0	1.5	2.0
Maximum Time Frame - 150% of Program		36		24		30.75		13.5

**Factors that may affect a student’s GPA and PACE are:**

**Incompletes**

An incomplete cannot be given as a final grade. At the end of the program a student may, with the Director’s approval, be granted an extension of no more than ten days of class in order to complete all of the required course work, assignments, and tests. The extension cannot be used to make up accrued absences from class. If a student does not complete the required course work, assignments, and tests within the extension period, he/she will receive a grade of “F” or “zero” which will be averaged in with the other grades to determine GPA. PACE will not be affected, since the student is not attempting credits.

**Withdrawals**

Due to the nature of the curriculum, a student is not able to “withdraw” from a portion of the program. The student must “withdraw” from the entire program, thus stopping satisfactory progress.

**Repetitions**

If a student is required to repeat a module of study the student will be considered to have attempted double the credits, and the grade earned in the repeat module will prevail.

**Transfer of Credit**

An applicant with documented previous training and/or job experience may challenge any part of the program and receive credit by successfully passing a challenge exam. If a portion of the program is successfully challenged, credit will be awarded on a quarter credit basis appropriate for that portion of the program. (Credit awarded will be both educational and financial.)

**Academic Probation**

In the event that a student does not achieve the established criteria for determining satisfactory academic progress, the student will be allowed to present justification of extenuating circumstances as to why he or she should be allowed to continue training. The Director of Training has the authority to allow the student up to a four week probationary period to achieve the established criteria. The student will be considered making satisfactory academic progress during any probationary period. If satisfactory academic

progress is not achieved at the end of the probationary period, the student will be removed from the list of eligible Financial Aid recipients and may be terminated from the program.

**Financial Aid Warning**

If it has been determined that a student has failed to make SAP and/or PACE at the end of the first payment period, he/she will receive a financial aid warning. This warning will be issued in writing by the Corporate Director of Student Records. The student will have one payment period in which to be removed from financial aid warning in order to maintain title IV eligibility. A student who is not making SAP at that time will no longer be eligible for title IV.

Financial aid warning means a status assigned to a student who fails to make satisfactory academic progress at an institution that evaluates academic progress at the end of each payment period. Students who are terminated from financial aid may submit an appeal for reinstatement of eligibility when they have mitigating circumstances beyond their control. Such circumstances include the student’s injury or illness, death of a relative, or other special circumstances.

**FINANCIAL AID DISBURSEMENTS**

**How Funds are Disbursed**

There are two ways to disburse FSA funds: by crediting the student’s account for allowable charges or by paying the student or parent directly. Allowable charges include current charges for tuition and fees.

AIT first credits FSA funds to the student’s account, and then disburses any credit balance to the student or parent.

**When Funds are Disbursed**

A disbursement occurs when the school credits a student’s account or pays a student or parent directly with Federal Student Aid funds received from the Department of Education.

Prior to disbursing Federal Student Aid funds, the school confirms that he or she is an eligible student and is making satisfactory academic progress.

Disbursements to eligible students are made at the beginning of each payment period and no later than 3 business days after receiving funds from the Department of Education. An exception to this is a 30 day delayed disbursement of Federal Direct Stafford Loan Program funds for students who are first-year, first- time borrowers. The student is provided with a Cost Worksheet indicating the estimated dates of disbursements.

If Federal Student Aid disbursements to the student’s account at the school creates a credit balance, the credit balance is disbursed directly to the student or parent as soon as possible, but no later than 14 days after the date the balance occurred on the student’s account, if the balance occurred after the first day of class of a payment period, or on the first day of classes of the payment period if the credit balance occurred on or before the first day of class of that payment period.

The law requires that any excess PLUS Loan funds be returned to the parent. Therefore, if PLUS Loan funds create a credit balance the credit balance is paid to the parent. However, the parent may authorize the school (in writing) to transfer the proceeds of a PLUS Loan directly to the student for whom the loan is made.

**TERMS OF FEDERAL DIRECT LOANS**

Program	FDL - Subsidized	FDL - Unsubsidized	FPL – Parent PLUS
	Need Based*	Cost Based**	Cost Based**
Interest Rate	Fixed 3.76%	Fixed 3.76%	Fixed 6.31%
Loan Fee	1.069%	1.069%	4.276%
Annual Loan Limits	\$3,500.00	\$9,500.00 (Sub & Unsub)	Cost of Education***
Cumulative Loan Limits	\$23,000.00	\$57,500.00 (Sub & Unsub)	No Limit
Grace Period	6 Months	6 Months	None

**\*Need Based:** The loan amount is based on the difference between the student’s cost of attendance and the Expected Family Contribution.

**\*\*Cost Based:** The loan amount is based on the student's cost of attendance which includes tuition, fees and living expenses while attending school. The school estimates the cost of attendance with guidelines established by federal regulation. A school will award a maximum need-based Federal Direct Subsidized Loan before awarding a Federal Direct Unsubsidized Loan.

**\*\*\*Cost of education minus any other aid**

**Loan Fee:** A fee paid to the government to help reduce the costs of the loan program.

## REPAYMENT PLANS AVAILABLE FOR FEDERAL DIRECT LOANS

### Repayment Plans

The Direct Loan Program offers loan repayment plans designed to meet the needs of almost every borrower. Direct Loans are funded by the U.S. Department of Education through AIT and are managed by a loan servicer, under the supervision of the Department. The Direct Loan Program allows you to choose your repayment plan and to switch your plan if your needs change. To find out more about repayment options before receiving a Direct Loan, borrowers may contact their school's financial aid office or the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) or go to: [www.direct.ed.gov](http://www.direct.ed.gov) Parent Direct PLUS Loan borrowers may only choose from the standard, extended, or graduated options, but student Direct PLUS Loan borrowers may also choose the income contingent repayment plan or the income-based repayment plan.

### 10-Year Standard Repayment Plan

With the standard plan, you'll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you'll have up to 10 years to repay your loans.

The standard plan is good for you if you can handle higher monthly payments because you'll repay your loans more quickly. Your monthly payment under the standard plan may be higher than it would be under the other plans because your loans will be repaid in the shortest time. For the same reason—the 10-year limit on repayment—you may pay the least interest.

### Extended Repayment Plan

To be eligible for the extended plan, you must have more than \$30,000 in Direct Loan debt and you must not have an outstanding balance on a Direct Loan as of October 7, 1998. Under the extended plan you have 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, as with the standard plan, while graduated payments start low and increase every two years, as with the graduated plan below.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you're taking longer to repay the loans.

**Remember that the longer your loans are in repayment, the more interest you will pay.**

### Graduated Repayment Plan

With this plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

### Income Contingent Repayment Plan (ICR)

This plan gives you the flexibility to meet your Direct Loan obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse's income if you're married), family size, and the total amount of your Direct Loans. Under the ICR plan you will pay each month the lesser of:

- the amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or 20% of your monthly discretionary income\*.

If your payments are not large enough to cover the interest that has accumulated on your loans, the unpaid amount will be capitalized once each year. However, capitalization will not exceed 10 percent of the original amount you owed when you entered repayment. Interest will continue to accumulate but will no longer be capitalized.

The maximum repayment period is 25 years. If you haven't fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

#### Income-Based Repayment Plan

Under this plan the required monthly payment will be based on your income during any period when you have a partial financial hardship. Your monthly payment may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a specified period of time, you may qualify for cancellation of any outstanding balance of your loans.

#### Income-Sensitive Repayment Plan

The monthly payment for this plan will be based on annual income and payments change as income changes. The payments increase or decrease based on the borrower's income. Each lender's formula for determining the monthly payment amount can vary. The borrower will pay more on their loan over time with this repayment plan than under the 10-year standard plan. The maximum length of repayment under this plan is up to 10 years.

#### Pay As You Earn Repayment Plan (PAYE)

To qualify for this program, you must have a partial financial hardship. You have a partial financial hardship if the monthly amount you would be required to pay on your Federal loans under a 10-year Standard Repayment Plan is higher than the monthly amount you would be required to pay under the Pay as You Earn plan. The following types of loans are counted in determining whether or not you have a partial financial hardship;

- Subsidized and Unsubsidized Federal Stafford Loans
- Federal PLUS loans made to graduate or professional students
- Federal Consolidation Loans that did not repay any PLUS loans for parents

You must also be a new borrower as of October 1, 2007, and must have received a disbursement of a Direct Loan on or after October 1, 2011. You are considered a new borrower if you had no outstanding balance on a Direct Loan or FFEL Program Loan as of October 1, 2007, or had no outstanding balance on a Direct Loan or FFEL Program loan when you received a new loan on or after October 1, 2007.

#### Revised Pay As You Earn Repayment Plan (REPAYE)

This repayment plan caps regular monthly payments at 10% of your discretionary income or, if married, 10% of your combined discretionary income..

Any Direct Subsidized, Direct Unsubsidized, PLUS (made to a graduate or professional student) and Direct Consolidation (that did not repay any PLUS loans made to parents) loan borrower is eligible to make payments under this plan.

***Under both Pay As You Earn and Revised Pay as You Earn Repayment Plans***, your payment amount may increase or decrease each year based on your income and family size. Once you have initially qualified for Pay as You Earn, you may continue to make payments under the plan even if you no longer have a partial financial hardship.

\*Monthly discretionary income equals your AGI minus the poverty level for your state of residence and family size, divided by 12. For the current poverty level, see the [Poverty Guidelines Chart](#), which is issued annually by the U.S. Department of Health and Human Services.

