

Financial Aid Consumer Information

Introduction

All institutions participating in Title IV federal financial aid programs are required to notify enrolled and potential students regarding available consumer information.

General Information

Staff Directory

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Brenda Gifford, Associate Director of Financial Aid

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Lancaster Campus

Office Hours:

Monday through Friday

8:30 -6:00 pm

Wednesday 9:00 – 7:00pm

Phone Number:

(661) 942-6204

Mailing Address

Career Care Institute

43770 15th Street West, 115

Lancaster, CA 93550

Ventura Campus

Office Hours:

Monday through Friday

8:30 -6:00 pm

Phone Number:

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Mailing Address

Career Care Institute

2151 Alessandro Drive, Suite 150

Ventura, CA 93001

Moreno Valley

Office Hours:

Monday through Friday
8:30 -6:00 pm

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Mailing Address

Career Care Institute

422500 Town Circle, Suite 2205

Moreno Valley, CA 92553

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Awarding Financial Aid

Student Financial Aid Loans Available

Career Care Institute participates in federal financial aid programs, including:

- Federal Pell Grant
- Federal Stafford Direct Loan program (DL)
- Federal Stafford Direct Parent Loan program (PLUS)

Pell Grant

A Pell eligible student will be awarded Pell Grants according to their EFC (Estimated Family Contribution). A Pell Grant is based on financial need for each student. Need is based on adjusted gross income (AGI) and family size. Other factors such as assets and the number of family members in college are also taken into account. Pell Grants are only awarded to students that have not achieved a bachelor's or professional degree. The Pell Award maximum for 2011-2012 is \$5550.

Federal Stafford Direct Loan Program

Loans made through this program are referred to as Direct Loans (DL). Eligible students and parents borrow directly from the US Department of education. Direct Loans included Subsidized, Unsubsidized and Parent Plus loans.

Stafford Subsidized

A Stafford Subsidized loan is based on financial need. The borrower will not be charged any interest before repayment begins or during deferment periods. The federal government subsidizes the interest during these periods.

Unsubsidized Loans

A Stafford Unsubsidized loan is not awarded based on need. The borrower will be charged any interest from the date the loan is disbursed until is paid in full. If the interest is allowed to accrue it will be added to the principal balance. The borrower can choose to pay interest as it accrues.

Plus Loans

If a student is a dependent student, a parent may apply for a Federal Stafford Direct parent Loan (PLUS) loan to assist with the educational expenses of a student. The application process includes completion and submission of Consent to Credit Check form.

Students whose parents are denied their application is entitled for up to \$6,000 Unsubsidized loan eligibility.

The amount in loans borrowed depends on the student grade level and dependency status.

If dependent, your subsidized and unsubsidized annual eligibility is as follows:

Freshman	Sophomore*
\$5,500	\$6,500

No more than \$3500 of this amount can be subsidized loan.

* Only our Vocational Nursing program students use award money from a sophomore year. Since the Second Academic year is 664 hours we can only award up to 74% of this award.

If independent, your subsidized and unsubsidized annual eligibility is as follows:

Freshman	Sophomore*
\$9,500	\$10,500

* Only our Vocational Nursing program students use award money from a sophomore year. Since the Second Academic year is 664 hours we can only award up to 74% of this award.

Interest Rates and Fees

All Direct Subsidized Loans for graduate borrowers and Direct Unsubsidized Loans for graduate and undergraduate borrowers first disbursed on or after July 1, 2006 will have a fixed interest rate of 6.8%.

All Direct Subsidized Loans for undergraduate borrowers have a fixed interest rate that will be based on the first disbursement date as listed in the table below:

Interest Rate	Date of Loans
6.8%	Loans first disbursed on or after July 1, 2006 and prior to July 1, 2008
6.0%	Loans first disbursed on or after July 1, 2008 and prior to July 1, 2009
5.6%	Loans first disbursed on or after July 1, 2009 and prior to July 1, 2010
4.5%	Loans first disbursed on or after July 1, 2010 and prior to July 1, 2011
3.4%	Loans first disbursed on or after July 1, 2011 and prior to July 1, 2012
6.8%	Loans first disbursed on or after July 1, 2012

All Direct PLUS Loans have a fixed interest rate of 7.9%.

The interest rate for Direct Consolidation Loans is based on the weighted average of the current interest rate on the loans that were paid off by the consolidation loan.

Direct Loans first disbursed *before* July 1, 2006 will continue to have a variable interest rate that is adjusted once a year, on July 1st. The rate for the year is based on the 91-day U.S Treasury bill plus a fixed add-on percentage based on when the loan was first disbursed. The interest rate can never exceed 8.25% for Direct Subsidized and Direct Unsubsidized Loans and 9% for Direct Plus Loans.

