



# CONSUMER INFORMATION

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**June 2016**

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## **Consumer Information**

Our school distributes a variety of publications that contain information regarding the school and its financial aid programs. If you do not have any of the following information and wish to obtain it, it will be furnished upon request.

- Financial aid programs that are available to students
- How students apply for aid and how eligibility is determined
- How the school distributes aid among students
- The rights and responsibilities of students receiving aid
- How and when financial aid will be disbursed
- The terms and conditions of any employment that is part of the financial aid package
- The terms of, the schedules for, and the necessity of loan repayment, required loan exit counseling, and conditions under which students may obtain deferments.
- The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal financial aid
- Regulatory agencies that accredit, approve, or license the school and its programs
- Costs of attending the school (tuition and fees, books and supplies, room and board, and applicable transportation costs, such as commuting) and any additional costs of the program in which the student is enrolled or has expressed an interest
- The school refund and withdrawal policy and the federal Return of Title IV funds requirements when a student withdraws from school, including the order in which financial aid is refunded
- General information about the school's academic programs, facilities, faculty, and services available to disabled students
- Whom to contact for information on student financial assistance and whom for general school issues
- Information regarding the availability of federal financial aid for study abroad programs
- School policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another school, and a list of any schools with which it has established an articulation agreement
- Emergency Response and evacuation procedures to reach students and staff

## **Family Educational Rights and Privacy Act Notice**

The Family Educational Rights and Privacy Act (FERPA) afford eligible students certain rights with respect to their education records. An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution. These rights include:

1. The right to inspect and review the student's education records within 45 days after the day the school receives a request for access. A student should obtain an *Authorization for Release of Information* form from the education department and submit it to the Director of Education with a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. Students are not entitled to inspect and review financial records of their parents. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request an amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the Director of Education, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before the school discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the institution in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the school who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of the education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the institution.

- Parental access to a student's record will be allowed by the School without prior consent if: (1) the student has violated a law or the institution's rules or

policies governing alcohol or substance abuse, if the student is under 21 years old; or (2) the information is needed to protect the health or safety of the student or other individuals in an emergency.

Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the School to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-8520

Below is a listing of the disclosures that postsecondary institutions may make without consent:

FERPA permits the disclosure of education records, without consent of the student, if the disclosure meets certain conditions found in the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose education records without obtaining prior written consent of the student in the following instances:

- To other school officials, including teachers, within the school whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions.
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled, if the disclosure is for purposes related to the student's enrollment or transfer.
- To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the institution's State-supported education programs. Disclosures under this provision may be made in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make

further disclosures to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement of compliance activity on their behalf. Disclosures may also be made in connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid.

- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction.
- To accrediting organizations to carry out their accrediting functions.
- To comply with a judicial order or lawfully issued subpoena.
- To appropriate officials in connection with a health or safety emergency.
- Information the school has designated as “directory information” may be released at the school’s discretion. The School has defined directory information as the student’s name, student identification number, address(es), telephone number(s), e-mail address, birth date and place, program(s) undertaken, dates of attendance, honors and awards, photographs and credentials awarded. If a student does not want his or her directory information to be released to third parties without the student’s consent, the student must present such a request in writing to the School within 45 days of the student’s enrollment or by such later date as the institution may specify. Under no circumstance may the student use this right to opt out to prevent the institution from disclosing that student’s name, electronic identifier, or institutional e-mail address in a class in which the student is enrolled.
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding.
- To the general public, the final results of a disciplinary proceeding if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school’s rules or policies with respect to the allegation made against him or her. To parents of a student regarding the student’s violation of any Federal, State, or local law, or of any rule or policy of the school governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of twenty-one.

### **Graduation and Placement Rate Information**

The school calculates graduation statistics as required by the federal Student Right-to-Know Act. Student outcomes information is posted on the website.

### **Improvements to Academic Programs**

The school reviews its academic programs on a regular basis to ensure relevancy with current employment requirements and market needs. As deemed appropriate, the school may change, amend, alter or modify program offerings and schedules to reflect this feedback. If you have questions about this process, contact the institution's education department.

### **Copyright Infringement**

Students should be aware that the unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, is subject to civil and criminal liabilities. Penalties may include monetary damages, fines and imprisonment. The school prohibits use of its computers and computer networks for the unauthorized downloading and uploading of copyright-protected material, or for maintaining or storing unauthorized copyright-protected material. Disciplinary action, up to and including expulsion from the school, will be taken against students who engage in unauthorized distribution of copyrighted materials using the school's information technology system.

### **Student Demographic Information**

Information about the composition of the students at our school is available on the College Navigator website ([www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator)). College Navigator is maintained by the U.S. Department of Education National Center for Educational Statistics.