**SAMPLE REPAYMENT SCHEDULE – FEDERAL DIRECT LOANS**

Debt	Standard		Extended		Graduated		Income Contingent	
	Per Mo.	Total	Per Mo.	Total	Per Mo.	Total	Per Mo.	Total
\$1,000.00	\$50.00	\$1,080.00	\$50.00	\$1,080.00	\$25.00	\$1,175.00	\$7.00	\$2,222.00
\$2,625.00	\$50.00	\$3,268.00	\$50.00	\$3,268.00	\$25.00	\$4,276.00	\$17.00	\$5,834.00
\$3,500.00	\$50.00	\$4,790.00	\$50.00	\$4,790.00	\$25.00	\$6,036.00	\$23.00	\$7,778.00
\$5,500.00	\$67.00	\$8,095.00	\$60.00	\$8,682.00	\$39.00	\$9,513.00	\$37.00	\$12,223.00
\$7,500.00	\$92.00	\$11,039.00	\$82.00	\$11,840.00	\$53.00	\$12,970.00	\$50.00	\$16,668.00
\$10,500.00	\$129.00	\$15,455.00	\$102.00	\$18,337.00	\$72.00	\$29,135.00	\$70.00	\$23,335.00
\$15,000.00	\$184.00	\$22,078.00	\$146.00	\$26,196.00	\$103.00	\$28,762.00	\$100.00	\$33,336.00
\$18,500.00	\$227.00	\$27,230.00	\$179.00	\$32,308.00	\$127.00	\$35,474.00	\$102.00	\$40,634.00

**Consider the additional loan information in addition to the exit counseling you have already received:**

- There are five different repayments options available to you: standard, graduated, income-sensitive, pay as you earn and extended. Interest amounts and total payments required will vary based on the repayment option chosen.
- The Department of Education offers several programs available to assist a borrower who may experience financial hardship during loan repayment.
- As a borrower, you have the option to prepay your loan at any time, to request a shorter repayment term, and to request changes to the repayment schedule itself.
- It is important to remain current on your loan payments. Delinquent and defaulted Federal Loans can seriously affect your credit and likelihood of obtaining additional loans in the future.
- Consolidation enables a borrower to combine eligible education loans into one new loan with one monthly payment and a fixed interest rate. Consolidation benefits differ and a borrower may lose certain rights by selecting a consolidation option.
- There are several tax benefits that may be available to borrowers. Tax option information is provided in the exit interview packet.
- You may track your Federal loans through the national Student Loan Data System (NSLDS) at: [www.NSLDS.ed.gov](http://www.NSLDS.ed.gov)
- Loans must be repaid even if you do not complete the program, are dissatisfied with your educational experience, fail to find a job in your chosen field, or do not complete your program in the time usually allotted for program completion.
- Students who become delinquent on their loan repayment may damage their credit rating for other types of loans in the future.

**For additional information regarding these items, please refer to:**

“The Exit Counseling Guide for Direct Loan Borrowers” at:  
<http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/exitcounselguide.pdf>

You can also visit the Direct Loan website at [www.direct.ed.gov](http://www.direct.ed.gov)

**Deferments**

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

You may qualify for a deferment while you are:

- Enrolled at least half time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program.
- Unemployed or meet our rules for economic hardship (limited to 3 years).

You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact the Direct Loan Servicing Center for more information about specific qualifications for deferment based on military service.

In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan.

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

**Forbearances**

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

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

**Necessity of Loan Repayment**

It is very important that you make your loan payments on time. If you are having trouble making your monthly payment, you should immediately contact your loan holder or loan servicer. You've made a commitment to yourself and your future. Be a responsible borrower—you don't want to default on your student loan. Default is the failure to repay your loan according to the terms of the promissory note.

**Loan default has serious consequences:**

- Your entire loan balance (principal and interest) will be due in full immediately.
- Your college records may be placed on hold.
- You'll lose eligibility for loan deferment.
- You won't be eligible for additional federal student aid.
- Your account may be turned over to a collection agency and you'll have to pay additional charges, late fees and collection costs, all of which become part of your debt.
- Your credit rating will be damaged for several years because defaulted loans are reported to national credit bureaus.

You'll have difficulty qualifying for credit cards, a car loan, a mortgage, or renting an apartment (credit checks are required to rent an apartment). Your federal and state income tax refunds can be withheld and applied to student loan debt. This is called a tax offset. You may have a portion of your wages garnished (withheld). You may not be able to obtain a professional license or get hired by an employer that performs credit checks.

**Remember... Don't Default!**

**SAMPLE REPAYMENT SCHEDULE – PRIVATE LOANS**

AMOUNT	TERM	MONTHLY PAYMENT	INTEREST RATE	TOTAL PAID
\$2,769.00	23 months	\$107.00	18%	\$3,530.94
\$3,993.00	33 months	\$154.30	18%	\$5,091.74
\$4,043.00	33 months	\$156.23	18%	\$5,155.50

**SAMPLE REPAYMENT SCHEDULE – INSTITUTIONAL LOANS**

AMOUNT	TERM	MONTHLY PAYMENT	INTEREST RATE	TOTAL PAID
\$400.00	12 months	\$36.67	18%	\$440.06
\$800.00	12 months	\$73.34	18%	\$880.13
\$1,200.00	12 months	\$110.02	18%	\$1,320.19

### REQUIRED EXIT COUNSELING

Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you didn't like the education you received, didn't get a job in your field of study or because you're having financial difficulty. Loans are legal obligations that you'll have to repay.

For additional information regarding repayment of your student loans, go to:

<http://www.direct.ed.gov/pubs/exitcounselguide.pdf>

#### Entrance Counseling for Student Borrowers

Prior to the first disbursement, the institution must provide to a first-time borrower of a Federal Direct Loan (other than consolidated or Parent PLUS loans) comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities.

The following information is provided to first-time borrowers of a Federal Direct Loan. Comprehensive information is contained in the Financial Assistance disclosure section.

- An explanation of the use of the Master Promissory Note (MPN)
- An emphasis to the borrower the seriousness and importance of the repayment obligation the student borrower is assuming
- A description of the likely consequences of default, including adverse credit reports, delinquent debt collection procedures under Federal law, and litigation
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes the program or completes within regular time for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school
- Information about the monthly payment amounts
- A range of student levels of indebtedness of Direct Subsidized Loan and Direct Unsubsidized Loan borrowers, or student borrowers with Direct Subsidized, Direct Unsubsidized, and Direct PLUS Loans depending on the types of loans the borrower has obtained; or
- The average indebtedness of other borrowers in the same program at the same school as the borrower
- To the extent practicable, provide an explanation of the effect of accepting the loans to be disbursed on the eligibility of the borrower for other forms of student financial assistance
- Information on the accrual and capitalization of interest
- Borrowers of unsubsidized loans have the option of paying interest while in school
- Definition of half-time enrollment and the consequences of not maintaining half-time enrollment
- Importance of contacting appropriate offices if student withdraws prior to completion of program of study
- Sample monthly repayment amounts
- Consequences of default
- Information about NSLDS and how the borrower can access his or her records

#### Exit Counseling for Student Borrowers

Each student borrower must be provided with exit counseling under the Federal Direct Loan Program before the student borrower ceases at least half-time study at the school. The counseling will provide information on:

- The average anticipated monthly repayment amount.
- Repayment plan options and the option to prepay or pay on a shorter schedule.
- Debt Management Strategies.
- The purpose and use of the Master Promissory Note.
- The seriousness and importance of student's repayment obligation.
- Terms and conditions for forgiveness or cancellation.
- Copy of information provided by the U.S. Department of Education.



- Terms and conditions for deferment of forbearance.
- Consequences of default.
- Options and consequences of loan consolidation.
- Tax benefits available to borrowers.
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time for completion, is unable to obtain unemployment upon completion, or is otherwise dissatisfied with or did not receive the educational or other services the borrower purchased from the school.
- Availability of the Student Loan Ombudsman’s office.
- Information about NSLDS. The U.S. Department of Education is required to provide a disclosure form for students and prospective students about NSLDS.

**EXIT COUNSELING FOR FIRST TIME BORROWERS**

**Maximum eligibility period to receive Direct Subsidized Loans:**

- There is a limit on the maximum period of time that you can receive Direct Subsidized Loans.
- You may not receive Direct Subsidized Loans for more than **150%** of the published length of your program. This is referred to as your Maximum Eligibility Period.
- Your maximum eligibility period can change if you change programs.
- All Direct Subsidized Loans received for an earlier program will generally count against your new maximum eligibility period if you change programs.

**Periods that count against your maximum eligibility period:**

- The periods of time that counts against your maximum eligibility are periods of enrollment also known as “loan periods”.
- Direct Subsidized Loans received for a period of enrollment shorter than an academic year will be reduced accordingly.
- The amount of a Direct Subsidized Loan received for a period of enrollment does not affect your maximum eligibility.

**Loss of eligibility for additional direct subsidized Loans and becoming responsible for paying interest on Direct Subsidized Loans:**

- After you have received Direct Subsidized Loans for your maximum eligibility period, you are no longer eligible to receive additional Direct Subsidized Loans. However, you may continue to receive Unsubsidized Direct Loans.
- Once your maximum eligibility period has been exceeded, you will be responsible for paying the interest that accrues on Direct Subsidized Loans for periods when you normally would not have had to.
- If you become responsible for the interest that accrues on your Direct Subsidized Loans, any interest that accrues will be capitalized at the end of your grace, deferment, or other periods.

The Department of Education will inform the student borrower if he or she is responsible for accruing interest on the Direct Subsidized Federal Loans.

As a borrower, you may check on the status of your Federal loans by accessing the NSLDS website at:

[http://www.nsls.ed.gov/nsls\\_SA/](http://www.nsls.ed.gov/nsls_SA/)

**PROFESSIONAL TRUCK DRIVER PROGRAM - PHOENIX**

*Students Living Away From Home or at Home with Dependents*

SOURCE	PRORATED MONTHS	MONTHLY ALLOWANCE	BUDGET
Tuition/fees			\$9,550.00
Books/Supplies			\$320.00
Room/Board	6	\$1,150.00	\$6,900.00
Personal/Misc.	6	\$328.00	\$1,968.00
Transportation	6	\$313.00	\$1,878.00
<b>TOTAL</b>		<b>\$1,791.00</b>	<b>\$20,616.00</b>
<i>Plus Actual Loan Fees = Cost of Attendance</i>			

*Students Living At Home without Dependents*

SOURCE	PRORATED MONTHS	MONTHLY ALLOWANCE	BUDGET
Tuition/Fees			\$9,550.00
Books/Supplies			\$320.00
Room/Board	6	\$444.00	\$2,664.00
Personal/Misc.	6	\$328.00	\$1,968.00
Transportation	6	\$313.00	\$1,878.00
<b>TOTAL</b>		<b>\$1,085.00</b>	<b>\$16,380.00</b>
<i>Plus Actual Loan Fees = Cost of Attendance</i>			

**PROFESSIONAL TRUCK DRIVER PROGRAM – NORTH LAS VEGAS**

*Students Living Away From Home or at Home with Dependents*

SOURCE	PRORATED MONTHS	MONTHLY ALLOWANCE	BUDGET
Tuition/Fees			\$9,550.00
Books/Supplies			\$320.00
Room/Board	6	\$1,031.00	\$6,186.00
Personal/Misc.	6	\$313.00	\$1,878.00
Transportation	6	\$300.00	\$1,800.00
<b>TOTAL</b>		<b>\$1,644.00</b>	<b>\$19,734.00</b>
<i>Plus Actual Loan Fees = Cost of Attendance</i>			