The loan fee, or borrower origination fee, is another expense of borrowing a Direct Loan. The loan fee is subtracted proportionately from each loan disbursement. The loan origination fee for Direct Stafford (Subsidized and Unsubsidized) Loans will be reduced annually according to the following schedule:

Origination Fee	Date of Loans
3%	Loans first disbursed prior to July 1, 2007
2.5%	Loans first disbursed between July 1, 2007 and June 30, 2008
2%	Loans first disbursed between July 1, 2008 and June 30, 2009
1.5%	Loans first disbursed between July 1, 2009 and June 30, 2010
1%	Loans first disbursed on or after July 1, 2010

Your actual interest rate and loan fee will be included in a disclosure statement you will receive after the first disbursement of your loan.

- The interest on a Direct Subsidized Loan is paid by the Federal Government while you are enrolled in school at least half time, during your six-month grace period and during authorized periods of deferment (temporary postponement of payment).

- The interest on a Direct Unsubsidized Loan continues to accrue even while you are in school, during your six-month grace and during authorized periods of deferment. You are responsible for paying all of the interest that accumulates. You do not have to pay the interest right away. But if you postpone paying the interest, it may cost you a significant amount over the life of your loan because the interest is capitalized – added to your principal balance – and you end up paying interest on interest.
- The interest on a Direct Subsidized and Direct Unsubsidized Loan continues to accrue while in forbearance (temporary postponement or reduction in payment). You are responsible for paying all of the interest that accumulates. You do not have to pay the interest right away. But if you postpone paying the interest, it may cost you a significant amount over the life of your loan because the interest is capitalized – added to your principal balance – and you end up paying interest on interest.

Promissory Note

A promissory note is a legally binding contract between the borrower of a Direct Loan, and the lender - the U.S. Department of Education. It contains the terms and conditions of the loan and explains how and when it should be repaid. Before you receive your loan funds, you must sign a promissory note. In the past years, borrowers completed a separate promissory note for each new loan borrowed. Now, in most cases, a borrower will sign only one promissory note that is used for all of the borrower's Direct Loans. This new note is called a **Master Promissory Note (MPN)**.

When you sign the MPN, you are confirming your understanding that your school may make multiple loans for you for the duration of your education (up to ten years) without having you sign another promissory note. You are also agreeing to repay your lender, the U.S. Department of Education, all loans made to you under the terms of the MPN. Therefore, it is very important that you completely read and understand all of the information on the MPN before you sign it.

Although your signature on the MPN allows your school to make multiple loans to you under a single promissory note, your school must have a process for confirming whether or not you want these loans. The confirmation process helps to ensure your control over borrowing multiple loans made under an MPN. Your school will inform you of the confirmation process it uses. In addition, you have the right to sign a separate MPN for each loan you borrow. You also have the right to "close" an MPN so that it cannot be used for additional loans. To do this you must send written notification to your school or to the Direct Loan Servicing Center.

Disclosure Statement

A disclosure statement is a document that provides important information about the loan you borrowed. Disclosure statements tell you the type of loan (Subsidized and/or Unsubsidized), the amount of the loan, the amount of each disbursement, the fees, and other information about the loan.

The U.S. Department of Education (the Department) or your school will send the first disclosure statement to you on or before the date your loan is disbursed. This disclosure statement will tell you about the loan your school *plans* to disburse to you. Then, after your loan has been disbursed, the Department and your school will send you another disclosure statement telling you about the loan that your school **actually** disbursed.

Disclosure statements are sent for each loan and help you keep track of how much you have borrowed altogether. These statements should be kept with other important loan records until your loan is paid in full.

Your Rights

Your MPN and the Borrower's Rights and Responsibilities Summary explain your rights in detail. You will review and acknowledge the Rights and Responsibilities Summary after you have completed the online counseling session. You will also receive a copy of the checklist when you sign your MPN.

It's your right to know...

- your principal loan balance.
- when your 1st payment is due.
- the amount of the payments, including number and frequency.
- your discharge, loan forgiveness, deferment and forbearance options.
- your consolidation options.

You also have the right to...

- a 6 month grace period on your Direct Stafford Loans when you have ceased to be enrolled at least half time. Your first payment is due within 60 days after your grace period ends.
- receive appropriate deferments or forbearance if you qualify and request them.
- apply for an in-school deferment while enrolled at least half-time on your Direct Stafford Loan.
- change your repayment plan at any time.
- prepay all or any part of the amount owed without a penalty.
- decline all or part of your loan money before it is disbursed by notifying your school (as explained on the MPN).
- receive a copy of your MPN either before or at the time your loan is disbursed.
- receive documentation that your loans are paid in full.

Your Responsibilities

Now is the time to be aware of your Responsibilities as a borrower. Remember, you have a responsibility to attend exit counseling before you leave school or drop below half-time enrollment. While you are in school, you are also responsible for maintaining contact with the financial aid office.

Your responsibility is to contact the Direct Loan Servicing Center and your school if you:

- withdraw, graduate or fail to enroll in school.
- register for or drop to a less than half-time status.
- transfer to another school.
- change your name, address, phone number or Social Security Number.
- change your expected date of graduation.

You also have the responsibility to:

- make monthly payments on your loan after you leave school, unless you have a deferment or forbearance.
- notify the Direct Loan Servicing Center of anything that might alter your eligibility for an existing deferment.

