



Student Consumer Information

2022-2023

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INTRODUCTION

To help students and families make better-informed decisions about higher education, CI is pleased to provide this guide to sources of consumer information, school policies and disclosures as required under the Higher Education Opportunity Act and other legislation. For more information about the Higher Education Opportunity Act, please refer to the U. S. Department of Education website (www.ed.gov). Additionally, the right to request and receive this information in writing is available by contacting the Campus Director or designee at each CI location during regular business hours or by emailing. tscott@ichancellor.edu

GENERAL INSTITUTIONAL INFORMATION

Academic Calendar

CI's academic calendar information is found in CI's Catalog are available on the CI website at <http://ichancellor.edu>

School Licensure, Accreditation and Approvals

Commission For Independent Education (CIE)

Chancellor Institute is licensed by the Commission for Independent Education (CIE), Florida Department of Education. Additional information regarding Chancellor Institute may be obtained by contacting:

[Commission for Independent Education](#)

Florida Department of Education
325 West Gaines Street, Suite 1414
Tallahassee, FL 32399-0400
(888) 224-6684

CIE License Numbers: 1606 | Online 4379

Accrediting Bureau of Health Education Schools (ABHES)

CI is institutionally accredited by the Accrediting Bureau of Health Education Schools (ABHES.org). ABHES is recognized by the U.S. Secretary of Education as a national accrediting agency for the accreditation of private, postsecondary institutions in the United States offering predominantly allied health education programs. Contact information for ABHES is:

[Accrediting Bureau of Health Education Schools](#)

6116 Executive Blvd
Suite 730
North Bethesda, MD 20852

ABHES Accreditation Numbers: I-428

Florida Board of Nursing

The Practical Nursing and ASN-RN program are approved by the Florida Board of Nursing and for additional information please see The Catalog located at: <http://www.ichancellor.edu>

Computer File Sharing

An amendment to the Higher Education Act of 1965 requires institutions to have a plan to combat the illegal downloading of music, videos and other copyrighted works on institutional campus networks.

CI takes this responsibility seriously. Campus computers are monitored closely to address copyright violations related to illegal downloads. Each computer user should understand what material illegal or legal and what sites is are authorized distributors of copyrighted material. For example, popular sites such as iTunes, Rhapsody, Amazon, etc., have downloads available for a fee.

Any unauthorized or illegal downloads or unauthorized file sharing, including peer to peer file sharing, by any member of the CI community subjects that member to sanctions by CI up to dismissal from school or termination of employment. Individuals are subject to federal criminal offenses for copyright law violations. For a full list of offenses, visit

<http://www.copyright.gov/title17/92chap5.html>

Constitution Day

Institutions must comply with the "Consolidated Appropriations Act, 2005." The law states that "each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution." The law requires that Constitution Day be held on September 17th of each year, commemorating the September 17, 1787 signing of the Constitution. However, when September 17th falls on a Saturday, Sunday, or holiday, Constitution Day is held during the preceding or following week. The National Archives has a website with a scan of the U.S. Constitution available online at:

http://www.archives.gov/national_archives_experience/charters/constitution.html.

Contact Information

If a student or parent has a question, he/she is encouraged to contact CI Cares with any issues they may be encountering. The Office can be reached at 954-400-0620.

Educational Programs

CI's educational programs are found in the Programs section of the CI Catalog. The Catalog, are available on the CI website at: <http://www.ichancellor.edu>

Faculty

CI's faculty is found in the CI Catalog Supplement. The Catalog are available on the CI website at: <http://www.ichancellor.edu>

Family Educational Rights and Privacy Act (FERPA)

CI's FERPA policy is located in the CI Catalog/. The Catalog are available on the CI website at: <http://www.ichancellor.edu>

Leave of Absence

CI's Leave of Absence policy is found in the CI Catalog. The Catalog are available on the CI website at: <http://www.ichancellor.edu>

Net Price Calculator

Using both student-entered and institution-provided data, CI's net price calculator allows prospective students to calculate an estimated net price at an institution using the following basic formula:

Estimated Net Price = Cost of Attendance - Grant Aid

Based on the information entered by a student, an average net price of attendance is generated based on what similar students paid in the previous year. The estimates generated do not represent a final determination, or actual award, of financial assistance or a final net price. They are only estimates based on the price of attendance and financial aid provided to students in an institution's largest program in a given year. The estimates are not binding on the Secretary of Education, the institution of higher education, or the State.