*Students Living At Home without Dependents*

SOURCE	PRORATED MONTHS	MONTHLY ALLOWANCE	BUDGET
Tuition/Fees			\$9,550.00
Books/Supplies			\$320.00
Room/Board	6	\$367.00	\$2,202.00
Personal/Misc.	6	\$313.00	\$1,878.00
Transportation	6	\$300.00	\$1,800.00
<b>TOTAL</b>		<b>\$980.00</b>	<b>\$15,750.00</b>
<i>Plus Actual Loan Fees = Cost of Attendance</i>			

**COMMERCIAL TRUCK DRIVER PROGRAM – PHOENIX**

*Students Living Away From Home or at Home with Dependents*

SOURCE	PRORATED MONTHS	MONTHLY ALLOWANCE	BUDGET
Tuition/Fees			\$7,610.00
Books/Supplies			\$320.00
Room/Board	3	\$1,150.00	\$3,450.00
Personal/Misc.	3	\$328.00	\$984.00
Transportation	3	\$313.00	\$939.00
<b>TOTAL</b>		<b>\$1,791.00</b>	<b>\$13,303.00</b>
<i>Plus Actual Loan Fees = Cost of Attendance</i>			

*Students Living At Home without Dependents*

SOURCE	PRORATED MONTHS	MONTHLY ALLOWANCE	BUDGET
Tuition/Fees			\$7,610.00
Books/Supplies			\$320.00
Room/Board	3	\$444.00	\$1,332.00
Personal/Misc.	3	\$328.00	\$984.00
Transportation	3	\$313.00	\$939.00
<b>TOTAL</b>		<b>\$1,085.00</b>	<b>\$11,185.00</b>
<i>Plus Actual Loan Fees = Cost of Attendance</i>			

**COMMERCIAL TRUCK DRIVER PROGRAM – NORTH LAS VEGAS**

*Students Living Away From Home or at Home with Dependents*

SOURCE	PRORATED MONTHS	MONTHLY ALLOWANCE	BUDGET
Tuition/Fees			\$7,610.00
Books/Supplies			\$320.00
Room/Board	3	\$1,031.00	\$3,093.00
Personal/Misc.	3	\$313.00	\$939.00
Transportation	3	\$300.00	\$900.00
<b>TOTAL</b>		<b>\$1,644.00</b>	<b>\$12,862.00</b>
<i>Plus Actual Loan Fees = Cost of Attendance</i>			

*Students At Home without Dependents*

SOURCE	PRORATED MONTHS	MONTHLY ALLOWANCE	BUDGET
Tuition/Fees			\$7,610.00
Books/Supplies			\$320.00
Room/Board	3	\$367.00	\$1,101.00
Personal/Misc.	3	\$313.00	\$939.00
Transportation	3	\$300.00	\$900.00
<b>TOTAL</b>		<b>\$980.00</b>	<b>\$10,870.00</b>
<i>Plus Actual Loan Fees = Cost of Attendance</i>			

**RETURN OF TITLE IV FUNDS POLICY – ARIZONA AND NEVADA**

The portion of the federal grants and loans that a trainee is entitled to receive is calculated on a percentage basis by comparing the total number of calendar days in the period of enrollment to the number of calendar days that the trainee completed as of the last date of attendance. For example, if a trainee completes 30% of the period of enrollment, then 30% of the approved federal aid that was disbursed or could have been disbursed for the period of enrollment would be earned. This means that 70% of the trainee’s aid that was disbursed or could have been disbursed remains unearned and must be returned to the Federal Title IV programs. After the 60% point of the period of enrollment, a trainee has earned 100% of the Title IV funds disbursed or that could have been disbursed

for the period of enrollment. This policy governs the earned and unearned portions of the trainee’s Federal Title IV financial aid only and determines how much, if any, the trainee and/or the training facility may need to return. If it is determined that a portion of the financial aid received on the trainee’s behalf is unearned, the training facility has the responsibility of returning those funds to the Federal Title IV programs within 45 days of the date of determination of withdrawal. Unearned funds are returned in the following order: Unsubsidized Direct Stafford loan, Subsidized Direct Stafford loan, Direct PLUS loan, and Federal Pell Grant. Any trainee eligible for a Post-withdrawal disbursement of loan funds is offered those funds within 30 days of the date of determination and notified if an overpayment is due. The calculation of Title IV funds earned by the trainee has no relationship to the student’s incurred institutional charges. The Institutional Refund Policy is outlined above and will be used to determine the reduction, if any, in the trainee’s charges. The trainee is responsible for paying any outstanding charges to the training facility.

The institution returns Title IV funds to the programs from which the student received aid during the period of enrollment, in the following order:

- Unsubsidized Direct Federal Loans
- Subsidized Direct Federal Loans
- Direct PLUS Loans
- Federal Pell Grants for which a return of funds is required

**CANCELLATION AND REFUND POLICY**

**Prior to Commencement of Classes – Arizona and Nevada Campuses**

All monies paid by an applicant are refundable if requested within 3 days after signing an enrollment agreement. An applicant requesting cancellation more than 3 days after signing an enrollment agreement, and making an initial payment prior to entering training, is entitled to a refund of all monies paid minus the registration fee and the cost of the physical/drug screen, if applicable.

Applicants who have not visited the training facility prior to signing an enrollment agreement will have the opportunity to withdraw within 3 days and all monies paid by the applicant are refunded, following either attendance at a regularly scheduled orientation or following a tour of the training facility and inspection of equipment.

**Rejects**

An applicant rejected by the institution is entitled to a refund of all monies paid minus \$25.00 of the registration fee; physical/drug screen cost, if applicable; and books and supplies that are not reusable or are not returned within 20 days.

**WITHDRAWAL AFTER COMMENCEMENT OF CLASS**

The withdrawal date is always the last date of attendance as determined by the institution’s attendance records. The withdrawal date is used to determine the percentage of the period of enrollment completed, the amount of the trainee’s obligation, and the amount of aid the trainee has earned. The date of determination of withdrawal for a trainee who does not provide notification is, except in unusual circumstances, 14 days after the last day of attendance as determined by the institution’s attendance records or the date the trainee violates AIT policy which provides for termination. The date of determination of withdrawal for a trainee that provides notification within 14 days after the last day of attendance, is the date the trainee notifies the Director of Training of the intent to withdraw. If the trainee does not return at the end of an approved leave of absence or a scheduled break of five consecutive days or more, the date of determination is the date the trainee was scheduled to return or the date the trainee notifies the institution he or she will not be returning, whichever is earlier.

**FORMAL LEAVE OF ABSENCE POLICY**

The institution’s Leave of Absence Policy requires a student to provide a written, signed, and dated request in advance for a leave of absence. If unforeseen circumstances prevent a student from providing an advance written request, the institution may grant the student’s request for a leave of absence, document its decision, and collect the written request at a later date. All requests for extending a leave of absence must be made in writing.

The leave of absence may not exceed 180 days in a 12-month period. The institution, at its discretion, may allow multiple leaves of absence. However, the leave of absence and any additional leaves of absence must not exceed a total of 180 days in any 12-month period. This 12-month period begins on the first day of the student’s initial leave of absence.

Upon receipt of the student’s request for a leave of absence, the school will determine if there is a reasonable expectation that the student will return to training, and approve or deny the request. There are no additional institutional charges to the student as a result of the leave of absence, the student’s need does not increase, and the student is not eligible for any additional federal student aid.

Upon the student’s return from the leave, he or she continues to earn the Title IV aid previously awarded for the period. Once the student has earned half the required credits and completed half the number of weeks in the payment period, the student has earned the Title IV funds he or she was previously paid. At that point, if otherwise eligible, the student may receive a second or subsequent disbursement of Title IV program funds.

**If a student fails to return to school at the end of an approved leave of absence:**

- The withdrawal date is the last date of attendance as documented by the institution’s attendance records.
- The determination date is the date the student was scheduled to return from the leave of absence or the date the student notifies the school that they will not be returning, whichever is earlier.
- If the student is a Title IV recipient, he or she is entitled to an initial grace period of six consecutive months before entering into repayment on his or her loans. The six month grace period begins the day after the last day of attendance. Therefore, the borrower will exhaust some or all of the grace period.

**INSTITUTIONAL REFUND POLICY**

Refunds are calculated based on the portion of the course completed. The date from which refunds are calculated is the student’s last date of attendance. Refunds are made within 30 days of the date of the determination of withdrawal in the state of Colorado, and within 45 days of the determination of withdrawal in the states of Arizona and Nevada.

**PROFESSIONAL TRUCK DRIVER – PHOENIX AND NORTH LAS VEGAS**

WITHDRAWAL	STUDENT’S OBLIGATION
WITHIN THE 1 <sup>ST</sup> 7 CALENDAR DAYS	\$100.00 + BOOKS AND FEES
AFTER 7 CALENDAR DAYS AND;	
WITHIN THE 2 <sup>ND</sup> OR 3 <sup>RD</sup> WEEK OF TRAINING	\$100.00 + 10% OF TUITION + BOOKS AND FEES
WITHIN THE 4 <sup>TH</sup> , 5 <sup>TH</sup> , OR 6 <sup>TH</sup> WEEK OF TRAINING	\$100.00 + 50% OF TUITION + BOOKS AND FEES
WITHIN THE 7 <sup>TH</sup> THROUGH THE 12 <sup>TH</sup> WEEK OF TRAINING	\$100.00 + 75% OF TUITION + BOOKS AND FEES
AFTER THE 12 <sup>TH</sup> WEEK OF TRAINING	\$100.00 + 100% OF TUITION + BOOKS AND FEES

**COMMERCIAL TRUCK DRIVER – PHOENIX AND NORTH LAS VEGAS**

WITHDRAWAL	STUDENT’S OBLIGATION
WITHIN THE FIRST 3 CALENDAR DAYS	\$150.00 + BOOKS AND FEES
AFTER 3 CALENDAR DAYS AND;	
WITHIN THE 1 <sup>ST</sup> WEEK OF TRAINING	\$200.00 + 10% OF TUITION + BOOKS AND FEES
WITHIN THE 2 <sup>ND</sup> OR 3 <sup>RD</sup> WEEK OF TRAINING	\$200.00 + 50% OF TUITION + BOOKS AND FEES
WITHIN THE 4 <sup>TH</sup> OR 5 <sup>TH</sup> WEEK OF TRAINING	\$200.00 + 75% OF TUITION + BOOKS AND FEES
AFTER THE 9 <sup>TH</sup> WEEK OF TRAINING	\$200.00 + 100% OF TUITION + BOOKS AND FEES