Keep Your Loan Papers

Remember to keep copies of all of your loan papers in one place. These may come in handy when you have questions about the terms of your loan(s) or about how much you have borrowed.

You Must Repay

Plan ahead for repayment and budget wisely. At some point you must begin repaying your loan(s), even if you do not finish school, do not graduate, are not satisfied with your educational experience or cannot find employment after graduation.

After you graduate, leave school, or drop below half time enrollment, you have *six months* before you must begin repayment on your Direct Stafford (Subsidized and/or Unsubsidized) Loan. This is called a grace period. The first actual payment is due within 60 days after your grace period ends. If you return to school at least half-time before that six month period ends, the repayment of your Direct Loan(s) will not begin until the day after your grace period ends.

The U.S. Department of Education provides Electronic Services options such as Electronic Mail Services (EMS), Electronic Debit Account (EDA) Services and Online Payment Services to assist you with timely payments of your loans. The EMS option allows you to receive online e-mail notifications of your bills and correspondence through an electronic mailbox instead of U.S. mail. EDA allows your bank to automatically deduct your monthly Direct Loan payments from your checking or savings account. We also offer Online Payment Service that allows you to schedule and make additional online payments through our web site.

Repayment Alternatives

Deferment: A deferment is a period during which your monthly loan payments are temporarily postponed. If you are enrolled in school at least half-time, unemployed, experiencing economic hardship, or meet other specific criteria, you may qualify for a deferment. However, you will be responsible for the interest that accrues on your Direct Unsubsidized Loan during the deferment period.

Forbearance: A forbearance is a period during which your monthly loan payments are temporarily postponed or reduced. You may request a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. You will be responsible for the interest that accrues on **all** of your loans during the forbearance period.

In addition to completing this online loan counseling session, you should also read the Direct Loan Repayment Book and the Counseling Guide for Direct Loan Borrowers. Both publications are available from your Financial Aid Office and on the Direct Loan Web site. (See the list of resources on the "Additional Resources" page of this counseling session.) You will also receive information about your options for repayment during exit counseling. You will receive exit counseling before you separate from school or before you drop below half-time enrollment.

Repayment Incentives

A repayment incentive is a benefit that the U.S. Department of Education (the Department) offers to encourage you to repay your loans on time. Under a repayment incentive program, the interest rate charged on your loans may be reduced. Some repayment incentive programs require that you make a certain number of payments on time to keep benefits of the repayment incentive.

To date, the Department has implemented the following repayment incentive programs for Stafford Loan borrowers:



Interest Rate Reduction on Direct Loans for Electronic Debit Account Payments



Under the Electronic Debit Account (EDA) payment option, your bank automatically deducts your

monthly loan payment from your checking or savings account and sends the payment to the Department. In addition to helping to ensure that your payments are made on time, you receive a 0.25 percent interest rate reduction while you repay under the EDA option. The Direct Loan Servicing Center (DLSC) will include information about the EDA option in your first bill, or you can get the information on this web site or by calling the DLSC. This web site's address and the DLSC toll-free number are provided on all correspondence that the DLSC sends you.

Up-Front Interest Rebate on Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans

- You may receive an up-front interest rebate on a Direct Subsidized Loan or Direct Unsubsidized Loan. Your parents also may receive an up-front interest rebate on their Direct PLUS Loan. The rebate is equal to a percentage of the loan amount that you borrow. This is the same amount that would result if the interest rate on your loan were lowered by a specific percentage - but you receive the rebate up front. The correspondence that you receive from the DLSC about your loan will indicate if you received an up-front interest rebate.
- To keep an up-front interest rebate that you receive on your loan, you must make all of your first 12 required monthly payments on time (the DLSC must receive each payment no later than six days after the due date) when you begin repaying your loan.
- You will lose the rebate if you do not make all of your first 12 required monthly payments on time. If you lose the rebate, the DLSC will add the rebate amount back to the principal balance on your loan account. This will increase the amount that you will repay.

Repayment Plans

The Direct Loan Program offers multiple repayment plans with various term selections that allow you to easily transition into repayment. If you do not select a repayment plan, and currently do not have any active Direct Loan(s), your loans will automatically be placed in the Standard Repayment Plan. However, if you do have other active Direct Loans, your loans may automatically be placed under the same repayment plan as your active loan(s). You can always change to other plans for which you may be eligible at a later date.

Choose a repayment plan that's right for you:

Standard Repayment Plan

Non-Consolidation Loans - You pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you will have up to 10 years to repay your loan(s).

Consolidation Loans - You will pay a fixed amount each month until your loan(s) are paid in full. Your monthly payments will be at least \$50 for up to 10 to 30 years, based on your total education indebtedness.

Extended Repayment Plan

Fixed Monthly Payment Option - You will pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you will have up to 25 years to repay your loan(s). To be eligible, your Direct Loan balance must be greater than \$30,000.

Graduated Monthly Payment Option - Your minimum payment amount will be at least \$50 or the amount of interest accrued monthly, whichever is greater. Your payments start out low, and then increase every two years

with up to 25 years to repay your loan(s). To be eligible, your Direct Loan balance must be greater than \$30,000.