Net Price Calculator can be accessed at the following website: <https://collegecost.ed.gov/net-price>

Satisfactory Academic Progress

The Satisfactory Academic Progress standards are found in the CI Catalog/. The Catalog are available on the CI website at: <http://www.ichancellor.edu>

Textbook Information

The CI website includes a listing of required textbooks by course which may be found in the schools website, [ichancellor.edu](http://www.ichancellor.edu)

For courses that utilize the enhanced digital learning resources, digital readings and interactive content are embedded in the online course. In addition, textbooks are issued to students in hard copy, that may be purchase by school with its partner publisher Elsevier/evolve or by the student. Students have the ability to access digital resources continuously throughout their enrollment at CI. Traditional and loose-leaf textbooks are mailed to online students from the publishing partner company. Students may elect to purchase their own textbooks to save on the affordability of their education.

If a student chooses to opt out, CI will adjust the tuition for each course based on the CI price for the textbook and also provide a prorated adjustment for the subscription. To opt out from receiving textbooks and/or the subscription, a request must be made to CI's student accounts/finance department by email.

Transfer of Credit

The Transfer of Credit section is found in the CI Catalog/. The Catalog are available on the CI website at <http://www.ichancellor.edu>

Tuition and Fees

Tuition and fees for CI programs are found in the CI Catalog/. The Catalog are available on the CI website at: <http://www.ichancellor.edu>.

Vaccination

As students in a nursing & allied health education program our clinical sites may require proof of satisfactory health status, including immunizations, COVID vaccinations, TB test or chest x-rays prior to allowing a student to begin at the site. For additional information, please contact the program director.

Voter Information

CI encourages its students to be active participants in their communities. Voting is a privilege that allows citizens to have a voice in their government and their laws. Students can register to vote at the following on-line site in Florida: <http://dos.myflorida.com/elections/for-voters/voter-registration/register-to-vote-or-update-your-information/>

Students who are residents of other states should contact their state election offices to obtain the internet location for their voter registration. The following link provides access to each state's voting registration information: <https://vote.gov/>

Withdrawal and Refund Policies

CI's cancellation policy, withdrawal policy, institutional refund policy, and Return to Title IV policy are found in the CI Catalog/. The Catalog are available on the CI website at: <http://www.ichancellor.edu>.

STUDENT RIGHT-TO-KNOW INFORMATION

Retention and Placement by Campus, as reported to the Accrediting Bureau of Health Education Schools (ABHES) for reporting period July 1, 2020 – June 30, 2021.

Campus

Program	Retention Rates 7/1/2020-6/30/2021	Retention Rate 7/01/2021- 6/30/2022
<i>Practical Nursing-Diploma</i>	81%	73%
<i>ADN-RN</i>	N/A	N/A

Program	Placement Rates FY 7/1/2020- 6/30/2021	Placement Rates FY 7/01/2021- 06/30/2022
<i>Practical Nursing</i>	88%	50%
<i>ADN-RN</i>	N/A	N/A

The retention and placement calculation are for the period July 1, 2020 – June 30, 2021, and 21-22 uses the retention and placement calculations prescribed by our institutional accreditor, the Accrediting Bureau of Health Education Schools (www.abhes.org). For more information on all of CI's program student graduation rates, retention and placement rates, and student financial obligations - <http://www.ichancellor.edu>.

***Retention Rate** = (Ending Enrollment + Graduates) / (Beginning Enrollment + New Starts + Re-entries)

****Placement Rate** = (Graduates placed in their field of training + Graduates placed in a related field of training) / (Total Graduates – Graduates unavailable for placement***)

***Refers to graduates who are unavailable for placement due to health-related issues, military obligations, incarceration, death or continuing education status.

COPYRIGHT REGULATIONS

Copyright Infringement Policies and Sanctions

The purpose of CI's Copyright Infringement Policy is to comply with copyright law for the use of copyrighted material on CI's computers, networks and copiers. The policy seeks to make users aware of the seriousness and consequences for unauthorized use of copyrighted material. Unauthorized use of copyrighted material is illegal.

All faculty, staff, and students are expected to be aware of and follow these requirements. Any member of the campus community practicing unauthorized use or distribution of copyrighted material is subject to sanctions by CI up to dismissal or termination. Violators are subject to Federal criminal offenses for

copyright law violations.

What is Copyright?

“Copyright is a form of protection provided by the laws of the United States (title 17, U.S. Code) to the authors of “original works of authorship,” including literary, dramatic, musical, artistic, and certain other intellectual works. This protection is available for both published and unpublished works...”