**DIESEL TRUCK DRIVER – PHOENIX AND NORTH LAS VEGAS**

WITHDRAWAL	STUDENT’S OBLIGATION
WITHIN THE FIRST 7 CALENDAR DAYS	\$100.00 + BOOKS AND FEES
AFTER 7 CALENDAR DAYS AND;	

WITHIN THE 2 <sup>ND</sup> WEEK OF TRAINING	\$100.00 + 10% OF TUITION + BOOKS AND FEES
WITHIN THE 3 <sup>RD</sup> , 4 <sup>TH</sup> , OR 5 <sup>TH</sup> WEEK OF TRAINING	\$100.00 + 50% OF TUITION + BOOKS AND FEES
WITHIN THE 6 <sup>TH</sup> , 7 <sup>TH</sup> , 8 <sup>TH</sup> , OR 9 <sup>TH</sup> WEEK OF TRAINING	\$100.00 + 75% OF TUITION + BOOKS AND FEES
AFTER THE 9 <sup>TH</sup> WEEK OF TRAINING	\$100.00 + 100% OF TUITION + BOOKS AND FEES

**TRUCK DRIVER – PHOENIX AND NORTH LAS VEGAS**

WITHDRAWAL	STUDENT'S OBLIGATION
WITHIN THE FIRST 3 CALENDAR DAYS	\$150.00 + BOOKS AND FEES
AFTER 3 CALENDAR DAYS AND;	
WITHIN THE 1 <sup>ST</sup> WEEK OF TRAINING	\$200.00 + 10% OF TUITION + BOOKS AND FEES
WITHIN THE 2 <sup>ND</sup> WEEK OF TRAINING	\$200.00 + 50% OF TUITION + BOOKS AND FEES
AFTER THE 2 <sup>ND</sup> WEEK OF TRAINING	\$200.00 + 100% OF TUITION + BOOKS AND FEES

**LOAN DISCLOSURES**

The **Truth in Lending Act (TILA)**, which originally was enacted in 1968, sets out requirements for lenders in presenting and calculating interest rates and costs of loans for consumers. The purpose of the Act is to provide a way for consumers to compare loan provisions in order to make an informed choice, and so they may understand the costs of loans.

**By law, a contract for a private educational loan must include:**

- The finance charge - the cost of the credit over the life of the loan
- The Annual Percentage Rate (APR), showing the cost of credit as a percentage
- The schedule of payments - amounts and dates
- The amount financed
- The total of the payments - the total cost of the loan in dollars
- The right to cancel the loan within a specific time frame

The terms and conditions of Title IV loans are more favorable than the provisions of private education loans. The institution will award eligible students Title IV funds prior to offering a private educational loan. Information and paperwork for private education loans is presented to the student separate and distinct from Title IV funding.

**Self-Certification Form**

A self-certification form must be obtained by an applicant before disbursing a private education loan. The institution is required to obtain this form for students admitted or enrolled at the school who will be obtaining a private education loan.

**The self-certification form discloses the following:**

- 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.
- 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.
- Cost of attendance
- Estimated financial assistance
- The difference between the cost of attendance and estimated financial assistance

Students are advised that borrowing more than the difference between the cost of attendance and the estimated financial assistance may reduce eligibility for free or lower-cost federal or institutional aid.

**PREFERRED LENDER LISTS**

The institution does not provide a preferred lender list to students. All available Title IV funding is awarded prior to the discussion of a private education loan. A private education loan is available to students who are in need of additional financial assistance to cover institutional charges. The institution encourages students to pursue a more economic means such as in school cash payments, a low interest credit card, or a personal education loan through a bank or credit union.

Students having questions or seeking additional information regarding financial aid, campus information, completion and graduation rates, security policies, and crime statistics are urged to contact financial aid personnel at the student’s specific campus location. Hours for the financial aid offices vary with each location. Please check with your individual financial aid administrator.

<b>FINANCIAL AID CONTACT INFORMATION:</b>	
<b>North Las Vegas:</b> Verena McFadden (702) 644-1234	<b>Phoenix:</b> Renee Peace (602) 233-2222

**ACCREDITATION, APPROVALS, AND AFFILIATIONS**

Phoenix and North Las Vegas

**Accredited by:** Accrediting Commission of Career Schools and Colleges (ACCSC) ACCSC is listed by the U.S. Department of Education as a nationally recognized accrediting agency

**Licensed by:** The Arizona Department of Transportation (ADOT), Nevada Department of Motor Vehicles and Public Safety (DMV PS)

**Approved by:** Arizona Department of Economic Security (DES), Bureau of Indian Affairs, Department of Vocational Rehabilitation, Arizona Department of Education, Arizona Department of Veteran’s Services, State Approving Agency, Arizona Workforce Investment Act, Nevada Business Services

**Certified by:** Professional Truck Driver Institute (Phoenix PTD Program)

**Member of:** Arizona Private School Association (APSA), Arizona Trucking Association (ATA), Better Business Bureau (BBB), Association of Private Sector Colleges and Universities (APSCU), Commercial Vehicle Training Association (CVTA), Nevada Motor Transport Association (NMTA)

Any enrolled or prospective student may request a copy for review of the documents describing the institution’s accreditation, approval or licensing. This request must be made in writing to the Campus Director located at the campus the enrolled or prospective student is attending or planning to attend.

North Las Vegas Campus	Phoenix Campus
Tim Connor	Chuck Wirth
(702) 644-1234	(602) 233-2222

**ACADEMIC PROGRAMS**

The content and structure of all the programs offered by AIT have been formulated so the trainee develops techniques and skills to secure a commercial drivers license with endorsements and to satisfy requirements for employment in the truck driving profession.

Initial employment as a truck driver can require different levels of knowledge and skills. Some jobs require a more in-depth level of knowledge and higher skills than others do. Each program offered by AIT has been designed so those graduates develop specific competencies. These competencies may qualify the graduate for the different levels of employment. The level of knowledge obtained may also have an influence on future advancements of the graduate. These factors should be considered when choosing a program.

### Professional Truck Driver

This program provides an in-depth background of the trucking industry and a thorough introduction to long haul driving, including the mastery of skills to successfully deal with life on the road, family relationships and financial responsibilities while away from home. The program is structured with sufficient driving time to enable trainees to develop the driving skills that are necessary for progression into the externship portion of the training. Externship provides the trainee the opportunity to experience and gain knowledge and proficiency from real world driving situations that cannot be simulated, such as; interstate and international transit, weigh station procedures, trip planning and various cargo handling and reporting. This program requires a minimum of 200 hours of behind-the-wheel training.

### Diesel Truck Driver

This program provides an in-depth background of the trucking industry and a thorough introduction to long haul driving, including the mastery of skills to successfully deal with life on the road, family relationships and financial responsibilities while away from home. The program is structured with sufficient driving time to enable trainees to develop the basic driving skills that are necessary to qualify as an entry-level over-the-road or in-town driver. Successful completion of this program qualifies graduates to work in a co-driver or driver trainee position. Additional training in job requirements and proficiency development through a formal on-the-job training program would be needed to qualify for a solo position.

### Commercial Truck Driver

This program provides a basic knowledge of over-the-road driving. The program is structured with sufficient driving time to enable the trainee to develop basic driving skills necessary for progression into the externship portion of the training. The externship provides the trainee the opportunity to experience and gain knowledge and proficiency from real world driving situations that can't be simulated, such as; interstate and international transit, weigh station procedures, trip planning and various cargo handling and reporting. Successful completion of this program qualifies graduates to work as a solo driver.

### Truck Driver

This program provides a basic knowledge of over-the road driving. The program is structured with sufficient driving time for development of practical skills necessary for the attainment of a commercial driver's license. Additional training in safety and job requirement through formal training or a formal on-the-job training program would be needed to qualify for a solo position. Successful completion of this program qualifies graduates for a position of driver trainee or co-driver.

### Externship Program

Students are pre-hired by their carrier prior to the completion of resident training. The externship program is designed to be "over-the-road" in order for student to develop the necessary driver skills. The Career Services Director at each campus can provide information on "over-the-road" requirements and additional expenses the student may incur.

## **PROGRAM EVALUATION**

The institution has a systematic and evidence-based process to evaluate and revise curriculum and course content. The program evaluation process is comprehensive and conducted by administrative and instructional staff. The institution's program evaluation process requires internal and external benchmarking and uses evidence obtained both internally and externally in the evaluation and revision process. (Examples of external sources include independent Program Advisory Committees representing industry and the employment community, professional societies, and trade associations). The evaluation process is ongoing with set intervals for evaluation and is included as part of its institutional assessment and improvement planning process.

### Instructional Material and Equipment

Instructional materials are sufficiently comprehensive and reflect current occupational knowledge and practice. Instructional equipment is similar to that found in common occupational practice and includes teaching devices and supplemental instructional aides appropriate to the subject. Sufficient equipment and learning stations are provided to allow each student adequate scheduled



time for practice. All machinery and equipment is properly maintained and provided with proper safety devices, which are in working order and used whenever the machinery and equipment is operated.

**Program Advisory Committee**

Each school has an independent Program Advisory Committee for each occupational program or each group of related occupational programs (referred to hereafter as “program area”). The purpose of the Program Advisory Committee is to review the established curricula of the program, instructional-related program materials, equipment and facilities, and student achievement outcomes as a means to provide the school with an external review of its programs. Program Advisory Committees must be comprised of appropriately qualified representatives external to the institution (i.e., nonschool employees) who can provide a meaningful review of the school’s programs and supporting resources and materials.

For each non-degree program area, the school must have a diverse Program Advisory Committee that includes representatives from the employment community, practitioners, and others from the field of education, regulators, etc. as appropriate. In all instances, Program Advisory Committee meetings must include at least three members in attendance, that represent the employment community and/or practitioners from the program area, and at least one individual qualified to review and comment on the program’s applied general education or general education component.

At least two regularly scheduled meetings must be conducted annually, one of which must be held at the school. Written and detailed minutes of each meeting must be maintained and include a description of all members in attendance (i.e., titles and affiliations); the date, time, and location of the meeting; and a comprehensive and clear description of the review of and commentary made by the school representatives and the Program Advisory Committee members.