** Extended repayment terms are available to Direct Loan borrowers with no outstanding principal or interest balances as of October 7, 1998 and with more than \$30,000 in Direct Loans.

Graduated Repayment Plan

Non-Consolidation Loans - Your minimum payment amount will be at least equal to the amount of interest accrued monthly. Your payments start out low, and then increase every two years with up to 10 years to repay your loan(s).

Consolidation Loans - Your minimum payment amount will be at least equal to the amount of interest accrued monthly. Your payments start out low, and then increase every two years for up to 10 to 30 years, based on your total education indebtedness.

Income Contingent Repayment (ICR) Plan - Your payment amount is based on your family size, annual Adjusted Gross Income (AGI) and the total amount of your Direct Loan(s). This can vary year to year for up to 25 years. The ICR Plan is NOT available if you have a Direct PLUS Consolidation Loan(s) made before July 1, 2006 and/or a Direct PLUS Loan(s) made to parent borrowers. However, you are eligible to repay any Direct Consolidation Loan(s) made on/after July 1, 2006 under the ICR Plan even if it includes a PLUS Loan(s).

Income-Based Repayment (IBR) Plan - Your payment amount is based on your income (and your spouse's income, if you are married and you and your spouse file joint tax returns) and family size, and can vary year-to-year for up to 25 years. You must be experiencing a partial financial hardship to enroll in the IBR Plan. The IBR Plan is not available for Direct PLUS Loans made to parent borrowers (parent Direct PLUS Loans), Direct PLUS Consolidation Loans, or Direct Consolidation Loans that repaid parent Direct PLUS Loans or Federal Family Education Loan Program PLUS loans.

Examples of Debt Levels, Beginning Monthly Payments, and Total Amounts Repaid for All Direct Loan Repayment Plans*

Non-Consolidation Borrowers

Debt When Loan Enters Repayment	Standard		Extended Fixed		Extended Graduated		Graduated		Income Contingent ** Income = \$25,000				Income-Based ** Income = \$25,000			
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Single		Married/HoH***		Single		Married/HoH***	
									Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
\$5,000	\$58	\$6,904	N/A	N/A	N/A	N/A	\$40	\$7,275	\$37	\$8,347	\$36	\$11,088	N/A	N/A	\$39	\$8,005
10,000	115	13,809	N/A	N/A	N/A	N/A	79	14,550	75	16,699	71	22,158	110	13,672	39	16,081
25,000	288	34,524	N/A	N/A	N/A	N/A	198	36,375	186	41,748	178	55,440	110	45,014	39	60,754
50,000	575	69,048	347	104,109	284	112,678	396	72,749	247	93,322	189	122,083	110	109,623	39	92,704
100,000	1,151	138,096	694	208,217	568	225,344	792	145,498	247	187,553	189	170,153	110	118,058	39	97,020

Notes: * Payments are calculated using the maximum interest rate for student borrowers, 8.25%.

** Assumes a 5 percent annual income growth (Census Bureau).

*** HOH is Head of Household. Assumes a family size of two.

Consolidation Borrowers

Debt When Loan Enters Repayment	Standard		Extended Fixed		Extended Graduated		Graduated		Income Contingent ** Income = \$25,000				Income-Based ** Income = \$25,000			
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Single		Married/HoH***		Single		Married/HoH***	
									Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
	\$5,000	\$61	\$7,359	N/A	N/A	N/A	N/A	\$38	\$7,978	\$40	\$9,414	\$38	\$12,294	N/A	N/A	\$39
10,000	97	17,461	N/A	N/A	N/A	N/A	69	19,165	80	18,828	77	24,587	110	17,638	39	22,414
25,000	213	51,123	N/A	N/A	N/A	N/A	172	55,491	201	47,069	189	61,588	110	59,451	39	52,725
50,000	394	118,264	394	118,264	344	126,834	344	126,834	247	106,630	189	137,766	110	91,388	39	78,816
100,000	751	270,452	788	236,528	688	253,660	688	286,305	247	187,553	189	170,153	110	117,343	39	97,020

Notes: * Payments are calculated using the maximum interest rate for student borrowers, 8.25%.
** Assumes a 5 percent annual income growth (Census Bureau).
*** HOH is Head of Household. Assumes a family size of two.

Terms and Conditions

After a student submits a completed MPN, the Institution processes you approved loans and a disclosure statement from the lender informing the student of the types and amount of student loans awarded for the loan period. When the funds are received, the Institution confirms eligibility and current registered courses. Any changes and/or breaks in attendance or failure to start class as scheduled may prevent federal financial aid funds from being disbursed.

Loans are processed for an academic year, for our Medical Assisting, Medical Billing and Dental Assistant’s program only 80% of the award year limit can be awarded. For Vocational Nursing students the first year is a full year and the second year is 74% of the award year limit. A student can reapply for subsequent loans after successfully completing these requirements. The Institution will disburse federal financial aid funds in at least two disbursements. A student is eligible for the first disbursement at the beginning of the payment period and the second disbursement occurs after the midpoint of the academic year. To meet eligibility standards for second and subsequent loan disbursements, the student must successfully complete the previous credits and meet the calendar and instructional week midpoint of the loan period, as well as maintain satisfactory academic progress (SAP) according to Institution policy. Schedule changes and/or lack of attendance may delay the timing of scheduled disbursements.