It is illegal for anyone to violate any of the rights provided by the copyright law to the owner of copyright. These rights, however, are not unlimited in scope. Sections 107 through 121 of the 1976 Copyright Act establish limitations on these rights. In some cases, these limitations are specified exemptions from copyright liability. One major limitation is the doctrine of ‘fair use,’ which is given a statutory basis in section 107 of the 1976 Copyright Act. In other instances, the limitation takes the form of a ‘compulsory license’ under which certain limited uses of copyrighted works are permitted upon payment of specified royalties and compliance with statutory conditions. For further information about the limitations of any of these rights, consult the copyright law (<http://www.loc.gov/copyright>) or the U.S. Copyright Office (<http://www.copyright.gov>).

What Kinds of Activities Violate Federal Law?

The following are some examples of copyright infringement that may be found in a college setting:

- Downloading and peer to peer sharing of MP3 files of music, videos, and games without permission of the copyright owner.
- Using corporate logos without permission.
- Placing an electronic copy of a standardized test on a department’s website without permission of the copyright owner.
- Enhancing a departmental website with music that is downloaded or artwork that is scanned from a book, all without attribution or permission of the copyright owners.
- Scanning a photograph that has been published and using it without permission or attribution.
- Placing a number of full-text articles on a course web page that is not password protected and allowing the web page to be accessible to anyone who can access the Internet.
- Downloading licensed software from non-authorized sites without the permission of the copyright or license holder.
- Making a movie file or a large segment of a movie available on a website without permission of the copyright owner.

Legal Alternatives to Unauthorized Downloading

The Higher Education Opportunity Act requires all colleges and universities to offer legal alternatives to unauthorized downloading. CI offers the following website: <http://www.educause.edu/legalcontent>

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. A court may award up to

\$150,000 per work infringed for “willful” infringement. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to 250,000 per offense. For more information, please see the website of the U.S. Copyright Office at <http://www.copyright.gov> especially their FAQs <https://www.copyright.gov/help/faq/index.html>.

STUDENT FINANCIAL ASSISTANCE

Prior to enrolling at CI, prospective students are encouraged to explore the availability of financial aid funds through state and federal agencies. Financial aid information and application assistance are provided by Student Finance to help prospective students and their families clearly understand the student's financial situation before entering into a contractual agreement. CI Online Student Finance personnel may be contacted at 954-400-0620 or by emailing vfortune@ichancellor.edu

CI is approved for the following loans and grants for eligible students who qualify:

Loans

- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- PLUS

Grants

- Federal Pell Grants
- Bright Futures Scholarship
 - Florida Academic Scholars
 - Florida Medallion Scholars Award
 - Florida Gold Seal Vocational Scholars Award
 - Dual Enrollment Scholarship Program
 - Scholarship for Children/Spouses of Deceased or Disabled Veterans
 - Honorable Discharge Graduate Assistance Program

Institutional Scholarship- Hope for Nurses Academic Scholarship

Cost of Attendance

A student's cost of attendance is one of the keys determining factors in establishing a student's need for federal student aid funds. The cost of attendance also sets the limit of total aid that a student may receive for purposes of Campus-Based Programs and Direct/Direct Plus Loans and is one of the basic components of the Pell Grant calculation.

The cost of attendance includes an estimate of the student's educational expenses for the period of enrollment. Cost of attendance components include tuition and fees, books, supplies, transportation (for ground students), room and board, dependent care and loan fees. For Pell Grant purposes, the cost of attendance is based on the cost of full-time attendance for a full academic year. For campus-based programs and federal student loans, a student's cost of attendance is determined by the student's enrollment status. Students attending less than half time are limited on the cost of attendance components.

A student's financial need is determined based on the student's cost of attendance minus the student's expected family contribution.

Federal Aid Programs Available

Federal Pell Grants

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded to undergraduate students who have not earned a bachelor's or a professional degree. Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and non-federal sources might be added.

The maximum Pell Grant award for the 2022-2023 award year (July 1, 2022 to June 30, 2023) is \$6,895. The Pell Grant is not a loan and does not have to be paid back; however, a student may be required to pay back part of the grant if the student does not complete a term for which the grant was issued. The exact amount of a Pell Grant depends on financial information provided by a student on a [Free Application for Federal Student Aid \(FAFSA\)](https://fafsa.ed.gov/) <https://fafsa.ed.gov/>.