**Program Advisory Committee review and comment activities include:**

- Review, at least annually, the established curriculum of the program and comment as to the appropriateness and adequacy of the program objectives, program length, curriculum content, learning resources, and the adequacy of facilities and equipment.
- Review and comment, at least annually, on student graduation, graduate employment, and where required, state licensing examination outcomes of each program.
- Review and comment on each new program including the appropriateness of curriculum objectives, program length, and curriculum content prior to the Commission’s approval of the new program.
- The school must provide evidence that it gives consideration to Program Advisory Committee input. Evidence can take many forms, one such being the disclosure of the school’s consideration recorded in Program Advisory Committee meeting minutes, whereby a school describes whether recommendations were implemented or not and explains the school’s decisions.
- Multiple affiliated schools may use a single Program Advisory Committee to review the same established curricula of a program area and student achievement outcomes across the system of schools, however, the physical review of a school’s learning resources, facilities, and equipment must be fulfilled via an on-site review at each individual campus. (For example, a school may use a non-local Program Advisory Committee for all affiliated schools to review the curriculum of a program area and use a local Program Advisory Committee for the physical review of the school’s learning resources, facilities, and equipment.)

**INSTRUCTIONAL, LABORATORY AND PHYSICAL FACILITIES**

**Phoenix and North Las Vegas**

AIT’s Phoenix Campus is located in a modern, air conditioned, well-lit, freestanding, two-story building with adjacent classrooms and on-site range area for the practical hands-on training. The facility occupies approximately 5,500 square feet and consists of two classrooms, a reception area and administrative offices. Parking is available on site.

The classrooms contain the equipment necessary for the programs offered by AIT. Classrooms are equipped with training charts, the appropriate number of tables and chairs, resource materials, and audio/visual training aids.

AIT's North Las Vegas campus is located in modern, air-conditioned, well-lit buildings with an on-site range area for the practical hands-on training. The facility occupies approximately 7,600 square feet and consists of two classrooms, a reception area and administrative offices. Parking is available on site.

The classrooms contain the equipment necessary for the programs offered by AIT. Classrooms are equipped with training charts, the appropriate number of tables and chairs, resource materials, and audio/visual training aids.

The practical hands-on driving is conducted in modern equipment, utilizing dry vans or flatbed trailers. This portion of the training is held in a fenced one and one-quarter acre site with a break area for the trainees. Training is also conducted on roads and highways in or near the Phoenix and Las Vegas metropolitan areas.

**FACULTY**

**Phoenix**

David Adams, Mary Armstrong, Debra Bickley, Theresa Corbin, Jose Escobedo, Sean Franklin, Randy Garcia, Michael Gibbs, Conrad Henson, Al Jenkins, Donald Lade, Terry Middlebrook, Darryl Rayford, Richard Rehrig, Brian Sears, Harley Steggall, Dale Vermillion, William Wada

**North Las Vegas**

Carl Adelhock, Albert Aguilar, Ebony Busby, Blaise Ceschi, Richard Foreman, John Foster, Michael Grace, Carl Haddorff, Thomas Morris, Paul Pace, Mary Parsons, Melissa Podany, Thomas Udy, and Dwayne Walker

**SPECIAL FACILITIES**

No person shall be excluded participation, denied any benefits, or subjected to any form of discrimination because of sex, race, age, creed, religion, national origin, or physical disability. Applicants should be aware, however, that there are U.S. Department of Transportation physical requirements that must be met for admission. More information can be obtained from the Admission's Department.

**COPYRIGHT INFRINGEMENT**

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act. These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes infringement. Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may be subject to civil and criminal liabilities.

The institution will not tolerate any unauthorized distribution of copyright material. A student found in violation of copyright infringement will be subject to civil and criminal liabilities.

Students do NOT have access to the institution's Information Technology System.

Copyright infringement carries penalties of \$750.00 up to \$30,000 for actual or statutory damages. "Willful infringement" may carry penalties in excess of \$250,000.00 including up to five years imprisonment.

Information regarding the institution's policy on copyright infringement is distributed to each student at the time of enrollment. The following website may be used to obtain additional information on legal alternatives for downloading:

<http://www.educause.edu/>

Additional information on copyright infringement is available at: [www.copyright.gov](http://www.copyright.gov)

**TRANSFER OF CREDIT**

An applicant with documented previous training and/or job related experience may challenge any part of the program and receive credit by successfully passing a challenge exam.

**Prior Training**

Credit for prior training will be considered by reviewing an official transcript from the Postsecondary institution attended. Classes taken at another institution must have been successfully completed with a grade of C or better. The credit hours earned by the completion of a particular class must be equal to or greater than the related class that is being considered for challenge. The institution does not have an articulation agreement with any other schools.

**Prior Military Experience**

Prior military experience will be considered by review of the applicant’s DD214. Direct driving experience of articulated vehicles with standard transmission will be considered appropriate experience that will allow an applicant to challenge any given class or classes.

**Prior Experience**

Prior experience will be considered if the experience pertains to the program applying for and documented by logbooks, DAC records, or documentation from a prior employer. The extent of the experience will be reviewed and a determination made as to what class or classes may be challenged.

These reviews will be conducted in conjunction with the Director of Admissions and the Director of Training. All documentation will be reviewed along with a personal interview with the applicant. All challenges must be completed before the applicant begins class. A challenge worksheet will be submitted to the Director of Training; approved by the Director of Admissions and acknowledged by the applicant. If a portion of the program is successfully challenged, credit will be awarded on a quarter credit basis appropriate for that portion of the program.

**VACCINATION POLICY**

The institution does not require vaccinations for admission to our programs. Anyone interested in obtaining more information about vaccinations should contact their local public health department or consult with their health care provider.

**VOTER REGISTRATION**

Voter registration packets are made available to all students at the time of enrollment. Students are required to “attest” to the fact that voter registration information has been provided to them. Voter registration packets are available to anyone who inquires, through the Admissions Department. Students may also register on-line.

Arizona - [www.azsos.gov/election/forms/VoterRegistrationForm.pdf](http://www.azsos.gov/election/forms/VoterRegistrationForm.pdf)

Nevada - <http://nvsos.gov/SOSVoterRegForm/VoterForms.aspx>

Colorado - <http://www.sos.state.co.us/pubs/elections/vote/VoterRegFormEnglish.pdf>

**CONSTITUTION DAY**

Each educational institution that receives Federal funds for a fiscal year must hold an educational program on the United States Constitution. Section 111 of the “Consolidated Appropriations Act, 2005” requires that Constitution Day be held on September 17, commemorating the September 17, 1787 signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day may be held during the preceding or following week. The institution complies each year with this regulation.

**STUDENT BODY DIVERSITY**

Under the 2008 Higher Education Opportunity Act, institutions are required to report graduation rates using the following categories: gender, ethnicity, and financial status.

The above listed information may be found on the College Navigator website at:

<http://nces.ed.gov/collegenavigator/> and on the IPEDS website at: <http://nces.ed.gov/ipeds/>

A hard copy is available upon request from the campus director.

FALL 2015

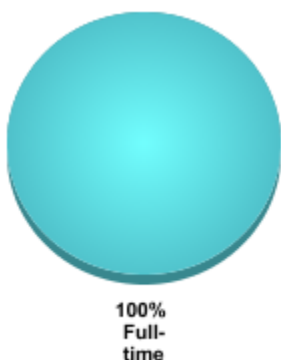
**TOTAL ENROLLMENT (ALL UNDERGRADUATE)**

**324**

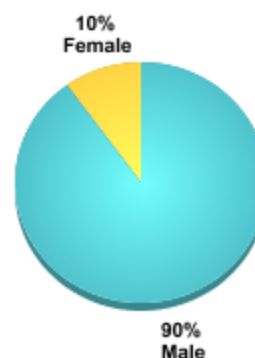
Undergraduate transfer-in enrollment

0

**ATTENDANCE STATUS**

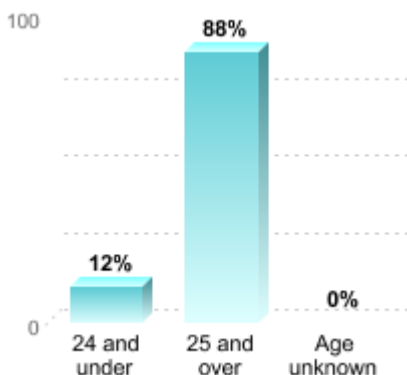


**STUDENT GENDER**

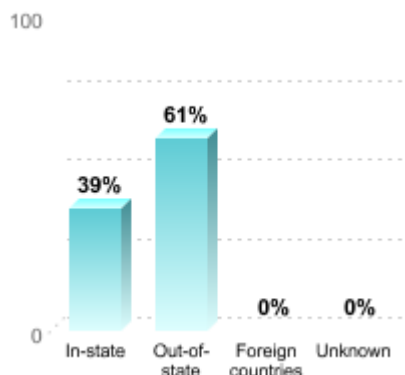


**STUDENT RACE/ETHNICITY**

**UNDERGRADUATE STUDENT AGE**

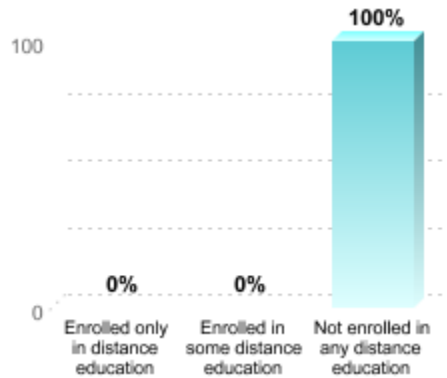


**UNDERGRADUATE STUDENT RESIDENCE**



- Residence data are reported for first-time degree/certificate-seeking undergraduates, Fall 2014.

**UNDERGRADUATE DISTANCE EDUCATION STATUS**



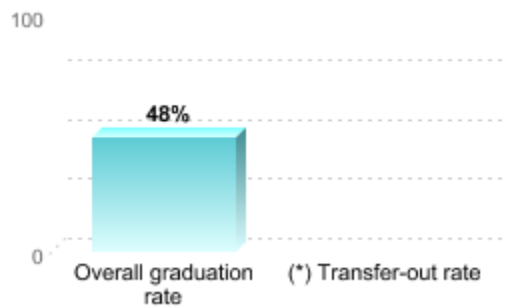
**OVERALL GRADUATION RATE AND TRANSFER-OUT RATE**

The overall graduation rate is also known as the "Student Right to Know" or IPEDS graduation rate. It tracks the progress of students who began their studies as **full-time, first-time degree- or certificate-seeking students** to see if they complete a degree or other award such as a certificate within 150% of "normal time" for completing the program in which they are enrolled.

Some institutions also report a transfer-out rate, which is the percentage of the full-time, first-time students who transferred to another institution.

Note that not all students at the institution are tracked for these rates. Students who have already attended another postsecondary institution, or who began their studies on a part-time basis, are not tracked for this rate.