Average Loan Debt by Program

Medical Assisting, Dental Assisting and Medical Billing

If accepting Financial Aid Loans you may have a debt of up to \$7,200.

Limited X-Ray Technicians

If accepting Financial Aid Loans you may have a debt of up to \$9,500.

Vocational Nursing

If accepting Financial Aid Loans you may have a debt of up to \$17,246.

Loan Payment Calculator

Loan Payment calculators can be used to estimate monthly payments under the standard and extended repayment plans, at <http://www2.ed.gov/offices/OSFAP/DirectLoan/calc.html>.

Student Entrance Counseling

Career Care Institute ensures that every student undergoes entrance counseling before receiving any student aid loan by visiting www.studentloans.gov and also at orientation by watching an entrance counseling DVD. Student also receives the Entrance Counseling Guide published by the Department of Education.

Student Exit Counseling

Career Care Institute ensures that every student undergoes exit counseling after receiving any loan before student graduates and/or when a student drops or is terminated by visiting www.studentloans.gov. Students that are due to graduate soon as scheduled to attend an exit counseling interview where watch the entrance counseling DVD. Student also receives the Exit Counseling Guide published by the Department of Education.

Scholarships

The Health Professions Education Foundation is offering scholarships to students in programs in Allied Health.

Who may apply?

Allied healthcare students who are accepted or enrolled into the fields of Diagnostic Medical Sonography, Clinical Laboratory Science, Medical Assistant, Medical Imaging, Medical Laboratory Technology, Nuclear Medicine Technology, Occupational Therapy, Pharmacy, Pharmacy Technician, Physical Therapy, Physical Therapy Assistant, Radiation Therapy Technology, Radiologic Technology, Respiratory Care, Social Work, Speech Therapy, Surgical Technician, and Ultrasound Technician will be given priority. Other allied health professions may apply.

Eligible applicants may receive up to **\$4,000** per academic year. Awardee commits to a **one-year** service obligation or **100 hours volunteer service** practicing direct patient care in a medically underserved area (MUA) of California.

Vocational Nursing

<http://www.oshpd.ca.gov/HPEF/VN.html>

Medical Assistant

<http://www.oshpd.ca.gov/HPEF/AHS.html>

Explore Other Resources

- To increase your income, you might consider asking your financial aid office about these alternatives to loans:
- **Special Scholarships** - Depending on your course of studies you may qualify to receive special scholarships from organizations and private businesses that encourage students to participate in a specific course of study.

Check with the financial aid office about institutional and non-institutional scholarships and how to apply for them. Some other places to look for ideas and assistance on scholarships are:

- library reference books and internet
- your employer or your parents' employers

- civic and social organizations to which you or your relatives belong.
- **AmeriCorps** - This national service program provides education awards in exchange for a year or two of community service. Contact AmeriCorps at <http://www.americorps.org/> or 1-800-942-2677.
- **Family and Friends** - You might have relatives and friends who are willing to help you.
- **Work** - Part-time jobs, summer and holiday seasonal work, tutoring, and baby-sitting all provide an excellent source of extra money and valuable work experience.
- **Cooperative Education** - Ask your Financial Aid Office if there is a work-for-credit program.

Drug and Alcohol Abuse Prevention

Drug abuse affects all aspects of American life. It threatens the workplace, our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees through the Safe and Drug Free Schools and Communities Act.

All students are expected to conduct themselves as mature adults and as members of an academic community. The consumption of alcohol or drugs while attending class or meeting with campus personnel is prohibited and may be subject to disciplinary action.

Standards of Conduct

The Institution community must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by Career Care Institute. If an individual associated with the Institution is apprehended for violating any drug- or alcohol-related law when on Institution property, or participating in an Institution activity, the Institution will fully support and cooperate with federal and state law enforcement agencies. Underage possession or consumption of alcoholic beverages is not permitted on property owned or controlled by the Institution and the state laws will be enforced.

Also, intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the Institution.

Pell Grant

Federal guidelines state the grantee must certify that he or she will not engage in unlawful activities related to controlled substances during the period covered by the grant.

Federal Financial Aid Penalties for Drug Violations

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties.

The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense: "Have you ever been convicted of possessing or selling illegal drugs?" If you answer "yes," the Institution will send a worksheet in the mail to determine if your conviction affects your eligibility for aid.

Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines up to \$20,000, imprisonment or both.

Penalties for Drug Convictions

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

Possession of Illegal Drugs

- For a first offense, a student loses eligibility for federal financial aid for one year from the date of conviction.
- For a second offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- For a third offense and subsequent offenses, a student has indefinite ineligibility for federal financial aid from the date of conviction.

Sale of Illegal Drugs

- For a first offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- For a second offense and subsequent offenses, a student has indefinite ineligibility from the date of conviction.

How to Regain Eligibility

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program.