Federal regulations limit an eligible student's maximum Lifetime Eligibility Used (LEU) in Pell Grants to 600%. Students who have attended other higher education institutions and/or programs should speak with the Student Finance office to determine their remaining eligibility.

Federal Direct Subsidized Loans

These are low-interest loans. The interest is "subsidized" or paid by the federal government while a student is in school and during a six-month grace period after student leaves school or graduates. The following chart contains 2022 - 2023 interest rates for Federal Direct Student Loans.

For each academic year, dependent students may be eligible to borrow up to \$3,500 as first year and \$4,500 as second year undergraduates. The subsidized loan is need-based, and eligibility depends on a student's financial need as determined by information supplied on a FAFSA. The actual amount of a subsidized loan is affected by several factors, including number of credits enrolled and other financial aid funding.

Federal regulations limit the length of time a student may be eligible to receive Federal Direct Subsidized Loans. Eligible students may not receive Direct Subsidized Loans for a period that exceeds 150% of the published length of the academic program in which the student is currently enrolled, including any prior subsidized loans the student received. This length of time is known as the maximum eligibility period.

Federal Direct Unsubsidized Loans

Most students eligible to participate in Federal Student Aid qualify for an unsubsidized loan. With an unsubsidized loan, interest is charged from the time loan funds are disbursed. Interest may be paid while in school and during a grace period or may be added to the principal balance of the loan (capitalized). For each academic year, first and second year undergraduate independent students may be eligible to borrow up to \$6,000. Dependent students may be eligible to borrow up to \$2,000 in unsubsidized loans. Dependent students may be eligible to borrow up to \$6,000 (includes the \$2,000) in unsubsidized loans in instances when a parent's PLUS loan is denied. The Student Finance Office will work with each student to determine eligibility. The following chart contains 2022-2023 interest rates for Federal Direct Student Loans.

Federal Direct PLUS

If additional funds are needed beyond these base amounts, parents of dependent students may borrow through the PLUS loans (PLUS) program. The chart on the following page contains 2022-2023 interest rates for Federal Direct Student Loans.

Federal Direct Student Loans 2022-2023 Interest Rates

Effective for Loans with a First Disbursement on or After July 1, 2022 or First Disbursement before July 1, 2023.

Loan Type	Student Grade Level	Cohort		2021-2022 Fixed Interest Rate
		First Disbursed On/After	First Disbursed Before	
Direct Subsidized Loans	Undergraduate Students	7/1/2022	7/1/2023	4.99%
Direct Unsubsidized Loans	Undergraduate Students	7/1/2022	7/1/2023	4.99%
Direct PLUS Loans	Parents of Dependent Undergraduate Students and Graduate/Professional Students	7/1/2022	7/1/2023	7.54%
Direct Consolidation Loans	N/A	Consolidation Loan Application Received on or after July 1, 2013		Interest rate remains the weighted average of the interest rates of the loans included in the consolidation, rounded up to the next higher one-eighth of one percent. There is no
				cap on the interest rate of a Direct Consolidation Loan.

Outside Aid Programs Available

Military Spouse Career Advancement Account (MYCAA) Scholarship Program

The Military Spouse Career Advancement Accounts Program (MyCAA), a component of the Department of Defense's (DoD) Spouse Education and Career Opportunities (SECO) program, is a career development and employment assistance program. MyCAA helps military spouses pursue licenses, certificates, certifications or associate degrees (excluding associate degrees in general studies, Liberal Arts, and Interdisciplinary Studies that do not have a concentration) necessary for gainful employment in high demand, high growth Portable Career Fields and Occupations. For additional information please see the Catalog/. The Catalog are available on the CI website at: <http://www.ichancellor.edu>

Bright Futures Scholarship (Florida Academic Scholars, Florida Medallion Scholars Award and Florida Gold Seal Vocational Scholars Award)

The amounts of these awards are established every year by Florida Legislature appropriations and varies based on funding and type of school. The Florida Department of Education Office evaluates application documents based on the eligibility requirements. To be eligible a student must:

- Be a U.S. citizen or eligible noncitizen
- Be a Florida resident
- Attend an eligible Florida college
- Be admitted in an undergraduate degree program
- Complete the Free Application for Federal Student Aid (FAFSA) and have an official Institutional Student Information Record (ISIR) with an Expected Family Contribution (EFC
- Be enrolled for at least six semester hours
- Begin using the award within three years of high school graduation
- Meet and maintain grade point average (GPA) requirements for scholar's award
- Earn required test score on the Scholastic Aptitude Test (SAT), American College Testing (ACT), or College Placement Test (CPT)

Students submit an initial Student Florida Financial Aid Application through the Florida Department of Education website during their last year in high school beginning December 1 and prior to graduation.