**OVERALL GRADUATION AND TRANSFER-OUT RATES FOR STUDENTS WHO BEGAN THEIR STUDIES IN 2012-13**



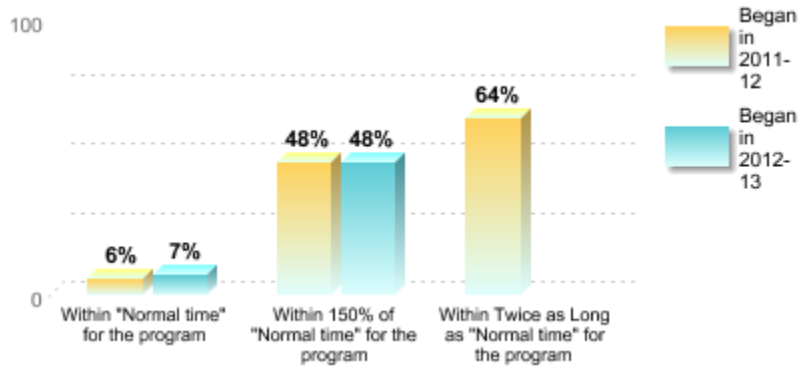
**Percentage of Full-time, First-Time Students Who Graduated or Transferred Out Within 150% of "Normal Time" to Completion for Their Program**

- (\*) Not all institutions report transfer-out rates.

**GRADUATION RATES BY TIME TO COMPLETION**

Graduation rates can be measured over different lengths of time. "Normal time" is the typical amount of time it takes full-time students to complete their program. For example, the "normal" amount of time for many associate's degree programs is 2 years. Not all students complete within the normal time, so graduation rates are measured by other lengths of time as well, including "150% of normal time" (e.g., 3 years for a 2-year program) and "200% of normal time," or twice as long as the normal time (e.g., 4 years for a 2-year program).

**GRADUATION RATES FOR STUDENTS WHO BEGAN THEIR PROGRAM IN 2011-12 OR 2012-13, BY TIME TO COMPLETION**



Percentage of Full-time, First-time Students Who Graduated in the Specified Amount of Time

### NET PRICE CALCULATOR

In accordance with the Higher Education Opportunity Act of 2008, each postsecondary institution that participates in Title IV federal student aid programs must post a net price calculator on its website that uses institutional data to provide estimated net price information to current and prospective students and their families based on a student’s individual circumstances.

The calculator allows students to calculate and estimated net price of attendance at an institution. The net price calculator is required for all Title IV institutions that enroll full-time, first-time degree- or certificate-seeking undergraduate students.

Net price calculator information may be found at: [www.ait-schools.com](http://www.ait-schools.com)

### GAINFUL EMPLOYMENT

Institutions are required to report certain information about students who enrolled in Title IV eligible education programs that lead to gainful employment in a recognized occupation. Required elements include: length of program, credits, occupational information, tuition, fees, books and supplies, median Title IV loan debt, median private loan debt, on-time graduation rate, and placement rate.

Gainful employment information on the Professional Truck Driver Program and the Commercial Truck Driver Program may be found on AIT’s website at: [www.ait-schools.com](http://www.ait-schools.com)

### STUDENT RIGHT-TO-KNOW

Under the 2008 Higher Education Opportunity Act, institutions are required to report graduation rates using the following categories: gender, ethnicity, and financial status. The above listed information may be found on the College Navigator website at: <http://nces.ed.gov/collegenavigator/>

### MISREPRESENTATION

Misrepresentation is any false, erroneous, or misleading statement made by the institution directly or indirectly to a student, prospective student, a member of the public, accrediting agency, state agency, or the Department of Education.

Substantial misrepresentation occurs when any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person’s detriment.

**The institution will not provide false, erroneous or misleading statements concerning:**

- Course information
- Validity of Accreditation
- Transfer of Credits
- Size, location, facilities or equipment
- Employment objectives
- Nature, age, and availability of training equipment and materials
- Availability, frequency, and appropriateness of courses
- Number, availability, and qualifications of faculty and personnel
- Availability of part-time employment or other forms of financial assistance
- Nature and availability of tutoring services
- Nature and extent of any pre-requisites established for enrollment

**Financial Charges**

**The institution will not provide false, erroneous or misleading statements concerning:**

- Scholarships
- Charges associated with education costs
- Employability of Graduates

**The institution will not provide false, erroneous or misleading statements concerning:**

- Connections to organizations or employment agencies or other agency providing employment services
- Placement services
- Government job market

**DRUG AND ALCOHOL PREVENTION**

Department of Transportation regulations require that each student receive a minimum of 5% of course work related to the understanding and prevention of drug and alcohol abuse.

Information regarding drug and alcohol counseling and awareness programs can be found in each student’s orientation packet. A listing of agencies providing services in these areas will also be provided during the orientation process.

Students are informed during the financial aid overview process that drug convictions can hinder the student’s ability to qualify for Federal aid.

**Standards of Conduct**

The institution complies with the Drug Free Workplace Act of 1990. The institution enforces laws regulating the use of alcoholic beverages and illegal drugs. The institution is committed to maintain a safe and healthy environment for its campuses. All students, faculty members, staff members and administrators are subject to local, state, and federal laws regarding the unlawful possession, distribution or use of alcohol or illegal drugs. Students are not permitted to use, possess, or distribute alcoholic beverages on school grounds, nor be intoxicated.

The unlawful manufacture, distribution, dispensing, possession or use of illegal drugs on the campus is prohibited. No one may use illegal substances, including alcohol, in a manner which impairs performance of designed tasks.

**Drug and Alcohol Related Health Risks**

Using alcohol and other drugs carries risk. Alcohol and drugs impair your judgment, making you more likely to hurt yourself or others, to have trouble with the law, and to do poorly at work and school. Alcohol and drugs also have specific health risks: they can damage major organs, increase your risk of cancers, and even cause death.

**Federal, State and Local Sanctions**

The institution strictly enforces Federal, state, and local laws regarding alcohol and drug violations. Violators are subject to administrative discipline and/or criminal prosecution.

It is the institution's policy to maintain a drug-free workplace and career training facility. Employees and students are hereby notified that the unlawful manufacture, distribution, possession, or use of a controlled substance is prohibited in the institution's workplace and career training facility. As a condition of employment and/or enrollment at the institution, every employee and student must:

- Abide by the terms of this statement
- Notify the Institution's Director of any criminal drug statute conviction or a violation occurring at the workplace/career training facility, no later than five (5) days after such conviction.
- Upon such notification, the institution must notify the US Department of Education within 10-days and take one or more of the following actions with respect to any employee/student so convicted: Take appropriate action, up to and including termination; require the employee or the student to participate in a drug abuse assistance or rehabilitation program.

In addition to making a good faith effort to maintain a drug-free workplace and career training facility through implementation of all of the above, the institution will establish, and maintain a drug-free awareness program to inform and educate employees/students about:

- The dangers of drug abuse in the workplace and career training facility
- The institution's policy of maintaining a drug-free workplace and career training facility
- Any available drug counseling, rehabilitation, and employee assistance program
- The penalties that may be imposed upon employee and student from drug abuse violations occurring in the workplace and career training facility

**The drug-free workplace and career training facility, consists of the following location(s):**

- Administrative Offices and Classrooms
- Lounge and Break Areas
- Bathrooms
- Parking Lots and Sidewalks
- Balconies and Hallways
- Training Range and Training Vehicles

### Sanctions

Federal law prohibits, among other things, the manufacturing, distributing, selling and possession of controlled substances as outlined in 21 United States Code, Sections 801 through 971. Depending on the amount, first offense maximum penalties for trafficking marijuana range from five years' imprisonment and a fine of \$250,000 to imprisonment for life and a fine of \$4,000,000. Maximum penalties for other controlled substances can range from five years to life imprisonment and fines ranging from \$2,000,000 to \$4,000,000. First offense penalties and sanctions for the illegal possession of small amounts of controlled substance range from up to one year in prison or a fine of at least \$1,000.

**Information on state and local drug related sanctions may be obtained at:**

- Arizona**      <http://www.myarizonadefenselawyer.com/arizona-criminal-charges/drug-possession/>  
**Nevada**        <http://www.nevadadrugrehab.org/nevada-drug-laws.html>

### Distribution of Materials

The institution's drug-free policy is reviewed with each student and employee before enrollment or employment. Each student and employee must sign the agreement of compliance which then becomes part of his or her record. Employees are required to review the agreement annually.



The institution is required to conduct a biennial review of its program to determine its effectiveness and implement changes to the program. The institution ensures that disciplinary sanctions are consistently enforced. To date, the institution has determined that the program in effect has been successful.

**Drug and Alcohol Counseling and Treatment Centers**

In compliance with the Drug Free Workplace Act of 1990, the following list provides all employees and students with drug and alcohol counseling information. The institution does not endorse or recommend any of these organizations, they are provided as a service to ensure that the institution maintains a drug free environment.

**Nationwide**

**The Center for Substance Abuse Treatment and Referral Hotline** 1-800-622-HELP

**The Drug Free Workplace Helpline** 1-800-967-5752

**The National Clearinghouse for Alcohol and Drug Information** 1-301-468-2600

**Phoenix**

**Alcohol Evaluations & Counseling**

3639 W Lincoln St  
Phoenix, AZ 85009  
(602) 233-9747

**Corazon Drug Alcohol Treatment Center**

3140 N 35<sup>th</sup> Ave  
Phoenix, AZ 85017  
(602) 278-1714

**North Las Vegas**

**Clark County Counseling Center**

625 Shadow Lane  
Las Vegas, NV 89106  
(702) 383-1347

**Community Counseling Center**

1120 Almond Tree Lane  
Las Vegas, NV 89104  
(702) 369-8700

**CAMPUS SECURITY**

The Higher Education Opportunity Act of 2008 reauthorizes and extends the Higher Education Act of 1965. The Higher Education Act (HEA) provides the statutory authority for most of the programs and activities administered or conducted by the Office of Postsecondary Education, including requirements related to campus security and safety. The Clery Act requires all institutions to:

- Collect crime data, classify crimes and report crime statistics to the Department.
- Publish and distribute an annual Campus Security Report by October 1 of each year, inclusive of policy statements and crime statistics for the current year as well as the 3 previous years.
- Inform prospective students and employees about the Campus Security Report on an annual basis.
- Issue timely warnings and emergency notifications to the campus of crimes that threaten safety.