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must

- Include at least two unannounced drug tests;

AND

- Have received or be qualified to receive funds directly or indirectly under a federal, state, or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or

removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA, the Institution is not required to confirm the reported information unless conflicting information is determined.

Convictions During Enrollment

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to become ineligible for further federal financial aid and repay federal financial aid received after the conviction.

Institutional Sanctions for Alcohol and Drug Violations

Any member of the Institution community found consuming or selling drugs on Institution property shall be subject to discipline on a case-by-case basis.

- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from the Institution.
- In all cases, the Institution will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.
- The Institution has adopted a zero tolerance policy regarding underage drinking.

Statement of Policy on Sex Offender Registration

The Federal Campus Sex Crimes Prevention Act requires colleges and universities to issue a statement advising the campus community where state law enforcement agency information concerning registered sex offenders may be obtained. The Act also mandates that sex offenders who are already required to register in a state to provide notice of each institution of higher education in that state at which the offender is employed or is a student.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the Sex Offender databases at <http://www.sexoffender.com> or <http://nsopr.gov>. You can search by city, county, or zip code. This information is collected by other agencies and this institution cannot guarantee this information is correct or complete. The information provided here is intended to be in compliance with the Campus Security Act and for campus safety purposes only. It should not be used to intimidate, threaten, or harass. Misuse of this information may result in prosecution.

Career Care Institute Family Educational Rights and Privacy Act and Consumer Privacy Policy

Student records are confidential for all schools receiving funding under programs administered by the U.S. Department of Education in accordance with the Family Educational Rights and Privacy Act (FERPA) of 1974. Generally, information pertaining to a student record is not to be released to a third party without written or authorized consent via a FERPA Release form, judicial order, or a lawfully issued subpoena.

Access to Education Records

FERPA regulations require the Institution to comply with students' rights to inspect and review their academic records by responding within 45 days from the time the Institution receives a written request to access their records. However, Student Services will respond to students' requests to review their records within 14 days from receipt of the request. Students should submit their request to the Registrar and specify the record or records the students wish to receive copies of or inspect.

Note: Under FERPA, a student is defined as an individual who is or has been in attendance at an educational institution. Students with at least one day of attendance will be considered a student.

Education records are defined as all records, files, documents and materials containing information directly related to a student, and maintained by an educational institution.

The following are not interpreted as education records:

- Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible to others
- Personnel records; records related to a person as an employee not used for any other purpose
- Medical records
- Records created after the student is no longer a student; alumni records

Completion, Placement and Licensure (Lancaster)

Reporting Period: 7/1/2009 – 6/30/2010

Enrollment	DA	LXT-900	MA	MB	VN	XT710	XT768	Totals
1. Beginning Enrollment	32	0	21	12	141	5	31	242
2. New Enrollees	43	39	35	32	190	0	39	378
3. Cumulative Enrollment	75	39	56	44	331	5	70	620
4. Students Still Enrolled	31	26	21	22	138	0	30	268

Completion	DA	LXT-900	MA	MB	VN	XT710	XT768	Totals
5. Non Graduate Completers	0	0	0	0	0	0	0	0
6. Graduate Completers	20	0	15	8	88	3	19	153
7. Total Completers	20	0	15	8	88	3	19	153

Placement	DA	LXT-900	MA	MB	VN	XT710	XT768	Totals
Non Graduate Completers employed in Position related to Field of Instruction	0	0	0	0	0	0	0	0
Graduate Completers employed in Positions Related to Field of Instruction	15	0	11	6	46	3	12	93

Total Completers Employed in Positions Related to Field of Instruction	15	0	11	6	46	3	12	93
Graduate Completers employed	0	0	2	1	4	0	3	10

Licensure	DA	LXT-900	MA	MB	VN	XT710	XT768	Totals
Graduate Completers waiting to Take Licensure Exam	0	0	0	0	10	0	3	13
Graduate Completers Who took Licensure Exam	0	0	0	0	56	3	7	66
Graduate Completers Who Passed Licensure Exam	0	0	0	0	51	3	7	61

	DA	LXT-900	MA	MB	VN	XT710	XT768	Totals
15. Graduate Completers Unavailable for Employment	3	0	0	1	18	0	2	24
16. Graduate Completers Who refused employment	0	0	0	0	0	0	0	0
17. Graduate Completes Seeking Employment/Status Unknown	2	0	2	0	20	0	2	26
18. Withdrawals	12	10	17	14	99	2	21	175
19. Sum 12,15 and 16	3	0	0	1	28	0	5	37
20. Difference - 6 minus 19	17	0	15	7	60	3	14	116
21. Difference 7 minus 19	17	0	15	7	60	3	14	116
22. Graduation Rate %	45.5	0	42.9	36.4	45.6	60	47.5	43.5
23. Total Completion Rate%	45.5	0	42.9	36.4	45.6	60	47.5	43.5
24. Graduate Placement Rate %	88.2	0	73.3	85.7	76.7	100	85.7	80.2
25. Total Placement Rate %	88.2	0	73.3	85.7	76.7	100	85.7	80.2
26. Licensure Exam Pass Rate %	0	0	0	0	91.1	100	100	92.4