Institutional Aid

Please visit or email your Student Finance Office for additional information regarding aid types, eligibility requirements and amounts offered at ichancellor.edu.

Applying for Federal Student Financial Aid

STEP 1:

Create a FSA ID at <https://studentaid.ed.gov/npas/index.htm>. Before an applicant can submit a Free Application for Federal Student Aid (FAFSA) <https://fafsa.ed.gov/>, the applicant must apply for a FSA ID. This ID is used each year to electronically apply for federal student aid and to access a student's U.S. Department of Education records online. It serves both as an electronic signature and provides access to personal records online.

STEP 2:

Complete the FAFSA online at www.fafsa.ed.gov. Applicants need a copy of their tax return when completing this application. Please list CI and the CI code

STEP 3:

Complete the Information and Authorization Form. A Student Finance Advisor provides this document which must be completed and submitted back to him/her to ensure timely processing of financial aid. This form collects personal information, references and provides guidance on the treatment of excess funds.

STEP 4:

Complete an Entrance counseling Interview. Students who borrow loans under the Federal Direct Loan program are required to complete an entrance interview before loan proceeds are released. A Student Finance Advisor provides this document which must be completed and submitted back to him/her to ensure timely processing of financial aid

STEP 5:

Complete and Sign a Master Promissory Note. To receive loans from the federal government, a signed master promissory note must be on file. Applicants may electronically sign a master promissory note online at: <https://studentloans.gov/myDirectLoan/launchConsolidation.action>.

STEP 6:

Submit requested documentation to a Student Finance Financial Aid Coordinator/Advisor. Once this step is completed, a Student Finance Advisor may require additional documentation. If so, applicants receive an e-mail from their Financial Aid Advisor. A financial aid file is not complete until this requested information is reviewed and processed.

Awarding Title IV Aid

CI Financial Aid Officers work with FA applicants to assist them in completing the required paperwork for the awarding of Title IV aid. Officers determine a student budget based on an applicant's program of study. They are then the FA Third Party determine an applicant's eligibility for Federal Pell Grant and Federal Direct Loans. Financial aid award letters are provided to applicants, who have completed required paperwork such as Master Promissory Notes, entrance interviews and authorization forms. These proposed packages of aid are reviewed by a financial aid quality assurance team for accuracy and completeness.

Federal Financial Aid Eligibility

Financial aid eligibility is defined as the amount remaining after subtracting family contribution and outside resources from the cost of attendance. Eligibility for financial aid at CI is based on need. The information provided on the Free Application for Federal Student Aid (FAFSA) is used by Student Finance to calculate an expected family contribution. The difference between the cost of attendance, expected family contribution and outside resources is a student's eligibility for financial aid.

The following items may affect the award: student and parental income, student and parental assets (including trust funds), number in household, number in college, and amount a parent contributes to a sibling's college costs. Income includes all taxable income and non-taxable income: child support and contributions to a tax-deferred retirement plan.

Counseling for Federal Direct Loans

Entrance Counseling for Federal Direct Loans

Before disbursements of Federal Direct Loans are made, CI's Student Finance Department conducts Entrance Counseling by sending an email via DocuSign to each borrower. The interview includes:

- an explanation of the use of a master promissory note (MPN);
- importance of repayment obligation.
- description of the consequences of default.

- sample repayment schedules.
- information in reference to a borrower's rights and responsibilities; and
- other loan terms and conditions.

A sample loan repayment calculator can be found at the following link: <https://studentaid.ed.gov/sa/>

Exit Counseling for Federal Direct Loans

Prior to graduating or leaving school, Direct Loan borrowers are sent via email, an exit counseling to understand their rights and responsibilities. The Web link to complete exit counseling is:

<https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=exit>

Repayment, Deferment, Cancellation and Consolidation for Borrowers

Repayment begins six months after a student graduates, leaves school or drops below half-time status. As explained in the Master Promissory Note, there are several repayment, deferment, cancellation and consolidation options. If you have several types of federal loans you may be eligible to consolidate these loans into one payment. There are several repayment plans that are based on a borrower's current income level. However, the longer a loan repayment is extended, the more interest a borrower pays. Types of repayment plans are Standard, Extended, Graduated, Income Driven Repayment and Income Sensitive Repayment. For more information, the following website information is provided:

Repayment: <https://studentaid.ed.gov/sa/repay-loans/understand>

Deferment/Forbearance: <https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance>

Loan Forgiveness: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation>

Consolidation: <https://studentaid.ed.gov/repay-loans/consolidation>

Borrowers may monitor their loan borrowing online through the National Student Loan Data System (NSLDS) at [NSLDS Student Access](#).