**Crime Categories**

**The Clery Act requires the institution to report the following nine categories of crime:**

- Murder (including nonnegligent and negligent manslaughter)
- Sex Offenses (forcible/nonforcible, domestic violence, dating violence, and stalking)
- Robbery
- Aggravated Assault
- Burglary
- Motor Vehicle Theft
- Arson
- Arrest and disciplinary referrals for violation of drug, liquor and weapons laws
- Hate Crimes

Crimes are classified based on the Federal Bureau of Investigation's **Uniform Crime Reporting Handbook**. There is no differentiation over attempted and completed crimes. When multiple offenses occur in the same time and place, the most serious offense is given precedence. A copy of the Uniform Crime Reporting Handbook may be found at:

[http://www.fbi.gov/about-us/cjis/ucr/additional-ucr-publications/ucr\\_handbook.pdf/view](http://www.fbi.gov/about-us/cjis/ucr/additional-ucr-publications/ucr_handbook.pdf/view)

### Campus Geography

Campus geography is identified on an individual basis – per campus. Separate campuses are defined by the following criteria:

- The institution owns or controls the site
- The site is not reasonably geographically contiguous with the main campus
- The campus has an organized program of study
- The campus employs at least one person acting in an administrative capacity

On-campus geography includes all buildings and property that the institution owns or controls. The buildings and property are close to one another and directly support the institution's educational purpose. On-campus geography also includes building and property owned by the institution, but not controlled by the institution. The buildings and property are reasonably close to the campus, frequently used by students and are used to support the institution's educational purpose.

All public property, including thoroughfares, streets, sidewalks, and parking facilities within the campus or immediately adjacent to and accessible from the campus are included in the campus geography.

### Campus Security Authority

The institution identifies the **Director of Training** at each campus to act as the Campus Security Authority. In the event that the **Director of Training** is not available at the time of the incident, the **Financial Aid Administrator**, the **Director of Career Services**, the **Director of Admissions**, or the **Campus Director** may act on his or her behalf.

It is not the responsibility of the Campus Security Authority to determine if a crime took place, to apprehend an alleged perpetrator or to convince the victim to contact law enforcement. The Campus Security Authority is responsible to report good faith allegations of the Clery Act crimes to the designated office or official. The **Corporate Director of Student Records** is responsible to collecting crime data and reporting this information on the Annual Crime report. A paper copy of the Annual Crime Report is available on request or can be found at: <https://surveys.ope.ed.gov/security/>

A crime is considered reported when it is brought to the attention of the Campus Security Authority by a victim, witness, offender or other third party. These individuals do not need to be associated with the institution.

### Student Campus Security Notification

An orientation is held at the beginning of school for each new class. New students are informed at this time about security measures and the need to be aware of potential problems. They are encouraged to report any situations they feel should be investigated.

### Timely Warnings

In the event of a potential emergency, a timely warning will be issued to each student and staff member. The Director of the campus will be responsible for initiating this alert.

### Emergency Response and Evacuation Procedure

All students and staff are urged to notify authorities of any situation or incident that involves a significant emergency or dangerous situation. In the event of an actual emergency, the following methods may be utilized to alert the campus:

- Network Emails
- Fire Alarms
- Emergency Text Messages
- Announcements over the Public Address System

Upon receiving information regarding an emergency or dangerous situation that poses an immediate or on-going threat to the health and safety of students and employees on campus, the institution will immediately contact local authorities.

**Reporting Criminal Offenses**

The institution does not have an established Campus Security Office. All students and employees should promptly report criminal incidents, accidents, and other emergencies to the Campus Security Authority, who will immediately investigate and determine the appropriate action.

**Confidential Reporting**

The disclosure from the victim or witness will be kept strictly confidential at the individual’s request.

**Crime Documentation**

In the event that a crime is reported, the Campus Security Authority will determine if the local authorities need contacted immediately or may proceed in the following manner:

As much information as possible will be gathered – this will include speaking privately to each individual involved. All incidents will be documented on one of the following forms based on their nature:

- Classroom Advisory Record
- Road/Range Advisory Record
- Advisory Record – Student Violation of Training Rules
- Incident Report

A copy of all documented incidents will be given to the **Corporate Director of Student Records** for inclusion in the annual crime report.

The **Corporate Director of Student Records** is also responsible for collecting crime statistics from the area around each campus for inclusion in the annual security report. Additional information pertaining to crimes around each campus may be found at the following sites:

**Phoenix Campus**

<http://www.phoenix.gov/police/crista1.html>

**North Las Vegas Campus**

[www.neighborhoodscout.com/nv/north-las-vegas/crime](http://www.neighborhoodscout.com/nv/north-las-vegas/crime)

**Access to Campus Facilities**

Access to campus facilities Access to campus facilities by students is permitted only during normally scheduled hours and always under staff supervision. There is no “on campus” housing available to students. Monitoring and recording of student off-campus activities and off-campus housing facilities is non-applicable for the institution. Access to campus facilities by students is permitted only during normally scheduled hours and always under staff supervision. During non-business hours the campus buildings are monitored by a security system. Only designated employees have access to the security codes. Maintenance of facilities is conducted before or after class hours, minimizing the likelihood of any accident or injury.

**Campus Law Enforcement Offices**

Phoenix Campus

Phoenix Police Department

620 W Washington St

**Phoenix, AZ 85003**

**(602) 262-6151**

North Las Vegas Campus

North Las Vegas Police Department

1301 E Lake Mead Blvd

**North Las Vegas, NV 89030**

**(702) 633-9111**

**Security Awareness and Crime Prevention Programs**

Students and employees who wish to learn more about how to protect themselves against crime may contact one of the following locations to inquire about local programs available.

**Phoenix Campus**

Tolleson Police-Crime Stop  
9555 W Van Buren Street  
Tolleson, AZ 85353  
(623) 936-7186

**North Las Vegas Campus**

Las Vegas Metropolitan Police Department  
3141 Sunrise Avenue  
Las Vegas, NV 89101  
(702) 828-3111

**Drug and Alcohol Policy**

The institution complies with the Drug Free Workplace Act of 1990. The institution enforces laws regulating the use of alcoholic beverages and illegal drugs. The institution is committed to maintain a safe and healthy environment for its campuses. Additional information may be found in the Drug and Alcohol Prevention section.

**Sex Offenses**

If a sex offense occurs on campus, the trainee should immediately notify the **Director of Training**.

- Any evidence should be preserved
- Appropriate authorities will be contacted at the trainee’s request
- Information regarding counseling services is available if needed
- After allegations are claimed academic schedules will be adjusted during any investigation

In the event of an alleged sex offense, the accused and the accuser will be entitled to the same opportunities during any disciplinary proceedings. The accused and the accuser will be informed as to the outcome of any such proceedings. If it has been determined that a crime has occurred, the institution will impose disciplinary action as needed.

**Sex Offender Registration Policy**

The Federal Campus Sex Crimes Prevention Act requires institutions to issue a statement advising the campus community how to access information concerning registered sex offenders. It also requires sex offenders already required to register in a state to provide notice, to the appropriate state agency, as required under State Law, of each institution at which that person is employed, or is a student.

**Arizona**  
**Nevada**

[www.azdps.gov/Services/Sex\\_Offender/](http://www.azdps.gov/Services/Sex_Offender/)  
[www.nvsexoffenders.gov/](http://www.nvsexoffenders.gov/)

**Disclosure of Crime Statistics**

The institution is required to disclose all crime statistics and criminal offenses to the Department of Education no later than October 1<sup>st</sup> of each year. Statistical data regarding the on-campus occurrence of crimes are available to students prior to enrollment. This information is also available to staff members prior to employment, and is updated yearly by October 1<sup>st</sup>. The most current Campus Safety and Security Report may be found at: <https://surveys.op.e.d.gov/security/>

A paper copy is available upon request from the financial aid office at each campus. Below is a summary of the crime statistics on record for 2013, 2014, and 2015 for each institution.

**PHOENIX, ARIZONA**

CRIME STATISTICS	2013	2014	2015
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
<b>Sex Offenses - Forcible</b>			
Rape	0	0	0

Fondling	0	0	0
<b>Sex Offenses – Non-forcible</b>			
Incest	0	0	0
Statutory rape	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0
<b>ARRESTS</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Weapons: carrying, possessing, etc.	0	0	0
Drug abuse Violations	0	0	0
Liquor Law Violations	0	0	0
<b>DISCIPLINARY ACTIONS</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Weapons: carrying, possessing, etc.	0	0	0
Drug abuse Violations	0	0	0
Liquor Law Violations	0	0	0
<b>DRUG, ALCOHOL OR FIREARMS POSSESSION</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Liquor Law Violations	0	0	0
Drug-Abuse Violations	0	0	0
Weapons Possession	0	0	0
<b>HATE OFFENSES ON CAMPUS</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Murder/Non-Negligent Manslaughter	0	0	0
Rape	0	0	0
Fondling	0	0	0
Incest	0	0	0
Statutory Rape	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft (Do not include theft <i>from</i> a motor vehicle)	0	0	0
Arson	0	0	0
Simple Assault	0	0	0
Larceny/Theft	0	0	0
Intimidation	0	0	0
Destruction/Damage/Vandalism of property	0	0	0
<b>VAWA OFFENSES</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Domestic Violence		0	0
Dating Violence		0	0
Stalking		0	0
<b>UNFOUNDED CRIMES</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Total Unfounded Crimes		0	0

**LAS VEGAS, NEVADA**

<b>CRIME STATISTICS</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
<b>Sex Offenses - Forcible</b>			
Rape	0	0	0
Fondling	0	0	0
<b>Sex Offenses – Non-forcible</b>			

Incest	0	0	0
Statutory rape	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	1
Motor Vehicle Theft	0	0	0
Arson	0	0	0
<b>ARRESTS</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Weapons: carrying, possessing, etc.	0	0	0
Drug abuse Violations	0	0	0
Liquor Law Violations	0	0	0
<b>DISCIPLINARY ACTIONS</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Weapons: carrying, possessing, etc.	0	0	0
Drug abuse Violations	0	0	0
Liquor Law Violations	0	0	0
<b>DRUG, ALCOHOL OR FIREARMS POSSESSION</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Liquor Law Violations	0	0	0
Drug-Abuse Violations	0	0	0
Weapons Possession	0	0	0
<b>HATE OFFENSES ON CAMPUS</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Murder/Non-Negligent Manslaughter	0	0	0
Rape	0	0	0
Fondling	0	0	0
Incest	0	0	0
Statutory Rape	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft (Do not include theft <i>from</i> a motor vehicle)	0	0	0
Arson	0	0	0
Simple Assault	0	0	0
Larceny/Theft	0	0	0
Intimidation	0	0	0
Destruction/Damage/Vandalism of property	0	0	0
<b>VAWA OFFENSES</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Domestic Violence		0	1
Dating Violence		0	0
Stalking		0	0
<b>UNFOUNDED CRIMES</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Total Unfounded Crimes		1	0

#### FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of a student's education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. Under FERPA, students attending an institution of postsecondary education may:

- Consent to disclosures of personally identifiable information contained in the student's education records.