To view information about our school, enter our school name into the search tool. Here are a few highlights of information that you will find within the various sections:

- Enrollment: gender and race/ethnicity distribution of students
- Financial Aid: data regarding the various financial aid sources for students, including federal grants (Pell and SEOG)
- Retention/Graduation Rate: Retention rate of certificate- or degree-seeking, first-time, full-time, undergraduate students

The Career Services Department serves as a liaison between students and employers, serving the students by promoting the School to prospective employers. For additional



information regarding career and placement services offered to students during and after enrollment, contact the Career Services Department staff.

### **Protection of Student Speech and Association Rights**

Students should be treated equally and fairly. The school facilitates free and open exchange of ideas. Students should not be intimidated, harassed, discouraged from speaking out or discriminated against.

### **Vaccinations**

Good health practices are encouraged for all students. However, the school does not require any specific vaccinations beyond those required by state and other laws as a condition for admission. Some programs may have specific requirements. Review the admissions requirements section of the catalog to determine whether this impacts the student's particular program. Students are encouraged to consult with their health care professional to discuss obtaining or updating vaccinations.

### **Voter Registration Information**

As part of the requirement for our institution to participate in the Federal Student Aid programs, we are required by federal law to provide each student with the state's voter registration form in paper or by an electronic method. In order to register to vote, please visit [www.vote411.org/bystate.php](http://www.vote411.org/bystate.php). Find and select your state to view eligibility requirements, registration deadlines, and a link to visit your state election department web page and obtain your state's voter registration form. If you have any questions, please contact the Financial Aid Office.

### **Treatment of Federal Student Aid-Title IV-When a Student Withdraws-Requirements of 34 CFR 668.22**

The laws and regulations are very specific about how the school must determine the amount of federal student aid (Title IV) program assistance you have earned and may retain if you withdraw from school. The Title IV programs that are covered include: Federal Pell Grants, Iraq Afghanistan Service Grants, Federal Direct Stafford Loans, Federal Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants, and Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment, your school can define these for you and tell you which one applies to you, if you received (or your school or parent received on your behalf) less aid than you earned (based on the federal formula), you may be able to receive those additional funds. If you received more aid than you earned, then the excess amount must be returned to the aid program (by the school and/or by you).

The amount of assistance that you have earned is determined by a federal formula to calculate the prorata percentage of the payment period completed prior to withdrawing. For example; if you completed 30% of your payment period or period of enrollment, then you earn 30% of the aid you were originally scheduled to receive. However, once you have completed more than 60% of the payment period or period of enrollment, you are considered to have earned all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, then you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes Federal Direct Loan funds, then the school must contact you and explain your obligation to repay the loans, if disbursed, and get your permission before the loan funds can be disbursed to you. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically apply all or a portion of your post-withdrawal disbursement of grant aid funds to outstanding tuition, fees, books and supplies (if billed separately by the school) and room and board charges (if contracted with the school). However, the school needs your permission to use the post-withdrawal grant aid disbursement for all other non-education related school charges. If you do not give your permission for the school to apply aid funds to other education related charges (some schools ask for this authorization when you enroll), then you will be offered the funds. However, it may be in your best interest to give permission to allow the school to apply aid funds to other incurred charges in order to reduce your debt at the school.

There may be some Title IV funds that you were scheduled to receive but which cannot be disbursed to you once you withdraw because of other Title IV eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not be eligible to receive any Federal Direct Stafford Loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parents receive on your behalf) excess Title IV program funds that must be returned, the return must be a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds,  
or
2. the entire amount of excess funds.

The return of funds is required even if the school didn't retain this amount of your aid funds.

If your school is not required to return all of the excess funds (e.g., some of excess aid was money that was provided directly to you as a stipend), then you must return the remaining amount.

- Any Federal Direct Loan funds that must be returned is accomplished as you (or your parent for a Federal Direct Parent-PLUS Loan) repay the loan in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.
- Any amount of unearned grant aid funds that you must return is called an overpayment. The maximum amount of a grant overpayment that must repaid is limited to the amount by which the original grant overpayment amount exceeds one-half of the total grant funds you received or were scheduled to receive. A student does not have to repay a grant overpayment of \$50 or less. If you are required to return unearned grant aid funds, you must make arrangements with your school, or the Department of Education to return these funds.

If the school returns federal student aid (Title IV) funds on your behalf (e.g., some of excess aid was money that was provided directly to you as a stipend), then your school may also pass that charge on to you for any Title IV program funds that they were required to return.

The requirements for Title IV program funds when you withdraw are separate from any tuition refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your federal student (Title IV) aid program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).