Verification

Students may be selected in a process called verification. Federal student applicants are chosen to participate in the verification process by the U.S. Department of Education Central Processing System (CPS), following procedures established by federal regulations. CPS prints an asterisk next to the expected family contribution (EFC) on the Institutional Student Information Report (ISIR) to identify students selected for verification. If a student is selected for verification, a Student Finance Planner requests from the student, a tax transcript from the IRS, signed by the student and, if applicable, parent(s) or spouse, and a verification worksheet. Additional documents may be requested to complete the verification process. A student selected for verification receives written notification from CI of verification requirements and timelines for completion of the process.

The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications. Federal regulations require verification be completed for selected students awarded federal financial need-based aid. Verification is not required to be completed in cases where the student is awarded only non-need-based aid such as Unsubsidized Federal Direct Stafford loans and Federal Direct PLUS loans. **Failure to comply with the request for verification documents can result in disqualification for federal financial aid.**

Overpayments may be created as the result of changes to information presented during the verification

process. If a student has received more Federal Pell Grant funds than the student was eligible to receive, CI will try to eliminate the overpayment by adjusting later disbursements for the award year. CI does not make interim disbursements before verification is completed. If a student has received Federal Pell Grant funds for living expenses, the student is individually liable for any overpayment when the original amount of the overpayment is greater than \$25. Students may arrange a repayment plan with CI or they may be referred to the U.S. Department of Education for collection.

As required by federal regulation, CI will refer any suspected fraud, fraud allegations, or misconduct in the application process, discovered through the verification process, to the US Department of Education Office of Inspector General. Student Finance will notify the Compliance Department of any suspected students for their review and referral.

Federal Student Aid Disbursements

Federal student aid funds are disbursed directly to CI by Electronic Funds Transfer (EFT) in multiple disbursements based upon a student's progression through his/her program and maintaining satisfactory academic progress. CI Third Party Financial Aid reviews the student's eligibility and requests the eligible funds on behalf of the student from the US Department of Education. The US Department of Education will provide the funds to CI. CI, upon receipt of the funds, will credit the student's account with the date the funds were received, and the amount of the funds received by fund type.

Federal Student Aid Living Expense/Credit Balance Disbursements

A Federal Student Aid (FSA) credit balance occurs whenever the school credits FSA program funds to a student's account and the total amount of those FSA funds exceeds the student's allowable charges. Students must complete an Information and Authorization form regarding their excess funds. If FSA disbursements to a student's account create an FSA credit balance, CI returns excess funds as directed by the student on his/her signed authorization form within 14 days. If a student directs that credit balances be issued directly to the student, CI issues the funds to the student.

Federal Student Aid Ombudsman

If a situation exists that CI Cares or other school personnel cannot resolve, students have the right to contact the Office of the Ombudsman with the U.S. Department of Education. Questions or concerns regarding Federal Direct Loans that cannot be answered by CI or your lender should be directed to:

Internet: <https://studentaid.ed.gov/repay-loans/disputes/prepare/contact-ombudsman>

Telephone: 1-877-557-2575

Fax: 1-202-275-0549

Mail:

U.S. Department of Education FSA

Ombudsman Group

830 First Street, N.E. Mail Stop 5144

Washington, DC 20202-5144

Student Rights and Responsibilities

A student applicant for, or a recipient of, federal financial aid has a right to:

- confidentiality; as outlined in the Family Educational Rights and Privacy Act (FERPA);
- reasonable access to his/her financial aid record;

- reasonable access to all application forms on a timely basis;
- a written notification of financial aid eligibility, including the Cost of Attendance (COA) and Expected Family Contribution (EFC) used to determine the amount of eligibility;
- request a re-evaluation of COA and EFC based on unusual circumstances;
- written information that describes the terms and conditions of all awards;
- return any portion of a disbursed Federal Direct Loan within the period identified by federal regulations; and
- appeal his/her financial aid and scholarship status.