Completion, Placement and Licensure (Ventura)

Reporting Period: 7/1/2009 – 6/30/2010

Enrollment	DA	DA-CP	MA	SVN	VN	XT	Totals
1. Beginning Enrollment	20	2	46	0	72	45	185
2. New Enrollees	107	0	127	1	295	74	604
3. Cumulative Enrollment	127	2	173	1	367	119	789

4. Students Still Enrolled	31	2	42	1	173	28	277
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Completion	DA	DA-CP	MA	SVN	VN	XT	Totals
5. Non Graduate Completers	0	0	0	0	0	0	0
6. Graduate Completers	50	0	82	0	108	19	259
7. Total Completers	50	0	82	0	108	19	259

Placement	DA	DA-CP	MA	SVN	VN	XT	Totals
Non Graduate Completers employed in Position related to Field of Instruction	0	0	0	0	0	0	0
Graduate Completers employed in Positions Related to Field of Instruction	22	0	40	0	38	8	108
Total Completers Employed in Positions Related to Field of Instruction	22	0	40	0	38	8	108
Graduate Completers employed	4	0	7	0	1	0	12

Licensure	DA	DA-CP	MA	SVN	VN	XT	Totals
Graduate Completers waiting to Take Licensure Exam	0	0	0	0	10	4	14
Graduate Completers Who took Licensure Exam	1	0	0	0	42	8	51
Graduate Completers Who Passed Licensure Exam	1	0	0	0	38	8	47

	DA	DA-CP	MA	SVN	VN	XT	Totals
15. Graduate Completers Unavailable for Employment	4	0	6	0	1	0	11
16. Graduate Completers Who refused employment	0	0	0	0	0	0	0
17. Graduate Completes Seeking Employment/Status Unknown	14	0	25	0	1	0	40
18. Withdrawals	35	0	40	0	83	67	225
19. Sum 12,15 and 16	4	0	6	0	11	4	25
20. Difference - 6 minus 19	46	0	76	0	97	15	234
21. Difference 7 minus 19	46	0	76	0	97	15	234
22. Graduation Rate %	52.1	0	62.6	0	55.7	20.9	50.6
23. Total Completion Rate%	52.1	0	62.6	0	55.7	20.9	50.6

24. Graduate Placement Rate %	47.8	0	52.6	0	39.2	53.3	46.2
25. Total Placement Rate %	47.8	0	52.6	0	39.2	53.3	46.2
26. Licensure Exam Pass Rate %	100	0	0	0	90.5	100	92.2

Completion, Placement and Licensure (Moreno Valley)

Reporting Period: 7/1/2009 – 6/30/2010

Enrollment	VN	Totals
1. Beginning Enrollment	21	21
2. New Enrollees	54	54
3. Cumulative Enrollment	75	75
4. Students Still Enrolled	45	45

Completion	VN	Totals
5. Non Graduate Completers	0	0
6. Graduate Completers	12	12
7. Total Completers	12	12

Placement	VN	Totals
Non Graduate Completers employed in Position related to Field of Instruction	0	0
Graduate Completers employed in Positions Related to Field of Instruction	5	5
Total Completers Employed in Positions Related to Field of Instruction	5	5
Graduate Completers employed	3	3

Licensure	VN	Totals
Graduate Completers waiting to Take Licensure Exam	1	1
Graduate Completers Who took Licensure Exam	10	10
Graduate Completers Who Passed Licensure Exam	7	7

	VN	Totals
15. Graduate Completers Unavailable for Employment	2	2
16. Graduate Completers Who refused employment	0	0
17. Graduate Completes Seeking Employment/Status Unknown	2	2
18. Withdrawals	11	11
19. Sum 12,15 and 16	3	3
20. Difference - 6 minus 19	9	9
21. Difference 7 minus 19	9	9
22. Graduation Rate %	40	40
23. Total Completion Rate%	40	40
24. Graduate Placement Rate %	55.6	55.6
25. Total Placement Rate %	55.6	55.6
26. Licensure Exam Pass Rate %	70	70

Return of Federal Financial Aid

The requirements for federal financial aid when a student withdraws are separate from the Institutional Refund Policy and State Refund Policy. Therefore, a student may still owe funds to the Institution for unpaid institutional charges.

Federal regulations specify how the Institution must determine the amount of federal financial aid earned when a student withdraws from the Institution.

The percentage amount of federal financial aid a student earned in a payment period is calculated as follows:

Total Number of Hours Scheduled in Payment Period ÷ Total Number of Hours in Payment Period = Percent Earned

If the Institution is unable to locate the student or parent when attempting to pay a credit balance, it will return the funds to the federal financial aid programs. The U.S. Department of Education does not specify the order of return to the federal financial aid programs for a credit balance, the Institution will return funds to federal financial aid programs in the appropriate order as describe in procedure and in the best interest of the student.

The calculation for unearned federal financial aid is as follows:

Total amount disbursed + amount that could have been disbursed – amount of federal financial aid earned = amount of unearned federal financial aid that must be returned

The calculation of earned federal financial aid includes all student financial aid grants and loan funds that were disbursed or that could have been disbursed to a student.