- Choose which directory information may be disclosed.
- Inspect and review their education records.
- Seek amendment of those education records believed to be inaccurate, misleading or otherwise in violation of their privacy rights.
- File complaints with the Department of Education about alleged failures by the institution to comply with the requirements of FERPA.

Parents do not have an automatic right to view their children’s postsecondary education records.

**Definitions**

**Eligible Student** – Any individual over 18 years old; or attending a postsecondary institution; or has been in “attendance” at the school and whom the school maintains education records.

**Education Records** – Any records maintained by AIT which directly relates to a student. Education records may consist of, but are not limited to, the following: Admission Records, Academic Records, Financial Aid Records, Disciplinary Records, and Career Placement Records. An educational record includes any information or data which is directly related to a student.

**Directory Information** – Information contained in an education record that would not generally be considered harmful or an invasion of privacy if disclosed. AIT has designated the following student information as directory: name, address, telephone number, photograph, Program of study, dates of attendance, email address, grade level, enrollment status, and certificates received.

**School Official** - A school official has a legitimate educational interest in the official needs to review an education record in order to fulfill his or her professional responsibility.

**FEDERAL STUDENT RECORDS LAW**

Students must be informed at the time of enrollment of the protection afforded by the Family Educational Rights and Privacy Act of 1974. This Act, with which AIT endeavors to fully comply, was designed to protect the privacy of education records and to establish the right of students to inspect and review their education records. The Act also provides guidelines for the correction of inaccurate or misleading data through informal and formal hearings. Students have the right to file complaints with the U.S. Department of Education Family Compliance Office concerning alleged failures by AIT to comply with the Act.

The general rule under FERPA is that personal identification information cannot be disclosed without written consent. There are two exceptions that permit the disclosure of personal identification information from education records without written consent. The two exceptions are the studies exception and the audit or evaluation exception.

The studies exception allows for the disclosure of personal identification information from education records for the purpose of developing, validating, or administering predictive tests; administering student aid programs; or improving instruction.

The audit or evaluation exception allows for the disclosure of personal identification information to authorized representatives required to audit or evaluate for compliance with Federal regulations.

Both the studies exception and the audit or evaluation exception require that the parties execute a written agreement when disclosing personal identification information from education records.

**STUDENT ACCESS TO RECORDS**

Access to a student’s education record is guaranteed to him or her subject to the following requirements:

**Inspection of Records**

The student has the right to inspect and review his or her education records during normal business hours, within ten business days of the day AIT receives a verbal request for access. Normal business hours are Monday through Thursday, 8:00 a.m. to 7:00 p.m., Friday 8:00 a.m. to 5:00 p.m., and Saturday by appointment.

The request should be made with the **Campus Director**. The request must include the type of education record or records to be inspected. Arrangements will be made for access, and the student will be notified of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed. The student may obtain copies of his or her education records upon payment of a \$2.00 reproduction fee.

Inspection will be granted only after the student has presented proper identification. No documents or files may be altered or removed once a request has been filed. When an original record is presented to the student, examination will be permitted only in the presence of an AIT employee and any other conditions deemed necessary to prevent the alteration, mutilation, or loss of original records. Upon reasonable request by the student, verbal explanations of education records will be provided except where a verbal response is not practical or appropriate. A request may be made for a written explanation.

#### Request for Amendment

If, upon inspection and review of his or her education records, a student believes that the record is inaccurate, misleading, or otherwise in violation of his or her privacy rights, he or she may request that the record be corrected. The student should submit a written request to the Campus Director, requesting an amendment of the education records in question. The request should include the revision requested, and the reasons that the student has for disagreeing with the entry in question. Any supporting documentation should be attached to the request. AIT will notify the student of the decision within ten business days. If AIT decides not to amend the record, as requested by the student, AIT will advise the student of his or her right to request a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

#### Disclosure with Consent

The student has the right to demand that educational records be disclosed only with his or her consent.

#### Filing a Complaint

The student has the right to file a complaint with the U.S. Department of Education concerning alleged failures by AIT to comply with the requirements of FERPA. Complaints may be directed to the following: **Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Ave, SW, Washington, D.C. 20202-5920, 1-800-872-5327.**

### **RELEASE OF STUDENT INFORMATION**

The student has the right to refuse to allow AIT to designate any or all of these types of information about the student as directory information if the student notifies AIT in writing that he or she does not want any or all of the information designated as directory information. The student must submit the notification in writing to the **Campus Director** prior to the first day of scheduled classes for the enrollment period. AIT will disclose information from a student's education record only with the written consent of the student, except that the records may be disclosed without consent when the disclosure is:

- To school officials who have a legitimate educational interest in the records.
- A person or entity employed by or under contract to AIT to perform a special task, such as an attorney, auditor, or outside vendor.
- A person employed in a law enforcement capacity.
- A student serving on an official committee or who is assisting another school official in performing his or her tasks.
- Upon request of officials of another school at which a student seeks or intends to enroll, AIT will attempt to notify the student of the disclosure unless the student initiated the disclosure.
- Information AIT has designated as directory information, unless the student has made a written request to suppress his or her directory information.
- To school officials or lending institutions, in connection with financial aid for which the student has applied or for which the student has received.



- In connection with an emergency, to appropriate persons if the knowledge of such information is believed necessary to protect the health or safety of the student or others.
- To comply with a judicial order.
- To an alleged victim of any crime of violence, as that term is defined in Section 16 of Title 18, United States Code.
- Subject to the conditions set forth in 34 CFR 99.35 authorized representatives of the Comptroller General of the United States, the Secretary of the U.S. Department of Education, authorized representatives of the Attorney General for law enforcement purposes, or state and local educational authorities.
- To organizations conducting studies for, or on behalf of, educational agencies or institutions for the purpose of developing, validating or administering tests, student aid programs and improving instruction.
- To accrediting organizations in order to carry out their accrediting functions.
- To the Department of Veteran Affairs pursuant to 38 USC 3690.

**SAFEGUARDING CUSTOMER INFORMATION**

The Federal Trade Commission (FTC), the federal bank regulatory agencies, and the National Credit Union Administration (NCUA) have issued regulations (the Red Flags Rules) requiring financial institutions and creditors to develop and implement written identity theft prevention programs, as part of the Fair and Accurate Credit Transactions (FACT) Act of 2003.

The purpose of establishing an identity theft prevention program is to detect, prevent and mitigate identity theft by identifying and detecting identity theft “red flags” and responding in a manner that will prevent identity theft.

All student information is safeguarded. The institution has established and maintains a comprehensive information security program. This program includes the administrative, technical and physical safeguards the institution uses to access, collect, distribute, process, protect, store, use, transmit, dispose of, or otherwise handle student information.

These safeguards must achieve the following objectives:

- To insure security and confidentiality
- To protect against any anticipated threats or hazards to the security or integrity of such information
- To protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to the student

**Definitions**

**Identifying Information** – Is any name or number that can be used alone or in conjunction with other information. Identifying information includes name, address, phone number, social security number, driver license, and birth date, and birth certificate, certificate of naturalization, permanent resident card, credit report, background report, medical records, and education records.

**Identity Theft** – Means fraud committed or attempted using the identifying information of another person without authority.

**Red Flag** - A “red flag” indicates a pattern or practice associated with the possibility of identity theft.

**Risk Assessment**

The institution must identify internal and external risks to the security, confidentiality, and integrity of student information that could result in the unauthorized disclosure, misuse, alteration, destruction, or other compromise of a student’s information.

**Safeguarding**

The institution has implemented information safeguards to control any identified risks. The following “red flags” have been identified:

- A fraud, active duty alert, or credit freeze on a credit report
- Notification of an address discrepancy
- A pattern of credit activity that is inconsistent with the usual pattern

- Documents that appear to be forged or altered
- Photographs or physical descriptions that are not consistent with the appearance of the individual
- Information on documentation that is inconsistent with the information supplied by the individual
- An application or document that appears to have been forged, or gives the appearance of having been destroyed and reassembled
- Name, birth date, place of birth, and social security number inconsistencies
- Non-existent (bogus) addresses and phone numbers
- Information such as social security number, address, or phone is similar to information on another account
- Information provided on required forms is incomplete, vague, or inconsistent with previously known information
- Inability to answer questions beyond information provided from a “wallet”
- Any unusual or inconsistent activity on an account
- Notification from an outside source, creditor, or law enforcement agency

In order to detect “red flags”, the institution will take the following steps:

- Require multiple forms of identification such as name, address, phone number, driver license, and social security card be presented for comparison.
- Request correlating information associated with, but not represented on any documentation
- Verify the identity of individuals who call or email requesting vital information
- Verify changes in address, phone, or account information

#### Response to Suspected Identity Theft

If a “red flag” has been detected, the following steps will be implemented. The steps utilized will depend on the degree of risk posed by the “red flag.”

- Continue to monitor or research evidence of identity theft
- Contact the individual at risk
- Alter any password or other security devices that permit access to an individual’s information
- Notify the Program Administrator to determine the appropriate steps to take.
- Notify law enforcement
- Determine that no response is warranted under the particular circumstances
- Discontinue all activity or interaction until a decision has been reached

In order to prevent the likelihood of identity theft occurring with respect to the internal operating procedures at the institution, the following steps will assure the protection of student’s identifying information.

- Ensure the security of our website, office computers, laptops, and cell phones
- Ensure complete and secure destruction of paper documents containing student information
- Keep offices clear of papers containing student information
- Keep only student information that is necessary
- Limit access to student files
- Train employees to recognize security threats
- Report and log all suspected identity theft incidents
- Incorporate disciplinary procedures for employees who do not comply with above mentioned procedures

#### Evaluation and Adjustment

The institution will update the program periodically to reflect changes in risk to student’s or in reference to the safety and soundness of the organization.

Factors that will require a review or update of our procedure will include the following:

- Experiences of the organization with identity theft
- New methods of committing identity theft
- Improvements made in the methods used to detect, prevent and mitigate identity theft
- Changes in the types of accounts that the organization offers
- Changes in the business arrangements of the organization
- The introduction of new service providers

#### Administration of the Program

The **Campus Director** shall be responsible for administration of the program. The **Campus Director** will train staff, as necessary, to effectively implement the program.

#### Oversight of the Program

- Review of reports prepared by the staff regarding compliance
- Approval of material changes to the program as necessary to address changing risks of identity theft
- Analysis of the effectiveness of policies and procedures
- Service provider agreements
- Actual detection of “red flags” and the action taken
- Recommendations for changes to the program