A student applicant for, or a recipient of, federal financial aid has a responsibility to:

- read and understand all communications received;
- be aware of all eligibility requirements and application procedures for financial aid and scholarships;
- comply with requests for information regarding his/her application;
- submit all necessary documentation, if selected for verification;
- understand and comply with the terms and conditions of all awards received;
- maintain satisfactory academic progress;
- officially withdraw from CI if he/she does not attend or stops attending during a course for which federal financial aid was received;
- complete exit counseling and notify his/her lender(s) of his/her withdrawal;
- inform Student Finance of changes affecting eligibility for federal financial aid, scholarships, stipends, waivers and/or benefits assisting with educational costs received from outside agencies;
- use federal financial aid for educational purposes only; ensure tuition and fees are paid;
- ensure his/her address information is kept current with the school; and
- develop a personal budget plan to maintain the lowest possible student loan debt.

National Student Loan Data System (NSLDS)

If CI enters into an agreement with a potential student, student or parent of a student regarding a Title IV, HEA Loan, the loan is submitted to the National Student Loan Data System and is accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system. Students may view their student loan information by visiting: https://nslds.ed.gov/nslds/nslds_SA/

CAMPUS SAFETY, HEALTH AND SERVICES

Jeanne Clery Disclosure of Campus Security and Campus Crimes Annual Campus Safety and Security Report

Each year, CI publishes and distributes its annual security report. It is distributed to all students ground, online and current employees by posting to the CI website and by notification emails to students, faculty and staff of the report's availability. New students are informed of the report's availability when they enroll.

Campus Safety - Emergency Response Plan

CI maintains an Emergency Response Plan for its location. The Plan addresses various emergency situations such as severe weather (hurricanes/ tornados/ thunderstorms), facility problems (power loss/contamination threats) and/or events involving students, faculty and staff (safety or health threats). The Plan is available to students on campus (see Campus Director), on CI's website <http://ichancellor.edu>. The report includes CI's policies for notifying CI's campus communities of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or staff occurring on campus.

The Campus Director has copies of the plan, as do many of CI's administrative staff and management. Since all employees and students must understand and cooperate with the Plan, CI schedules a minimum of three annual training exercises that familiarize students, faculty and staff with CI emergency policies and procedures.

Resources for Victims of Sexual Misconduct

Community resources for victims of sexual misconduct are reviewed periodically and can be found in the RAINN (Rape, Abuse & Incest National Network) is the nation's largest anti-sexual violence organization. The National Sexual Assault Hotline is available 24/7:

Telephone: 1-800-656-HOPE (4673)

Online chat: <https://www.rainn.org/>

State specific resources: <https://www.rainn.org/state-resources>

Sex Offender Registry

The following link contains the Florida state sex offender registry. <http://offender.fdle.state.fl.us>

National Sex Offender Registry:

The following link is sponsored by the US Department of Justice and contains information regarding the national sex offender registry. <http://www.nsopw.gov/?AspxAutoDetectCookieSupport=1>

Campus Health

Disability Support Services

No person shall be excluded from participation, denied any benefits, or subjected to any form of discrimination because of sex, religion, race, age, creed, national origin, or physical handicap or disability. CI makes reasonable accommodation to meet the needs of disabled prospective students when their physical or intellectual disability affects the performance of functions relative to training/career. Procedures for requesting accommodation contact student services at 954-400-0620.

CI's Disability Services can be contacted at 954-400-0620.

Drug and Alcohol Abuse Policies

CI supports and endorses the Federal Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act amendments of 1989. The unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance or abuse of alcohol by students on CI's property or as part of any CI activity is prohibited. The reports can be accessed on Chancellor Institute online Portal

Drug-Free Work Environment Policy

CI supports and endorses the Federal Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act amendments of 1989. The unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance or abuse of alcohol by students on CI's property or as part of any CI activity is prohibited.

It is the purpose of CI to help provide a safe and drug-free work environment for our students and our employees. With this goal in mind CI explicitly prohibits:

- The use, possession, solicitation for, purchase or sale of narcotics or other illegal drugs, alcohol, or prescription medication without a prescription on Company or customer premises or while performing an assignment.
- Being impaired or under the influence of legal or illegal drugs or alcohol away from the Company or customer premises, if such impairment or influence adversely affects the employee's work performance, the safety of the employee or of others, or puts at risk the Company's reputation.
- Possession, use, solicitation for, purchase or sale of legal or illegal drugs or alcohol away from the Company or customer premises, if such activity or involvement adversely affects the employee's work performance, the safety of the employee or of others, or puts at risk the Company's reputation.
- The presence of any detectable amount of prohibited substances in the employee's system

while at work, while on the premises of the company or its customers, or while on company business. "Prohibited substances" include illegal drugs, alcohol, or prescription drugs not taken in accordance with a prescription given to the employee.