Return of Unearned Federal Financial Aid

When a return of federal financial aid is due, the Institution and the student may both have a responsibility for

returning funds.

Institution charges incurred by the student will include tuition, fees, books and directed study for the entire payment period. Initial charges will only be adjusted by those changes the Institution makes prior to the student withdrawal.

Timelines for Return of Federal Financial Aid

The Institution will return the amount of federal financial aid for which it is responsible no later than 30 days after the date the Institution determines the student has withdrawn.

State Refund Calculation

If a student withdrawal, the Institute will provide a State calculation to every student including students that enrolled but never started the program.

Official Withdrawal

An Official Withdrawal refund calculation is based on using the determination date as the date the student verbally or in writing expresses his/hers intent to withdrawal from class. The date of determination is entered into our campus database (Diamond D) via the Registrar's Office and the date is used in both the Federal and State Refund Calculations.

Unofficial Withdrawal

An Unofficial Withdrawal refund calculation is based using the 8th consecutive day of a students' absence as the determination date. At this time the Registrars Office submits the students file to the Campus Director to terminate the student for failure to attend scheduled classes. This date of determination is entered into our campus database (Diamond D) via the Registrar's Office and the date is used in both the Federal and State Refund Calculations.

Satisfactory Academic Policy (SAP)

CCI is required by Federal, State, accreditation, and institutional standards and regulations to determine student progression at various points in a chosen academic program. All students are subject to the academic regulations governing scholastic status outlined in this policy in order to maintain Title IV eligibility. With the exception of the VN and XT programs, students in all other programs must maintain a 70% grade average at the end of each module/course in order to progress to the next module/course. (See VN program Satisfactory Academic Progress Policy below). An assessment will be made at the end of each module/course of the program. In addition, CCI will measure student's academic progress at 50% and 75% of the program timeframe (all programs). If the evaluation points fall in the middle of a module/course, the proceeding module/course cumulative GPA will be used. VN students must maintain an 80% grade average and XT students a 77% to progress each module/course and at completion of the program. To maintain satisfactory academic progress and maintain eligibility for Title IV assistance, students must:

1. Maintain a minimum cumulative grade average through out their course of study (each module/course) of at least 70% percent, 80% for VNs and 77% for XT's.
2. Must maintain a minimum of 70%, of the attended clock hours and/or coursework at the end of each module/course and at completion.

3. Complete the training within 1 ½ times the normal program length.

If qualitative or quantitative measurements are below the minimum, the student will be placed on academic probation; or, when the grade average of a student is unsatisfactory for 4 weeks (the length of a module), the student will be placed on probation. If, during the next 4 weeks (the next module) the student's grade average is still unsatisfactory, the student will be notified of Title IV ineligibility and may be dismissed.

Probation

Students in the following category are considered to have an academic status of "probation" for financial aid purposes:

1. Students who have not met the minimum standard requirements: cumulative GPA is below 70%. Students are eligible to receive financial aid while on probation, but are required to meet 75% or better during the probationary period (see 'probation' in student handbook). At the end of the probationary semester/session, if the student does not meet GPA or clock hour completion requirements, the student will become ineligible for Title IV funding. Students who meet GPA and clock hour completion requirements at the end of the probationary period will be removed from probationary status.

Financial Aid Appeal Process

Students who are placed on financial aid disqualification will be notified via official school letter and meeting with the financial aid director. Any student on disqualification may appeal their status if they had extenuating circumstances. While on disqualification, students may continue to receive federal student aid until the financial aid department has determined eligibility or ineligibility.

The Financial Aid Office will review the Appeal Form and determine whether to approve or deny financial aid for the award year in which the forms are submitted. Students will be notified via official school letter and in office meeting as to the decision of their appeal. Deadlines to submit Financial Aid Appeals are one week from the date of your official Title IV ineligibility notice. Late appeal submission may be considered under extenuating circumstances.

Appeals which are approved

If your appeal is approved, you will receive written notice of your approval. Eligibility is not retroactive to previous semesters in the award year. Once on an approved appeal, your status moves to "Probation." If you do not meet all 3 SAP standards, you will be disqualified again. Students who make progress after their probationary semester are moved to "satisfactory."

Appeals which are denied

Should your appeal be denied, you must successfully complete at least one module/course without federal student aid. Please note you will be responsible for the cost incurred during all module(s)/course(s) that you do not receive Title IV assistance.

Financial Aid Reinstatement Process

Students who have submitted a Financial Aid Appeal which was denied must complete the following for reinstatement:

1. Maintain a 100% attendance for at least one module/course.
2. Earn a term GPA of at least 75% (except VN, 80%).
3. Develop a Remedial Plan with the program director/instructor and submit copy to the Financial Aid.
4. Submit a "Request for Reinstatement" to the Financial Aid Office.

If students meet the Reinstatement requirements, they will be placed on Probation for the module/course. Once on probation, these students are required to meet all SAP requirements to avoid further disqualification.