CI may conduct drug testing for employees under any of the following circumstances:

- **FOR CAUSE TESTING:** CI may ask an employee to submit to a drug test any time it feels that the employee may be under the influence of drugs or alcohol, including, but not limited to, when there is evidence of drugs or alcohol on or about the employee's person or in the employee's vicinity; following observance of unusual conduct on the employee's part that suggests impairment or influence of drugs or alcohol; following negative performance patterns, or excessive and unexplained absenteeism or tardiness.
- **POST-ACCIDENT TESTING:** Any employee involved in an on-the-job accident or injury under circumstances that suggest possible use or influence of drugs or alcohol in the accident or may be asked to submit to a drug and/or alcohol test. "Involved in an on-the-job accident or injury" means not only the one who was injured, but also any employee who potentially contributed to the accident or injury event in any way.

CI reserves the right to ask students selected at random to take tests for the presence of illegal drugs. Any CI student found to be abusing alcohol or using, possessing, manufacturing or distributing controlled substances in violation of the law on CI property or at CI events shall be subject to disciplinary action up to and including dismissal.

CI urges any student struggling with drug or alcohol abuse (either in his/her own life or the life of a friend or family member) to contact the National Clearinghouse for Alcohol and Drug Information (NCADI) at 800-729-6686. NCADI is a national, 24/7 resource for information about substance abuse prevention and treatment. NCADI distributes the latest studies, surveys, guides and materials on substance abuse from various agencies, such as the U.S. Departments of Education and Labor, the Center for Substance Abuse Prevention, the Center for Substance Abuse Treatment, the National Institute on Alcohol Abuse and Alcoholism, and the National Institute on Drug Abuse. There are English- and Spanish-speaking information specialists to recommend appropriate services and information.

Student Services and Resources

ACADEMIC SERVICES | 954-400-0620

CI offers several Academic Service options to answer student-driven questions about discussions, assignments, assessments, or other course content. Students may speak to their program nursing education advisor at the number above for support to address general academic questions. The academic department will also help students reach an instructor for specific content questions. Students may also contact their assigned classroom instructor directly during office hours or at any time via e-

mail. Instructor office hours and contact information is located on CI Syllabus of class.

STUDENT SERVICES | 954-400-0620

The Student Services department provides support for students throughout their time at CI. Academic advisors focus on helping students adjust to life as an online learner, to outline the great resources CI offers, and to help each student be successful during their entire time in their program of choice.

LIBRARY SERVICES | 954-400-0620

Chancellor Institute facilitates as a gateway to the LIRN virtual library and connects students to high quality resources available in CI's Virtual Library. The CI Virtual Library's core collection includes thousands of peer-reviewed, full-text articles on a variety of subjects that are accessible at any time, from any location.

Career Services | 954-400-0620

CI has an active Career Services department that assists graduates in locating entry-level career opportunities related to their field of study. Career Services Advisors work directly with local businesses, industry leaders, and advisory board members to assist students with conducting a professional job search. CI does not, in any way, guarantee employment. It is the goal of the Career Services office to help all graduates realize their personal and professional development goals and assist them in seeking employment.

Career Services Advisors provide job search assistance for all CI graduates. Career Services Advisors focus on assisting students with resume reviews, job search strategy, job opportunities, the application process, interview preparation, and overall support in their employment pursuits.

Career Services Advisors also provide continued on-the-job support for the first couple of weeks that a CI graduate is gainfully employed. This support includes effective conflict resolution and building your network. The Career Services Advisors then bridge the gap between Career Services and continued Alumni support. Graduates will also have the opportunity to partner with our Corporate Alliance Department, who leverages CI's relationships with national employers to fill their allied healthcare needs

LICENSURE SERVICES | 954-400-0620

The academic team is available to support students and graduates in registering for certification exams where relevant to the student's program. In selected programs students and graduates can access preparation materials and receive academic support from instructors.

ADDITIONAL SUPPORT SERVICES | 954-400-0620

CI works with all appropriate CI departments to answer inquiries and resolve issues received from students and other non-employees. CI Cares takes all inquiries seriously and will respond in a timely manner.